

# HengFeng Bank Charges for Payment and Settlement Services

Unit: Each transaction; Each part; Each sheet; Currency: CNY(yuan)

Pricing Method	No.	Service Name	Service Items	Applicable Customer	Charging Standard			Charging Basis	Note
					Commission fee ( each business )	Cost fee	Others		
Government Guided-price	5.1.1	Personal interbank transfer & remittance over the counter	Transfer individual customers' funds (Credit card not included) to other bank accounts from the Bank account (including the city and	Personal customer	2 yuan below 2000 yuan ; 5 yuan below 5000 yuan ; 10 yuan below 10000 yuan ; 15 yuan below 50000 yuan ; 0.03% of the transaction amount,			SDPC Price « 2014 » No. 268 《About printing Commercial bank service ( Government Guided- price ) pricing category notice》	Transfers include transfer of funds to the accounts of other banks, other individuals or the other units.1.No remittance fee for local Personal interbank transfer over the counter in Fuzhou Branch .2. No remittance fee for Kunming Branch from 8th Nov. 2014 to 31st Dec 2015.3. 2 yuan every business for Personal interbank transfer &

			off-site)		maximum 50 yuan above 50000 yuan.				remittance over the counter in Ningbo Branch .
	5.1.2	Enterprise interbank transfer & remittance over the counter	Transfer enterprise customers' funds to other bank accounts from the Bank account(includin g the city and off-site)	Enterprise customer	5 yuan below 10000 yuan ; 10 yuan below 100000 yuan ; 15 yuan below 500000 yuan ; 20 yuan below1000000 yuan ; 0.002% of the transaction amount, maximum 200 yuan above 1000000 yuan.				Transfers include transfer of funds to the accounts of other banks, other individuals or other units.(To trade customer or customer without loan is free for Fuzhou Branch)

	5.1.3	Personal cash remittance	Transfer individual customers' cash to other bank accounts from the Bank account (including the city and off-site)	Personal customer	0.5% of the remittance amount, maximum 50 yuan.				Free for Kunming Branch from 8th Nov. 2014 to 31st Dec 2015.
	5.1.4	Check	Transactions related to check	All customer	1 yuan/each				1. Maximum 1 yuan for enterprise customers' Check in Ningbo local Branch .2.To customer without loan is free for Fuzhou Branch.
	5.1.5	Promissory note	Transactions related to promissory note		1 yuan/each			《Notice about cancelling and suspending some premier banking service charges of commercial banks》 ( State Development Planning Commission of China, China banking	Temporary exemption
	5.1.6	Bank draft	Transactions related to bank draft		1 yuan/each				Temporary exemption

								regulatory commission, 2017 No.1250)	
Government pricing	5.2.1	Reporting the loss of check	Transactions of reporting the loss of check for customers	All customer			The loss of fees : 0.1% of the face amount (charge 5 yuan if less than 5 yuan)	SDPC Price ( 2014 ) No. 268 《About printing Commercial bank service ( Government Guided- price ) pricing category notice》	
	5.2.2	Reporting the loss of promissory note	Transactions of reporting the loss of promissory note for customers				The loss of fees : 0.1% of the face amount (charge 5 yuan if less than 5 yuan	《Notice about cancelling and suspending some premier banking service charges of commercial banks》 ( State Development Planning Commission of China, China banking regulatory commission, 2017 No.1250)	Temporary exemption
	5.2.3	Reporting the loss of bank draft	Transactions of reporting the loss of bank draft for customers				The loss of fees : 0.1% of the face amount		Temporary exemption

							(charge 5 yuan if less than 5 yuan		
	5.2.4	Check ( sold )	Check sold to customers		0.4			SDPC Price ( 2014 ) No. 268 《About printing Commercial bank service ( Government Guided- price ) pricing category notice》	
	5.2.5	Promissory note ( sold )	Promissory note sold to customers		0.48			《Notice about cancelling and suspending some premier banking service charges of commercial banks》 ( State Development Planning Commission of China, China banking regulatory commission, 2017 No.1250)	Temporary exemption
	5.2.6	Bank draft ( sold )	Bank draft sold to customers		0.48				Temporary exemption

Market Adjusted Price	5.3.1	Remittance	Mail transfer	All customer	0.55		Postage : General: 0.50 Express: 2.50 Priority: actual cost	《Commercial bank administration of service pricing》 (China banking regulatory commission, State Development Planning Commission of China, 2014 No.1)	TT uses words more than three words, more than the number of words per word telegram charges additional fees. Exchange of turn exchange, the cost can be imported to transfer cash, can also be deduct from the proceeds, and issue a receipt charges.
		Remittance	Telegraphic transfer		0.5		Telegra m : General 5.85 Express 11.70		
	5.3.2	Authorized collection	Mail transfer back	All customer	1		Postage : General: 1.00 Express: 5.00 Priority: actual cost		Collection commitments, commission collection process by round-mail charges. If too much enclosed documents, according to the post office with the required standards are subject to overweight postage. If non-payment or non-occurrence of full payments, the fees received
			Telegraphic transfer back		1		Telegra m : General 5.85		

							Express 11.70		
	5.3.3	Units active inquire	Mail inquire	All customer	0.5		Postage : General: 0.50 Express: 2.50 Priority: actual cost		the bank has not received payment not due to errors caused by work, if after re-investigation charging postage or telegram fee
			Telegram inquire		0.5		Telegra m : General 5.85 Express 11.70		
	5.3.4	Remittance return	Mail reexchange	All customer	0.5		Postage : General: 0.50 Express: 2.50 Priority: actual cost		Remittances reexchange, the cost of cash to the remitter can also be deducted from the proceeds, and issue a fee receipt.
			Telegram reexchange		0.5		Telegra m :		

							General 5.85 Express 11.70		
	5.3.5	Bank draft	Bank draft authorized collection	All customer			Postage : General: 0.50 Express: 2.50 Priority: actual cost		About transactions of reporting loss of bank draft, charge postage or telegram when need to notify related bank
	5.3.6	Commercial acceptance bill	Commercial acceptance bill sold to customers	Enterprise customer		0.28			
	5.3.7	Bank acceptance bill		All customer	0.5‰ of the face amount				Charge for transactions relating to bank acceptances, charge cost fee when sold the customer bank acceptance
	5.3.8	Reporting the loss of commercial bill that meet the provisions of	Transactions relating to reporting the loss of commercial bill	All customer	1‰ of the face amount				Charge 5 yuan if less than 5 yuan.



		reporting for loss	that meet the provisions						
	5.3.9	Banking power of attorney	Banking power of attorney sold to customers	Enterprise customer		5			
	5.3.10	Enterprise credit certificate	Company credit certification means our bank accepts client mandate, according to the objective fact, providing the company credit certification for the client, in order to confirm that the client's business dealings situation within the range of mandate matter in our bank.	Enterprise customer	200				

	5.3.11	Bank confirmation request	Accounting (auditing) firm etc. external agency writes to our bank in the name of the confirmed company. Confirmation to our bank (stockholders) depositing level of capital contribution etc. condition, our bank signs and confirms on relevant position of the confirmation request after verifying the confirmation matters.	Enterprise customer	Minimum 200 yuan/each , 100 yuan for every more piece of enquiring content.				
	5.3.12	Bank acceptance	Entrusted by the client,	Enterprise customer	30				

