

# HengFeng Bank Internet Finance and Cash Management Banking Service Charging Standard

Pricing Method	No.	Service Name	Service Items	Applicable Customer	Charging Standard	Charging Basis	Note
Market Adjusted Price	1.3.1	Cash Management	Biding Integration System/BIS	Enterprise customers	1. Solutions supported fee, above 300 thousand RMB. 2. Operation and Maintenance fee, above 60 thousand RMB per year. 3. Commission fee, According to the Charging Standards of corresponding payment channels. 4. The charging standards above could adjust in agreement.	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	
Market Basis Pricing Items	1.3.2		Market Management System/MMS	Enterprise customers	1. Solutions supported fee, 50 to 100 thousand RMB. 2. Operation and Maintenance fee, 0.01%~0.1% of the sum of transaction amount. 3. Commission fee, According to the Charging Standards of corresponding payment channels.	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of	

					4. The charging standards above could adjust in agreement.	Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	
Market Basis Pricing Items	1.3.3		Cross-account service	Enterprise customers	service fee, from 5000 to 50000 per year, agreement price	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	
Market Adjusted Price	1.3.4		All-in-one account service	Enterprise customers	service fee, from 5000 to 50000 per year, agreement price	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined	

						Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	
	1.3.5		Bank's acceptance bill pool service	Enterprise customers	service fee, from 5000 to 50000 per year for custody service; from 5000 to 100000 per year for pledge service; agreement price	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	
	1.3.6		Cash pool service	Enterprise customers	service fee, from 5000 to 50000 per year, agreement price	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services	

						Fa Gai Jia Ge [2014] No. 268	
Market Adjusted Price	1.3.7	Internet Financing	Internet financing platform system implementation fee	Internet financing for Corporate customers	Charge based on contract agreement, floating between 0-200 million, When service fee is less than 50 thousand yuan (not included) shall be reported to head office approval	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	
	1.3.8		Internet financing platform loan service fee	Internet financing for Corporate customers	100 yuan each transaction, service charge waiver base on the level of customer's comprehensive contribution value. Branch exemption range: 25 yuan -50 yuan each transaction, the proportion of waiver customers may not exceed 50% (inclusive) each month; the exemption right of the exceeded branch next month will adjust to: 40 yuan -50 yuan each transaction. Beyond branch's	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	

					exemption range should report to head office for approval.		
	1.3.9		internet financing platform redemption service fee	Internet financing for Corporate customers	70 yuan each transaction, service charge waiver base on the level of customer's comprehensive contribution value. Branch exemption range: 15 yuan each transaction -30 yuan each transaction, the proportion of waiver customers may not exceed 50% (inclusive) each month; the exemption right of the exceeded branch next month will adjust to: 24 yuan-50 yuan each transaction. Beyond branch's exemption range should report to the head office for approval.	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	
	1.3.10		Internet financing services platform - order class service annual fee	Internet financing for Corporate customers	Service charge based on contract agreement, annual standard charge of credit customers range between 5 thousands yuan-50 thousands yuan; When service charge is less than 5 thousands yuan should report to head office for approval	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices	

						and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	
	1.3.11		Internet financing accounts receivable handling fee	Internet financing for Corporate customers	Service charge range from 0.3%-3% of the accounts receivable loan ,when service charge is less than 0.3% of the loan, should report to head office for approval.	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268	
	1.3.12		Internet financing prepayment handling fee	Internet financing for Corporate customers	Service charge range from 0.3%-3% of the prepayment loan ,when service charge is less than 0.3% of the loan, should report to head office for approval.	Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial	

						Banks' Services Fa Gai Jia Ge [2014] No. 268	
Market Adjusted Price	1.3.13	Enterprise e-bank real-time inter-bank remittance	commission fee of Enterprise e-bank real-time inter-bank remittance	Enterprise customers	Temporary free	《Commercial bank service measures for the administration of the price》	Temporary free
	1.3.14	Enterprise e-bank inter-bank normal remittance (including inter-bank transfer by appointment and inter-bank bulk transfer)	commission fee of Enterprise e-bank normal inter-bank remittance	Enterprise customers	Free for local remittance. 30% discount on Government Guided-price for across-province remittance (no less than 5 yuan/each). Charging standard: below 500000 yuan (including 500000 yuan), charging 5 yuan; 500000-1000000 yuan (including 1000000 yuan), charging 6 yuan; above 1000000 yuan, charging no more than 0.0006% of total amount, and the max charging 60 yuan.	《Commercial bank service measures for the administration of the price》	Free for Beijing Branch from 1st Jan. 2016 to 31st Dec 2016.
	1.3.15	Enterprise e-bank inter-bank urgent remittance (including inter-bank transfer by appointment and	commission fee of Enterprise e-bank urgent inter-bank remittance	Enterprise customers	50% discount based on Government Guided-price (no less than 5 yuan/each). Charging standard: below 100000 yuan (including 100000 yuan), charging 5 yuan; 100000-500000 yuan (including 500000 yuan), charging 7.5 yuan; 500000-1000000 yuan (including 1000000 yuan),	《Commercial bank service measures for the administration of the price》	Free for Beijing Branch from 1st Jan. 2016 to 31st Dec 2016.

	inter-bank bulk transfer)			charging 10 yuan; above 1000000 yuan, charging no more than 0.001% of total amount, and the max charging 100 yuan.		
1.3.16	e-bank system transfer within the bank (including scheduled transfer and mass transfer within the bank)	commission fee of e-bank system transfer within the bank	All customers	Free		Free