

## HengFeng Bank Medium and Large Corporate Client Credit Banking Service Charging Standard

Pricing Method	No.	Service Name	Service Items	Applicable Customer	Charging Standard	Charging Basis	Note
Market Adjusted Price	3.3.1	Bank acceptance	The bill: Depositor who opens deposit account in the accepting bank issues a warrant, apply to the bank of deposit and the bank agree to accept through reviewing, guarantee that pay certain amount of money to remittee or bearer on appointed day unconditionally.	Medium and large corporate client	Charge 0.05% of issued amount as commission fee	According to China Banking Regulatory Commission, National Development and Reform Commission order 2014 No.1 《Commercial bank service measures for the administration of the price》.	

Market Adjusted Price	3.3.2	Commitment banking	Commitment Letter	<p>Bank credit business :Commitment Letter means that a bank and loan customers achieve a legally binding formal agreement, the bank is prepared to provide loans in order to meet the customer needs at any time on the basis of conditions, amount, interest rates etc.agreed by both sides within effective commitment period and have right to charge commitment fee from the loan customers.</p>	Medium and large corporate client	charge 0.1-2% of Commitment Letter amount as commission fee	<p>According to China Banking Regulatory Commission、National Development and Reform Commission order (2014) No.1 《Commercial bank service measures for the administration of the price》 and China Banking Regulatory Commission issued (2012) No. 3 《The China Banking Regulatory Commission about improvement of banking financial institutions is not unstandardised operation notice》 etc. relevant documents.</p>	Charging according to comprehensive consideration of the risk, length of time and business complexity .
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	3.3.3	Loan letter of intent	Loan intention, means the written document that bank and borrower show the cooperation intention through preliminary contact and negotiation in the loan early stage, it is an informal documentation without legally binding	Medium and large corporate client	Charge 0.1-2% of the letter of intent amount as commission fee	Charging according to comprehensive consideration of the risk, length of time and business complexity . Free of charge for agriculture-related customers.
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	3.3.4		Overdraft limit commitment fee	<p>Legal person account overdraft service is financing facilities. It means bank allows customers to use overdraft money for making up the temporary short of cash for normal business activities beyond settlement account deposit balance ,within the approved limit and customers can return money at any time according to the agreement signed by customers and our bank.</p>	Medium and large corporate client	<p>0.1-2%, and minimum not less than 1000 yuan, one-time charge after signing account overdraft agreement within two working days, before using overdraft limit.</p>		<p>Charging according to the customer's credit status, trading risk degree, business complexity etc. factors.</p>
	3.3.5		Check credit line commitment fee	<p>Check credit service means the bank credit customer's deposit account a certain amount initiatively when the bank provide customer with check service in order to ensure their cheque issue can cash timely in full, according to the signed contract or agreement within the approved check credit line valid period and credit line in advance.</p>	Medium and large corporate client	<p>0.1-2%, One-time charge after signing check credit line within two working days, before using check credit line.</p>	<p>According to China Banking Regulatory Commission、National Development and Reform Commission order (2014) No.1 《Commercial bank service measures for the administration of the price》 and China Banking Regulatory</p>	<p>Charging according to the customer's credit status, trading risk degree, business complexity etc. factors.</p>

						Commission issued (2012) No. 3 《The China Banking Regulatory Commission about improvement of banking financial institutions is not unstandardised operation notice》 etc. relevant documents.	
	3.3.6	Credit line commitment fee	Within the approved limit our bank can promise the customers that we can provide financing for customers at any time in a certain period of time, under the certain conditions	Medium and large corporate client	charge 0-0.35% of the unused credit line within the stipulated credit period, or according to the agreement.		Charging according to the customer's credit status, trading risk degree, business complexity etc. Factors. Free of charge for agriculture-related customers.

Market Adjusted Price	3.3.7	Syndicated credit banking	Syndicated credit arrangement fee	Syndicated credit means two or more banking financial institutions (hereinafter referred to as the banks) that are allowed to manage credit service provide borrower	Medium and large corporate client	Charge not less than 1% of syndicated credit total amount and one-time charge, or charge according to syndicated agreement.	According to China Banking Regulatory Commission、National Development and Reform Commission order (2014) No.1 《Commercial bank service measures for the administration of the price》 and China Banking Regulatory Commission issued (2012) No. 3 《The China Banking Regulatory Commission about improvement of banking financial institutions is not unstandardised operation notice》	Charging according to the difficulty of arrangements for syndicated loan and underwriting.
	3.3.8		Syndicated credit commitment fee	with RMB and foreign currency loan or credit service through agent bank based on the same terms of credit, pursuant to the same loan contract, according to the agreed time and proportion.	Medium and large corporate client	Charge not less than 0.2% of the non-drawings amount and one-time charge, or charge according to syndicated agreement.	Compensatory fees for occupying loan amount from the bank but failing to fully use the loan amount.	

	3.3.9	Syndicated credit agency fee		Medium and large corporate client	The agent bank charge not less than 0.05% of syndicated credit total amount annually, or charge according to syndicated agreement.	etc. relevant documents.	Determined according to the agent bank's workload of daily management on the syndicated loan and other related factors.
	3.3.10	Other fees under syndicated loan	Act as agent bank or participating bank of syndicated loan, provide business management, coordinating activities, consultant services etc.	All corporate customers	According to the agreement		

Market Adjusted Price	3.3.11	Agenting banking	Entrust loans	Entrust loans means that government departments , enterprise and public institution and individual etc. principals provide funding, the loan issued by branches of the bank (trustee) according to the loan clients, amount, deadline , rate etc. determined by the principal.	Medium and large corporate client	Charge 0.1-2.0%, one-time charge when issuing or charge on a quarterly basis after releasing.	Determined according to procedures simplification of entrusted loan , responsibility , commissioned amount, duration and such factors.
<p>Note: Customers in the field of agriculture according to the specific relevant regulations in the 《People's Bank of China and China Banking Regulatory Commission about the establishment of &lt;Agricultural Loan Special Statistical System &gt; notice》 (CBRC issued 2007) No.246) .</p>							