

## HengFeng Bank Credit Card Fee Table Service Charging Standard

Pricing Method	No.	Service Name	Service Items	Applicable Customer	Charging Standard	Charging Basis	Note
Government guided-price	11.1.1	Interest	Cash Advance	Credit Cardholders	0.05% per day, 18.25% annualized rate	Measures for the Administration of Bank Card Business / PBOC Notice on Relevant Issues of Credit Card Business	
			Revolving credit	Credit Cardholders	0.05% per day, 18.25% annualized rate		
Market Adjusted Price	11.3.1	Annual fee	Product feature and general service	Credit Cardholders	Platinum Card: Main Card RMB 2800 per card, Supplementary Card RMB 800 per card	Commercial bank service measures for the administration of the price	
				Credit Cardholders	Gold Card: Main Card RMB 300 per card, Supplementary Card RMB150 per card		
				Credit Cardholders	Bank Card: Main Card RMB100 per card, Supplementary Card RMB 50 per card		
Market Adjusted Price	11.3.2	Credit card cash advance service fee	Domestic cash advance service fee	Credit Cardholders	1% of cash advance amount , minimum RMB10 per transaction	Commercial bank service measures for the administration of the price / PBOC Notice on Relevant Issues of Credit Card Business	
			Overseas cash advance service fee	Credit Cardholders	3% of cash advance amount , minimum RMB15 per transaction		
Market Adjusted Price	11.3.3	Service fee to refund excess amount	Refund excess amount paid to card account to banking account	Credit Cardholders	0.5% of the refund amount, minimum RMB 5 per transaction, maximum RMB 50 per transaction	Commercial bank service measures for the administration of the price	

		paid to card account					
Market Adjusted Price	11.3.4	Penalty for breach of contract	The fee will be charged if customer doesn't pay the min due before due day	Credit Cardholders	5% of overdue amount of minimum due, minimum RMB 10 per transaction	Commercial bank service measures for the administration of the price / PBOC Notice on Relevant Issues of Credit Card Business	
Market Adjusted Price	11.3.5	Service fee for installments	Service fee for installments	Credit Cardholders	Provide 3/6/12/18/24/30/36/48 periods for installments service, with one month counts as a period. According to the categories of business or number of charges, there will be different standards. According to a certain proportion of installment/transaction payment in the total amount of charge, installments fee may be a one-time fee or charged by installments, single period fee rate 0%~1.44%. According to different situations, fees shall be borne by the merchants or customers, with the exception of that bank and merchants and customers have special agreement.	Commercial bank service measures for the administration of the price	
Market Adjusted Price	11.3.6	Card replacement fee	Card replacement service when customer apply for re-issue a card	Credit Cardholders	RMB15 per card	Commercial bank service measures for the administration of the price	
Market Adjusted Price	11.3.7	Service fee for retrieval of credit	Provide retrieval of credit card transaction	Credit Cardholders	Domestic:RMB20 per transaction Oversea:USD5 per transaction	Commercial bank service measures for the administration of	

		card transaction receipt(s)	receipt(s) to customer			the price	
			Issued certificate	Credit Cardholders	RMB20 for each certificate		
			Reprinting of statement(s) service	Credit Cardholders	Charged by statements as customer's requirement, RMB2 for each statement		
Market Adjusted Price	11.3.8	Service fee to report loss of card	Report loss of card service	Credit Cardholders	Charged in accordance with times of losses: RMB50 per card	Commercial bank service measures for the administration of the price	
Market Adjusted Price	11.3.9	Service fee for courier service	Provide courier service	Credit Cardholders	Charged in accordance with times of courier service, RMB20 each service	Commercial bank service measures for the administration of the price	
Market Adjusted Price	11.3.10	Service fee for SMS	SMS notification of transactions	Credit Cardholders	RMB3 per card per month	Commercial bank service measures for the administration of the price	

Remarks:

1. The Fee Table will take effect from 1st Jan, 2017. In the event of any discrepancies from previously announced notice, this latest notice shall prevail.
2. This charging standard will be updated for the new business. Any subsequent changes are subject to our website and other notices.
3. In case of any discrepancies between the English and Chinese versions of this Fee Table, the Chinese version shall apply and prevail.