

HengFeng Bank Internet Finance and Cash Management Banking

Service Charging Standard

Pricing Method	No.	Service Name	Service Items	Service Content	Applicable Customer	Charging Standard	Charging Basis	Note
Market Adjusted Price	1.3.1	Cash Management	Biding Integration System/BIS	The product provides a complete solution for bidding business with functions including paying bid bonds, deposit release and interest accrual etc.	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	《Commercial Bank Service Fee Guidance》	

						agreement.		
Market Adjusted Price	1.3.2		Market Management System/MMS	The product provides a complete solution for electronic trading platform with functions including opening virtual accounts, inwarding and transering funds, transaction funds settlement, querying and transaciton reconciliation etc.	Enterprise customers	<p>1. Solutions supported fee, 50 to 100 thousand RMB.</p> <p>2. Operation and Maintenance fee, 0.01%~0.1% of the sum of transaction amount.</p> <p>3. Commission fee, According to the Charging Standards of corresponding payment channels.</p> <p>4. The charging standards above could adjust in agreement.</p>	《Commercial Bank Service Fee Guidance》	
Market Adjusted Price	1.3.3		HengFeng Pay	Authentication Service	Enterprise Customers	<p>Three Elements of Authentication</p> <p>\Four Elements of Authentication\</p> <p>Five Elements of Authentication\</p> <p>Six Elements of Authentication:</p>	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018

						Minimum CNY 0.6 per transaction(Contractual Pricing)		
				Outgoing Fund Transfer	Enterprise Customers	1.Personal Real-Time Transaction: Minimum CNY 0.5 per transaction(Contractual Pricing); 2.Corporate Real-Time Transaction: Minimum CNY 1.0 per transaction(Contractual Pricing); 3.Personal Batch Transaction: Minimum CNY 0.5 per transaction(Contractual Pricing); 4.Corporate Batch Transaction: Minimum CNY 1.0 per transaction(Contractual Pricing)	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
				Authorized Deduction	Enterprise Customers	1.Personal Real-Time Transaction: Minimum 0.1% per transaction amount,	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018

						<p>CNY 2.0 back over; or Minimum CNY 1.6 per transaction(Contractual Pricing);</p> <p>2. Corporate Real-Time Transaction: Minimum CNY 10.0 per transaction(Contractual Pricing);</p> <p>3. Personal Batch Transaction: Minimum 0.1% per transaction amount, CNY 2.0 back over; or Minimum CNY 1.4 per transaction(Contractual Pricing);</p> <p>4. Corporate Batch Transaction: Minimum CNY 8.0 per transaction(Contractual Pricing).</p>		
				Incoming Fund Transfer(Quick Payment)	Enterprise Customers	1. Debit Card Transaction: Minimum 0.3% per transaction amount(Contractual Pricing);	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018

						2.Credit Card Transaction: Minimum 0.5% per transaction amount(Contractual Pricing).		
				Incoming Fund Transfer(E-Banking)	Enterprise Customers	1.Debit Card Transaction: Minimum 0.15% per transaction amount(Contractual Pricing); 2.Credit Card Transaction: Minimum 0.15% per transaction amount(Contractual Pricing); 3.Corporate Bank Transaction: Minimum CNY 8.0 per transaction(Contractual Pricing)	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
				System Activation Fee	Enterprise Customers	CNY 100,000 at one time(Contractual Pricing)	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
				Maintenance Fee	Enterprise Customers	0.1% of annual transaction amount, or CNY 100,000 per year(Contractual Pricing)	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018

Market Adjusted Price	1.3.4		Cross-account service	An intergrated account service, helping customer manage different type's deposit by using a master account	Enterprise customers	service fee,from 5000 to 50000 per year,agreement price	《Commercial Bank Service Fee Guidance》	
Market Adjusted Price	1.3.5		All-in-one account service	An account service for internal management purpose,customer can open sub-account according to variouse need.	Enterprise customers	service fee,from 5000 to 50000 per year,agreement price agreement price	《Commercial Bank Service Fee Guidance》	
	1.3.6		Bank's acceptance bill pool service	Bill pool service,provide comprehensive solution for bank's acceptance holding by customer,incluing custody,due	Enterprise customers	service fee,from 5000 to 50000 per year for custody service;from 5000 to 100000 per year for pledge service;agreement price	《Commercial Bank Service Fee Guidance》	

				collection,pledge financing and querying service etc.				
	1.3.7		Cash pool service	Cash pool service,provide centralized management of customer's fund,including cash sweeping,payment control,internal pricing etc.	Enterprise customers	service fee,from 5000 to 50000 per year,agreement price	《Commercial Bank Service Fee Guidance》	
	1.3.8	Internet Financing	Electronic bidding guarantee service fee	The bidding enterprise who applies bank electronic guarantee letter will be changed the electronic guarantee service fee.	Enterprise customers	Electronic bidding guarantee service charge is sorted to five ranges based on their time limit, 30days、 90days、 120days 180days and 360days, the corresponding guiding guarantee service charge is 0.7%-1%、 2%-3%、 2.5%-4%、 3.5%-5.5%、 8%-10% of the guarantee amount. Below standard charging fee should report to the head office of the M-bank	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018

						internet financing department for approval.		
	1.3.9		Internet financing docking system service fee	The system service charge to bidding enterprise who employ our internet financing services platform for system docking.	Enterprise customers	Charge 0.5% to 2% of the customer' s financing amount for supply chain system docking service fee; Below standard charging fee should report to the head office of the network finance and cash management department for approval.	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
Market Adjusted Price	1.3.10		Internet financing platform system implementation fee	Customer service platform system directly linked to the development and implementation of the network financial services platform	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 report to head office approval	《Commercial Bank Service Fee Guidance》	
	1.3.11		Internet financing platform loan service fee	Electronic account transfer service charge	Internet financing for Corporate customers	100 yuan each transaction, service charge waiver base on the level of customer's comprehensive contribution value. Branch	《Commercial Bank Service Fee Guidance》	

						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 exemption range should report to head office for approval.		
	1.3.12		internet financing platform redemption service fee	Electronic redemption service charge	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	《Commercial Bank Service Fee Guidance》	

						month will adjust to: 24 yuan-50 yuan each transaction. Beyond branch's exemption range should report to the head office for approval.		
	1.3.13		Internet financing services platform - order class service annual fee	Annual charge for purchasing order financing credit customers	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	《Commercial Bank Service Fee Guidance》	
	1.3.14		Internet financing accounts receivable handling fee	Visual management services for customers with account receivables at all stages .	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.	《Commercial Bank Service Fee Guidance》	
	1.3.15		Internet financing prepayment	Visual management services for customers with pre	Internet financing for Corporate customers	Service charge range from 0.3%-3% of the prepayment loan ,when service charge is	《Commercial Bank Service Fee Guidance》	

			handling fee	paid accounts at all stages.		less than 0.3% of the loan, should report to head office for approval.		
Market Adjusted Price	1.3.16	Corporate Customers E-banking	Service Fee	Customer Annual Service Fee	Corporate Customers	Negotiable , Reference Standard:100 yuan/year	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
	1.3.17			Digital Certificate Fee	Corporate Customers	Negotiable , Reference Annual Fee:40 yuan/each		The feels will be paid on the 2th of May 2018
	1.3.18			Bank-Corporate Express System Openning Fee	Corporate Customers	Negotiable		The feels will be paid on the 2th of May 2018
	1.3.19			SMS Service Fees	Corporate Customers	Negotiable , Reference 30yuan/month/mobile user		The feels will be paid on the 2th of May 2018
	1.3.20		Nominal Fee	USBKey Fee	Corporate Customers	Negotiable , Reference 25 yuan/each	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
	1.3.21		E - banking Transactions Fee	Inner-bank Transfer	Corporate Customers	Free	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
				Inter-bank Transfer	Corporate Customers	Free for local transfer	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
					Corporate Customers	Remote Transfer	《Commercial Bank Service Fee Guidance》	Corporate

					<p>Fee(Standard) :</p> <p>Under 10,000 yuan(included) :5 yuan/each</p> <p>From 10,000 to 100,000 yuan(included): 10 yuan/each</p> <p>From 100,000 to 500,000 yuan(included):15 yuan/each</p> <p>From 500,000 to 1,000,000 yuan(included):20 yuan/each</p> <p>Above 1,000,000 yuan: 0.002% of the amount not exceeding 200 yuan/each</p> <p>Or Negotiable</p>		<p>Internet Banking :</p> <p>not less than 5yuan/each</p> <p>Real-time:half off</p> <p>General:half off</p> <p>Next Day: 70% off</p> <p>Bank-Corporate Express System: Free</p>
	1.3.22	E-banking Payroll Agency Service	Payroll Agency Service etc	Corporate Customers	Negotiable , Reference e - banking transactions fee	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
	1.3.23	Active Collection	Active Collection	Corporate Customers	Negotiable , Reference e - banking transactions fee	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
	1.3.24	On-Line Collection	On-Line Collection	Corporate Customers	Negotiable , Reference e - banking transactions fee	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018

	1.3.25		Electronic Funds Transfer	Electronic Funds Transfer Fee	Corporate Customers	Negotiable , Reference e - banking transactions fee	《Commercial Bank Service Fee Guidance》	The feels will be paid on the 2th of May 2018
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