

HengFeng Bank Small and Micro Enterprises Line Banking Service Charging Standard

Pricing Method	No.	Service Name		Service Items	Applicable Customer	Charging Standard	Charging Basis	Note
Market Adjusted Price	4.3.1		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.	Small and micro 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》 .	
	4.3.2	Guarantee banking	Financing guarantee	Letter of guarantee is that bank open a written credit guarantee certificate for the third party according to the credit applicants' request.	Small and micro corporate client	1.2-3%, minimum 1000 yuan, charging on quarterly basis , less than a quarter of one season calculate by a quarter of one season.	According to China Banking Regulatory Commission、National Development and Reform Commission	Confirm according to the customer's credit status, trading risk degree, business complexity etc. factors.

Market Adjusted Price	4.3.3		Non-financing guarantee			0.2-1.6%, minimum 500 yuan, charging on quarterly basis, less than a quarter of one season calculate by a quarter of one season.	order (2014) No.1 《Commercial bank service measures for the administration of the price》 and China Banking Regulatory Commission issued (2012)	
	4.3.4		Amend/cancel letter of guarantee			200 yuan each business	No. 3 《The China Banking Regulatory Commission about improvement of banking financial institutions is not unstandardised operation notice》 etc. relevant documents.	Guarantee modify increment charges according to charging standard of the corresponding guarantee.
	4.3.5	Factoring banking	Repurchase type domestic factoring commission fee	Repurchase type domestic factoring service means that as the prerequisite, bank transfers the accounts receivable of the creditors, providing	Small and micro corporate client	Charge 0.1-3% of financing amount or net receivables	According to China Banking Regulatory Commission、National Development and Reform	Determined according to the nature of trading, the amount of financing transactions, financing

				financing, accounts receivable management, collection etc. financial service. If The buyer fails to pay to our bank accounts receivable on schedule, we have rights to recourse to the seller and ask him to repurchase the accounts receivable.			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.	periods, financing risk and complexity of providing comprehensive service for accounts receivable etc.
Market Adjusted Price	4.3.6		Buyout type domestic factoring commission fee	Buyout type domestic factoring service means that as the prerequisite, bank transfers the accounts receivable of the creditors, providing financing, accounts receivable management, collection etc. financial service. If The buyer fails to pay to our bank accounts receivable on schedule, we have no rights to recourse to the seller and ask him to repurchase the accounts receivable.	Small and micro corporate client	Charge 0.1-3% of financing amount or net receivables		Determined according to the nature of trading, the amount of financing transactions, financing periods, financing risk and complexity of providing comprehensive service for accounts receivable etc.

Market Adjusted Price	4.3.7	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.	Small and micro corporate client	Charge 0.1-2.0%, one-time charge when issuing or charge on a quarterly basis after releasing.	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	Determined according to procedures simplification of entrusted loan , responsibility , commissioned amount,duration and such factors.
	4.3.8	Supply chain financing banking	Transaction processing commission fee	Supply chain financing service is a kind of RMB or foreign currency financing mode that bank provides a series of financial products and service in or out of the list for the core enterprise and its downstream related enterprises flexibly, according to the characteristics of the industry, around the core enterprise in the supply chain, based on the transaction process,	Small and micro corporate client	One-time charge 0.5-3.0% of the examination and approval of credit amount of exposure at the first time of using credit.		Determined according to the complexity of the supply chain financing business operation, credit management cost and other factors

				through controlling logistics、 fund flow、 information flow.			documents.	
Market Adjusted Price	4.3.9		Fund management fee	Fund management fee refers to the fund manager or trustee take charges for fund management for enterprises.	Small and micro corporate client	Free	According to No.94 document in 2011, " the supplementary notice of the China banking regulatory commission on support commercial Banks to further improve the small and micro enterprise financial services.	In accordance with regulatory requirements, easing the burden on small and micro enterprise financing, take no charge for their fund management.
	4.3.10		Commitment fee	including loan commitment fee, loan intent fees, overdraft commitment fee, check credit commitments fee and credit commitment fee.	Small and micro corporate client	Free		In accordance with regulatory requirements, easing the burden on small and micro enterprise financing, take no charge for their fund management.
	4.3.11		Financial advisory fee	Financial advisory fee is meant to solve the customer's investment and financing activities such as providing	Small and micro corporate client	Free	According to No.94 document in 2011, " the supplementary notice of the	In accordance with regulatory requirements, easing the burden on small

				services such as consulting, analysis, project design.			China banking regulatory commission on support commercial Banks to further	and micro enterprise financing, take no charge for their fund management.
Market Adjusted Price	4.3.12		Consulting fees	Consulting fees is entrusted for customers to solve the financing problems, such as providing professional financing advice and charge to the customer	Small and micro corporate client	Free	improve the small and micro enterprise financial services.	In accordance with regulatory requirements, easing the burden on small and micro enterprise financing, take no charge for their fund management.

Note: Customers in the field of agriculture according to the specific relevant regulations in the 《People's Bank of China China Banking Regulatory Commission about the establishment of <Agricultural Loan Special Statistical System > notice》（CBRC issued 2007）No.246）