

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
Government Guided-price	5.1.1	Commission fee of 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 off-site)	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, maximum 50 yuan above 50000 yuan.	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 & remittance over the counter in Ningbo

						Branch .
5.1.2	Commission fee of enterprise interbank transfer & remittance over the counter	Transfer enterprise customers' funds to other bank accounts from the Bank account (including the city and off-site)	Enterprise customer	5 yuan below 10000 yuan; 10 yuan below 100000 yuan; 15 yuan below 500000 yuan; 20 yuan below 1000000 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 the other units.(To trade customer or customer without loan is free for Fuzhou Branch)

	5.1.3	Commission fee of 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	Commission fee of check	Transactions related to check	Personal customer and Enterprise customer	1 yuan/each		Maximum 1 yuan for local enterprise customers' Check in Ningbo Branch
	5.1.5	Commission fee of promissory note	Transactions related to promissory note		1 yuan/each		Free(temporary)
	5.1.6	Commission fee of bank draft	Transactions related to bank draft		1 yuan/each		Free(temporary)
Government pricing	5.2.1	Commission fee of reporting the loss of check	Transactions of reporting the loss of check for customers	Personal customer and Enterprise customer	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	

	5.2.2	Commission fee of reporting the loss of promissory note		Transactions of reporting the loss of promissory note for customers		0.1% of the face amount (charge 5 yuan if less than 5 yuan)	Guided- price) pricing category notice》	Free(temporary)
	5.2.3	Commission fee of reporting the loss of bank draft		Transactions of reporting the loss of bank draft for customers		0.1% of the face amount (charge 5 yuan if less than 5 yuan)		Free(temporary)
	5.2.4	The cost of check		Check sold to customers		0.4 yuan/each		
	5.2.5	The cost of promissory note		Promissory note sold to customers		0.48 yuan/each		Free(temporary)
	5.2.6	The cost of bank draft		Bank draft sold to customers		0.48 yuan/each		Free(temporary)
Market Adjusted Price	5.3.1	The cost of	Commercial acceptance bill	Charge cost fee when selling the customer commercial acceptance	Personal customer and Enterprise customer	0.48 yuan/each	《Commercial bank administration of service pricing》(China banking regulatory commission, State Development	
			Bank acceptance bill	Charge cost fee when selling the customer bank acceptance	Personal customer and Enterprise	0.48 yuan/each		

				customer		Planning Commission of China, 2014 No.1) 《Commercial bank administration of service pricing》 (China banking regulatory commission, State Development Planning Commission of China, 2014 No.1)	
		Banking power of attorney	Charge cost fee when selling the banking power of attorney	Enterprise customer	0.2 yuan/each		
5.3.2	Authorized collection	1. When handling through the electronic transfer system, if the collecting bank is responsible for sending the documents, the payee may be charged one-way postage, and according to the transfer remittance charging standard the paying bank shall charge the payer the transfer remittance fee. 2. When mailing, according to the	Personal customer and Enterprise customer	Commmission fee and postage. The commission fee 1.00 yuan. Postage: charge the one-way postage according to the required standards of the Post Office.			1. When handling through the electronic transfer system, if the collecting bank is responsible for sending the documents, the payee may be charged one-way postage, and according to the transfer remittance charging standard the paying bank shall charge the payer the transfer remittance fee. 2. When mailing, according to the

			post office charging standard, the collecting bank will charge the payee one-way postage, and the paying bank will collect the postage from the payer.		
5.3.3	Client active inquiry	The bank has not received payment not due to errors caused by work.	Personal customer and Enterprise customer	0.5yuan per transaction. Postage: according to the postoffice with the required standards	
5.3.4	Bank confirmation request	External agency (Accounting ,auditing firm etc) writes to our bank in the name of the confirmed company for confirmation of our customers' business condition of deposit, loan and	Enterprise customer	200 yuan/each	

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			current account or the Investors'(stockholders') amount of contribution.etc. , our bank signs and confirms on relevant position of the confirmation request after verifying the confirmation matters.		
5.3.5	Commission fee of Bank acceptance bill	Charge for transactions relating to bank acceptance bill	Personal customer and Enterprise customer	0.5‰ of the face amount	
5.3.6	Reporting the loss of commercial bill complying with the relevant regulations	Transactions relating to reporting the loss of commercial bill complying with the relevant regulations	Personal customer and Enterprise customer	1‰ of the face amount. Charge 5 yuan if less than 5 yuan.	

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5.3.7	Commission fee of Enterprise credit certificate	Issuing the fact-based credit certificate according to the customer's commission to testify the client's business condition in our bank within the range of the commission.	Enterprise customer	200 yuan/each	
5.3.8	Commission fee for query of the Commercial Bill	Providing the query service of the Commercial Bill according to the customer's commission.	Enterprise customer	30yuan per transaction, or pricing by agreement	

PS: Personal interbank transfer remittances over the counter, enterprise transfer remittances over the counter and personal cash remittances, the above transactions will have no later than 2 working days to arrive (except for external factors beyond control, or technical constraints result in delay or cancellation. Unless otherwise the special agreement between the bank and the customer.) Requirement of arriving into account in real time, will be charged extra 20% but not exceed the maximum fees per transaction.