

## HengFeng Bank Personal Service Charging Standard

Pricing Style	Number	Service Project	Service Content	Suitable Customers	Charge Standard	Charge Foundation	Remarks
Government Guided-price	1.1.1	Remote commission fee	Commission fee of remote withdrawing cash、 remote transfer and remote deposit at counter within the bank	Customers with bank card	Free	<i>PBC Released (2016) 261 《Announcement of the PBC on strengthening the paying management and prevention of new types of illegal crime in telecommunication network》</i>	
Market-adjusted price	2.1.1	Card	Account management annual fee	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	
			Activating card cost	Activating card customers	Activating first chip card of different kind: Free	《Commercial bank service measures for the administration of the price》	
					Activating chip card of the same card level but not for the firsttime:5Yuan/each		
			Changing card cost	Customers with bank card	Changing card for personal reasons (eg.chip is damaged):5Yuan/each	《Commercial bank service measures for the administration of the price》	
Expiring of chip card :Free Changing magnetic stripe card to chip card: Free							

			Reissuing card cost	Customers with bank card	Chip Card :5Yuan/each	《Commercial bank service measures for the administration of the price》	
			Reporting loss commission fee	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	
			Report loss of bank card commission fee	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	
			Reset password of bank card commission fee	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	
2.1.2	ATM		Cross-bank withdrawals commission fee	Customers with bank card	Classic card: The first three times per month is charging free, from the fourth time, 4 Yuan for a deal in China, The deal abroad(including Hong Kong, Macao and Taiwan) is charging free for the first time per month, from the second time,15 Yuan for a deal.	《Commercial bank service measures for the administration of the price》	The charging standard of ATM don't fit for the situation when you cash abroad.It goes into effect on Nov,1 <sup>st</sup> ,2017

					Gold card: The deal in China for the first five times per month is charging free, from the sixth time, 4 Yuan for a deal. The deal abroad (including Hong Kong, Macao and Taiwan) is charging free for the first two times per month, from the third time, 15 Yuan for a deal .		
					Platinum Card: Free		
					Diamond Card: Free		
			Remote ATM depositing, withdrawing and transferring money within the bank commission fee	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	
			ATM cross-bank transferring commission fee	Customers with bank card	Local inter-bank 3 Yuan/each business ; Remote inter-bank transaction amount's 0.5% as commission fee, minimum 5 Yuan, maximum 50 Yuan.	《Commercial bank service measures for the administration of the price》	
2.1.3	Agent service	Agent to issue and cash national debt	Cash for customers in advance	Charge 1‰ of the redeemed principal as commission fee when redeem in advance.	Charge according to relevant regulations of Ministry of Finance and PBC.		

			Agent commission fee of purchasing insurance	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
	2.1.4	Reporting the password loss of Certificate & passbook	Reporting loss commission fee	Depositing customers	Free	《Commercial bank service measures for the administration of the price》	
	2.1.5	Report the loss of deposit certificate	Reporting loss commission fee	Depositing customers	5Yuan/each	《Commercial bank service measures for the administration of the price》	
	2.1.6	Personal Certificate of Deposit	Commission fee of opening personal certificate of deposit	Depositing customers	Classic customer: 20Yuan/each, VIP/Platinum/Diamond customer: Free	《Commercial bank service measures for the administration of the price》	
	2.1.7	Personal e-bank	Commission fee of real-time & cross-bank remittance	Personal customers	Temporary free	《Commercial bank service measures for the administration of the price》	
			Commission fee of cross-bank general remittance (including cross-bank appointment)	Personal customers	Free	《Commercial bank service measures for the administration of the price》	

			&cross-bank mass transfers)				
			Commission fee of cross-bank remittance in the next day	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
			Commission fee of cross-bank urgent remittance(including cross-bank appointment &cross-bank mass transfer)	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
			Commission fee of transfer within the bank (actual time/general/tomorrow)	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
	2.1.8	Mobile banking	Commission fee of transfers between cards hanging off	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
			Commission fee of transfers within the bank( (actual time/general/tomorrow))	Personal customers	Free	《Commercial bank service measures for the administration of the price》	

			Commission fee of transfers with telephone numbers	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
			Commission fee of cross-bank transfers(actual time/general/tomorrow)	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
2.1.9	USBKEY		Nominal fee of E-Bank USBKEY	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
2.1.10	E-Bank digital certificate		E-Bank digital certificate service fee	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
2.1.11	SMS alerts service fee		Service fee	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
2.1.12	Service fee		Selling service fee	Merchant	Pricing by agreement	《Commercial bank service measures for the administration of the price》	
2.1.13	Acquiring fee		Acquiring fee	Merchant	Pricing by agreement	《Commercial bank service measures for the administration of the price》	

