

HengFeng Bank Trade Finance Banking Service Charging Standard

Pricing Method	No.	Service Name	Charging Collectable	Service Items	Applicable Customer	Charging Standard	Charging Basis	Note
Market Adjusted Price	6.3.1	Domestic letter of credit	Letter of Credit issuing fee	Domestic Letter of Credit issue for customers	All corporate customers	For valid within 3 months 1.5‰-1‰(minimum CNY300 per transaction);For valid exceed 3 months,plus 0.5‰-2.5‰ per 3 months(less than 3 months charge as 3 months)	《Commercial bank service measures for the administration of the price》	
			Letter of Credit amendment fee	Domestic Letter of Credit amend for customers	All corporate customers	Domestic letter of credit amendment:CNY100 per transaction , for increment or extension add commission respectively:1.5‰-1‰ of added amount;plus 0.5‰-2.5‰ per 3 months;for both increment and extension,collect both increment commission and extension commission. extension commission based on the l/c amount after increasing.	《Commercial bank service measures for the administration of the price》	

			Advising fee	Domestic Letter of Credit advise for customers	All corporate customers	CNY100-500 per transaction	《Commercial bank service measures for the administration of the price》	
			Amendment advising fee	Domestic Letter of Credit amendment advise for customers	All corporate customers	CNY100-500 per transaction	《Commercial bank service measures for the administration of the price》	
			Transfer credit fee	Transfer an domestic letter of credit for customers	All corporate customers	1‰	《Commercial bank service measures for the administration of the price》	
			Confirmation fee	Confirm an domestic letter of credit for customers	All corporate customers	3‰-5‰ per quarter(minimum CNY300 per quarter),collect quarterly or in one time (less than 3 months charge as 3 months)	《Commercial bank service measures for the administration of the price》	
			Negotiation fee	Domestic Letter of Credit negotiate for customers	All corporate customer (Free for small and micro enterprises)	1‰-5‰(minimum CNY200 per transaction)	《Commercial bank service measures for the administration of the price》	

			Acceptance fee	Domestic Letter of Credit acceptance for customers	All corporate customers	1.5‰-4.5‰ per quarter (minimum CNY200 per quarter), collect quarterly or in one time, less than 3 months charge as 3 months (only collect the exposure amount, the amount under low risk is free of charge)	《Commercial bank service measures for the administration of the price》	
			Docs exchanging fee/Return docs fee/Tracer fee	Exchange docs/return docs/tracer under an domestic letter of credit for customers	All corporate customers	CNY100-500 per transaction	《Commercial bank service measures for the administration of the price》	
			Cancellation fee within validity	Cancel a domestic letter of Credit within validity for customers	All corporate customers	CNY100-500 per transaction	《Commercial bank service measures for the administration of the price》	
			Document examination fee	Domestic Letter of Credit examine for customers	All corporate customers	1‰-5‰ (minimum CNY200 per transaction)	《Commercial bank service measures for the administration of the price》	If negotiation commission charged, free of examining commission
			Discrepancy fee	Discrepant docs under domestic Letter of Credit	All corporate customers	CNY500 per transaction, collect for the seller	《Commercial bank service measures for the administration of the price》	

Market Adjusted Price	6.3.2	Inward remittance	Remittance fee	Inward remittance for customers	All corporate customers and all individual customers	free of charge	《Commercial bank service measures for the administration of the price》	Free of charge(Charge transfer remittance inter-bank the same as the charge telegraphic transfer inside of China)
			inquiry and response fee	Inquiry and response under Inward remittance for customers	All corporate customers and all individual customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	also charge telegram fee
			Return remittance fee	return remittance under Inward remittance customers	All corporate customers and all individual customers	CNY150 per transaction before entering into the account;charging according to outward remittance after entering the account	《Commercial bank service measures for the administration of the price》	also charge telegram fee before entering the account

	6.3.3	Outward remittance	Domestic TT fee	Domestic TT via SWIFT	All corporate customers and all individual customers	1‰(for corporate customers, minimum CNY50 per transaction and maximum CNY1000 per transaction; for individual customers, minimum CNY50 per transaction and maximum CNY300 per transaction),when remittance with foreign currency cash also charge the price differences	《Commercial bank service measures for the administration of the price》	
			Overseas TT fee	Overseas TT via SWIFT	All corporate customers and all individual customers	1‰(for corporate customers, minimum CNY50 per transaction and maximum CNY1000 per transaction; for individual customers, minimum CNY50 per transaction and maximum CNY300 per transaction),when remittance with foreign currency cash also charge the price differences	《Commercial bank service measures for the administration of the price》	

			Foreign currency remittance inside China-outward remittance fee	Foreign currency remittance inside China-outward remittance for customers	All corporate customers and all individual customers	1‰(for corporate customers, minimum CNY50 per transaction and maximum CNY1000 per transaction; for individual customers, minimum CNY50 per transaction and maximum CNY300 per transaction),when remittance with foreign currency cash also charge the price differences	《Commercial bank service measures for the administration of the price》	
			Transfer insystem fee	Transfer insystem for customers	All corporate customers and all individual customers	1‰(minimum CNY20 per transaction, maximum CNY200 per transaction)	《Commercial bank service measures for the administration of the price》	
			inquiry and response fee	Inquiry and response under Outward rimittance for customers	All corporate customers and all individual customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	also charge telegram fee
			Remittance instruction amendment/report the loss fee/stop payment fee	Remittance instruction amend/report the loss/stop payment for customers	All corporate customers and all individual customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	also charge telegram fee

			Financial docs handling fee under remittance	Handle financial docs upon customer's application for short financing under remittance	All corporate customers	1‰-5‰ (minimum CNY200)	《Commercial bank service measures for the administration of the price》	
Market Adjusted Price	6.3.4	Collection	Clean collection fee	Clean collection for customers	All corporate customers	1‰ (minimum CNY50 per transaction, maximum CNY1000 per transaction)	《Commercial bank service measures for the administration of the price》	also charge telegram fee
			Documentary collection fee	Documentary collection for customers	All corporate customers	1‰-3‰ (minimum CNY200 per transaction, maximum CNY2000 per transaction)	《Commercial bank service measures for the administration of the price》	also charge telegram fee
			Increment exchange fee	Increment exchange for customers	All corporate customers	1‰-1.25‰ on the increased amount. Minimum CNY100 per transaction, maximum CNY2000 per transaction	《Commercial bank service measures for the administration of the price》	also charge telegram fee
			Amendment collection instructions fee	Amend collection instructions for customers	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
			Inward Collection fee	Inward Collection for customers	All corporate customers	1‰-3‰ (minimum CNY200 per transaction, maximum CNY2000 per transaction)	《Commercial bank service measures for the administration of the price》	
			Advising fee of acceptance	Advise of acceptance for customers	All corporate customers	CNY150 per transaction	《Commercial bank service measures for the administration of the price》	

			Payment fee	Payment under collection for customers	All corporate customers	CNY100 per transaction, and USD25 per transaction for the account of the drawer	《Commercial bank service measures for the administration of the price》	
			Free of payment fee	Free of payment under collection for customers	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
			Inquiry fee/Tracer fee/Return docs(drafts) fee	Inquire/Trace/Return docs(drafts) for customers	All corporate customers	CNY100-200 per transaction	《Commercial bank service measures for the administration of the price》	also charge telegram fee
			Fee of certified to pay	Certified to pay under collection for customers	All corporate customers	1.5‰-5‰ per quarter(minimum CNY500 per quarter), collect quarterly or in one time, less than 3 months charge as 3 months	《Commercial bank service measures for the administration of the price》	free of charge if the full amount is under low risk
Market Adjusted Price	6.3.5	Export documentary letter of credit	Docs preliminary examination fee	Preliminary examine of docs under export letter of credit	All corporate customers	CNY200-300 per transaction	《Commercial bank service measures for the administration of the price》	Apply to preliminary examine docs upon customer's application before presentation of full set of docs

			Preliminary advise an export letter of credit to customers	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
			Advise/Transmit export letter of credit for customers	All corporate customers	CNY200 per transaction	《Commercial bank service measures for the administration of the price》	free or reduct of charge with the charger's own discretion when customer present docs to us
			Advise amendment under an export letter of credit for customers	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	free or reduct of charge with the charger's own discretion when customer present docs to us
			Confirm an export letter of credit for customers	All corporate customers	3‰-5‰ per quarter(minimum CNY300 per quarter),collect quarterly or in one time (less than 3 months charge as 3 months)	《Commercial bank service measures for the administration of the price》	May increase to 3‰-2‰ according to the risk level of nation or bank
			Examine docs under an export letter of credit	All corporate customers	1.25‰-3‰(minimum CNY200 per transaction)	《Commercial bank service measures for the administration of the price》	If negotiation commission charged, free of examining commission

			Negotiation fee	Negotiate under an export letter of credit	All corporate customers	1.25‰-3‰(minimum CNY200 per transaction)	《Commercial bank service measures for the administration of the price》	
			Docs exchanging fee/Return docs fee	Exchange docs/return docs under an export letter of credit	All corporate customers	CNY100-200 per transaction	《Commercial bank service measures for the administration of the price》	
			Advice of discrepancies fee	Advise of discrepancies under an export letter of credit	All corporate customers	CNY200 per transaction	《Commercial bank service measures for the administration of the price》	
			Revocation fee/cancellation fee	revoke/cancel an export letter of credit for customers	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
			Transfer credit fee	Transfer an export letter of credit for customers	All corporate customers	1‰	《Commercial bank service measures for the administration of the price》	
			Transfer increasing fee	Increase transfer of an export letter of credit for customers	All corporate customers	1‰(minimum CNY300 per transaction,maximum CNY1000 per transaction)	《Commercial bank service measures for the administration of the price》	
			Transferred Credit normal amendment fee or cancellation fee	Aamendment or cancellation of transferred letter of credit for customers	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	

			Acceptance fee of an export letter of credit	Accept draft(s) under an export letter of credit and pay at maturity when act as a confirming bank or acceptance bank	All corporate customers	1‰-3‰ per quarter (minimum CNY200 per quarter), collect quarterly or in one time, less than 3 months charge as 3 months	《Commercial bank service measures for the administration of the price》	
			Tracer fee under an export letter of credit	Tracer under an export letter of credit	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	also charge telegram fee
			Payment fee under an export letter of credit	Pay under an export letter of credit when act as a paying bank	All corporate customers	1.5‰-3‰(minimum CNY200 per transaction)	《Commercial bank service measures for the administration of the price》	
Market Adjusted Price	6.3.6	Import documentary letter of credit	Import letter of credit issuing fee	Issue an import letter of credit for customers	All corporate customers	For valid within 3 months 1.5‰-1‰(minimum CNY300 per transaction);for valid exceed 3 months,plus 0.5‰-2.5‰ per 3 months(less than 3 months charge as 3 months)	《Commercial bank service measures for the administration of the price》	

			Brief import letter fo credit issuing fee	Issue brief import letter of credit for customers	All corpoate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	both charge issuing fee and telegram fee
			Amendment fee	Amend under import letter of credit for customers	All corpoate customers	import letter of credit amendment/cancellation/ eturn docs: CNY100 per transaction,for increment or extension add commission respectively:1.5‰-1% of added amount;plus 0.5‰-2.5‰ per 3 months;for both increment and extension,collect both increment commission and extension commission. extension commission based on the l/c amount after increasing.	《Commercial bank service measures for the administration of the price》	minimum cny 100, also charge telegram fee

			Acceptance fee/Defer payment fee	Acceptance/Defer payment under an import letter of credit	All corporate customers	1.5‰-4.5‰ per quarter (minimum CNY200 per quarter), collect quarterly or in one time, less than 3 months charge as 3 months (only collect the exposure amount, the amount under low risk is free of charge)	《Commercial bank service measures for the administration of the price》	also charge telegram fee. Deposit receipt pledge should be regarded as margin.
			Discrepancy fee	Discrepancy(ies) handle for customers	All corporate customers	USD80 per transaction	《Commercial bank service measures for the administration of the price》	
			Bill of lading endorsement fee	Endorse bill of lading under an import letter of credit	All corporate customers	CNY300 per transaction	《Commercial bank service measures for the administration of the price》	
			Shipping guarantee fee	Issue shipping guarantee(s) for customers	All corporate customers	0.5‰-5‰ per quarter (minimum CNY300 per quarter), collect quarterly or in one time, less than 3 months charge as 3 months	《Commercial bank service measures for the administration of the price》	charge according to the minimum standard for collecting full margin
			Letter of credit payment fee	pay under an import letter of credit for customers	All corporate customers	CNY100 per transaction and USD50 per transaction for the account of the beneficiary	《Commercial bank service measures for the administration of the price》	In the case of charging acceptance fee or defer payment fee, may free of payment fee.

			Cancellation fee	Cancel an import letter of credit for customers	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	also charge telegram fee
			Agent import letter of credit fee	Agent an import letter of credit	All corporate customers	For valid within 3 months 2‰-1‰(minimum CNY300 per transaction),;for valid exceed 3 months, plus 0.5‰-2.5‰ per every 3 months, less than 3 months charge as 3 months	《Commercial bank service measures for the administration of the price》	If peers' charging rate is higher than our bank, then charge according to peers' charging rate
			Free of payment fee	Free of payment under an import letter of credit for customers	All corporate customers	CNY200 per transaction	《Commercial bank service measures for the administration of the price》	
			Refusal fee under an import letter of credit	Refuse to honor an import letter of credit	All corporate customers	CNY200 per transaction	《Commercial bank service measures for the administration of the price》	In case of return docs to the presenter charge courier fee as well
Market Adjusted Price	6.3.7	Guarantee/Standby letter of credit(Domestic/International)	Financial guarantee issuing fee	Issue a financial guarantee for customers	All corporate customers	6‰-1.5‰ per quarter(minimum CNY500 per quarter),collect quarterly or in one time, less than 3 months charge as 3 months	《Commercial bank service measures for the administration of the price》	

		l)	Non-financial guarantee issuing fee	Issue a non-financial guarantee for customers	All corporate customers	2‰-1% per quarter(minimum CNY500 per quarter),collect quarterly or in one time,less than 3 months charge as 3 months	《Commercial bank service measures for the administration of the price》	
			Foreign guarantee re-issuing fee	Re-issue a guarantee upon a counter guarantee	All corporate customers	1‰-6‰ per quarter(minimum CNY500 per quarter),collect quarterly or in one time, less than 3 months charge as 3 months	《Commercial bank service measures for the administration of the price》	
			Foreign guarantee letter of intent	For the convenience of the forthcoming preparation and negotiation by customers,issue a foreign guarantee intent by written	All corporate customers	0.5-8‰ per quarter (minimum CNY500 per quarte),collect quarterly or in one time,less than 3 months charge as 3 months	《Commercial bank service measures for the administration of the price》	
			Guarantee examing(consulting) fee act as an agent	Examine a guarantee act as an agent	All corporate customers	CNY300-500 per transaction	《Commercial bank service measures for the administration of the price》	

		Documents handling fee under guarantee	Handle docs under guarantee	All corporate customers	CNY300-500 per transaction	《Commercial bank service measures for the administration of the price》	
		Advising fee	Advise guarantee to customers	All corporate customers	CNY100-200 per transaction	《Commercial bank service measures for the administration of the price》	
		Amendment fee/Cancellation fee	Amend/cancel a guarantee for customers	All corporate customers	CNY100 per transaction, in case of increment or extend plus charge accordingly, less than 3 months charge as 3 months	《Commercial bank service measures for the administration of the price》	
		Payment handling fee	Handle payment under guarantee	All corporate customers	CNY100-200 per transaction	《Commercial bank service measures for the administration of the price》	
		Claim reimbursement fee	Claim under a guarantee in favor of customers	All corporate customers	1‰(minimum CNY200 per transaction)	《Commercial bank service measures for the administration of the price》	
6.3.8	Bill purchase under T/T upon Export credit insurance	commission	Purchase bill under T/T upon Export credit insurance	All corporate customers	1‰-0.5% of financing amount	《Commercial bank service measures for the administration of the price》	Charge according to the real financing amount, minimum CNY100 per transaction

	6.3.9	Export invoice financing	commission	Export invoice financing for customers	All corporate customers	2‰ of financing amount	《Commercial bank service measures for the administration of the price》	minimum CNY200 per transaction
Market Adjusted Price	6.3.10	Other foreign banking business fee	Report the loss and stop payment of foreign currency bills fee	Report the loss and stop payment of foreign currency bills for customers	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
			Seal(s) and signature(s) checking fee	Check the seal(s) and signature(s) for customers	All corporate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
			Adding test key fee	Add test key for customers	All corporate customers	CNY300 per transaction	《Commercial bank service measures for the administration of the price》	
			Credit investigation fee	Investigate credit for customers	All corporate customers	CNY2000-10000 per transaction	《Commercial bank service measures for the administration of the price》	Charge according to the complexity
			Consult fee/witness fee/credit certification fee	consult/witness/credit certification for customers	All corporate customers	CNY800 per transaction	《Commercial bank service measures for the administration of the price》	USD100 for providing each credit report

Market Adjusted Price	6.3.1 1	Telegram fee/postage fee	Telegram fee	Send messages via SWIFT or other system for customers	All corporate customers and all individual customers	Domestic (including HK and Macao) :CNY100 per transaction;overseas:CNY 200 per transaction	《Commercial bank service measures for the administration of the price》	
			Postage fee	Post for customers	All corporate customers and all individual customers	Charge according to local courier express	《Commercial bank service measures for the administration of the price》	
Market Adjusted Price	6.3.1 2	Movable property pledge financing/Warehouse receipts financing/Export Rebates account escrow pledge financing	Documents handling fee under movable property pledge financing/Warehouse receipts financing/Export Rebates account escrow pledge financing or other financing	Handle documents under movable property pledge financing/Warehouse receipts financing/Export Rebates account escrow pledge financing or other financing	All corporate customers	1.25‰-5‰ (minimum CNY200 per transaction)	《Commercial bank service measures for the administration of the price》	

	6.3.13	Account receivable buyout under short-term export credit insurance	Account receivable management under short-term export credit insurance	Within the coverage of the insurance policy, manage account receivable under financing in a certain percentage of the amount of export invoice.	All corporate customers	1‰-1% (per year)	《Commercial bank service measures for the administration of the price》	
Market Adjusted Price	6.3.14	Structure trade	Service fee under structure trade	Examination and amendment of the text of personalized transaction, settlement proposal, examination and amendment of the text of settlement, trading structure improvement, arrangement and consultation of portfolio besides financing. Both domestic and international trade financing applicable.	All corporate customers	According to the agreement	《Commercial bank service measures for the administration of the price》	

			Arrangement fee under structure trade	Act as matchmaker of trade transaction, services and so on, create extra value for customers and collect commission from the customers' profit. Both domestic and international trade financing applicable.	All corporate customers	According to the agreement	«Commercial bank service measures for the administration of the price»
Market Adjusted Price	6.3.15	Factoring	Import factoring	Provide credit risk guarantee and account management for domestic importer upon export factor's application and acceptance of its assignment of account receivable.	All corporate customers	Payment term within 3 months (inclusive), 3‰-2‰. Payment term exceed 3 months, plus 1‰-3‰ every 3 months, less than 3 months charge as 3 months. When introduce the third-party insurance policy or factor, plus 2‰; non-inform factoring plus 2‰.	«Commercial bank service measures for the administration of the price»

			<p>Export factoring</p> <p>Provide comprehensive services such as business credit management and advance financing for exporter upon exporter's application and acceptance of its assignment of account receivable.</p>	<p>All corporate customers</p>	<p>Payment term within 3 months (inclusive) nonrecourse factoring, 2.5‰-2‰; recourse factoring, 1.5‰-1‰. Payment term exceed 3 months, plus 1‰-3‰ every 3 months, less than 3 months charge as 3 months. When corporate with insurance company, plus 2‰; non-inform factoring plus 2‰.</p>	<p>«Commercial bank service measures for the administration of the price»</p>	
			<p>Handling docs under international factoring</p> <p>Handle documents under international factoring.</p>	<p>All corporate customers</p>	<p>USD15 per invoice or equivalent.</p>	<p>«Commercial bank service measures for the administration of the price»</p>	

			Domestic factoring(buyer factoring/seller factoring)	Sevices under domestic factoring act as factor.	All corpoate customers	Payment term within 3 months (inclusive),5‰-2‰; Payment term exceed 3 months, plus 1‰-3‰ every 3 months, less than 3 months charge as 3 months.	《Commercial bank service measures for the administration of the price》	Charge accoring to the trading nature, financing amount, financing term, financing risk, complexity of comprehensiv e services and so on.
			Inquiry fee under factoring	Inquiry services under factoring	All corpoate customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
			EDI message fee under factoring	Send EDI message under factoring	All corpoate customers	CNY200 per transaction	《Commercial bank service measures for the administration of the price》	

			<p>Promise of the using the credit risk guarantee limit of buyer under factoring</p>	<p>According to seller's request, assess the credit risk limit of buyer. Including the preservation period (generally for 3 months), the seller has the priority to use the limit, i.e. any other seller cannot use the limit of the said buyer. Free of this charge in the case of full use of the limit.</p>	<p>All corporate customers</p>	<p>2.5‰-1‰, collect charges every new 90 days from the date issue the advice of limit. Computation formula: charge amount = (the credit risk guarantee limit of buyer / (payment term*90-the accumulative total limit assigned from the buyer within 90 days) *rate. if (payment term*90-the accumulative total limit assigned from the buyer within 90 days) negative, free of this charge.</p>	<p>«Commercial bank service measures for the administration of the price»</p>	
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			Account management under account receivable financing	At the customer's request, manage the account receivable under trust plan benefit upon acceptance of the request and authorization of the customer and trust company.	All corporate customers	1‰-1%	《Commercial bank service measures for the administration of the price》	
			Credit investigation upon counter party under factoring	Investigate the credit of counter party, provide objective and professional written report to customers.	All corporate customers	CNY2000-10000 per buyer	《Commercial bank service measures for the administration of the price》	
			Handling docs under domestic factoring	Handle documents under domestic factoring.	All corporate customers	CNY100 per invoice	《Commercial bank service measures for the administration of the price》	

			Special account management and collection under factoring	Manage and collect special account under factoring upon customer's request.	All corporate customers	3‰-1%	Charge according to the trading nature, financing amount, financing term, financing risk, complexity of comprehensive services and so on.	
			Pooling Management under factoring	Pooling Management under factoring upon customer's request. Maintain the reasonable level of balance according to the periodic monitoring and adjusting of the balance of account receivable and cash pool. Thus, upon continuous assignment, facilitate the assignment of customer's account and provide financing which term can longer than account period.	All corporate customers	2‰-1%	«Commercial bank service measures for the administration of the price»	Charge according to the trading nature, financing amount, financing term, financing risk, complexity of comprehensive services and so on.

Market Adjusted Price	6.3.16	Supply chain financing	Transaction processing fee	<p>Supply chain financing service is a kind of RMB or foreign currency financing mode that bank provides a series of financial products and service on or off balance sheet for the core enterprise and its upstream and downstream related enterprises flexibly, according to the characteristics of the industry, around the core enterprise in the supply chain, based on the transaction process, through controlling logistics、 fund flow、 information flow.</p>	All corporate customers	<p>Charge in one time 0.5-3.0% of the exposure amount of total credit approval amount at first time</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 Commission issued (2012) No. 3 《The China Banking Regulatory Commission about improvement of banking financial institutions is not unstandardised operation notice》 etc.</p>	<p>Charge according to the management cost and complexity of supply chain operation. Customers from the field of Agriculture free of charge</p>
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Market Adjusted Price	6.3.17	Foreign exchange liquidity loan	Loan commitment letter	Commitment letter means that a bank and loan customer achieve a legally binding formal agreement, the bank is prepared to provide loans in order to meet the customer's needs at any time on the basis of conditions, amount, interest rates etc. and the bank has right to charge commitment fee from the loan customers.	All corporate customers	0.1-2% of the commitment letter amount	«Commercial bank service measures for the administration of the price»	In case of small and micro enterprises which in accordance with MIIT, National Statistical Offices, NDRC, MOF «Notice on printing and distributing the prescribed standards for small and medium sized enterprises» (The Ministry of industry and information technology 【2011】 300) ,free of charge
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			<p>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</p>		<p>0.1-2% of the letter of intent amount</p>	<p>«Commercial bank service measures for the administration of the price»</p>	<p>In case of small and micro enterprises which in accordance with MIIT, National Statistical Offices, NDRC, MOF «Notice on printing and distributing the prescribed standards for small and medium sized enterprises» (The Ministry of industry and information technology 【2011】 300) , free of charge</p>
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