

重庆农村商业银行服务收费价格目录

2023 版

CQRCBank

CHONGQING RURAL COMMERCIAL BANK

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重庆农村商业银行

CHONGQING RURAL COMMERCIAL BANK

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中国银行保险监督管理委员会 信贷业务七不准

不准以贷转存
不准存贷挂钩
不准以贷收费
不准浮利分费
不准借贷搭售
不准一浮到顶
不准转嫁成本

中国银行保险监督管理委员会 服务收费四公开

收费项目公开	服务质价公开
效用功能公开	优惠政策公开

一、“七不准”内容

1. 不准以贷转存

信贷业务应坚持实贷实付和受托支付原则，将贷款资金足额直接支付给借款人的交易对手，不得强制设定条款或协商约定将部分贷款转为存款。

2. 不准存贷挂钩

贷款业务和存款业务应严格分离，不得以存款作为审批和发放贷款的前提条件。

3. 不准以贷收费

不得借发放贷款或以其他方式提供融资之机，要求客户接受不合理中间业务或其他金融服务而收取费用。

4. 不准浮利分费

要遵循利费分离原则，严格区分收息和收费业务，不得将利息分解为费用收取，严禁变相提高利率。

5. 不准借贷搭售

不得在发放贷款或以其他方式提供融资时强制捆绑、搭售理财、保险、基金等金融产品。

6. 不准一浮到顶

贷款定价应充分反映资金成本、风险成本和管理成本，不得笼统将贷款利率上浮至最高限额。

7. 不准转嫁成本

其他服务中产生的尽职调查、押品评估等相关费用不得转嫁给客户。

二、“四公开”内容

1. 收费项目公开

由总行统一制定收费价目名录和价格。同一收费项目使用统一收费项目名称、内容描述、客户界定等要素，任何分支机构不得自行制定和调整收费项目名称等要素。

2. 服务质价公开

服务收费应合乎质价相符原则，不得对未给客户提供实质性服务、未给客户带来实质性收益、未给客户提升实质性效率的产品和服务收取费用。

3. 效用功能公开

服务价格应遵循公开透明原则，各项服务必须“明码标价”，充分履行告知义务，使客户明确了解服务内容、方式、功能、效果，以及对应的收费标准，确保客户了解充分信息，自主选择。

4. 优惠政策公开

对特定对象坚持服务优惠和减费让利原则，明确界定小微企业、三农、弱势群体、社会公益等领域相关金融服务的优惠对象范围，公布优惠政策、优惠方式和具体优惠额度，切实体现扶小助弱的商业道德。

减免项目类

一、政府规定免费服务项目

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	个人储蓄账户开户手续费	办理本行个人储蓄账户的开户	免费	个人客户	政府定价	2011年7月1日	待定	
2	个人储蓄账户销户手续费	办理本行个人储蓄账户的销户	免费	个人客户	政府定价	2011年7月1日	待定	
3	个人银行结算账户开户手续费	办理本行个人银行结算账户的开户	免费	个人客户	政府定价	2011年7月1日	待定	
4	个人银行结算账户销户手续费	办理本行个人银行结算账户的销户	免费	个人客户	政府定价	2011年7月1日	待定	
5	同城本行存款手续费	办理同城本行系统内存款业务(贷记卡账户除外)	免费	个人客户	政府定价	2011年7月1日	待定	
6	同城本行取款手续费	办理同城本行系统内取款业务(贷记卡账户除外)	免费	个人客户	政府定价	2011年7月1日	待定	
7	同城本行转账手续费	办理同城本行系统内转账业务(贷记卡账户除外)	免费	个人客户	政府定价	2011年7月1日	待定	
8	密码修改手续费	办理密码修改业务	免费	个人客户	政府定价	2011年7月1日	待定	
9	密码重置手续费	办理密码重置业务	免费	个人客户	政府定价	2011年7月1日	待定	
10	个人账户信息查询手续费	通过本行柜台、ATM机具、电子银行等提供的境内本行查询服务	免费	个人客户	政府定价	2011年7月1日	待定	
11	存折工本费	存折开户工本费、存折销户工本费、存折更换工本费	免费	个人客户	政府定价	2011年7月1日	待定	
12	签约账户年费和账户管理费	已签约开立的代发工资账户、退休金账户、低保账户、医保账户、失业保险账户、住房公积金账户的年费和账户管理费(含小额账户管理费)	免费	个人客户	政府定价	2011年7月1日	待定	
13	救灾汇款费	向救灾专用账户捐款的跨行转账手续费、电子汇划费、邮费和电报费	免费	个人客户	政府定价	2011年7月1日	待定	
14	电子对账单服务费	以电子方式提供12个月内(含)本行对账单的收费	免费	个人客户	政府定价	2011年7月1日	待定	
15	纸质月度对账单服务费	以纸质方式提供本行当月对账单的收费(至少每月一次),部分金融消费者单独定制的特定对账单除外	免费	个人客户	政府定价	2011年7月1日	待定	
16	纸质年度对账单	以纸质方式提供12个月内(含)本行对账单的收费(至少每年一次),部分金融消费者单独定制的特定对账单除外	免费	个人客户	政府定价	2011年7月1日	待定	

注:1、我行承诺无偿为公众提供残缺污损人民币兑换和券别调剂服务,并接受社会监督。

2、除银团贷款外,不收取小型微型企业贷款的承诺费、资金管理费,严格限制对小型微型企业收取财务顾问费、咨询费等费用。

3、政府规定减免项目依据《关于银行业金融机构免除部分服务收费的通知》(银监发〔2011〕22号)有关规定。

4、没有特别说明,本目录所指同城范畴系重庆市范围内。

二、对小微企业及个体工商户等市场主体减免优惠项目

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	跨行 ATM 取现	提供跨行 ATM 取现服务	境内 3.5 元 / 笔, 境外 12 元 / 笔。	个人客户 / 对公客户	市场调节价	2021 年 7 月 25 日	待定	江渝芳华卡可享受每月前 2 笔免费; 江渝军人服务卡免费; 江渝乡村振兴卡可享受每月前 3 笔免费; 江渝三社融合卡、社会保障卡免费; 2022 年 4 月 1 日起, 重庆地区和四川地区免收。
2	跨行 ATM 转账(同城)	提供跨行 ATM 转账(同城)服务	金额 1 万元(含)以下的, 3 元 / 笔; 金额 1 万元至 5 万元(含)的, 5 元 / 笔; 金额 5 万元至 10 万元(含)的, 8 元 / 笔; 金额 10 万元以上的, 10 元 / 笔。	个人客户 / 对公客户	市场调节价	2008 年 6 月	待定	1、转出卡片为农商行借记卡, 转入卡片重庆地区其他金融机构所发卡, 转入卡片真实所属地区以该卡在银联登记地区为准; 2、重庆地区他行机构 ATM 进行我行借记卡互转交易视为同城跨行转账, 他行 ATM 真实所属地区以该 ATM 在银联登记地区为准; 3、江渝军人服务卡免费; 4、单位结算卡, 对小微企业和个体工商户单笔 10 万元(含)以下, 跨行转账汇款业务按现行价格的 9 折实行优惠。优惠期限: 2021 年 9 月 30 日—2024 年 9 月 29 日。 5、2022 年 4 月 1 日起, 重庆地区和四川地区免收。
3	跨行 ATM 转账(异地)	提供跨行 ATM 转账(异地)服务	交易金额的 1%, 最低 5 元 / 笔, 最高 50 元 / 笔。(根据银联确认的异地为准)	个人客户 / 对公客户	市场调节价	2008 年 6 月	待定	1、转出卡片为农商行借记卡, 转入卡片一般为非重庆金融机构所发卡, 转入卡片真实所属地区以该卡在银联登记地区为准。 2、他行机构非重庆地区 ATM 进行我行借记卡互转交易视为异地跨行转账, 他行 ATM 真实所属地区以该 ATM 在银联登记地区为准; 3、江渝军人服务卡免费; 4、单位结算卡, 对小微企业和个体工商户单笔 10 万元(含)以下, 跨行转账汇款业务按现行价格的 9 折实行优惠。优惠期限: 2021 年 9 月 30 日—2024 年 9 月 29 日。 5、2022 年 4 月 1 日起, 重庆地区和四川地区免收。
4	支票	办理支票业务	工本费: 0.4 元 / 份	个人客户、对公客户	政府定价	2014 年 8 月 1 日	待定	根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发〔2021〕169 号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求, 自 2021 年 9 月 30 日起对所有客户取消收费。
5	本票	办理本票业务	工本费: 0.48 元 / 份	个人客户、对公客户	政府定价	2014 年 8 月 1 日	待定	
			手续费: 1 元 / 笔	个人客户、对公客户	政府指导价	2014 年 8 月 1 日	待定	
6	银行汇票	办理银行汇票业务	工本费: 0.48 元 / 份	个人客户、对公客户	政府定价	2014 年 8 月 1 日	待定	
			手续费: 1 元 / 笔	个人客户、对公客户	政府指导价	2014 年 8 月 1 日	待定	
7	票据挂失费	办理汇票、本票、支票挂失	手续费: 按票面金额 0.1% (不足 5 元, 收取 5 元)	个人客户、对公客户	政府定价	2014 年 8 月 1 日	待定	根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发〔2021〕169 号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求, 自 2021 年 9 月 30 日起对所有客户取消收费。

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
8	对公柜面市内跨行转账汇划手续费	通过柜台将对公客户的资金从本行账户转移到市内其他银行账户的业务	1. 汇划金额在 5 万元(含)以下,3 元/笔; 2. 汇划金额在 5 万元以上至 10 万元(含),5 元/笔; 3. 汇划金额在 10 万元以上至 50 万元(含),10 元/笔; 4. 汇划金额在 50 万元以上至 100 万元(含),15 元/笔; 5. 汇划金额在 100 万元以上,按汇划金额的 0.002% 收取,最高收费 200 元。	对公客户	市场调节价	2014 年 7 月 1 日	待定	1. 根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发【2021】169 号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求,自 2021 年 9 月 30 日起,对小微企业和个体工商户通过柜台渠道进行的单笔 10 万元(含)以下的对公跨行转账汇款业务,按现行市场调节价标准的 9 折实行优惠。优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。 2. 当地人行对本县域内的跨行转账汇款另有收费标准的,按其标准执行,但不能高于本行标准。 3. 汇划财政金库、救灾、抚恤金等款项免费;汇划职工工资、退休金、养老金等,每笔收取 2 元。
9	对公柜面市外跨行转账汇划手续费	通过柜台将对公客户的资金从本行账户转移到市外其他银行账户的业务	1. 汇划金额在 1 万元(含)以下,5 元/笔; 2. 汇划金额在 1 万元以上至 10 万元(含),10 元/笔; 3. 汇划金额在 10 万元以上至 50 万元(含),15 元/笔; 4. 汇划金额在 50 万元以上至 100 万元(含),20 元/笔; 5. 汇划金额在 100 万元以上,按汇划金额的 0.002% 收取,最高收费 200 元。	对公客户	政府指导价	2014 年 8 月 1 日	待定	1. 根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发【2021】169 号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求,自 2021 年 9 月 30 日起,对小微企业和个体工商户通过柜台渠道进行的单笔 10 万元(含)以下的对公跨行转账汇款业务,按现行政府指导价标准的 9 折实行优惠,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。 2. 汇划财政金库、救灾、抚恤金等款项免费;汇划职工工资、退休金、养老金等,每笔收取 2 元。
10	特约商户结算手续费	提供银行卡收单资金结算服务	协议定价	对公客户、个人客户	市场调节价	2016 年 9 月	待定	1. 为特约商户开展银行卡收单业务提供资金结算服务,按协议条款执行。 2. 根据《关于降低小微企业和个体工商户支付手续费的通知》(银发【2021】169 号)要求,自 2021 年 9 月 30 日起,对客户办理的商户产品支付手续费在我行标准定价基础上实施折扣减免。减免折扣不低于银行卡清算机构协调成员收取对应服务费的优惠折扣,即“标准类商户不得高于 9 折、优惠类商户不得高于 7.8 折”,减免后最低执行价可低至 0%。具体价格由各分支行与商户协议约定执行。
11	银企直联功能开通费	为客户提供财务系统与银行系统联接的接口,并提供接口开发支持及后续测试、投产、验证等服务	4 万元/功能模块(一次性收取)	对公客户	市场调节价	2022 年 9 月	待定	自 2021 年 9 月 30 日起,小微企业和个体工商户免收,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日
12	银企直联证书年费	通过存放标识客户身份的数字证书的实物安全介质 Ukey,为客户提供银企直联业务安全认证服务	200 元/年/户	对公客户	市场调节价	2017 年 3 月 1 日	待定	自 2021 年 9 月 30 日起,小微企业和个体工商户免收,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
13	银企直联服务年费	为客户提供通过自身财务系统直接查询银行账户信息并办理转账结算、集团资金管理 etc 金融等服务	5000 元 / 年 / 功能模块	对公客户	市场调节价	2022 年 9 月	待定	自 2021 年 9 月 30 日起, 小微企业和个体工商户免收, 优惠期限: 2021 年 9 月 30 日—2024 年 9 月 29 日
14	企业网银汇划手续费 (重庆同城转账)	为客户提供同城跨行转账服务	2 元 / 笔	对公客户	市场调节价	2018 年 3 月	待定	自 2021 年 9 月 30 日起, 对小微企业和个体工商户实行 9 折优惠, 优惠期限: 2021 年 9 月 30 日—2024 年 9 月 29 日
15	企业网银汇划手续费 (行外转账)	通过人行大小额、超级网银、农信银渠道, 为客户提供行外转账服务。	1 万元 (含) 以下: 5 元 / 笔	对公客户	市场调节价	2018 年 3 月	待定	自 2021 年 9 月 30 日起, 对小微企业和个体工商户单笔 10 万元 (含) 以下的对公跨行转账汇款业务, 按现行标准实行 9 折优惠, 优惠期限: 2021 年 9 月 30 日—2024 年 9 月 29 日
16			1 万元—10 万元 (含): 10 元 / 笔					
17	电子商务开通费	为电子商务商户提供在线支付接口开发支持和后续测试投产等服务。	5000 元 / 户 (一次性收取)	对公客户	市场调节价	2010 年 10 月	待定	自 2021 年 9 月 30 日起, 对小微企业和个体工商户实行 5 折优惠, 优惠期限: 2021 年 9 月 30 日—2024 年 9 月 29 日
18	网上银行证书年费	通过存放标识客户身份的证书的数字证书的实物安全介质 Ukey, 为客户提供企业网上银行安全认证服务	200 元 / 年 / 张	对公客户	市场调节价	2009 年 10 月	待定	客户签约首年免费, 次年及以后 8 折优惠; 自 2021 年 9 月 30 日起, 小微企业和个体工商户五折优惠, 优惠期限: 2021 年 9 月 30 日—2024 年 9 月 29 日
19	USBkey 工本费	为客户提供存放标识客户身份的证书的数字证书, 并对客户发送的企业网银交易行认证签名的实物安全介质	非蓝牙 USBkey: 50 元 / 个 (含普通和液晶 USBkey) 蓝牙 USBkey: 80 元 / 个。	对公客户	市场调节价	2022 年 9 月	待定	6 折优惠; 自 2021 年 9 月 30 日起, 小微企业和个体工商户不高于成本价收取, 优惠期限: 2021 年 9 月 30 日—2024 年 9 月 29 日
20	单位结算账户基础服务费	为客户提供单位结算账户开立服务和账户资金收支记录、结计利息、信息资料保管等结算账户维护服务。	1、开户: 100 / 户; 2、账户管理: 200 元 / 年 / 户;	对公客户	市场调节价	2021 年 4 月	待定	1、单位验资存款账户在开立账户时收取开户费, 验资成功转入结算账户, 该结算账户免收开户费。 2、根据客户申请, 对其指定的一个本行账户 (不含信用卡、贵宾账户) 免收账户管理费。 3、客户未申请的, 主动对其在本行开立的唯一账户 (不含信用卡、贵宾账户) 免收账户管理费。 4、定期存款账户、保证金账户、临时账户、财政零余额账户免收账户管理费。 5、工信部、统计局、财政部、发改委四部委口径小微企业客户, 以及个体工商户免收开户费和账户管理费。 6. 2022 年 5 月 1 日起, 对于市 / 区级卫生健康委员会、市 / 区级农业农村委员会、市 / 区级民政局、公立学校及公立医院新开立的账户, 免收开户手续费。

注: 根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发〔2021〕169 号) 以及中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》、《关于降低自动取款机 (ATM) 跨行取现手续费的倡议书》的文件要求, 严格落实相关优惠措施。

三、本行自主减免优惠项目

(一)移动金融类

编号			服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	服务费	移动金融服务费	为客户提供账户查询、转账汇款、自助缴费等移动金融服务	3元/月/户	个人客户	市场调节价	2011年7月	待定		免费
2	工本费	(1)手机银行贴膜卡工本费	对客户手机银行交易进行硬件加密的实物安全介质	60元/张	个人客户	市场调节价	2015年1月1日	待定	1.首次开户免收,再次签约及客户原因补换卡10元/张; 2.客户通过手机银行贴膜卡发送交易指令,运营商会收取短信通讯费;手机银行贴膜卡回复的信息不收取短信费。	
		(2)手机银行客户端SD卡工本费	对客户手机银行交易进行硬件加密的实物安全介质	100元/张	个人客户	市场调节价	2011年10月	待定	1.首次开户后三个月内发生三次以上成功的账务类交易返还客户; 2.每个客户只享受一次返还SD卡工本费优惠,再次签约及损坏更换、挂失补换按全额收取。	
3	汇划手续费	(1)行内转账	为客户提供行内转账服务	免费	个人客户	市场调节价	2011年7月	待定		免费
		(2)跨行收款	为客户提供跨行收款服务	按协议价格收取	个人客户		2011年7月	待定		
		(3)重庆同城转账	为客户提供重庆同城跨行转账服务	2元/笔	个人客户		2011年7月	待定		
		(4)行外转账	为客户提供行外转账服务	0.2万元(含)以下:2元/笔	个人客户		2011年7月	待定		
				0.2万-0.5万元(含):5元/笔						
				0.5万-1万元(含):10元/笔						
				1万-5万元(含):15元/笔						
				5万元以上:按汇划金额的0.03%,最高收费50元/笔						

(二)个人网银类

编号	服务项目		服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	服务费	(1)网上银行证书年费	通过存放标识客户身份的数字证书的实物安全介质Ukey,为客户提供个人网上银行安全认证服务	8元/年/户	个人客户	市场调节价	2011年3月	待定	免费
		(2)网上银行服务年费	为客户提供账户查询、转账汇款、投资理财等网上金融服务	12元/年/户	个人客户	市场调节价	2011年3月	待定	免费
		(3)跨行账户协议管理费	为客户提供跨行账户管理服务	免费	个人客户	市场调节价	2011年3月	待定	
		(4)跨行账户查询费	为客户提供跨行账户查询服务	免费	个人客户	市场调节价	2011年3月	待定	

编号	服务项目		服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
2	工本费	Ukey 工本费	为客户提供存放标识客户身份的数字证书,并对客户发送的个人网银交易进行认证签名的实物安全介质	液晶 Ukey45 元 / 个	个人客户	市场调节价	2016 年 1 月 1 日	待定	1. 首次开户后三个月内发生三次以上成功的账务类交易返还客户;从 2016 年 1 月 1 日起,短信认证方式变更为二代 UKey 认证方式,系统自动返还 Ukey 工本费;2. 每个客户只享受一次返还工本费优惠,再次签约及损坏更换、补换按全额收取工本费
3	汇划手续费	(1)行内转账	为客户提供行内转账服务	免费	个人客户	市场调节价	2011 年 3 月	待定	免费
		(2)跨行收款	为客户提供跨行收款服务	按协议价格收取	个人客户		2011 年 3 月	待定	
		(3)重庆同城转账	为客户提供重庆同城跨行转账服务	2 元 / 笔	个人客户		2011 年 3 月	待定	
		(4)行外转账	为客户提供行外转账服务	0.2 万元(含)以下:2 元 / 笔	个人客户		2011 年 3 月	待定	
				0.2 万 -0.5 万元(含):5 元 / 笔					
				0.5 万 -1 万元(含):10 元 / 笔					
				1 万 -5 万元(含):15 元 / 笔					
				5 万元以上:按汇划金额的 0.03%,最高收费 50 元 / 笔					

(三)企业网银类

编号	服务项目		服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	服务费	(1)网上银行证书年费	通过存放标识客户身份的数字证书的实物安全介质 Ukey,为客户提供企业网上银行安全认证服务	200 元 / 年 / 张	对公客户	市场调节价	2009 年 10 月	待定	客户签约首年免费,次年及以后 8 折优惠;自 2021 年 9 月 30 日起,小微企业和个体工商户五折优惠,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。
		(2)网上银行服务年费	为企业提供网上银行、手机银行服务。	企业网上银行 / 企业手机银行:100 元 / 用户 / 年	对公客户	市场调节价	2022 年 9 月	待定	签约首年免费(仅限一次),次年及以后 5 折优惠。
		(3)跨行账户协议管理费	为客户提供跨行账户管理服务	免费	对公客户	市场调节价	2009 年 10 月	待定	
		(4)跨行账户查询费	为客户提供跨行账户查询服务	免费	对公客户	市场调节价	2009 年 10 月	待定	免费
2	工本费	USBkey 工本费	为客户提供存放标识客户身份的数字证书,并对客户发送的企业网银交易行认证签名的实物安全介质	非蓝牙 USBkey :50 元 / 个(含普通和液晶 USBkey) 蓝牙 USBkey :80 元 / 个。	对公客户	市场调节价	2022 年 9 月	待定	6 折优惠;自 2021 年 9 月 30 日起,小微企业和个体工商户不高于成本价收取,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日
3	汇划手续费	行内转账	为客户提供行内转账服务	免费	对公客户	市场调节价	2018 年 3 月	待定	

(四) VIP 卡及 VIP 客户减免优惠

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	借记 IC 卡年费	提供 IC 卡用卡服务	VIP 等级客户:所持卡都免费; 非 VIP 等级客户:持有的白金卡及以上 VIP 卡免费。	VIP 等级客户 或持 VIP 卡	市场调节价	2020 年 6 月	待定	基本费率参考借记卡业务收费项目 IC 卡年费
2	存款证明	为客户提供现金资产证明及贷款关系证明,如出国,私人招投标验资,非营利性担保等公益或商业活动。	金卡等级客户:5 折; 白金等级及以上客户:免费。		市场调节价	2011 年 7 月	待定	基本费率参考结算类业务—个人类收费项目个人存款证明、个人贷款证明
3	保号换卡业务邮寄费	提供保号换卡业务邮件	VIP 等级客户:免费		市场调节价	2011 年 7 月	待定	基本费率参考借记卡业务收费项目保号换卡业务邮寄费
4	银行卡挂失	提供银行卡挂失服务	VIP 等级客户:免费		市场调节价	2011 年 7 月	待定	基本费率参考借记卡业务收费项目银行卡挂失
5	人民币境内跨行 ATM 取现	提供境内跨行 ATM 取现服务	金卡等级客户:每月前 3 次免费; 白金卡等级客户:每月前 30 次免费; 钻石卡等级及以上客户:每月前 60 次免费;		市场调节价	2011 年 7 月	待定	基本费率参考借记卡业务收费项目跨行 ATM 取现
6	人民币境内跨行转账手续费	提供境内跨行跨行转账服务	金卡等级客户:每月前 3 次 5 折; 白金卡等级客户:每月前 20 次免费; 钻石卡等级及以上客户:每月前 30 次免费。		市场调节价	2011 年 7 月	待定	基本费率参考结算类收费项目柜面跨行转账汇款、移动金融类收费项目汇划手续费—行外转账、网银类收费项目汇划手续费—行外转账。柜面重庆人行通业务收费项目跨行转账
7	个人短信通业务服务费	为个人客户提供动账短信提醒服务	金卡等级客户:五折; 白金等级客户:五折; 钻石等级及以上:免费。		市场调节价	2019 年 9 月	待定	基本费率参考短信通收费项目个人短信通业务服务费

结算类业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	支票	办理支票业务	工本费:0.4 元 / 份	个人客户、对公客户	政府定价	2014 年 8 月 1 日	待定	根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发【2021】169 号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求,自 2021 年 9 月 30 日起对所有客户取消收费。
			手续费:1 元 / 笔	个人客户、对公客户	政府指导价	2014 年 8 月 1 日	待定	
2	本票	办理本票业务	工本费:0.48 元 / 份	个人客户、对公客户	政府定价	2014 年 8 月 1 日	待定	根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发【2021】169 号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求,自 2021 年 9 月 30 日起对所有客户取消收费。
			手续费:1 元 / 笔	个人客户、对公客户	政府指导价	2014 年 8 月 1 日	待定	
3	银行汇票	办理银行汇票业务	工本费:0.48 元 / 份	个人客户、对公客户	政府定价	2014 年 8 月 1 日	待定	根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发【2021】169 号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求,自 2021 年 9 月 30 日起对所有客户取消收费。
			手续费:1 元 / 笔	个人客户、对公客户	政府指导价	2014 年 8 月 1 日	待定	
4	银行承兑汇票	办理银行承兑汇票业务	工本费:0.48 元 / 份	对公客户	市场调节价	2019 年 4 月 18 日	待定	
			查询费:30 元 / 笔	对公客户	市场调节价	1996 年 3 月 1 日	待定	
		承诺在未来约定期限内,按约定的条件和额度对客户已签发的银行承兑汇票进行承兑。	1. 期限 3 个月以内,按票面金额的 0.05% 收取; 2. 期限 3-6 个月(含)以内,按票面金额的 0.06% 收取; 3. 期限 6-9 个月(含)以内,按票面金额的 0.08% 收取; 4. 期限 9-12 个月(含)以内,按票面金额的 0.1% 收取。	对公客户	市场调节价	2020 年 4 月 1 日	待定	
5	商业承兑汇票	办理商业承兑汇票业务	工本费:0.48 元 / 份	对公客户	市场调节价	2019 年 4 月 18 日	待定	

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
6	委托收款、托收承付	办理委托收款、托收承付业务	手续费:1元/笔	对公客户	市场调节价	1997年12月1日	待定	通过电子汇划系统办理托收承付和委托收款业务时,托收银行负责寄送单据的,可以向收款人收取单程邮费,付款银行按电子汇划标准向付款人收取。通过邮电部门邮寄信件办理托收承付和委托收款业务时,按邮电部门规定的标准,托收银行向收款人收取单程邮费,付款银行向付款人收取邮费。
7	票据挂失费	办理汇票、本票、支票挂失	按票面金额0.1%(不足5元,收取5元)	个人客户、对公客户	政府定价	2014年8月1日	待定	根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发〔2021〕169号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求,自2021年9月30日起对所有客户取消收费。
8	柜面市内跨行转账汇划手续费	个人柜面市内跨行转账汇划手续费 通过柜台将个人客户的资金从本行账户(不含信用卡)或现金转移到市内其他银行账户的业务	转账汇划: 1. 汇划金额在0.2万元(含)以下,2元/笔; 2. 汇划金额在0.2万元以上至5万元(含),3元/笔; 3. 汇划金额在5万元以上至10万元(含),5元/笔; 4. 汇划金额在10万元以上至50万元(含),10元/笔; 5. 汇划金额在50万元以上至100万元(含),15元/笔; 6. 汇划金额在100万元以上,按汇划金额的0.002%收取,最高收费50元。 现金汇划: 按汇款金额的0.4%收取,最高收费50元。	个人客户	市场调节价	2014年7月1日	待定	1. 根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发〔2021〕169号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求,自2021年9月30日起,对小微企业和个体工商户通过柜台渠道进行的单笔10万元(含)以下的对公跨行转账汇款业务,按现行市场调节价标准的9折实行优惠。优惠期限:2021年9月30日—2024年9月29日。 2. 当地人行对本县域内的跨行转账汇款另有收费标准的,按其标准执行,但不能高于本行标准。 3. 汇划财政国库、救灾、抚恤金等款项免费;汇划职工工资、退休金、养老金等,每笔收取2元。
		对公柜面市内跨行转账汇划手续费 通过柜台将对公客户的资金从本行账户转移到市内其他银行账户的业务	1. 汇划金额在5万元(含)以下,3元/笔; 2. 汇划金额在5万元以上至10万元(含),5元/笔; 3. 汇划金额在10万元以上至50万元(含),10元/笔; 4. 汇划金额在50万元以上至100万元(含),15元/笔; 5. 汇划金额在100万元以上,按汇划金额的0.002%收取,最高收费200元。	对公客户	市场调节价	2014年7月1日	待定	

编号	服务项目		服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
9	柜面市外跨行转账汇划手续费	个人柜面市外跨行转账汇划手续费	通过柜台将个人客户的资金从本行账户(不含信用卡)或现金转移到市外其他银行账户的业务	转账汇划: 1. 汇划金额在 0.2 万元(含)以下,2 元/笔; 2. 汇划金额在 0.2 万元以上至 0.5 万元(含),5 元/笔; 3. 汇划金额在 0.5 万元以上至 1 万元(含),10 元/笔; 4. 汇划金额在 1 万元以上至 5 万元(含),15 元/笔; 5. 汇划金额在 5 万元以上,按汇划金额的 0.03% 收取,最高收费 50 元。 现金汇划: 按汇款金额的 0.5% 收取,最高收费 50 元。	个人客户	政府指导价	2014 年 8 月 1 日	待定	1. 个人客户的转账范围包括向其他银行的本人、其他个人或单位的账户进行资金转移。 2. 根据人民银行、银保监会、发展改革委、市场监管总局联合发布的《关于降低小微企业和个体工商户支付手续费的通知》(银发〔2021〕169 号)和中国支付清算协会与中国银行业协会发布《关于降低小微企业和个体工商户支付手续费的倡议书》的文件要求,自 2021 年 9 月 30 日起,对小微企业和个体工商户通过柜台渠道进行的单笔 10 万元(含)以下的对公跨行转账汇款业务,按现行政府指导价标准的 9 折实行优惠。优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。 3. 对公客户的转账范围包括向其他银行的本单位、其他单位或个人的账户进行资金转移。 4. 汇划财政国库、救灾、抚恤金等款项免费;汇划职工工资、退休金、养老金等,每笔收取 2 元。
		对公柜面市外跨行转账汇划手续费	通过柜台将对公客户的资金从本行账户转移到市外其他银行账户的业务	1. 汇划金额在 1 万元(含)以下,5 元/笔; 2. 汇划金额在 1 万元以上至 10 万元(含),10 元/笔; 3. 汇划金额在 10 万元以上至 50 万元(含),15 元/笔; 4. 汇划金额在 50 万元以上至 100 万元(含),20 元/笔; 5. 汇划金额在 100 万元以上,按汇划金额的 0.002% 收取,最高收费 200 元。	对公客户	政府指导价	2014 年 8 月 1 日	待定	
10	农信银通存通兑		通过农信银渠道办理通存通兑业务	按金额的 0.4% 收取,最低收费 2 元,最高收费 50 元	个人客户、对公客户	市场调节价	2014 年 8 月 1 日	待定	对公客户只能办理农信银通存业务
11	存款凭证挂失手续费		通过柜台办理借记卡、存单、存折的挂失业务	10 元/笔	个人客户	市场调节价	1993 年 3 月 1 日	待定	
12	补制回单手续费		为对公客户补制历史业务凭证	三个月(含)内免费,三个月至三年(含)10 元/笔,三年以上 50 元/笔。	对公客户	市场调节价	2019 年 4 月 18 日	待定	
13	代理款箱运送及保管费		本行与委托行签订协议,代理款箱运送及保管分为两种方式:一是由委托行自行运送至代理行,在代理行寄库保管,并自行领取;二是由代理行按双方约定时间和方式到委托行接送,并负责押运款箱及寄库保管。	按协议价格。参照标准:方式一、0.5—1.5 万元/件/月,或 5—15 万元/年/网点;方式二、1—3 万元/件/月,或 10—30 万元/年/网点,营业中临时增加接送收取 100—500 元/次。根据款箱数、距离等,与委托行议价。	对公客户	市场调节价	2015 年 5 月 11 日	待定	
14	上门现金服务费		为本行对公客户提供上门收送现金服务	按协议价格。参照标准:收送款箱(封包)方式,按次数收费,100 元—500 元/次/点;上门清收现金按清点金额的 0.1%—0.5% 收费。根据距离、现金量、办理时间等,与客户议价。若为重点营销客户,经客户申请,可给予减免优惠。	对公客户	市场调节价	2015 年 5 月 11 日	待定	
15	个人存款证明、个人贷款证明		为客户提供现金资产证明及贷款关系证明	20 元/笔	个人客户	市场调节价	2008 年 7 月	待定	

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
16	小额不动户管理费	对日均余额在300元(不含)以下的不动户,收取小额不动户管理费	10元/年/户	个人客户	市场调节价	2020年10月	待定	1. 收费对象为开户日期在2019年10月1日(含)以后的不动户,不动户是指一年以上未发生收付业务的人民币个人银行结算账户。 2. 每年扣收一次;扣款日账户余额不足扣划时按账户实际余额扣收。 3. 与我行已签约开立的代发工资、退休金、低保、医保、失业保险、住房公积金账户免收账户管理费。(银监发〔2011〕22号) 4. 在我行开立的银行账户中(不含信用卡)没有享受免收小额账户管理费的,客户可申请一个账户(不含信用卡、贵宾账户)免收账户管理费。(发改价格规〔2017〕1250号) 5. 在我行开立唯一账户(不含信用卡、贵宾账户)的,免收小额账户管理费。(发改价格规〔2017〕1250号) 6. 通过我行直销银行渠道开立的Ⅱ类、Ⅲ类户免收2023年小额不动户管理费。

备注:上述政府定价和政府指导价收费依据为《关于印发商业银行服务政府指导价政府定价目录的通知》(发改价格〔2014〕268号)。

借记卡业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	农民工特色卡服务	提供农民工特色服务	交易金额8‰,最低1元,最高20元。	个人客户	政府指导价	2006年12月	待定	《中国人民银行办公厅关于进一步做好农民工银行卡特色服务工作的通知》(银办发〔2006〕293号)
2	跨行ATM查询	提供跨行ATM查询服务	境内免费,境外2元/笔。	个人客户	市场调节价	2008年6月	待定	
3	跨行ATM取现	提供跨行ATM取现服务	境内3.5元/笔,境外12元/笔。	个人客户/对公客户	市场调节价	2021年7月25日	待定	江渝芳华卡可享受每月前2笔免费;江渝军人服务卡免费;江渝乡村振兴卡可享每月前3笔免费;江渝三社融合卡、社会保障卡免费;2022年4月1日起,重庆地区和四川地区免收。
4	跨行ATM转账(同城)	提供跨行ATM转账(同城)服务	金额1万元(含)以下的,3元/笔;金额1万元至5万元(含)的,5元/笔;金额5万元至10万元(含)的,8元/笔;金额10万元以上的,10元/笔。"	个人客户/对公客户	市场调节价	2008年6月	待定	1、转出卡片为农商行借记卡,转入卡片重庆地区其他金融机构所发卡,转入卡片真实所属地区以该卡在银联登记地区为准; 2、重庆地区他行机构ATM进行我行借记卡互转交易视为同城跨行转账,他行ATM真实所属地区以该ATM在银联登记地区为准; 3、江渝军人服务卡免费; 4、单位结算卡,对小微企业和个体工商户单笔10万元(含)以下,跨行转账汇款业务按现行价格的9折实行优惠。优惠期限:2021年9月30日—2024年9月29日 5、2022年4月1日起,重庆地区和四川地区免收。
5	跨行ATM转账(异地)	提供跨行ATM转账(异地)服务	交易金额的1%,最低5元/笔,最高50元/笔。(根据银联确认的异地为准)	个人客户/对公客户	市场调节价	2008年6月	待定	1、转出卡片为农商行借记卡,转入卡片一般为非重庆金融机构所发卡,转入卡片真实所属地区以该卡在银联登记地区为准。 2、他行机构非重庆地区ATM进行我行借记卡互转交易视为异地跨行转账,他行ATM真实所属地区以该ATM在银联登记地区为准; 3、江渝军人服务卡免费; 4、单位结算卡,对小微企业和个体工商户单笔10万元(含)以下,跨行转账汇款业务按现行价格的9折实行优惠。优惠期限:2021年9月30日—2024年9月29日。 5、2022年4月1日起,重庆地区和四川地区免收。
6	IC卡年费	提供IC卡用卡服务	10元/卡/年	IC卡持卡人客户	市场调节价	2013年6月	待定	1、未激活IC卡不收年费; 2、社保IC卡、居民健康IC卡不收年费; 3、IC卡首年免费,免费期满后,以计费周期的起始日由系统自动扣除,计费周期为开户日次月1日至下一年开户月末;扣除年费当日余额不足时,以账户余额满足时由系统自动扣除; 4、已签约开立的代发工资账户、退休金账户、低保账户、医保账户、失业保险账户、住房公积金账户的IC卡不收年费,账户类型确认以上一计费周期内有无相关业务发生为依据; 5、我行提供每个客户在我行一个结算账户免年费,即客户仅有一个我行结算账户的借记IC卡免年费;多于一个结算账户的IC卡由系统自动扣取年费; 6、当客户有以下情况时视同已经提供免费账户:持有我行开立结算账户的存折、磁条卡、社保IC卡、居民健康IC卡、关联了代发工资账户、退休金账户、低保账户、医保账户、失业保险账户、住房公积金账户的IC卡。 7、当客户不持有以上免费卡片或存折时,自动为客户指定一张免费卡片。 8、江渝成长卡客户18周岁以前可免年费。 9、江渝芳华卡免年费。 10、江渝军人服务卡、江渝乡村振兴卡、江渝三社融合卡、社会保障卡免费。

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
7	IC 卡换卡工本费	提供 IC 卡换卡服务	10 元 / 卡	IC 卡持卡个人客户	市场调节价	2013 年 6 月	待定	
8	IC 卡电子现金跨行圈存	提供电子现金跨行圈存服务	现金圈存:0.9 元 / 笔; 指定账户圈存:0.5 元 / 笔; 非指定账户圈存:0.9 元 / 笔。	IC 卡持卡个人客户	市场调节价	2013 年 6 月	待定	
9	保号换卡业务邮寄费	提供保号换卡业务邮件	10 元 \ 张	个人客户	市场调节价	2017 年 9 月 8 日	待定	VIP 客户免费
10	个性化定制卡工本费	提供发卡、补换卡服务	50 元 / 张 -2000 元 / 张。 (新发卡、补换卡均收费)	个人客户	市场调节价	2020 年 1 月 20 日	待定	个性化定制卡:指客户对借记卡卡面、材质等进行自行定制

信用卡业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	年费	提供信用卡用卡服务	个人普卡:主卡 100 元/卡/年, 附属卡 50 元/卡/年; 个人金卡:主卡 200 元/卡/年, 附属卡 100 元/卡/年; 个人白金卡尊享版:主卡 600 元/卡/年, 附属卡 300 元/卡/年; 个人白金卡:主卡 2000 元/卡/年, 附属卡 1000 元/卡/年; VISA 环球白金卡:主卡 800 元/卡/年, 附属卡 400 元/卡/年; 个人钻石卡:主卡 6800 元/卡/年, 附属卡 2800 元/卡/年; 渝快车生活主题卡:主卡 200 元/卡/年; 公务卡:免费; 渝快分期卡:免费; 合家信用卡:免费;	个人客户	市场调节价	2009 年 11 月	待定	1、按年收取,收取后不再退还,不足一年按一年计算。 2、卡片未激活不收年费。 3、年费减免条件: (1)金/普卡有三种方式: ①首年免年费,当年刷卡消费 6 次以上(无论金额大小)免次年年费; ②首年免年费,当年刷卡消费 3 次以上(无论金额大小)免次年年费(指定卡种采用该种减免方式); ③首年年费按比例收取,赠送相应的增值权益,当年刷卡消费 6 次以上(无论金额大小)免次年年费; (2)个人白金卡有两种方式: ①主卡当年消费 20 万元/年,附属卡当年消费 10 万元/年,免收当年年费(不计积分商户消费不纳入刷卡消费额计算); ②个人主卡年费按比例收取,赠送相应的增值权益。 (3)个人钻石卡 主卡当年消费 100 万元/年,附属卡当年消费 30 万元/年,免收当年年费(不计积分商户消费不纳入刷卡消费额计算) (4)个人白金卡尊享版:白金卡尊享版主卡消费 12 笔/年免当年年费,附属卡免费; (5)VISA 环球白金卡首年免年费,消费 1 笔/年免收次年年费; (6)渝快车生活主题卡有两种方式:①首年免年费,当年刷卡消费 3 次以上(无论金额大小)免次年年费; ②首年年费按比例收取,赠送相应的增值权益,当年刷卡消费 3 次以上(无论金额大小)免次年年费。
2	取现(含转账)手续费	提供取现服务	本行取现:取现或转账按金额的 1%,最低 2 元,最高 500 元。 跨行取现: 银联卡境内:取现或转账按交易金额的 1%,最低 2 元,最高 500 元; 银联卡境外:ATM 取现按 12 元+交易金额的 1%,最低 13 元,最高 500 元; VISA 卡境外:交易金额的 3%,最低 20 元,最高 500 元。	个人客户	市场调节价	2022 年 5 月	待定	1、溢缴款本行取(转)款免收手续费。 2、公务卡、乡村振兴卡境内取(转)款免手续费。
3	违约金	信用卡持卡人未按约定在最后一还款日(含)前偿还最低还款额时,本行对最低还款额未还部分收取违约金。	最低还款额未还部分的 5%,最低 10 元。	个人客户	市场调节价	2022 年 5 月	待定	
4	工本费	提供发卡、续卡及补换卡服务	非个性化定制卡:IC 卡 30 元/张。(新发卡、续卡免费) 个性化定制卡:50 元/张-2000 元/张。(新发卡、续卡、补换卡均收费)	个人客户	市场调节价	2022 年 5 月	待定	1、个性化定制卡:指客户对信用卡卡面进行自行定制; 2、非个性化定制卡:白金卡、白金卡尊享版、钻石卡、公务卡、渝快分期卡、VISA 环球白金卡、合家信用卡免收。
5	快递手续费	提供信用卡快递加急服务	20 元/封	个人客户	市场调节价	2009 年 11 月	待定	公务卡免收。
6	挂失手续费	提供信用卡挂失服务	50 元/卡	个人客户	市场调节价	2009 年 11 月	待定	白金卡、白金卡尊享版、钻石卡、公务卡、渝快分期卡、VISA 环球白金卡、合家信用卡免收。

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
7	补印 / 补寄对账单手续费	提供补印 / 补寄账单服务	5 元 / 份	个人客户	市场调节价	2009 年 11 月	待定	1、纸质账单:(1)所有卡种自索取日起 12 个月以内免收;(2)超过 12 个月收取费用,公务卡除外。 2、电子账单:所有卡种均免收。
8	签购单调阅手续费	提供交易签购单调阅服务	境内正本:50 元 / 份,境内副本:20 元 / 份; 境外:50 元 / 份。	个人客户	市场调节价	2009 年 11 月	待定	公务卡免收
9	ATM 查询费 (境外)	提供 ATM 境外查询服务	10 元 / 次	个人客户	市场调节价	2009 年 11 月	待定	白金卡、白金卡尊享版、钻石卡、公务卡、渝快分期卡、VISA 环球白金卡、渝快车生活主题卡、合家信用卡免收; 境外含港澳台地区。
10	特约商户结算手续费	提供银行卡收单资金结算服务	协议定价	对公客户、个人客户	市场调节价	2016 年 9 月	待定	1. 为特约商户开展银行卡收单业务提供资金结算服务,按协议条款执行。 2. 根据《关于降低小微企业和个体工商户支付手续费的通知》(银发【2021】169 号)要求,自 2021 年 9 月 30 日起,对客户办理的商户产品支付手续费在我行标准定价基础上实施折扣减免。减免折扣不低于银行卡清算机构协调成员收取对应服务费的优惠折扣,即“标准类商户不得高于 9 折、优惠类商户不得高于 7.8 折”,减免后最低执行价可低至 0%。具体价格由各分支行与商户协议约定执行。
11	货币转换手续费	提供非结算货币以外的货币转换服务	交易金额 1.5%。	个人客户	市场调节价	2016 年 4 月	待定	仅适用于 VISA 卡,永久免费。
12	境外紧急补现手续费	提供境外紧急补调取现额度服务	400 元 / 次,申请未使用 200 元 / 次。	个人客户	市场调节价	2016 年 4 月	待定	仅适用于 VISA 卡
13	境外紧急制卡手续费	提供境外紧急制卡、补寄服务	1000 元 / 卡 / 次	个人客户	市场调节价	2016 年 4 月	待定	仅适用于 VISA 卡
14	增值服务使用费	增值服务包括但不限于围绕吃、住、行、游、购、娱、医、学、养等开展的与日常生活各场景相契合的权益服务	协议定价	个人客户	市场调节价	2020 年 1 月	待定	依据协议约定
15	动账提醒服务费	为客户提供信用卡动账交易短信通知提醒服务	2 元 / 卡 / 月	个人客户	市场调节价	2023 年 1 月	待定	1. 日活客户免收; 2. 乡村振兴卡免收。
16	分期提前还款违约金	持卡人办理分期付款的提前还款业务	按不超过提前还款金额的 3% 收取。	个人客户	市场调节价	2023 年 4 月 1 日	待定	对已全额收取分期付款利息的业务,不收取分期付款提前还款违约金

注:1. 信用卡卡优惠期截止日:2023 年 12 月 31 日。

2. 曲靖分行信用卡年费减免政策以当地公示为准。

3. 渝快分期卡含捷分卡。

代理业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	代理保险业务	代理销售保险	根据服务内容及协议条款执行	保险公司	市场调节价	2008 年 7 月	待定	
2	代销资产管理计划	代理证券(子)公司和基金(子)公司为客户办理申购、认购、赎回等资产管理计划交易。向个人客户在收取资产管理计划交易过程中产生的手续费,向证券(子)公司和基金(子)公司收取的客户维护费、销售服务费等。	根据服务内容及协议条款执行	个人客户、合作机构	市场调节价	2013 年 11 月	待定	
3	代销信托计划	代理信托公司为客户办理申购、认购、赎回、权益转让等信托计划交易,向个人客户收取信托计划交易过程中产生的手续费,向信托公司收取信托计划的客户维护费、销售服务费等	根据服务内容及协议条款执行	个人客户、合作机构	市场调节价	2013 年 11 月	待定	
4	代理理财业务	代理理财子公司为客户办理申购、认购、赎回、转换、权益转让等产品交易服务,向理财子公司收取销售服务费等费用	根据服务内容及协议条款执行	个人/机构客户、合作机构	市场调节价	2012 年 1 月	待定	
5	代理基金	代理基金公司为客户办理申购、认购、赎回、转换、非交易过户等基金交易,向个人/机构客户收取基金交易过程中产生的手续费,向基金公司收取基金的客户维护费、销售服务费等。	根据服务内容及协议条款执行	个人/机构客户、合作机构	市场调节价	2013 年 1 月	待定	
6	代理贵金属	代理销售贵金属	根据服务内容及协议条款执行	贵金属公司	市场调节价	2013 年 11 月	待定	
7	代理第三方支付机构及其他代收代付业务	提供为客户跨行支付结算渠道及其他代收代付业务	根据服务内容及协议条款执行	第三方支付机构及其他代收代付业务合作机构	市场调节价	2010 年 10 月	待定	
8	代收通讯费	为通讯运营商向个人客户代收话费	根据服务内容及协议条款执行	电信、联通、移动公司	市场调节价	2009 年 5 月	待定	
9	代理彩票资金归集	代理福彩、体彩彩票站销售资金归集服务	根据服务内容及协议条款执行	重庆福彩中心、重庆体彩中心	市场调节价	2008 年 1 月	待定	
10	代扣卷烟销售款	为烟草公司向零售商代收卷烟款	根据服务内容及协议条款执行	烟草公司	市场调节价	2010 年 1 月	待定	
11	电力直通车	代理电费营业厅电费资金归集服务	根据服务内容及协议条款执行	电力公司	市场调节价	2013 年 1 月	待定	
12	代收水、电、气、有线电视收视费等生活类费用	代收水费、电费、燃气费及垃圾处置费、有线电视收视费等生活类费用	根据服务内容及协议条款执行	水务公司、电力公司、燃气公司、有线电视集团及其它生活类费用厂商	市场调节价	2007 年 8 月	待定	
13	代理校园卡充值	为校园卡充值同时为学校提供资金归集服务	根据服务内容及协议条款执行	合作院校	市场调节价	2012 年 1 月	待定	

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
14	代发工资	为单位提供代发工资服务	根据服务内容及协议条款执行	有工资代发需求的单位	市场调节价	2008 年 7 月	待定	
15	代理一般委托贷款	指本行作为受托人, 根据委托人申请代为发放贷款, 并提供监督使用, 协助回收等服务。	按照贷款金额 1‰—6‰收取, 最低收费 1000 元 / 笔。	对公客户	市场调节价	2015 年 7 月	待定	
16	代理财政非税收入	指本行根据与客户合同约定, 利用我行结算渠道, 提供代收各类费用的服务。	根据服务内容及协议条款执行	行政事业单位	市场调节价	2011 年 1 月	待定	
17	代理国库集中支付	指本行根据与各级财政合同约定, 利用我行结算渠道, 提供划拨财政资金的服务。	根据服务内容及协议条款执行	行政事业单位	市场调节价	2011 年 1 月	待定	
18	代理税收	指本行根据与各级财政合同约定, 利用我行结算渠道, 提供代收税收的服务。	根据服务内容及协议条款执行	行政事业单位	市场调节价	2011 年 1 月	待定	
19	储蓄国债提前兑取业务	储蓄国债到期前提前兑取	储蓄国债(电子式、凭证式)提前兑取按提前兑取本金的 1‰收取(根据财政部、人民银行有关规定执行)。	个人客户	市场调节价	2018 年 7 月	待定	
20	代收保险费业务	从付款人绑定的我行一类账户中自动扣保险费至保险公司的服务	协议定价	保险公司	市场调节价	2022 年 8 月	待定	
21	第三方机构合作手续费	为第三方机构提供其他金融服务	按照服务内容及协议条款收取	第三方合作机构	市场调节价	2018 年 11 月	待定	除我行已公示的代理业务外的其他代理及合作业务

电子互联网金融业务

一、企业网银

编号	服务项目		服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	企业网银服务费	(1)缴费平台功能开通费	为客户提供通过我行企业网银或者银企直联导入收款信息,从而使用通用缴费平台在线收款的服务	5000 元 / 户 (一次性收取)	对公客户	市场调节价	2017 年 3 月 1 日	待定	支持协议定价
		(2)银企直联功能开通费	为客户提供财务系统与银行系统联接的接口,并提供接口开发支持及后续测试、投产、验证等服务	4 万元 / 功能模块 (一次性收取)	对公客户	市场调节价	2022 年 9 月	待定	自 2021 年 9 月 30 日起,小微企业和个体工商户免收,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。
		(3)银企直联证书年费	通过存放标识客户身份的数字货币证书的实物安全介质 Ukey,为客户提供银企直联业务安全认证服务	200 元 / 年 / 户	对公客户	市场调节价	2017 年 3 月 1 日	待定	自 2021 年 9 月 30 日起,小微企业和个体工商户免收,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。
		(4)银企直联服务年费	为客户提供通过自身财务系统直接查询银行账户信息并办理转账结算、集团资金管理 etc 金融服务	5000 元 / 年 / 功能模块	对公客户	市场调节价	2022 年 9 月	待定	自 2021 年 9 月 30 日起,小微企业和个体工商户免收,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。
2	通用缴费平台代收手续费	行内支付	为客户提供通过通用缴费平台收款,付款账户为行内(我行)账户的服务	1 元 / 笔	对公客户 (收款方)	市场调节价	2017 年 3 月 1 日	待定	支持协议定价
		行外支付	为客户提供通过通用缴费平台收款,付款账户为行外(他行)账户的服务	1 元 / 笔	对公客户 (收款方)	市场调节价	2017 年 3 月 1 日	待定	支持协议定价
3	汇划手续费	(1)行内转账	为客户提供行内转账服务	免费	对公客户	市场调节价	2018 年 3 月	待定	
		(2)跨行转账	为客户提供跨行收款服务	5 元 / 笔	对公客户		2018 年 3 月	待定	
		(3)重庆同城转账	为客户提供同城跨行转账服务	2 元 / 笔	对公客户		2018 年 3 月	待定	自 2021 年 9 月 30 日起,对小微企业和个体工商户实行 9 折优惠,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。
		(4)行外转账	通过人行大小额、超级网银、农信银渠道,为客户提供行外转账服务。	1 万元(含)以下: 5 元 / 笔	对公客户		2018 年 3 月	待定	自 2021 年 9 月 30 日起,对小微企业和个体工商户单笔 10 万元(含)以下的对公跨行转账汇款业务,按现行标准实行 9 折优惠,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。
				1 万元—10 万元(含): 10 元 / 笔					
				10 万元—50 万元(含): 15 元 / 笔					
				50 万元—100 万元(含): 20 元 / 笔					
				100 万元以上:按汇划金额的 0.002%,最高收费 200 元 / 笔					

二、电子商务

编号	服务项目		服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	服务费	电子商务开通费	为电子商务商户提供在线支付接口开发支持和后续测试投产等服务	5000 元 / 户 (一次性收取)	对公客户	市场调节价	2010 年 10 月	待定	自 2021 年 9 月 30 日起,对小微企业和个体工商户实行 5 折优惠,优惠期限:2021 年 9 月 30 日—2024 年 9 月 29 日。
2	交易手续费	(1)本行 B2B 支付手续费	为电子商务客户提供本行及跨行 B2B、B2C 支付服务	单笔交易金额的 0.5%, 单笔收费不超过 10 元 / 笔。	对公客户	市场调节价	2022 年 5 月	待定	
		(2)本行 B2C 支付手续费		单笔交易金额的 0.5%, 单笔收费不超过 10 元 / 笔。	对公客户	市场调节价	2022 年 5 月	待定	
		(3)跨行 B2B 支付手续费		15 元 / 笔	对公客户	市场调节价	2010 年 10 月	待定	
		(4)跨行 B2C 支付手续费		单笔交易金额的 1%, 单笔收费不超过 15 元 / 笔。	对公客户	市场调节价	2022 年 5 月	待定	

三、短信通

编号	服务项目		服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	短信通服务费	(1)个人短信通业务服务费	为个人客户提供动账短信提醒服务	2 元 / 账户 / 月	个人客户	市场调节价	2015 年 4 月 1 日	待定	1. 首次开通短信通业务的户, 免费 1 个月, 开始收取服务费; 2. 存折账户免收服务费; 3. 一个客户免收一张乡情卡或福农卡短信通服务费; 4. 根据客户等级, 金卡级和白金卡级客户打五折收取服务费, 钻石级及以上等级客户免收服务费; 5. 个人短信通业务解约后再重新签约时不再享受免费 1 个月优惠。 6. 通过我行直销银行渠道开立的 II 类、III 类户免收 2023 年短信通业务服务费; 7. 江渝乡村振兴卡开通后首年免费; 8. 江渝三社融合卡免收服务费; 9.2022 年 4 月 1 日起, 社保卡免收 2023 年短信通业务服务费。
		(2)企业短信通业务服务费	为企业客户提供动账短信提醒服务	20 元 / 账户 / 月	对公客户	市场调节价	2015 年 4 月 1 日	待定	1. 首次开通短信通业务的账户, 免费 3 个月, 开始收取服务费; 2. 企业短信通业务解约后再重新签约时不再享受免费 3 个月优惠

注: 未经客户以书面、客户服务中心电话录音或电子签名方式单独授权, 不得对客户强制收取短信服务费。

四、代理业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	跨行代收	本行作为金融服务机构向对公或对私客户提供跨行代收服务, 包括但不限于为客户提供跨行扣款还贷、跨行扣款缴费等而收取的服务费	按协议价格收取	对公、对私客户	市场调节价	2017 年 1 月 10 日	待定	

五、直销银行业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	理财转让	理财转让服务费	按转让理财产品金额比例收取, 不高于转让金额的 0.05%, 最高不超过 100 元	个人 / 对公客户	市场调节价	2019 年 11 月	待定	
2	居间业务撮合	为客户提供相关产品或业务的撮合、转让的服务费	协议定价	个人 / 对公客户	市场调节价	2020 年 4 月	待定	
3	在线支付结算	为客户提供在线交易资金收付及清、结算服务的费用	协议定价	个人 / 对公客户	市场调节价	2020 年 4 月	待定	

公司类业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	存款证明	根据公司客户申请,在本行记录资料范围内,对客户存款情况进行如实描述,以证明书的形式,证明客户存款实际状况的服务。	50 元 / 笔	对公客户	市场调节价	2011 年 1 月	待定	
2	银行询证函	根据第三方有权机构发出的询证函,核实、确认询证内容。	200 元 / 份	对公客户	市场调节价	2022 年 11 月 10 日	待定	小微企业按照不高于现行公示价格 5 折收取;个体工商户免费。减免优惠自 2022 年 1 月 1 日生效
3	验资证明	对在本行开立验资账户的对公客户,根据开户情况,如实反馈验资账户信息。	200 元 / 次	对公客户	市场调节价	2011 年 1 月	待定	
4	投标保函	根据客户申请,审核开立手续,了解开立背景,审查条款并开立保函,保证客户在贸易和结算过程中的权益和资金安全。	一年以内(含)年费率 0.2%—2%; 一年以上年费率 0.3%—3%; 每笔最低收费 300 元。	对公客户	市场调节价	2016 年 2 月	待定	
5	履约保函	根据客户申请,审核开立手续,了解开立背景,审查条款并开立保函,保证客户在贸易和结算过程中的权益和资金安全。	一年以内(含)年费率 0.25%—2%; 一年以上年费率 0.35%—3%; 每笔最低收费 300 元。	对公客户	市场调节价	2016 年 2 月	待定	
6	预收(付)款退款保函	根据客户申请,审核开立手续,了解开立背景,审查条款并开立保函,保证客户在贸易和结算过程中的权益和资金安全。	一年以内(含)年费率 0.25%—2%; 一年以上年费率 0.35%—3%; 每笔最低收费 300 元。	对公客户	市场调节价	2016 年 2 月	待定	
7	质量保函	根据客户申请,审核开立手续,了解开立背景,审查条款并开立保函,保证客户在贸易和结算过程中的权益和资金安全。	一年以内(含)年费率 0.2%—2%; 一年以上年费率 0.3%—3%; 每笔最低收费 300 元。	对公客户	市场调节价	2016 年 2 月	待定	
8	付款保函	根据客户申请,审核开立手续,了解开立背景,审查条款并开立保函,保证客户在贸易和结算过程中的权益和资金安全。	一年以内(含)年费率 0.35%—2%; 一年以上年费率 0.45%—3%; 每笔最低收费 300 元。	对公客户	市场调节价	2016 年 2 月	待定	
9	其他非融资性保函	根据客户申请,审核开立手续,了解开立背景,审查条款并开立保函,保证客户在贸易和结算过程中的权益和资金安全。	一年以内(含)年费率 0.35%—2%; 一年以上年费率 0.45%—3%; 每笔最低收费 300 元。	对公客户	市场调节价	2016 年 2 月	待定	
10	融资性保函	根据客户申请,审核开立手续,了解开立背景,审查条款并开立保函,保证客户在贸易和结算过程中的权益和资金安全。	一年以内(含)年费率 0.35%—4%; 一年以上年费率 0.45%—6%; 每笔最低收费 500 元。	对公客户	市场调节价	2016 年 2 月	待定	
11	固定资产项目意向性贷款承诺函	根据客户申请,按照信贷管理要求,对项目及业主进行认真全面审查,出具意向性贷款承诺书面意见。	按出具承诺函金额的 1%—6%收取,最低收费 1000 元 / 笔,优质客户视情况减免。	对公客户	市场调节价	2015 年 11 月	待定	
12	应收账款管理费	与应收账款受让方签订合同,根据约定向受让方定期或不定期提供应收账款分类信息,汇总信息或其他相关资料,帮助受让方管理应收账款。	受让应收账款金额的 0.3%—5%	对公客户	市场调节价	2013 年 3 月	待定	
13	发票处理费	帮助客户管理各类应收账款的商业发票,并向客户提供发票信息或台账的行为。	5 元 / 张	对公客户	市场调节价	2013 年 3 月	待定	

编号	服务项目	服务内容		服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
14	银行承兑汇票业务风险敞口承诺费	对客户办理银行承兑汇票时,对非 100% 保证金的汇票敞口进行承诺。		敞口金额的 0.5%—2.5%。	对公客户	市场调节价	2015 年 5 月	待定	对四部委口径的小微企业给予优惠免收。
15	贷款承诺费	对客户办理贷款时,对承诺期内未支用的贷款额度进行承诺。		以合同金额与借款人已提款项的差额(未提款金额)为基数,一次性或分次向借款人收取,年费率不高于 2%。	对公客户	市场调节价	2019 年 10 月	待定	严格按照《中国人民银行重庆营业管理部关于加强信贷政策指导推动金融支持实体经济高质量发展的意见》(渝银发【2019】41 号)等相关要求执行。对四部委口径的小微企业给予优惠免收。
16	单位卡手续费	提供以卡为介质,凭密码为单位客户办理关联单位银行账户支付结算服务		1. 年费:10 元 / 卡 / 年; 2. 新发卡或到期换卡 5 元 / 卡; 3. 遗失补卡或损坏换卡 15 元 / 卡	对公客户	市场调节价	2020 年 8 月	待定	
17	现金管理业务服务费	系统实施服务费	为客户提供系统实施服务,开通基础模块(系统管理、系统帮助、公用设置、银企直联)	一次性收取 150000 元,必选	对公客户	市场调节价	2020 年 8 月	待定	
			为客户提供系统实施服务,开通可选功能模块:账户管理、收付款管理、流动性管理、预算管理、内部资金计价、国际业务结算、本币资金池、外币资金池、投资理财、综合报表、国际贸易融资、融资管理	一次性收取 50000 元 / 个,可选	对公客户	市场调节价	2020 年 8 月	待定	
		跨行接入费	为客户提供跨行账户接入银行直连接口的服务	30000 元 / 家,可选	对公客户	市场调节价	2020 年 8 月	待定	
		管理维护费	为客户提供银行直连系统运维服务	20000 元 / 年,必选	对公客户	市场调节价	2020 年 8 月	待定	
			为客户提供后台运维服务及数据库托管服务	50000 元 / 年,必选	对公客户	市场调节价	2020 年 8 月	待定	
		系统开发费	基于现金管理基础框架及功能模块为客户提供个性化需求开发服务	3000 元 / 人天,可选	对公客户	市场调节价	2020 年 8 月	待定	
		资金池管理费	为子公司账户加入资金池提供包括资金自动划拨、手动划拨、内部计价等服务	人民币资金池:10,000 元 / 年 / 账户(境内账户) 外币资金池:20,000 元 / 年 / 账户(境内账户)	对公客户	市场调节价	2022 年 4 月		

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
18	单位结算账户基础服务费	为客户提供单位结算账户开立服务和账户资金收支记录、结计利息、信息资料保管等结算账户维护服务。	1、开户:100/户; 2、账户管理:200元/年/户; 3、不动户管理费(久悬账户)300元/年/账户。(账户余额不足收取的按照实际余额收取)。	对公客户	市场调节价	2021年4月	待定	1、单位验资存款账户在开立账户时收取开户费,验资成功转入结算账户,该结算账户免收开户费。 2、根据客户申请,对其指定的一个本行账户(不含信用卡、贵宾账户)免收账户管理费。 3、客户未申请的,主动对其在本行开立的唯一账户(不含信用卡、贵宾账户)免收账户管理费。 4、定期存款账户、保证金账户、临时账户、财政零余额账户免收账户管理费。 5、工信部、统计局、财政部、发改委四部委口径小微企业客户,以及个体工商户免收开户费和账户管理费。 6.2022年5月1日起,对于市/区级卫生健康委员会、市/区级农业农村委员会、市/区级民政局、公立学校及公立医院新开立的账户,免收开户手续费。
19	人民币法人账户透支承诺费	为客户核定法人账户透支额度后,承诺允许其在账户存款不足以对外支付时,可在约定的期限、账户和额度内,按商定的条件通过透支方式取得资金,为客户提供流动性便利。	对于法人账户透支,以承诺的透支额度为基数,按年费率最高1%,按季或一次性收取。	对公客户	市场调节价	2023年2月15日	待定	小微企业免收
20	资信证明	应客户委托,对在本行开立单位银行结算账户的公司客户(含小微公司客户)指定的第三方出具资信证明书的金融服务。	500元/份	对公客户	市场调节价	2023年2月15日	待定	小微企业免收

国际业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	汇出汇款	提供境内异地、同城、境外汇出汇款服务	(1) 对公:境内同城汇出汇款按汇款金额的 0.5‰ (最低 20 元,最高 200 元);境内异地汇款和境外汇出汇款按汇款金额的 1‰ (其中境内异地汇款最低 50 元,最高 500 元;境外汇出汇款最低 50 元,最高 1000 元) (2) 个人:境内同城汇出汇款按汇款金额的 0.5‰ (最低 10 元,最高 100 元);境内异地汇款和境外汇出汇款按汇款金额的 1‰ (其中境内异地汇款最低 20 元,最高 150 元;境外汇出汇款最低 20 元,最高 200 元)	对公客户、个人客户	市场调节价	2009 年 11 月	待定	
2	汇出汇款修改、查询、支付、撤销	根据汇款人要求,提供向付款人修改汇款指示、查询、终止付款、撤销等服务	100 元 / 单	对公客户、个人客户	市场调节价	2009 年 11 月	待定	
3	全额到帐汇出汇款	根据汇款人申请,提供汇出款项全额到达指定账户服务	在境外汇出汇款收费标准收取基础上,美元加收 25 美元 / 单,或以收报账户行实际扣款金额为准,其他可提供服务币种按照境外行实际扣费收取	对公客户、个人客户	市场调节价	2009 年 11 月	待定	
4	汇入汇款转汇、退汇	提供汇入汇款转汇、退汇服务	(1) 转汇:按金额的 1‰ 收取 (最低 50 元 / 笔,最高 500 元 / 笔) (2) 退汇:同城 10 元人民币 / 单;境内和港澳 80 元人民币 / 单;境外 150 元人民币 / 单或等值外币,在此基础上再加收 10 美元等值外币 / 笔	对公客户、个人客户	市场调节价	2009 年 11 月	待定	
5	出口托收	根据客户指示提供出口项下单据托收及相关查询、催收、换单、退单等服务	(1) 跟单托收手续费:按托收金额的 1‰ 收取 (最低 100 元,最高 2000 元),据实收取快邮费 (2) 查询 / 交涉 / 催收:电讯费照实收取 (3) 换单:邮费照实收取 (4) 拒付退单:100 元 / 笔 (指我行已发出的跟单托收被退单,按笔向委托方收取),另邮费、电讯费照实收取 (5) 无偿放单:电讯费照实收取	对公客户	市场调节价	2009 年 11 月	待定	
6	进口代收	根据委托行指示向进口商提示付款,办理承兑、对外付款等相关服务	(1) 进口代收手续费:按进口代收金额 1‰ 收取 (最低 200 元 / 笔,最高 2000 元 / 笔) (2) 进口代收远期承兑费:150 元 / 单 (3) 进口代收收付费:80 美元 / 单 (4) 进口代收修改费:150 元 / 单 (5) 无偿放单:200 元 / 笔 (国外来单面函中注明不收取货款,收此费用,不另收进口代收手续费) (6) 退单费:100 元 / 笔,另按实际收取快邮费 (7) 进口保付手续费:按保付金额的 0.1% / 季收取,最低 200 元 / 季,不设上限 (8) 查询 / 交涉:照实收取电讯费	对公客户	市场调节价	2009 年 11 月	待定	
7	出口信用证	提供出口信用证项下通知或转递、修改通知、退单、议付、单据审核、查询、保兑、注销等服务	(1) 出口信用证通知 / 转递费:200 元 / 单,在我行交单免收 (2) 出口信用证修改书通知费:100 元 / 单,在我行交单免收 (3) 出口信用证转让费:按交易金额的 1‰ (最低 300 元,最高 1000 元) (4) 出口信用证效期内注销:100 元 / 单 (5) 出口信用证项下退单:150 元 / 单 (6) 出口议付 / 验单费:按交易金额的 1.25‰,最低 200 元,最高 5000 元 (验单费),快邮费照实收取 (7) 预先通知:100 元 / 单 (8) 保兑信用证 (含通知费):按保兑金额的 2‰ 收取手续费,最低 300 元 (9) 信用证查询 / 交涉 / 催收:电讯费照实收取	对公客户	市场调节价	2022 年 5 月	待定	

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
8	进口信用证	提供进口信用证项下开证、修改、承兑、付款、审单、退单、不符点处理等服务	(1) 进口开证手续费: 按交易金额的 0.15%—1% 收取 (最低 300 元), 另据实收取电报费 (2) 进口信用证修改手续费 (若修改金额按信用证开立标准计收): 100 元 / 单, 另据实收取电报费 (3) 进口信用证修改手续费 (针对受益人承担修改手续费的情形, 若修改金额按信用证开立标准计收): 30 美元 / 单 (或等值信用证币种金额), 另照实收取电讯费 (4) 进口信用证退单手续费: 150 元 / 单 (5) 进口信用证不符点处理费: 50 美元 / 笔 (6) 进口信用证撤销手续费: 100 元 / 单, 另收电讯费 (7) 信用证付汇偿付费: 80 美元 / 单 (8) 远期信用证承兑费: 按承兑金额的 1‰ 一次性收取, 最低 300 元, 另照实收取电讯费 (9) 预开证: 100 元 / 笔, 同时收取开证手续费和电讯费。另收电讯费人民币 200 元或 30 美元 / 笔 (10) 银行抬头提单背书 (银行收单前): 按交易金额的 0.5‰ 收取手续费, 最低 300 元 (11) 银行抬头提单背书 (银行收单后): 50 元 / 笔	对公客户	市场调节价	2019 年 7 月	待定	
9	备用信用证 / 保函	提供备用信用证 / 保函通知、开立、修改、注销等服务	(1) 备用信用证 / 保函通知费: 200 元 / 单 (2) 备用信用证 / 保函修改通知费: 100 元 / 单 (3) 备用信用证 / 保函对外索汇: 索偿金额的 0.6‰ 收取, 最低 500 元 / 笔, 最高 3000 元, 另收邮费或电讯费 (4) 付款保函手续费: 担保金额的 1.5‰ / 季 (最低 500 元) (5) 履约保函手续费: 最高收取担保金额的 2‰ / 季 (最低 500 元) (6) 投标保函手续费: 担保金额的 0.5‰ / 季 (最低 500 元) (7) 预付款保函手续费: 担保金额的 1‰ / 季 (最低 500 元) (8) 租赁类保函手续费: 担保金额的 1‰ / 季 (最低 500 元) (9) 保函修改手续费 (若修改金额按信用证开立标准计收): 200 元 / 单 (10) 备用信用证 / 保函撤销 / 注销手续费: 200 元 / 单, 另收电讯费。 (11) 保函付款偿付费: 80 美元 / 笔, 另收电讯费 (12) 融资性保函: 8‰—4% / 年, 电讯费另收 (13) 补偿贸易保函: 担保金额的 1.5‰ / 季 (最低 200 美元 / 笔), 另收电讯费 (14) 质量保函: 担保金额的 1‰ / 季 (最低 200 美元 / 笔), 另收电讯费 (15) 维修保函: 担保金额的 1‰ / 季 (最低 200 美元 / 笔), 另收电讯费 (16) 留置金保函: 担保金额的 1‰ / 季 (最低 200 美元 / 笔), 另收电讯费 (17) 其他类保函: 根据我行承担的风险程度、保函金额、期限等要素按担保金额的 0.5‰—2‰ / 季 (最低 200 美元 / 笔), 另收电讯费 (18) 转开代理行保函: 担保金额的 2‰ / 季 (最低 200 美元 / 笔), 另收电讯费 (19) 保兑代理行保函: 担保金额的 2‰ / 季 (最低 200 美元 / 笔), 另收电讯费	对公客户	市场调节价	2022 年 8 月	待定	
10	福费廷手续费	在国际信用证和国内信用证项下为客户提供福费廷业务	不超过 3% / 年	对公客户、同业客户	市场调节价	2009 年 11 月	待定	
11	汇户取钞手续费	提取现钞服务	按交易的 3‰ (最低 10 元, 最高 500 元)	对公客户、个人客户	市场调节价	2009 年 11 月	待定	
12	电报费	根据客户指示及业务需要对外发送报文	个人业务: 境外 100 元 / 笔或等值外币, 境内和港澳 80 元 / 笔 / 或等值外币; 对公业务: 同城 10 元人民币 / 笔, 境内和港澳 80 元人民币 / 笔; 境外 150 元人民币 / 笔或等值外币。有特殊规定项目除外	对公客户、个人客户	市场调节价	2009 年 11 月	待定	
13	邮费	根据客户指示及业务需要寄送相关资料	照实收取	对公客户、个人客户	市场调节价	2009 年 11 月	待定	

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
14	国际业务及非国际业务查询、查复	代客户向国外银行查询	照实收取电讯费	对公客户、个人客户	市场调节价	2009年11月	待定	
15	国际贸易融资安排费	根据市场资金成本、汇率风险进行融资安排	按协议收取	对公客户	市场调节价	2014年2月	待定	
16	偿付费	安排信用证偿付额度	按偿付金额的1%/季收取,最低500元一笔	对公客户	市场调节价	2009年11月	待定	
17	外币缴现	代理同业客户外币缴现	港币按照缴现金额的1.15%收取,最低100港币,最高1000港币;美元按照缴现金额的2.40%收取,最低100美元,最高1000美元。	同业客户	市场调节价	2022年5月	待定	
18	外币调现	代理同业客户外币调现	港币按照缴现金额的1.15%收取,最低100港币,最高1000港币;美元按照缴现金额的2.10%收取,最低100美元,最高1000美元。	同业客户	市场调节价	2022年5月	待定	
19	卖方国内信用证	在国内信用证项下为卖方提供通知、修改、转让、议付、审单、保兑等服务	(1)国内信用证通知/转递费:50元/单 (2)国内信用证修改书通知费:50元/单 (3)国内信用证转让费:按交易的1%(最低300元,最高1000元) (4)国内信用证效期内注销:100元/单,邮电费照实收取 (5)国内信用证项下退单:150元/单 (6)国内信用证验单费:按交易金额的0.1‰,最低200元,最高5000元。照实收取邮电费 (7)国内信用证议付费:按交易金额的1%(最低200元,照实收取邮电费) (8)保兑信用证(含通知费):按保兑金额的2‰收取手续费,最低300元。按季度收取,不足一季按一季收取 (9)信用证查询/交涉/催收:邮电费照实收取	对公客户	市场调节价	2022年5月	待定	
20	买方国内信用证	在国内信用证项下为买方提供开立、修改、撤销、审单、退单、保兑等服务	(1)国内信用证开证手续费:按交易金额的0.15%-1%收取(最低100元),另照实收取电报费 (2)国内信用证修改手续费:100元/单,增额修改的,对增额部分按开证手续费标准收取,最低不少于100元,不另收取修改手续费。另照实收取邮电费 (3)国内信用证退单手续费:150元/单 (4)国内信用证不符点处理费:人民币500元/笔 (5)国内信用证撤销手续费:100元/单,另收邮电费 (6)国内信用证承兑费:按交易金额的1‰一次性收取,最低300元,另照实收取邮电费	对公客户	市场调节价	2021年4月	待定	
21	国际贸易融资手续费	为客户办理国际贸易融资(包括出口发票融资、代付等)时提供单据审核、应收账款管理、账期分析、催收、融资安排等服务	按交易金额的0.1%-2%	对公客户	市场调节价	2019年7月	待定	对四部委口径的小微企业给予优惠免收
22	出口风险参与业务手续费	为客户提供风险承担、资金参与、询价安排以及风险参与报文发送和确认等出口风险参与服务	按协议收取	对公客户	市场调节价	2020年4月	待定	

同业国际业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	备注说明
1	进口跟单信用证	开证	按交易金额的0.2‰-0.85‰收取,最低300元;另据实收取电报费	同业客户	市场调节价	2022年2月	
		修改增额	增额的收取比照开证收费标准收取,最低100元,另据实收取电报费				
		修改效期	效期三个月以上每三个月增收0.5‰,增加期限不足三个月的按三个月收取;增收部分按信用证余额收取,最低100元/笔;收足全额保证金者除外,按其他修改手续费100元/笔收取				
		其他修改	100元/笔				

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	备注说明
1	进口跟单信用证	承兑	承兑金额的 0.2‰-0.3‰, 最低 150 元	同业客户	市场调节价	2022 年 2 月	
		撤证	100 元 / 笔				
		不符点处理费	USD60 或等值外币 / 笔 (收取受益人)				
		来单、付款处理费	USD20 / 笔				
		延期修改	延期修改次数超过两次的, 从第三次起加收处理费 100 元 / 笔				
2	国内信用证	开立	开证金额的 0.2‰-0.85‰, 最低 300 元;				
		修改增额	修改增额: 比照开证收费标准收取, 最低 100 元, 不另收修改手续费;				
		修改效期	三个月以上每三个月增收 0.5‰, 增收部分按信用证余额收取, 最低 100 元 / 笔; 收足全额保证金除外, 按其他修改手续费 100 元 / 笔收取;				
			其他修改: 100 元 / 笔				
		处理不符点单据	450 元				
		撤证	100 元 (加收电讯费)				
		付款	按照电子汇划收费标准收取				
		承兑	延期付款信用证项下开证行付款金额的 0.5‰, 按月收取, 最低 150 元				
		电子汇划费	1 万元以下 (含 1 万元) 5 元 / 笔				
			1 万元以上—10 万元 (含 10 万元) 10 元 / 笔				
			10 万元以上—50 万元 (含 50 万元) 15 元 / 笔				
			50 万元以上—100 万元 (含 100 万元) 20 元 / 笔				
			100 万元以上按汇划金额的万分之零点二收取, 最高不超过 200 元				
3	代开保函	代开保函手续费	按照保函金额的 0.5‰-1.5‰收取				
		保函修改费	修改增额: 比照代开保函收费标准收取, 最低 100 元, 不另收修改手续费;				
4	邮电费	国内发电	全电开证 200 元 / 笔; 修改及普通发电 10 元 / 笔				
		港澳台发电	全电开证 300 元 / 笔; 修改及普通发电 80 元 / 笔				
		国际发电	全电开证 600 元 / 笔; 修改及普通发电 150 元 / 笔				
		退单手续费	200 元 / 每笔				

- 注: 1.除另有约定外, 原则上向业务委托方收取有关费用。
2. 各项业务收费原则上应在业务发生时收取, 如有特殊情况, 应定期补收, 最迟在业务闭卷前收齐。
3. 按季收取的费用其费率为每季的费率, 最低收费指每季的最低收费。业务不足一季的按一季收取, 超过一季度零 10 天 (日历日, 不含第 10 天) 按两季收取。
4. 计价单位为人民币的费用, 可收取人民币或等值外币 (外币按费用收取当日我行公布的外汇牌价卖出价折算); 计价单位为美元的费用, 可收取人民币 (人民币按费用收取当日我行公布的外汇牌价卖出价折算) 或等值外币 (按国家外汇管理局公布的《各种货币对美元折算率表》折算)。
5. 业务中发生的电讯费按我行电讯费收费标准收取; 业务中发生的邮资费按我行与当地邮政部门的协议标准收取。
6. 凡发生境外的银行费用, 向客户按实收取。
7. 业务发生过程中如与客户另有书面约定, 以书面约定为准。
8. 个人及公司客户结售汇按交易时我行结售汇牌价办理。客户可通过我行官网、手机银行、企业网银等渠道实时查看外汇牌价。

投资银行业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	常年财务顾问业务	(1) 普通服务 指本行为常年客户提供以下服务:1、政策分析及金融产品信息发布;2、日常金融/财务咨询;3、财务分析;4、金融/财务专题培训;5、顾问支持。普通服务是客户从以上服务内容选择1项服务,原则上每年提供不少于一次此类服务	年均协议收费金额5万元人民币(或等值外币)及以下	对公客户	市场调节价	2015年8月	待定	
		(2) 黄金服务 指本行为常年客户提供以下服务:1、政策分析及金融产品信息发布;2、日常金融/财务咨询;3、财务分析;4、金融/财务专题培训;5、顾问支持。黄金服务是指客户从以上服务内容选择2-3项(含3项)服务,原则上每项每半年提供不少于一次此类服务。	年均协议收费金额在5万元以上、30万元人民币(含)(或等值外币)以下。	对公客户	市场调节价	2015年8月	待定	
		(3) 白金服务 指本行为常年客户提供以下服务:1、政策分析及金融产品信息发布;2、日常金融/财务咨询;3、财务分析;4、金融/财务专题培训;5、顾问支持。白金服务是指客户从以上服务内容选择3项以上服务,原则上每项每季度提供不少于一次此类服务。	年均协议收费金额在30万元以上、50万元人民币(含)(或等值外币)以下。	对公客户	市场调节价	2015年8月	待定	
2	专项财务顾问业务	(1) 单纯募投项目对接财务顾问 指本行为私募机构和有股权融资需求的企业客户提供相关财务顾问服务,对接私募机构和企业客户。	向私募股权机构或企业客户收取财务顾问费,费率为私募股权投资机构投资额的1%-3%。	对公客户	市场调节价	2015年8月	待定	
		(2) 私募股权投资基金募集财务顾问 指本行协助国有企业、民营企业、券商直投公司等相关机构募集私募股权投资基金。	向私募股权投资基金收取财务顾问费,费率为私募股权投资基金募集金额的1%-2%。	对公客户	市场调节价	2015年8月	待定	
		(3) 私募股权投资基金管理财务顾问 指本行协助国有企业、民营企业、券商直投公司等相关机构管理私募股权投资基金。	向私募股权投资基金收取财务顾问费,财务顾问费包括基本管理和业绩奖励两个部分,基本管理费按年收取,收取费用标准为私募股权投资基金规模的0.1%-2%;业绩奖励的收取标准为所投资项目推出后,扣除投资成本,满足基金协议约定的奖励计提标准后投资收益的2%-20%。	对公客户	市场调节价	2015年8月	待定	
		(4) IPO财务顾问业务 指本行独立或通过联合证券公司、会计师事务所、律师事务所等中介机构,为客户IPO上市提供方案设计、改制、上市辅导、材料制作、审核报批、发行上市等顾问服务。	向企业或合作券商收取财务顾问费,费率为企业IPO承销费的0.1%-10%。	对公客户	市场调节价	2015年8月	待定	
		(5) 再融资财务顾问业务 指本行为上市公司持续提供公开增发、非公开增发、配股等融资业务的财务顾问服务。	向企业或合作券商收取财务顾问费,费率为企业再融资规模的0.1%-2%。	对公客户	市场调节价	2015年8月	待定	
		(6) 并购策划财务顾问业务 指本行在企业的并购活动中作为财务顾问,独立或与律师事务所、评估机构、证券公司等机构合作,为并购过程中的并购方或被并购方提供并购策划、目标搜寻、并购方案设计等服务。	向并购方或标的出让方企业收取财务顾问费,费率为并购标的额的0.1%-2%。	对公客户	市场调节价	2015年8月	待定	

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
2	专项财务顾问业务	(7)并购融资财务顾问业务	指本行在企业的并购活动中作为财务顾问,独立或与律师事务所、评估机构、证券公司等机构合作,为并购过程中综合运用股权、债权、结构化融资、并购贷款等手段为并购方设计最优融资方案,推动融资方案顺利实施,致力于最终达成并购交易所提供的各种服务。	向并购融资需求方收取财务顾问费,费率为融资额的1%-3%。	对公客户	市场调节价	2015年8月	待定
		(8)债务融资财务顾问业务	指本行为企业设计债务融资方案,通过独立操作或协同券商、银行等机构发行债务类产品帮助企业完成融资。	向企业或合作券商、银行等收取财务顾问费,费率为企业融资额的0.1%-1%。	对公客户	市场调节价	2015年8月	待定
		(9)结构化融资财务顾问业务	指本行通过对企业客户可产生未来现金流的资产或对现有股权融资工具、债务融资工具及其它标准化的金融工具进行组合设计,创设可分割的,可独立向投资者销售的金融产品。	向企业、中介机构或投资机构收取财务顾问费,费率为企业融资额的0.1%-3%。	对公客户	市场调节价	2015年8月	待定
		(10)银团贷款业务	指本行通过组织或参与银团贷款项目,担任银团贷款的牵头行、代理行或者作为参与行,承担相应责任和义务,向客户提供相关服务。	(1)安排费原则上按不低于银团贷款总额0.25%的比例一次性收取;承诺费原则上按不低于未用贷款余额0.2%的比例每年按银团贷款协议约定方式收取;代理费可根据代理行的工作量按年收取,其它费用按有关协议的约定收取; (2)对特别优质的客户,代理行可根据自身状况及工作量大小减收或免收代理费,经银团贷款成员协商一致后,可依据客户的信誉、期限长短及项目风险状况等减收或免收承诺费等相关费用。	对公客户	市场调节价	2015年8月	待定
		(11)其他财务顾问业务	指本行根据与客户的协议,为客户提供个性化的财务顾问服务。	根据业务复杂程度进行具体磋商,按协议价格收取,但一般不超过企业交易金额的3%。	对公客户	市场调节价	2015年8月	待定
3	资产服务费	本行作为资产服务机构向资产管理人、同业客户提供与基础资产相关的管理和服务,包括但不限于为客户提供资产证券化业务后续管理及金融资产借出、转让交易等,而收取的费用	按协议价格收取,最高不超过3%	对公客户	市场调节价	2016年11月	待定	
4	债券承销及管理	提供债券、债权融资计划等产品承销服务,以及理财直接融资工具等产品管理服务	按协议价格收取	对公客户	市场调节价	2016年11月	待定	
5	非金融企业债务融资工具受托管理费	管理及处置担保;代表持有人参与债务重组;代表持有人申请财产保全、提起诉讼或仲裁;代表持有人参与破产程序;受托协议中约定的其他职责。	按协议价格收取	对公客户	市场调节价	2021年2月	待定	

资产托管业务

编号	服务项目	服务内容	服务价格	适用对象	定价依据	生效日期	截止日期	备注说明
1	信托财产保管服务费	为信托计划提供资产保管、资金清算、会计核算、投资监督、信息披露等托管服务	按照协议定价	信托公司	市场调节价	2010 年 11 月	待定	
2	私募股权投资基金监管服务费	为私募股权投资基金提供资产保管、资金清算、会计核算、投资监督、信息披露等监管服务	按照协议定价	股权投资基金管理公司	市场调节价	2013 年 12 月	待定	
3	专项资金监管服务费	为各类专项资金提供资产保管、资金清算、会计核算、交易监督、信息披露等监管服务	按照协议定价	有专项资金监管服务需求的客户	市场调节价	2015 年 8 月	待定	

重庆农村商业银行

各级机构服务价格咨询投诉电话

尊敬的客户：

为方便您咨询和监督我行各机构网点的服务和收费，我行在 95389 客服电话 24 小时受理您的咨询投诉的同时，各分支行分别设置咨询、投诉专线电话，在工作时间安排专人受理客户咨询、投诉和建议，欢迎广大客户致电。

重庆农村商业银行
二〇二二年十二月

服务价格咨询投诉电话

各级机构	电 话
全国统一电话	023-95389
渝中支行	023-63661603
江北支行	023-61310042
沙坪坝支行	023-65336177
九龙坡支行	023-68437557
大渡口支行	023-68839054
南岸支行	023-62909186
北碚支行	023-68286069
渝北支行	023-67822014
科学城分行	023-65002880
巴南支行	023-66210196
万盛支行	023-48299551
綦江支行	023-48678656
江津分行	023-47522632
合川分行	023-42847041
潼南支行	023-44550499
永川支行	023-49856086
荣昌支行	023-46735395
铜梁支行	023-45673031
璧山支行	023-41428401
大足支行	023-43722566
南川支行	023-71423642
长寿支行	023-40245569

各级机构	电 话
涪陵分行	023-72227117
丰都支行	023-70736336
武隆支行	023-77726423
垫江支行	023-74606193
万州分行	023-58130669
开州支行	023-52250802
忠县支行	023-54235177 023-54211875
梁平支行	023-53221218
云阳支行	023-55182155
奉节支行	023-56560620
巫山支行	023-57695211
巫溪支行	023-51520799
城口支行	023-59221093
石柱支行	023-73336898
彭水支行	023-78850280
黔江支行	023-79337416
酉阳支行	023-75552391
秀山支行	023-76866395
两江分行	023-88910340
营业部	023-61111237
曲靖分行	0874-3193599

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Free Service Items Mandated by the Chinese Government

No.	Charge Items	Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks
1	Handling fee for opening personal savings account	Handle the opening of the personal savings account with CRCB Bank	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
2	Handling fee for closing personal savings account	Handle the closing of the personal savings account with CRCB Bank	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
3	Handling fee for opening personal bank settlement account	Handle the opening of the personal bank settlement account with CRCB Bank	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
4	Handling fee for closing personal bank settlement account	Handle the closing of the personal bank settlement account with CRCB Bank	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
5	Commission charge of local CRCB Bank deposit	Handle local CRCB Bank deposit business (excluding credit card account)	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
6	Local CRCB Bank withdrawal fee	Handle local CRCB Bank withdrawal business (excluding credit card account)	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
7	Local CRCB Bank transfer fee	Handle local CRCB Bank transfer (excluding credit card account)	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
8	Password modification fee	Handle password modification business	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
9	Password resetting fee	Handle password resetting business	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
10	Personal account inquiry fee	Domestic CRCB Bank inquiry service at counter, on ATM or through E-banking	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
11	Passbook cost	Passbook opening/closing/change cost	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
12	Annual fee and account management fee of account with E-banking service	Annual fee and (small-value) account management fee for agency payroll account, pension account, minimum living allowance account, medical insurance account, unemployment insurance account and housing provident fund account	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
13	Remittance fee for disaster relief	Inter-bank transfer fee, electronic remittance & transfer fee, postage and telegram fee for donation to special account for disaster relief	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
14	Electronic statement service fee	Fee for CRCB Bank electronic statement within 12 months (inclusive)	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
15	Monthly paper statement service fee	Fee for CRCB Bank paper statement of the current month (at least once a month); except the statement customized for some financial consumers	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	
16	Paper annual statement	Fee for CRCB Bank paper statement within 12 months (inclusive) (at least once a year); except the statement customized for some financial consumers	Free of charge	Individual customer	Government pricing	07/01/2011	To be determined	

Note:1. The CRCB Bank promises to provide the public with incomplete and defaced RMB exchange and swap services free of charge, and be subject to public supervision.

2. Except for syndicated loans, no commitment fees and fund management fees will be charged for loans to small and micro enterprises, and financial advisory fees and consulting fees will be strictly restricted for above enterprises.

3. The fee reduction items mandated by the government shall be in accordance with the relevant provisions of the CBRC Notice on Exemption of Partial Service Charges of Banking Institutions (Y.J.F. [2011] No.22).

4. Without special explanation, the word "Local" refers to Chongqing Municipality.

5. In case of any conflict in contents between Chinese and English, the contents in Chinese shall prevail.

Exemption and Reduction Items for the Payment and Settlement Business of Small and Micro-Sized Enterprises, Individual Businesses and Other Market Subjects

No.	Charge Items	Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks
1	Inter-bank ATM withdrawal	Provide inter-bank ATM withdrawal services	Domestic: RMB 3.50 per transaction; overseas: RMB 12.00 per transaction	Individual client/ corporate client	Market regulation price	07/25/2021	To be determined	Free of charge for first two transactions in each month for Jiangyu Fanghua Card; free of charge for Jiangyu Solider Service Card; free of charge for the first three transactions in each month for Jiangyu Rural Revitalization Card; Free of charge for Jiangyu Three-cooperative (Supply and Marketing Cooperatives, Rural Credit Cooperatives and Farmer Specialized Cooperative) Integration Card and social insurance card; Free of charge for Chongqing and Sichuan from April 1, 2022.
2	Inter-bank ATM transfer (intra-city)	Provide inter-bank ATM transfer services (intra-city)	The charge is RMB 3.00 per transaction if the transaction amount is below RMB 10,000 (included); the charge is RMB 5.00 per transaction if the transaction amount is from RMB 10,000 to RMB 50,000 (included); the charge is RMB 8.00 per transaction if the transaction amount is from RMB 50,000 to RMB 100,000 (included); the charge is RMB 10.00 per transaction if the transaction amount is above RMB 100,000.	Individual client/ corporate client	Market regulation price	06/2008	To be determined	1. The transfer-out card is a debit card of Chongqing Rural Commercial Bank, and the transfer-in card is a card issued by another financial institution in Chongqing. The actual issuing region of the transfer-in card shall be subject to the region registered for the card in Unionpay; 2. The bank transfer transaction concluded through an ATM of any other financial institution in Chongqing shall be deemed as intra-city inter-bank transfer. The actual region of the ATM of other bank shall be subject to the region registered for the ATM in Unionpay; 3. Free of charge of Jiangyu Solider Service Card; 4. For bank transfer with the individual transaction amount below RMB 100,000 (included) of small and micro-sized enterprises and individual businesses conducted through corporate settlement card, the inter-bank transfer business is applicable to the favorable policy of 90% of the current price. Favorable Period: September 30, 2021 to September 29, 2024 5. Free of charge for Chongqing and Sichuan from April 1, 2022.
3	Inter-bank ATM transfer (inter-city)	Provide inter-bank ATM transfer services (inter-city)	1% of the transaction amount; and minimum service charge and the maximum service charge per transaction are RMB 5.00 and RMB 50.00, respectively. (The determination of inter-city and intra-city shall be subject to the confirmation of Unionpay)	Individual client/ corporate client	Market regulation price	06/2008	To be determined	1. The transfer-out card is a debit card of Chongqing Rural Commercial Bank, and the transfer-in card is a general card issued by a financial institution in any place other than Chongqing. The actual issuing region of the transfer-in card shall be subject to the region registered for the card in Unionpay. 2. The bank transfer between two debits cards of our bank performed through an ATM of any other bank in any region other than Chongqing shall be deemed as interbank inter-city transfer. The actual region of the ATM of such other bank shall be subject to the region registered for the ATM in Unionpay; 3. Free of charge of Jiangyu Solider Service Card; 4. For bank transfer with the individual transaction amount below RMB 100,000 (included) of small and micro-sized enterprises and individual businesses conducted through corporate settlement card, the inter-bank transfer & remittance business is applicable to the favorable policy of 90% of the current price. Favorable Period: September 30, 2021 to September 29, 2024 5. Free of charge for Chongqing and Sichuan from April 1, 2022.
4	Check	Application for check business	Nominal Fee: RMB 0.40/ piece	Individual client, corporate client	Government Pricing	08/01/2014	To be determined	In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, this charge is exempted from September 30, 2021.
5	Promissory note	Handle business about promissory notes	Nominal Fee: RMB 0.48/ set	Individual client, corporate client	Government Pricing	08/01/2014	To be determined	
			Handling Charge: RMB 1.00/transaction	Individual client, corporate client	Government Guidance Price	08/01/2014	To be determined	
6	Bank Draft	Handle business about bank drafts	Nominal Fee: RMB 0.48/ set	Individual client, corporate client	Government Pricing	08/01/2014	To be determined	
			Handling Charge: RMB 1.00/transaction	Individual client, corporate client	Government Guidance Price	08/01/2014	To be determined	
7	Loss reporting fee for notes	Handle the business of loss reporting for bills, promissory notes, and checks	Handling Charge: 0.1% of the face value (if the amount is less than RMB 5.00, charge at RMB 5.00).	Individual client, corporate client	Government Pricing	08/01/2014	To be determined	In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, this charge is exempted from September 30, 2021.

No.	Charge Items	Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks
8	Service charge for intra-city intra-bank transfer and remittance through counters for corporates	The business of transferring any fund in a corporate account in our bank to any other bank account within the city through bank counters	<p>1. RMB 3.00 / transaction if the transfer & remittance amount is less than RMB 50,000 (included);</p> <p>2. RMB 5.00 / transaction if the transfer & remittance amount is between RMB 50,000 and RMB 100,000 (included);</p> <p>3. RMB 10.00 / transaction if the transfer & remittance amount is between RMB 100,000 and RMB 500,000 (included);</p> <p>4. RMB 15.00 / transaction if the transfer & remittance amount is between RMB 500,000 and RMB 1,000,000 (included);</p> <p>5. If the transfer & remittance amount is above RMB 1,000,000, the fee is charged at 0.002% of the transfer & remittance amount, and the maximum amount of the fee is RMB 200.00.</p>	Corporate Account Client	Market regulation price	07/01/2014	To be determined	<p>1. In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, the fee for corporate inter-bank transfer and remittance business with single transaction amount below RMB 100,000 (included) conducted by small and micro-sized enterprises and individual business through counter channel will be charged at the favorable price of 90% of the current government guidance price from September 30, 2021. The favorable period is from September 30, 2021 to September 29, 2024.</p> <p>2. For corporate client using corporate voucher for the counter Renhangtong business, the service fee for the transfer and remittance charged shall deduct the collected nominal fee and service fee of the vouchers from the service fee calculated out with the above method.</p> <p>3. In case the local branch of the People's Bank of China has regulated any charge standard for the remittance and transfer of Renhangtong, such standard shall be applicable. However, the charge standard shall be no higher than standard of our bank.</p> <p>4. No fee will be charged if the acceptance of the Renxingtong check has not received any fund.</p> <p>5. Free of charge for the transfer & remittance of fiscal treasury, disaster rescue, survivor's benefits, etc.; RMB 2.00 per transaction for the transfer and remittance of employee payroll, retirement fund, pension, etc.</p>
9	Service charge for inter-city inter-bank transfer and remittance through counters for corporate	The business of transferring any fund in a corporate account in our bank to any other bank account beyond the city through bank counters	<p>1. RMB 5.00 / transaction if the transfer & remittance amount is less than RMB 10,000 (included);</p> <p>2. RMB 10.00 / transaction if the transfer & remittance amount is between RMB 10,000 and RMB 100,000 (included);</p> <p>3. RMB 15.00 / transaction if the transfer & remittance amount is between RMB 100,000 and RMB 500,000 (included);</p> <p>4. RMB 20.00 / transaction if the transfer & remittance amount is between RMB 500,000 and RMB 1,000,000 (included);</p> <p>5. If the transfer & remittance amount is above RMB 1,000,000, the fee is charged at 0.002% of the transfer & remittance amount, and the maximum amount of the fee is RMB 200.00.</p>	Corporate Account Client	Government Guidance Price	08/01/2014	To be determined	<p>1. The scope of fund transfer of individual clients shall include their own accounts in other banks, accounts of other individuals or units.</p> <p>2. In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, the fee for corporate inter-bank transfer and remittance business with single transaction amount below RMB 100,000 (included) conducted by small and micro-sized enterprises and individual business through counter channel will be charged at the favorable price of 90% of the current government guidance price from September 30, 2021.</p> <p>3. The scope of bank transfer of corporate clients may include their own accounts in any other banks, or accounts of other units or individuals.</p> <p>4. Free of charge for the transfer & remittance of fiscal treasury, disaster rescue, survivor's benefits, etc.; RMB 2.00 per transaction for the transfer and remittance of employee payroll, retirement fund, pension, etc.</p>
10	Service fee for settlement of special merchants	Offer fund settlement services for receivables of bank cards	Price according to agreement	Individual Clients, Corporate Clients	Market regulation price	09/2016	To be determined	<p>1. Provide fund settlement service for specially engaged merchants to carry out bank card receipt business according to the terms of the agreement.</p> <p>2. According to requirements of the Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business (Bank Issue No. [2021] 169), the service fee for payment of merchant products of clients will implement exemption and deduction on the basis of the standard price from September 30, 2021. The discount for the exemption and deduction shall be no less than the favorable discount charged by coordinators of the banking card liquidation institution for the corresponding services. In other words, the discount enjoyed by standard merchants shall be no more than 90%, and discount enjoyed by favorable merchants shall be no more than 75%. The minimum price after the exemption and deduction could be as low as 0%. The specific price shall be implemented according to agreement reached between various branches or sub-branches and merchants.</p>

No.	Charge Items	Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks
11	Activation fee for the bank-enterprise direct interface function	It refers to the business that provide the interface between the financial system and banking system, and provide the corresponding development support and subsequent testing, trial and verification for the interface	RMB 40,000/functional module (charge on one-time basis)	Corporate Account Client	Market regulation price	09/2022	To be determined	Commencing from September 30, 2021, the service fee is exempted for small and micro-sized enterprises and individual business. The period of the favorable policy is from September 30, 2021 to September 29, 2024.
12	Annual fee for the certificate of bank-enterprise direct interface	Our bank applies the physical security media containing the digital certificate identified with the client identity to provide security certification services for the bank-enterprise direct interface business.	RMB 200/year/account	Corporate Account Client	Market regulation price	03/01/2017	To be determined	Commencing from September 30, 2021, the service fee is exempted for small and micro-sized enterprises and individual business. The period of the favorable policy is from September 30, 2021 to September 29, 2024.
13	Annual fee for bank-enterprise direct interface services	Refer to the financial services that support the clients to inquire the information in their bank account, and handle the relevant transfer settlement, group fund management and other relevant transactions directly through its own financial system.	RMB 5,000/year/functional module	Corporate Account Client	Market regulation price	09/2022	To be determined	Commencing from September 30, 2021, the service fee is exempted for small and micro-sized enterprises and individual business. The period of the favorable policy is from September 30, 2021 to September 29, 2024.
14	Service charge for transfer/remittance of corporate on-line banking (Chongqing Intra-city transfer)	Our bank provide intra-city inter-bank transfer services to clients.	RMB 2.00/transaction	Corporate Account Client	Market regulation price	03/2018	To be determined	Commencing from September 30, 2021, the favorable policy of 10% off for the service fee is applicable to small and micro-sized enterprises and individual business. The valid period of the favorable policy: from September 30, 2021 to September 29, 2024.
15	Service charge for transfer/remittance of corporate on-line banking(Outer-bank Transfer)	Our bank applies large-amount and small-amount payment system of the People's Bank of China, super online banking system and rural commercial banking system to provide outer-bank transfer services to clients.	Below RMB 10,000 (included): RMB 5.00/transaction	Corporate Account Client	Market regulation price	03/2018	To be determined	Commencing from September 30, 2021, the favorable policy of 10% off based on the current charge standard for the inter-bank transfer & remittance business of small and micro-sized enterprises and individual businesses with the single transaction amount below RMB 100,000 (included). The valid period of the favorable policy is from September 30, 2021 to September 29, 2024.
16			Between RMB 10,000 and RMB 100,000 (included): RMB 10.00/transaction					
17	Activation fee for e-commerce function	Provide development support and subsequent testing, trial and operation services for the on-line payment interface to e-commerce merchants.	RMB 5,000/account (charge on one-time basis)	Corporate Account Client	Market regulation price	10/2010	To be determined	Commencing from September 30, 2021, the favorable policy of 10% off for the service fee is applicable to small and micro-sized enterprises and individual business. The valid period of the favorable policy: from September 30, 2021 to September 29, 2024.

No.	Charge Items	Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks
18	Annual fee for online banking certificate	Provide corporate Internet banking security authentication service for customers through the physical security medium Ukey which stores the digital certificate identifying the customer's identity	RMB 200 / year / card	Corporate customer	Market regulation price	10/2009	To be determined	Free for the first year of signing and 20% off for the following year and beyond; Commencing from September 30, 2021, the favorable policy of 50% off for the service fee is applicable to small and micro-sized enterprises and individual business. The valid period of the favorable policy: from September 30, 2021 to September 29, 2024.
19	Ukey cost	Provide digital certificates identifying identities of clients, and transmit physical security medium certified and signed by the bank of the corporate Internet Banking for clients	Non-Bluetooth Ukey: RMB 50/piece (including normal and LCD Ukey) Bluetooth U-key: RMB 80/piece	Corporate customer	Market regulation price	09/2022	To be determined	A discount of 60%; From September 30, 2021, small and micro enterprises and individual industrial and commercial households will be charged no higher than the cost price. The preferential period: September 30, 2021-September 29, 2024
20	Fundamental service fee for unit settlement account	Offer opening services for unit settlement account, and maintenance services for settlement account like fund receipt and payment records, interest calculation and settlement, preservation of information and materials, etc.	1. Account opening: RMB 100.00/account 2. Account management: RMB 200.00/year/account	Corporate Account Client	Market regulation price	04/2021	To be determined	1. An account opening fee will be charged at the opening time of the deposit account for capital verification. Upon the success of the capital verification, the fee charged will be transferred into the settlement account. The settlement is exempted from the payment of any account opening fee. 2. According to the application of the client, the Bank will exempt the account management fee for one account in our bank (excluding card card and VIP account) designated by the client. 3. Where the client does not designate any account, we will take the only account (excluding credit card and VIP account) opened in our bank as the account exempted for the account management fee. 4. Account management fee for time deposit account, margin account, temporary account and zero financial balance account are exempted. 5. The small and micro-sized enterprises defined by Ministry of Industry and Information Technology, Bureau of Statistics, Ministry of Finance, National Development and Reform Commission, and individual businesses are exempted from the payment of account opening fee and account management fee. 6. Commencing from May 1, 2022, new accounts opened by municipal/district level health committees, municipal/district rural and village committees, municipal/district civil affairs bureaus, public schools and public hospitals are exempted from the account opening fee.

Notes: In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business and Written Proposal about Reducing the Handling Charges of ATM Inter-bank Withdrawal launched by Payment & Clearing Association of China and China Banking Association, the Bank will strictly implement the relevant favorable measures.

Service Items of Fee Reduction and Exemption Initiatively provided by CQRCB Bank

(I) Mobile finance

No.	Charge Items		Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks	
1	Service fee	Mobile financial service fee	Provide mobile financial services such as account inquiry, transfer and remittance, and self-service payment for customers	RMB 3 / month / household	Personal customer	Market regulation price	7/2011	To be determined	Free of charge	
2	Production cost	(1) Cost of mobile banking SIMeID	Physical security medium for hardware encryption of customer's mobile banking transactions	RMB 60/card	Personal customer	Market regulation price	1/1/2015	To be determined	1. No charge for opening an account for the first time, RMB 10 per card for re-signing and replacement due to customer reasons; 2. When the customer sends the transaction instruction through the mobile banking SIMeID, the operator will charge the SMS communication fee; no SMS fee will be charged for the message received by the mobile banking SIMeID.	
		(2) Cost of SD card of mobile banking client	Physical security medium for hardware encryption of customer's mobile banking transactions	RMB 100/card	Personal customer	Market regulation price	10/2011	To be determined	1. If more than three accounting transactions occur successfully within three months after the first account opening, the cost shall be returned; 2. Each customer only enjoys preferential treatment of refund, and the full amount will be charged for re-signing, change and replacement due to damage and loss reporting.	
3	Remittance & transfer fee	(1) Transfer between the same banks	Provide inner-bank transfer service for customers	Free of charge	Personal customer	Market regulation price	7/2011	To be determined	Free of charge	
		(2) I n t e r - b a n k collection	Provide inter-bank collection service for customers	Payable as per agreement price	Personal customer		7/2011	To be determined		
		(3) Local bank transfer in Chongqing	Provide local inter-bank transfer service in Chongqing	RMB 2/transaction	Personal customer		7/2011	To be determined		
		(4) Outer-bank transfer	Provide outer-bank transfer service for customers	Below RMB 2,000 (inclusive): RMB 2 / transaction	Personal customer	Market regulation price	7/2011	To be determined		
				RMB 2,000 – RMB 5,000 (inclusive): RMB 5 / transaction						
				RMB 5,000 – RMB 10,000 (inclusive): RMB 10 / transaction						
				RMB 10,000 – RMB 50,000 (inclusive): RMB 15 / transaction						
				Above RMB 50,000: as per 0.03% of remittance & transfer amount (maximum charge RMB 50 / transaction)						

(II) Personal online banking

No.	Charge Items		Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks
1	Service fee	(1) Annual fee for online banking certificate	Provide personal online banking security authentication service for customers through the physical security medium Ukey which stores the digital certificate identifying the customer' s identity	RMB 8 / year / household	Personal customer	Market regulation price	3/2011	To be determined	Free of charge
		(2) Annual internet banking service fee	Provide online financial services such as account inquiry, transfer and remittance, investment finance for customers	RMB 12 / year / household	Personal customer	Market regulation price	3/2011	To be determined	
		(3) Inter-bank account agreement management fee	Provide inter-bank account management service for customers	Free of charge	Personal customer	Market regulation price	3/2011	To be determined	
		(4) Inter-bank account inquiry fee	Provide inter-bank account inquiry service for customers	Free of charge	Personal customer	Market regulation price	3/2011	To be determined	
2	Production cost	Ukey cost	Provide customers with a physical security medium that stores the digital certificate identifying the their identity and authenticates and signs personal online banking transactions sent by customers	LCD Ukey RMB 45 / each	Personal customer	Market regulation price	1/1/2016	To be determined	1. If more than three accounting transactions occur successfully within three months after the first account opening, the cost shall be returned; from January 1, 2016, the SMS authentication has been changed to the second-generation UKey authentication, and the system shall automatically return the Ukey cost; 2. each customer only enjoys preferential treatment of refund, and the full amount will be charged for re-signing, change and replacement due to damage
3	Remittance & transfer fee	(1) Transfer between the same banks	Provide inner-bank transfer service for customers	Free of charge	Personal customer	Market regulation price	3/2011	To be determined	
		(2) Inter-bank collection	Provide inter-bank collection service for customers	Payable as per agreement price	Personal customer		3/2011	To be determined	Free of charge
3	Remittance & transfer fee	(3) Local bank transfer in Chongqing	Provide local inter-bank transfer service in Chongqing through the PBOC Chongqing Express payment channel for customers	RMB 2/transaction	Personal customer	Market regulation price	3/2011	To be determined	Free of charge
		(4) Outer-bank transfer	Provide outer-bank transfer service for customers	Below RMB 2,000 (inclusive): RMB 2 / transaction	Personal customer		3/2011	To be determined	
				RMB 2,000 – RMB 5,000 (inclusive): RMB 5 / transaction			3/2011		
				RMB 5,000 – RMB 10,000 (inclusive): RMB 10 / transaction			3/2011		
				RMB 10,000 – RMB 50,000 (inclusive): RMB 15 / transaction			3/2011		
				Above RMB 50,000: as per 0.03% of remittance & transfer amount (maximum charge RMB 50 / transaction)			3/2011		

(III) Corporate Internet banking

No.	Charge Items		Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks
1	Service fee	(1) Annual fee for online banking certificate	Provide corporate Internet banking security authentication service for customers through the physical security medium Ukey which stores the digital certificate identifying the customer's identity	RMB 200 / year / card	Corporate customer	Market regulation price	10/2009	To be determined	Free for the first year of signing and 20% off for the following year and beyond Commencing from September 30, 2021, the favorable policy of 50% off for the service fee is applicable to small and micro-sized enterprises and individual business. The valid period of the favorable policy: from September 30, 2021 to September 29, 2024.

No.	Charge Items		Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks
1	Service fee	(2) Annual internet banking service fee	Provide online financial services such as account inquiry, transfer and remittance, and group fund management for customers	Corporate Internet Banking/ Corporate Mobile Banking Client: RMB 100/year/ user	Corporate customer	Market regulation price	09/2022	To be determined	Free for the first year of signing (only once), and 50% off for the following year and beyond.
		(3) Inter-bank account agreement management fee	Provide inter-bank account management service for customers	Free of charge	Corporate customer	Market regulation price	10/2009	To be determined	
		(4) Inter-bank account inquiry fee	Provide inter-bank account inquiry service for customers	Free of charge	Corporate customer	Market regulation price	10/2009	To be determined	Free of charge
2	Production cost	Ukey cost	Provide digital certificates identifying identities of clients, and transmit physical security medium certified and signed by the bank of the corporate Internet Banking for clients	Non-Bluetooth Ukey: RMB 50/ piece (including normal and LCD Ukey) Bluetooth U-key: RMB 80/piece	Corporate customer	Market regulation price	09/2022	To be determined	A discount of 60% ; Commencing from September 30, 2021, small and micro-sized enterprises and individual business are not charged higher than the cost price, The valid period of the favorable policy: from September 30, 2021 to September 29, 2024.
3	Remittance & transfer fee	(1) Transfer between the same banks	Provide inner-bank transfer service for customers	Free of charge	Corporate customer	Market regulation price	03/2018	To be determined	

(IV) Reduction and exemption for VIP card and VIP customer

No.	Charge Items	Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks	Department
1	Annual fee of debit IC card	Provide IC card services	VIP customer : Free of charge ; not VIP customer: Free of service charge for Platinum and above card, otherwise not free.	VIP customer or VIP card	Market regulation price	6/1/2020	6/2020	The basic rate refers to that of the annual fee of IC card for debit card business charge items	Personal business department
2	Certificate of Deposit	Provide cash asset and loan relationship certificates for customers, such as certificate of capital verification for going abroad and Personal bidding, non-profit guarantee and other certificates required for public benefit or commercial activities.	Gold customer: 50% off ; Free of charge for platinum and above customers.		Market regulation price	7/1/2011	7/2011	The basic rate refers to that of settlement business – personal deposit and loan certificates for individual charge items	
3	Postage for card replacement without change in account number	Provide mailing services for card replacement without change in account number	Vip customer: Free of charge		Market regulation price	7/1/2011	7/2011	Free for VIP customer	
4	Loss reporting of bank card	Provide bank card loss reporting service	Vip customer: Free of charge		Market regulation price	7/1/2011	7/2011	The basic rate refers to that of the loss reporting of bank card for debit card business charge items	
5	ATM domestic inter-bank RMB cash withdrawal	Provide ATM domestic inter-bank cash withdrawal service	Gold customer: free of charge for the first 3 withdrawals per month Platinum customer: free of charge for the first 30 withdrawals per month Diamond and above customer: free of charge for the first 60 withdrawals per month		Market regulation price	7/1/2011	7/2011	The basic rate refers to that of the ATM domestic inter-bank cash withdrawal for debit card business charge items	

No.	Charge Items	Service contents	Service price	Applicable Objects	Pricing basis	Effective date	Expiration date	Remarks	Department
6	Domestic inter-bank RMB transfer fee	Provide domestic inter-bank transfer service	Gold customer: 50% off for the first 3 transfers per month Platinum customer: free of charge for the first 20 withdrawals per month Diamond and above customer: free of charge for the first 30 withdrawals per month	VIP customer or VIP card	Market regulation price	7/1/2011	7/2011	The basic rate refers to the counter inter-bank transfer and remittance of settlement charges, the remittance service charge of mobile finance charges – outer-bank transfer, the remittance service charge of online banking charges – outer-bank transfer. Inter-bank transfer for business charges of Counter PBOC Chongqing Express	
7	Personal SMS service fee	Provide account SMS reminder service for personal customers	50% off for the gold and platinum customers of CQRCB Bank, free of service charge for the diamond and above customers.		Market regulation price	9/2/2019	9/2019	The basic rate refers to the charging items of SMS and personal SMS service fee	

Settlement Business

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Check	Application for check business	Nominal Fee: RMB 0.40/piece	Individual client, corporate client	Government Pricing	08/01/2014	To be determined	In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, this charge is exempted from September 30, 2021.
			Handling Charge: RMB 1.00/transaction	Individual client, corporate client	Government Guidance Price	08/01/2014	To be determined	
2	Promissory note	Handle business about promissory notes	Nominal Fee: RMB 0.48/set	Individual client, corporate client	Government Pricing	08/01/2014	To be determined	In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, this charge is exempted from September 30, 2021.
			Handling Charge: RMB 1.00/transaction	Individual client, corporate client	Government Guidance Price	08/01/2014	To be determined	
3	Bank Draft	Handle business about bank drafts	Nominal Fee: RMB 0.48/set	Individual client, corporate client	Government Pricing	08/01/2014	To be determined	In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, this charge is exempted from September 30, 2021.
			Handling Charge: RMB 1.00/transaction	Individual client, corporate client	Government Guidance Price	08/01/2014	To be determined	
4	Bank acceptance bill	Handle business about bank acceptance bills	Nominal Fee: RMB 0.48/set	Corporate Account Client	Market regulation price	04/18/2019	To be determined	
			Query Fee: RMB 30.00/transaction	Corporate Account Client	Market regulation price	03/01/1996	To be determined	Query fee is arising from the business in which our bank conducts the query for the accepting bank for the bank acceptance bill duly held by the applicant through field investigation, large amount payment system of the People's Bank of China and system of our bank.
		In the business, the bank promises to honor the bank acceptance bill issued by the client at a specified date in the future according to the agreed conditions and quota.	1. If the duration is within three months, the fee is charged at 0.05% of the face value of the bank acceptance bill; 2. If the duration is between three to six months (included), the fee is charged at 0.06% of the face value of the bank acceptance bill; 3. If the duration is between six to nine months (included), the fee is charged at 0.08% of the face value of the bank acceptance bill; 4. If the duration is between nine to 12 months (included), the fee is charged at 0.1% of the face value of the bank acceptance bill.	Corporate Account Client	Market regulation price	04/01/2020	To be determined	
5	Commercial Acceptance Bill	Handle business about commercial acceptance bills	Nominal Fee: RMB 0.48/set	Corporate Account Client	Market regulation price	04/18/2019	To be determined	

No.	Services		Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
6	Entrusted collection of payment, and collection with acceptance		Handle the business of entrusted collection, and collection with acceptance	Handling Charge: RMB 1.00/ transaction	Corporate Account Client	Market regulation price	12/01/1997	To be determined	In handling any business of collection with acceptance and entrusted collection through the electronic transfer system, if the collecting bank takes charge of the delivery of the documents, it may collect the single-route delivery fee from the payee, and the paying bank shall charge the delivery fee from the payer according to the electronic transfer standard. In handling any business of collection with acceptance and entrusted collection through mailing services, the collecting bank collects the single-route postage from the payee, and the paying bank shall charge the postage from the payer according to the standard of the postal agency.
7	Loss reporting fee for notes		Handle the business of loss reporting for bills, promissory notes, and checks	Handling Charge: 0.1% of the face value (if the amount is less than RMB 5.00, charge at RMB 5.00).	Individual client, corporate client	Government Pricing	08/01/2014	To be determined	In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, this charge is exempted from September 30, 2021.
8	Service charge for intra-city inter-bank transfer and remittance through bank counters	Service charge for intra-city inter-bank transfer and remittance through counters for individuals	The business of transferring any fund of an individual client from account in our bank (excluding credit card) or cash to any other bank account within the city through bank counters	<p>"Bank Transfer & Remittance:</p> <p>1. RMB 2.00/transaction if the transfer & remittance amount is less than RMB 2,000 (included);</p> <p>2. RMB 3.00/transaction if the transfer & remittance amount is between RMB 2,000 and RMB 50,000 (included);</p> <p>3. RMB 5.00/transaction if the transfer & remittance amount is between RMB 50,000 and RMB 100,000 (included);</p> <p>4. RMB 10.00/transaction if the transfer & remittance amount is between RMB 100,000 and RMB 500,000 (included);</p> <p>5. RMB 15.00/transaction if the transfer & remittance amount is between RMB 500,000 and RMB 1,000,000 (included);</p> <p>6. If the transfer & remittance amount is above RMB 1,000,000, the fee is charged at 0.002% of the transfer & remittance amount, and the maximum amount of the fee is RMB 50.00.</p> <p>Cash transfer & remittance:</p> <p>Charge at 0.4% of the remittance amount, with a maximum charge of RMB 50.00."</p>	Individual Clients	Market regulation price	07/01/2014	To be determined	<p>"1. In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, the fee for corporate inter-bank transfer and remittance business with single transaction amount below RMB 100,000 (included) conducted by small and micro-sized enterprises and individual business through counter channel will be charged at the favorable price of 90% of the current government guidance price from September 30, 2021. The favorable period is from September 30, 2021 to September 29, 2024.</p> <p>2. In case the local branch of the People's Bank of China has regulated any charge standard for the remittance and transfer of inter-bank transfer, such standard shall be applicable. However, the charge standard shall be no higher than standard of our bank.</p>

No.	Services		Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
8	Service charge for intra-city intra-bank transfer and remittance through counters for corporates	Service charge for intra-city intra-bank transfer and remittance through counters for corporates	The business of transferring any fund in a corporate account in our bank to any other bank account within the city through bank counters	1. RMB 3.00/transaction if the transfer & remittance amount is less than RMB 50,000 (included); 2. RMB 5.00/transaction if the transfer & remittance amount is between RMB 50,000 and RMB 100,000 (included); 3. RMB 10.00/transaction if the transfer & remittance amount is between RMB 100,000 and RMB 500,000 (included); 4. RMB 15.00/transaction if the transfer & remittance amount is between RMB 500,000 and RMB 1,000,000 (included); 5. If the transfer & remittance amount is above RMB 1,000,000, the fee is charged at 0.002% of the transfer & remittance amount, and the maximum amount of the fee is RMB 200.00.	Corporate Account Client	Market regulation price	07/01/2014	To be determined	3. Free of charge for the transfer & remittance of fiscal treasury, disaster rescue, survivor's benefits, etc.; RMB 2.00 per transaction for the transfer and remittance of employee payroll, retirement fund, pension, etc.
9	Service charge for inter-city inter-bank transfer and remittance through bank counters	Service charge for inter-city inter-bank transfer and remittance through counters for individuals	The business of transferring any fund of an individual client from account in our bank (excluding credit card) or cash to any other bank account in any other city through bank counters	Bank Transfer & Remittance: 1. RMB 2.00/transaction if the transfer & remittance amount is less than RMB 2,000 (included); 2. RMB 5.00/transaction if the transfer & remittance amount is between RMB 2,000 and RMB 5,000 (included); 3. RMB 10.00/transaction if the transfer & remittance amount is between RMB 5,000 and RMB 10,000 (included); 4. RMB 15.00/transaction if the transfer & remittance amount is between RMB 10,000 and RMB 50,000 (included); 5. If the transfer & remittance amount is above RMB 50,000, the fee is charged at 0.03% of the transfer & remittance amount, and the maximum amount of the fee is RMB 50.00. Charge at 0.5% of the remittance amount, with a maximum charge of RMB 50.00.	Individual Clients	Government Guidance Price	08/01/2014	To be determined	1. The scope of fund transfer of individual clients shall include their own accounts in other banks, accounts of other individuals or units. 2. In accordance with requirements of Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business jointly released by People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and General Administration for Market Supervision (Bank Issue No. [2021] 169) and the Written Proposal about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business launched by Payment & Clearing Association of China and China Banking Association, the fee for corporate inter-bank transfer and remittance business with single transaction amount below RMB 100,000 (included) conducted by small and micro-sized enterprises and individual business through counter channel will be charged at the favorable price of 90% of the current government guidance price from September 30, 2021. The favorable period is from September 30, 2021 to September 29, 2024.
		Service charge for inter-city inter-bank transfer and remittance through counters for corporate	The business of transferring any fund in a corporate account in our bank to any other bank account beyond the city through bank counters	1. RMB 5.00/transaction if the transfer & remittance amount is less than RMB 10,000 (included); 2. RMB 10.00/transaction if the transfer & remittance amount is between RMB 10,000 and RMB 100,000 (included); 3. RMB 15.00/transaction if the transfer & remittance amount is between RMB 100,000 and RMB 500,000 (included); 4. RMB 20.00/transaction if the transfer & remittance amount is between RMB 500,000 and RMB 1,000,000 (included); 5. If the transfer & remittance amount is above RMB 1,000,000, the fee is charged at 0.002% of the transfer & remittance amount, and the maximum amount of the fee is RMB 200.00.	Corporate Account Client	Government Guidance Price	08/01/2014	To be determined	3. The scope of bank transfer of corporate clients may include their own accounts in any other banks, or accounts of other units or individuals. 4. Free of charge for the transfer & remittance of fiscal treasury, disaster rescue, survivor's benefits, etc.; RMB 2.00 per transaction for the transfer and remittance of employee payroll, retirement fund, pension, etc.

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
10	Automatic deposits and withdrawals of Rural Commercial Bank	Automatic deposit and withdrawal business handled through the channel of Rural Commercial Bank	Charge at 0.4% of the amount of the deposit and withdrawal, with a maximum charge of RMB 50.00 and a minimum charge of RMB2.00	Individual client, corporate client	Market regulation price	08/01/2014	To be determined	Only automatic deposit business of Rural Commercial Bank is available for corporate clients
11	Service fee for loss reporting of deposit certificate	Loss reporting business for debit card, deposit slip and bankbook handled through bank counters	RMB 10.00/transaction	Individual Clients	Market regulation price	03/01/1993	To be determined	
12	Service charge for the replenished production of receipt	Make replenished production for statements of historical transactions of corporate clients	Free of charge for statements of historical transactions within three months (included); RMB 10.00 per transaction for statements of transactions between three months and three years (included); and RMB 50.00 per transaction for statements of transactions above three years.	Corporate Account Client	Market regulation price	04/18/2019	To be determined	
13	Service fee for the consigned transportation and preservation of money box	The Bank signs an agreement with a consignment bank for the consigned transportation and preservation of money boxes, which may include two method. The first method is that the consignment bank sends the money boxes to the agent bank for preservation in the warehouse of the agent bank, and the consignment will receive them from the warehouse by itself; the second method is that the agent bank receives the money boxes at the agent bank according to the time and method agreed by both parties, and takes charge of escorting the money boxes to the warehouse for preservation.	Follow the price in the agreement. Reference standard: Method I: RMB 5,000 to 15,000/piece/month, or RMB 50,000 to RMB 150,000/year/banking outlet; Method II: RMB 10,000 to RMB 30,000/piece/month, or RMB 100,000 to RMB 300,000/year/bank outlet; temporary increase in the operating process will be charged at RMB 100 to RMB 500/time. Negotiate the price with the consignment bank according to the number of boxes and distance.	Corporate Account Client	Market regulation price	05/11/2015	To be determined	
14	Service fee for door-to-door cash services	The Bank provides door-to-door cash receiving and transportation services for corporate clients	Follow the price in the agreement. Reference standard: the service fee for receiving and transporting money boxes (sealed boxed) is charged at the times, which is from RMB 100 to RMB 500/time/outlet; the service fee for door-to-door cash receiving and counting is charged at 0.1% to 0.5% of the amount of the cash. Negotiate the price with clients according to the distance, cash amount, service time, etc. As for key clients, upon the application of the clients, certain reduction and exemption may be granted.	Corporate Account Client	Market regulation price	05/11/2015	To be determined	
15	Certificate of Individual Deposit, Certificate of Individual Loan	Provide services about certificate of cash assets and certificates of loan relations to clients	RMB 20.00/transaction	Individual Clients	Market regulation price	07/2008	To be determined	

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
16	Management fee for dormant account with insignificant balance	Management fee for dormant account with insignificant balance will be charged for dormant account with the daily average balance below RMB 300 (excluded)	RMB 10.00/year/account	Individual Clients	Market regulation price	10/2020	To be determined	<p>1. The charge objects are dormant accounts with the account opening date after October 11, 2019 (included). Dormant account shall refer to the individual banking settlement account in RMB that has no payment and receipt transactions for more than one year.</p> <p>2. One deduction will be made in each year; where the balance in the account is insufficient to cover the deduction, the deduction will be made according to the actual amount of the balance.</p> <p>3. The accounts for payroll payment, pension, low living allowance, medical insurance, unemployment insurance and housing accumulation fund that have signed contracts with our bank are exempted from the payment of account management fee. (Bank Regulatory Issue No. [2011] 22)</p> <p>4. Where any client with bank accounts in our bank that has not been exempted from any management fee for account in insignificant amount in our bank, the client may apply for the exemption of management fee for one account (excluding client of credit card and VIP card), (NDRC Price Regulation No. [2017] 1250)</p> <p>5. Any client that has only one account in our bank (excluding account of credit card and VIP card) is exempted from the payment of the management fee for account in insignificant amount. (NDRC Price Regulation No. [2017] 1250)</p> <p>6. Accounts in category II and III opened through direct-sales banking channel of our bank are exempted from the payment of dormant account management fee in 2023.</p>

Remark: the charging basis for the above government pricing and government guidance price is the Notice about Printing the Price Catalog for Commercial Bank Services under Government Pricing (NDRC Price [2014] 268)

Debit Card Business

No.	Charge Items	Service Contents	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Special Card Services for Rural Migrant Workers	Provide special services to rural migrant workers	8‰ of the transaction amount, and the minimum charge and maximum charges are RMB 1.00 and RMB 20.00, respectively.	Individual Clients	Government Guidance Price	12/2006	To Be Decided	Notice of People's Bank of China about Further Improving the Special Services for Banking Cards of Rural Migrant Workers (Bank Office Issue No. [2006] 293)
2	Inter-bank ATM Query	Provide inter-bank ATM query services	Free of charge for domestic query, and RMB 2.00 per transaction for overseas query	Individual Clients	Market regulation price	06/2008	To be determined	
3	Inter-bank ATM withdrawal	Provide inter-bank ATM withdrawal services	Domestic: RMB 3.50 per transaction; overseas: RMB 12.00 per transaction	Individual client/ corporate client	Market regulation price	07/25/2017	To be determined	Free of charge for first two transactions in each month for Jiangyu Fanghua Card; free of charge for Jiangyu Solider Service Card; free of charge for the first three transactions in each month for Jiangyu Rural Revitalization Card; Free of charge for Jiangyu Three-cooperative (Supply and Marketing Cooperatives, Rural Credit Cooperatives and Farmer Specialized Cooperative) Integration Card and social insurance card; Free of charge for Chongqing and Sichuan from April 1, 2022.
4	Inter-bank ATM transfer (intra-city)	Provide inter-bank ATM transfer services (intra-city)	The charge is RMB 3.00 per transaction if the transaction amount is below RMB 10,000 (included); the charge is RMB 5.00 per transaction if the transaction amount is from RMB 10,000 to RMB 50,000 (included); the charge is RMB 8.00 per transaction if the transaction amount is from RMB 50,000 to RMB 100,000 (included); the charge is RMB 10.00 per transaction if the transaction amount is above RMB 100,000.	Individual client/ corporate client	Market regulation price	06/2008	To be determined	1. The transfer-out card is a debit card of Chongqing Rural Commercial Bank, and the transfer-in card is a card issued by another financial institution in Chongqing. The actual issuing region of the transfer-in card shall be subject to the region registered for the card in Unionpay; 2. The bank transfer transaction concluded through an ATM of any other financial institution in Chongqing shall be deemed as intra-city inter-bank transfer. The actual region of the ATM of other bank shall be subject to the region registered for the ATM in Unionpay; 3. Free of charge of Jiangyu Solider Service Card; 4. For bank transfer with the individual transaction amount below RMB 100,000 (included) of small and micro-sized enterprises and individual businesses conducted through corporate settlement card, the inter-bank transfer business is applicable to the favorable policy of 90% of the current price. Favorable Period: September 30, 2021 to September 29, 2024 5. Free of charge for Chongqing and Sichuan from April 1, 2022.
5	Inter-bank ATM transfer (inter-city)	Provide inter-bank ATM transfer services (inter-city)	1% of the transaction amount; and minimum service charge and the maximum service charge per transaction are RMB 5.00 and RMB 50.00, respectively. (The determination of inter-city and intra-city shall be subject to the confirmation of Unionpay)	Individual client/ corporate client	Market regulation price	06/2008	To be determined	1. The transfer-out card is a debit card of Chongqing Rural Commercial Bank, and the transfer-in card is a general card issued by a financial institution in any place other than Chongqing. The actual issuing region of the transfer-in card shall be subject to the region registered for the card in Unionpay. 2. The bank transfer between two debits cards of our bank performed through an ATM of any other bank in any region other than Chongqing shall be deemed as interbank inter-city transfer. The actual region of the ATM of such other bank shall be subject to the region registered for the ATM in Unionpay; 3. Free of charge of Jiangyu Solider Service Card; 4. For bank transfer with the individual transaction amount below RMB 100,000 (included) of small and micro-sized enterprises and individual businesses conducted through corporate settlement card, the inter-bank transfer & remittance business is applicable to the favorable policy of 90% of the current price. Favorable Period: September 30, 2021 to September 29, 2024 5. Free of charge for Chongqing and Sichuan from April 1, 2022.

No.	Charge Items	Service Contents	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
6	Annual fee of IC Card	Provide services about the application of IC cards	RMB 10.00/Card/Year	Any individual client with a IC card	Market regulation price	06/2013	To be determined	<p>1. No annual fee will be charged for any IC card that has not be activated;</p> <p>2. No annual fee will be charged for Social Insurance IC card and Resident Health IC Card;</p> <p>3. IC card is exempted from the annual fee in the first year. Upon the maturity of the free-of-charge period, the system will automatically deduct the annual fee on the commencement date of each billing cycle; the billing cycle is from the first day of the month after the account opening date to the end of the account opening date in the next year; in case the balance in the account on the deduction date is not sufficient for the annual fee, the system will deduct the fee automatically once the balance is sufficient to cover the fee;</p> <p>4. In terms of IC cards with contract signed for payroll payment account, pension account, basic living allowance account, medical insurance account, unemployment insurance account and housing accumulation fund account are exempted from the annual fee. The confirmation of the category of accounts shall be subject to the absence or presence off relevant business in the previous billing cycle;</p> <p>5. Our bank exempts the annual fee of one settlement account for each of our client, which indicates that one client could only be exempted from the annual fee for one debit IC card of settlement account. The annual fee for IC card beyond one will be deducted by the system automatically;</p> <p>6. The presence of any of the following situations shall be deemed as that one settlement account free of annual fee is already provided:</p> <p>The existence of any bankbook, magnetic stripe card, social insurance ICV card, resident health IC card, or any IC card linked with payroll payment account, pension account, low living allowance account, medical insurance account, unemployment insurance account or housing accumulation fund account.</p> <p>7. If the client does not have any of above card or bankbook exempted from annual fee, our bank will automatically designate one card free of annual fee for the client.</p> <p>8. Clients of Jiangyu Growth Card could be exempted from the annual fee before they reach 18 years old.</p> <p>9. Jiangyu Fanghua Card is free of annual fee.</p> <p>10. Jiangyu Solider Service Card, Jiangyu Rural Revitalization Card, Jiangyu Three-cooperative (Supply and Marketing Cooperatives, Rural Credit Cooperatives and Farmer Specialized Cooperative) Integration Card and Social insurance ICV card are free of annual fee.</p>
6	Annual fee of IC Card	Provide services about the application of IC cards	RMB 10.00/Card/Year	Any individual client with a IC card	Market regulation price	06/2013	To be determined	<p>7. If the client does not have any of above card or bankbook exempted from annual fee, our bank will automatically designate one card free of annual fee for the client.</p> <p>8. Clients of Jiangyu Growth Card could be exempted from the annual fee before they reach 18 years old.</p> <p>9. Jiangyu Fanghua Card is free of annual fee.</p> <p>10. Jiangyu Solider Service Card, Jiangyu Rural Revitalization Card and Social insurance ICV card are free of annual fee.</p>
7	Nominal fee for replacement of IC cards	Provide replacement services for IC cards	RMB 10.00/card	Any individual client with a IC card	Market regulation price	06/2013	To be determined	
8	Inter-bank credit for load of electronic cash of IC cards	Provide inter-bank credit for load services of electronic cash	Credit for load of cash: RMB 0.90/transaction Credit for load of designated account: RMB 0.50/transaction; credit for load of non-designated account: RMB 0.90/transaction	Any individual client with a IC card	Market regulation price	06/01/2013	To be determined	
9	Postage for card replacement without change in account number	Provide mailing services for card replacement without change in account number	RMB 10.00/piece	Individual Clients	Market regulation price	09/08/2017	To be determined	Free for VIP clients
10	Nominal fee for customized card	Provide card issuing, replenishment and replacement services	RMB 50.00/piece to RMB 2,000/piece (The fee is charged for new, replenished and replaced cards)	Individual Clients	Market regulation price	01/20/2020	To be determined	Customized cards: refer to the customized production arranged by clients for the card surface, materials and so forth of debit cards.

Credit Card Business

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Annual Fee	Provide card use services of credit cards	<p>Individual common card: the annual fee for the main card is RMB 100.00/card/year; annual fee for one additional card is RMB 50.00/card/year;</p> <p>Individual gold card: the annual fee for the main card is RMB 200.00/card/year; annual fee for one additional card is RMB 100.00/card/year;</p> <p>Individual platinum card preference version: the annual fee for the main card is RMB 600.00/card/year; annual fee for one additional card is RMB 300.00/card/year;</p> <p>Individual platinum card: the annual fee for the main card is RMB 2,000.00/card/year; annual fee for one additional card is RMB 1,000.00/card/year;</p> <p>Individual diamond card: the annual fee for the main card is RMB 6,800.00/card/year; annual fee for one additional card is RMB 2,800.00/card/year;</p> <p>Subject Card of YUKUAI Car Life : the annual fee for the main card is RMB 200.00/card/year</p> <p>Business card: free of charge;</p> <p>YUKUAI Installment Card: free of charge;</p> <p>Family credit card: free of charge;</p>	Individual Clients	Market regulation price	11/2009	To be determined	<p>1. Charge on annual basis, and no refund will be made once collected. The annual fee for the period of less than one year will be calculated as one year.</p> <p>2. No annual fee will be charged if the card is not activated.</p> <p>3. Exemption and reduction conditions of annual fee:</p> <p>(1) Gold/common cards have three forms of exemption and reduction of annual fee:</p> <p>① The annual fee is exempted for the first year. The annual fee for the next year will be exempted if the number of card swiping consumptions in the year is more than six (in regardless of the significance of the consumption amount);</p> <p>② The annual fee is exempted for the first year. The annual fee for the next year will be exempted if the number of card swiping consumptions in the year is more than three (in regardless of the significance of the consumption amount) (the designated types of cards will apply this form);</p> <p>③ The annual fee for the first year will be charged according to the proportion, but corresponding appreciation rights and benefits will be granted; The annual fee for the next year will be exempted if the number of card swiping consumptions in the year is more than six (in regardless of the significance of the consumption amount);</p> <p>(2) Individual platinum cards have two forms of exemption and reduction:</p> <p>① If the consumption amount of the main card in the year reaches RMB 200,000 and the consumption amount of the additional card reaches RMB 100,000, the annual fee for the year is exempted (consumptions in merchants without integral will not be incorporated into the calculation of the amount for card swiping consumptions)</p> <p>② Annual fee for the individual main card is charged according to proportions, and corresponding appreciation rights and benefits are granted for free.</p> <p>(3) Individual diamond card</p> <p>If the consumption amount of the main card in the year reaches RMB 1,000,000 and the consumption amount of the additional card reaches RMB 300,000, the annual fee for the year is exempted (consumptions in merchants without integral will not be incorporated into the calculation of the amount for card swiping consumptions)</p> <p>(4) Individual platinum card preference version: the annual fee for the main card is exempted for the year if the consumption of the card reaches 12 transactions/year; free of charge for additional cards;</p> <p>(5) The annual fee of VISA Global Platinum Card is exempted for the first year; the annual fee for the next year is exempted if the consumption in the current year reaches 1 transaction/year. I not be included in the calculation of card consumption)</p> <p>(6) Subject Card of YUKUAI Car Life has two forms of exemption and reduction in annual fee: ① The annual fee is exempted for the first year. The annual fee for the next year will be exempted if the number of card swiping consumptions in the year is more than three (in regardless of the significance of the consumption amount);</p> <p>② The annual fee for the first year will be charged according to the proportion, but corresponding appreciation rights and benefits will be granted; The annual fee for the next year will be exempted if the number of card swiping consumptions in the year is more than three (in regardless of the significance of the consumption amount);</p>

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
2	Service fee for cash withdrawal (including bank transfer)	Provide withdrawal services	Intra-bank withdrawal: the service fee is charged at 1% of the amount of the withdrawal or bank transfer, with the minimum amount of RMB 2.00, and the maximum amount of the fee is RMB 500.00. Inter-bank withdrawal: Domestic withdrawal of Unionpay card: 1% of the transaction amount of the withdrawal or transfer, with a minimum amount of RMB 2.00, and the maximum amount of the fee is RMB 500.00. Overseas withdrawal of Unionpay card: the service fee for ATM withdrawal is charged at the total of RMB 12.00 and 1% of the transaction amount, with the minimum amount of RMB 13.00 and the maximum amount of the fee is RMB 500.00. Overseas withdrawal of VISA Card: 3% of the transaction amount, with the minimum amount of RMB 20.00, and the maximum amount of the fee is RMB 500.00.	Individual Clients	Market regulation price	05/2022	To be determined	1. The withdrawal (transfer) of overpayment through our bank is exempted from the service fee. 2. Domestic withdrawal (transfer) of business card and rural revitalization card is free of charge.
3	Liquidated damage	Where any holder of credit card fails to repay the minimum payment on or before the final repayment date (included), the Bank will charge liquidated damage for the overdue part of the minimum payment.	The amount of the liquidated damage is 5% of the overdue amount of the minimum payment, with the minimum amount of RMB 10.00.	Individual Clients	Market regulation price	05/2022	To be determined	
4	Nominal Fee	Provide card issuing, renewal, replenishment and replacement services	Non-personalized card: IC card is RMB 30.00/piece. (Free of charge for new card and renewal card) Personalized card: RMB 50.00/piece to RMB 2,000/piece. (The fee is charged for all card issuing, renewal, replenishment and replacement services)	Individual Clients	Market regulation price	05/2022	To be determined	1. Personalized cards: refer to the cards that the clients have customized the card surfaces; 2. Non-personalized cards: free of charge for Platinum Card, Platinum Card Preference Version, Diamond Card, Business Card, YUKUAI Installment Card, VISA Global Platinum Card and Family Credit Card.
5	Express delivery service fee	Provide emergency delivery services for credit cards	RMB 20.00/package	Individual Clients	Market regulation price	11/2009	To be determined	Free of charge for business cards
6	Service fee for loss reporting	Provide loss reporting services for credit cards	RMB 50.00/card	Individual Clients	Market regulation price	11/2009	To be determined	Free of charge for Platinum Card, Platinum Card Preference Version, Diamond Card, Business Card, YUKUAI Installment Card, VISA Global Platinum Card and Family Credit Card.
7	Service fee for replenished printing/replenished delivery of bank statements	Provide services about the replenished printing/delivery of bank statements	RMB 5.00/set	Individual Clients	Market regulation price	11/2009	To be determined	1. Bank statements in paper version: (1) Free of charge for all kinds of cards for statements within 12 months upon the date of the application; (2) The service fee is charged for bank statements with the duration above 12 months. Free of charge for business card. 2. Electronic Bank Statement: free of charge for all kinds of cards.
8	Service fee for the retrieval of the sales slips	Provide retrieval and consulting services about the sales slips	Domestic original: RMB 50.00/set; Domestic duplicate: RMB 20.00/set; Overseas: RMB 50.00/set	Individual Clients	Market regulation price	11/2009	To be determined	Free charge for business cards
9	ATM Query Fee (overseas)	Provide overseas ATM query services	RMB 10.00/time	Individual Clients	Market regulation price	11/2009	To be determined	Free of charge for Platinum Card, Platinum Card Preference Version, Diamond Card, Business Card, YUKUAI Installment Card, VISA Global Platinum Card, Subject Card of YUKUAI Car Life and Family Credit Card. Overseas shall include Hong Kong, Taiwan and Macao.

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
10	Service fee for settlement of special merchants	Offer fund settlement services for receivables of bank cards	Price according to agreement	Individual Clients, Corporate Clients	Market regulation price	09/2016	To be determined	1. Provide fund settlement service for specially engaged merchants to carry out bank card receipt business according to the terms of the agreement. 2. According to requirements of the Notice about Reducing the Handling Charge of Small and Micro-sized Enterprise and Individual Business (Bank Issue No. [2021] 169), the service fee for payment of merchant products of clients will implement exemption and deduction on the basis of the standard price from September 30, 2021. The discount for the exemption and deduction shall be no less than the favorable discount charged by coordinators of the banking card liquidation institution for the corresponding services. In other words, the discount enjoyed by standard merchants shall be no more than 90%, and discount enjoyed by favorable merchants shall be no more than 75%. The minimum price after the exemption and deduction could be as low as 0%. The specific price shall be implemented according to agreement reached between various branches or sub-branches and merchants.
11	Service fee for currency conversion	Provide conversion services for currencies other than the settlement currency	1.5% of the transaction amount	Individual Clients	Market regulation price	04/2016	To be determined	The service fee is only applicable to VISA, which is free of charge permanently
12	Service fee for overseas emergent replenishment for the line of withdrawal	Provide services about overseas emergent replenishment for the line of withdrawal	RMB 400.00/time; RMB 200.00/time if the replenished line of withdrawal is not used.	Individual Clients	Market regulation price	04/2016	To be determined	Only applicable to VISA card
13	Service fee for overseas emergent card issuing	Provide services about overseas issuing and replenished delivery of cards	RMB 1,000/card/time	Individual Clients	Market regulation price	04/2016	To be determined	Only applicable to VISA card
14	Service fee for value-added services	The value-added services shall include but not limited to services and rights associated with various scenarios in life covering eating, living, transportation, travel, purchase, entertainment, medical, study, health care, etc.	Price according to agreement	Individual Clients	Market regulation price	01/2020	To be determined	According to terms of agreement
15	Service fee for reminder of accounting transactions	Provide message notification and reminder services for credit card accounting transactions	RMB 2.00 /Card/Month	Individual clients	Market regulation price	01/01/2023	To be determined	1.Clients with trading days greater than or equal to 20 days per month are free of charge. 2.Jiangyu Rural Revitalization Card is free of charge.
16	Liquidated damage for early repayment of installment	The card holder applies for a early repayment business for installment	Charge at the amount no more than 3% of the early repayment amount	Individual Clients	Market regulation price	04/01/2023	To be determined	For business with the installment interest already charged in full amount, no liquidated damage for early repayment for installment will be charged again

Remark: 1. The expiration date of the favorable policy for credit cards: December 31, 2023

2. The exemption and reduction policy about credit cards in Qujing Branch shall be subject to the local announcement.

3.YuKuai Installment Card shall include the rapid installment card.

Agency Services

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Insurance broker services	Sell insurances as agents	Implement according to the service contents and terms of the agreement	Insurance enterprises	Market regulation price	07/2008	To be determined	
2	Agency services for the sales of asset management plans	Provide services to clients about the subscription, purchase application, redemption and etc.,management of financial products, and collect relevant sales service fee from coagencies	Implement according to the service contents and terms of the agreement	Individual, Coagencies	Market regulation price	11/2013	To be determined	
3	Agency services about the sales and promotion of trust plans	Provide services to clients about the subscription, purchase application, redemption and etc.,management of financial products, and collect relevant sales service fee from coagencies	Implement according to the service contents and terms of the agreement	Individual, Coagencies	Market regulation price	11/2013	To be determined	
4	Agency services about financial business	Provide services to clients about the subscription, purchase application, redemption, conversion, share transfer and etc.,management of financial products, and collect relevant sales service fee from coagencies	Implement according to the service contents and terms of the agreement	Individual/Institutional clients, Coagencies	Market regulation price	01/2012	To be determined	
5	Agency services about funds	Provide services to clients about the subscription, purchase application, redemption, conversion, share transfer and etc.,management of financial products, and collect relevant sales service fee from coagencies	Implement according to the service contents and terms of the agreement	Individual, Coagencies	Market regulation price	01/2013	To be determined	
6	Agency services about precious metal	Agency services about sales of precious metal	Implement according to the service contents and terms of the agreement	Precious metal enterprises	Market regulation price	11/2013	To be determined	
7	Serve as agent of third-party payment institutions, and take care of other collection and payment business	Provide inter-bank settlement channel to clients, and engage in other collection and payment business	Implement according to the service contents and terms of the agreement	Third-party payment institutions and other cooperative institutions for collection and payment business	Market regulation price	10/2010	To be determined	
8	Collection of communication charges	Collect telephone bills from individual customers on behalf of telecommunication operators	Implement according to the service contents and terms of the agreement	China Telecom, China Unicom, China Mobile	Market regulation price	05/2009	To be determined	
9	Agency services for concentration of lottery funds	Agency services for the concentration of sales funds from lottery stations of Welfare Lottery Ticket and Sports Lottery Ticket	Implement according to the service contents and terms of the agreement	Chongqing Welfare Lottery Center, Chongqing Sports Lottery Center	Market regulation price	01/2008	To be determined	
10	Withhold sales fund from cigarette	Collect cigarette payments from retailers for tobacco companies	Implement according to the service contents and terms of the agreement		Market regulation price	01/2010	To be determined	
11	Electric One-stop Services	Agency services for the fund concentration of electric charges for electricity business halls	Implement according to the service contents and terms of the agreement	Electric power company	Market regulation price	01/2013	To be determined	
12	Acting collection of living expenses like water bill, electricity charge, cable TV expenses, etc.	Acting collection of living expenses like water charge, electricity bill, gas expense, rubbish disposal expenses, cable TV expenses, etc.	Implement according to the service contents and terms of the agreement	Water affairs companies, electric power companies, gas company, cable TV group and other operators associated with living expenses	Market regulation price	08/2007	To be determined	
13	Acting charge for campus cards	Recharge the campus card and provide fund concentration service for schools	Implement according to the service contents and terms of the agreement	Cooperative Colleges and Universities	Market regulation price	01/2012	To be determined	

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
14	Salary processing	Acting payment of payroll for units	Implement according to the service contents and terms of the agreement	Units with demands in acting payment of payroll	Market regulation price	07/2008	To be determined	
15	Agency services about entrusted loans	Refer to the business that our bank works as the trustee to disburse loan according to the application of the principal, and provide services like supervision for the application and assistance in the collection.	Charge at 1‰— 6‰ of the loan amount, with the minimum charge of RMB 1,000 per transaction.	Corporate Account Client	Market regulation price	07/2015	To be determined	
16	Agency services for non-tax fiscal revenue	It refers to the business that our bank applies our settlement channel to provide the acting collection services for various expenses according agreements reached with clients.	Implement according to the service contents and terms of the agreement	Administrative institutions	Market regulation price	01/2011	To be determined	
17	Agency services for the centralized payment of the state treasury	It refers to the business that our bank applies our settlement channel to provide the allocation and disbursement services of fiscal funds according to terms and conditions of contracts signed with departments of finance at various levels.	Implement according to the service contents and terms of the agreement	Administrative institution	Market regulation price	01/2011	To be determined	
18	Agency services about taxes	It refers to the business that our bank applies our settlement channel to provide the acting collection of taxes according to terms and conditions of contracts signed with departments of finance at various levels.	Implement according to the service contents and terms of the agreement	Administrative institutions	Market regulation price	01/2011	To be determined	
19	Advance redemption business of saving bonds	Advance redemption of saving bonds before maturity	Early collection of saving bond (electronic style and voucher style) before the maturity: charge at 1% of the principal collected in advance (Follow the relevant regulations of the People's Bank of China).	Individual Clients	Market regulation price	07/2018	To be determined	
20	Agency collection business of insurance premium	The service that automatically deduct the insurance premium from Class I account in our bank designated by the payer, and then transfer the fund into the account of the insurance enterprise	Determine the price according to the agreement	Insurance enterprises	Market regulation price	08/2022	To be determined	
21	Service fee for cooperation with third-party institutions	Provide other financial services to third-party institutions	Charge according to the service contents and terms of the agreement	Third-party cooperation institutions	Market regulation price	11/2018	To be determined	Other agency and cooperation business other than the announced agency business

Electronic Internet Finance Business

I. Corporate On-line Banking

No.	Services		Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Service fee of corporate on-line banking	(1) Activation fee for functions of the payment platform	Import collection information for clients through our on-line banking system or bank-enterprise connection system to enable the on-line collection of the general payment platform	RMB 5,000/account (charge on one-time basis)	Corporate Account Client	Market regulation price	03/01/2017	To be determined	Support pricing via agreement
		(2) Activation fee for the bank-enterprise direct interface function	It refers to the business that provide the interface between the financial system and banking system, and provide the corresponding development support and subsequent testing, trial and verification for the interface	RMB 40,000/functional module (charge on one-time basis)	Corporate Account Client	Market regulation price	09/2022	To be determined	Commencing from September 30, 2021, the service fee is exempted for small and micro-sized enterprises and individual business. The period of the favorable policy is from September 30, 2021 to September 29, 2024.
		(3) Annual fee for the certificate of bank-enterprise direct interface	Our bank applies the physical security media containing the digital certificate identified with the client identity to provide security certification services for the bank-enterprise direct interface business.	RMB 200.00/year/account	Corporate Account Client	Market regulation price	03/01/2017	To be determined	Commencing from September 30, 2021, the service fee is exempted for small and micro-sized enterprises and individual business. The period of the favorable policy is from September 30, 2021 to September 29, 2024.
		(4) Annual fee for bank-enterprise direct interface services	Refer to the financial services that support the clients to inquire the information in their bank account, and handle the relevant transfer settlement, group fund management and other relevant transactions directly through its own financial system.	RMB 5,000/year/functional module	Corporate Account Client	Market regulation price	09/2022	To be determined	Commencing from September 30, 2021, the service fee is exempted for small and micro-sized enterprises and individual business. The period of the favorable policy is from September 30, 2021 to September 29, 2024.
2	Acting collection of service charge for general payment platform	(1) Intra-bank Payment	Refer to the business that supports the client to collect fund through the general payment platform, in which the paying account is an account in our bank.	RMB 1.00/transaction	Corporate Account Client (Payee)	Market regulation price	03/01/2017	To be determined	Support pricing via agreement
		(2) Inter-bank Payment	Refer to the business that supports the client to collect fund through the general payment platform, in which the paying account is an account from another bank.	RMB 1.00/transaction	Corporate Account Client (Payee)	Market regulation price	03/01/2017	To be determined	Support pricing via agreement
3	Service charge for transfer/remittance	(1) Intra-bank Transfer	Provide intra-bank transfer services	Free of Charge	Corporate Account Client	Market regulation price	03/2018	To be determined	
		(2) Inter-bank transfer	Provide inter-bank transfer services to clients	RMB 5.00/transaction	Corporate Account Client		03/2018	To be determined	
		(3) Chongqing Intra-city transfer	Our bank provide intra-city inter-bank transfer services to clients.	RMB 2.00/transaction	Corporate Account Client		03/2018	To be determined	Commencing from September 30, 2021, the favorable policy of 10% off for the service fee is applicable to small and micro-sized enterprises and individual business. The valid period of the favorable policy: from September 30, 2021 to September 29, 2024.
		(4) Outer-bank Transfer	Our bank applies large-amount and small-amount payment system of the People's Bank of China, super online banking system and rural commercial banking system to provide outer-bank transfer services to clients.	Below RMB 10,000 (included): RMB 5.00/transaction	Corporate Account Client		03/2018	To be determined	Commencing from September 30, 2021, the favorable policy of 10% off based on the current charge standard for the inter-bank transfer & remittance business of small and micro-sized enterprises and individual businesses with the single transaction amount below RMB 100,000 (included). The valid period of the favorable policy is from September 30, 2021 to September 29, 2024.
				Between RMB 10,000 and RMB 100,000 (included): RMB 10.00/transaction			03/2018		
				Between RMB 100,000 and RMB 500,000 (included): RMB 15.00/transaction			03/2018		
				Between RMB 500,000 and RMB 1,000,000 (included): RMB 20.00/transaction			03/2018		

No.	Services		Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
3	Service charge for transfer/remittance	(4) Outer-bank Transfer	Our bank applies large-amount and small-amount payment system of the People's Bank of China, super online banking system and rural commercial banking system to provide outer-bank transfer services to clients.	More than RMB 1,000,000: charge at 0.002% of the transfer & remittance amount, with a maximum amount of RMB 200/transaction	Corporate Account Client	Market regulation price	03/2018	To be determined	Commencing from September 30, 2021, the favorable policy of 10% off based on the current charge standard for the inter-bank transfer & remittance business of small and micro-sized enterprises and individual businesses with the single transaction amount below RMB 100,000 (included). The valid period of the favorable policy is from September 30, 2021 to September 29, 2024.

II. E-commerce

No.	Services		Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Service Fees	Activation fee for e-commerce function	Provide development support and subsequent testing, trial and operation services for the on-line payment interface to e-commerce merchants.	RMB 5,000/account (charge on one-time basis)	Corporate Account Client	Market regulation price	10/2010	To be determined	Commencing from September 30, 2021, the favorable policy of 50% off for the service fee is applicable to small and micro-sized enterprises and individual business. The valid period of the favorable policy: from September 30, 2021 to September 29, 2024.
2	Transaction fee	(1) Service fee for B2B payments	Provide intra-bank and inter-bank payments services for B2B and B2C of e-commerce clients.	0.5% of the amount of the single transaction, and the maximum amount of the fee is RMB 10.00/transaction.	Corporate Account Client	Market regulation price	05/2022	To be determined	
		(2) Service fee for B2B payments		0.5% of the amount of the single transaction, and the maximum amount of the fee is RMB 10.00/transaction	Corporate Account Client	Market regulation price	05/2022	To be determined	
		(3) Service fee for inter-bank B2B payments		RMB 15.00/transaction	Corporate Account Client	Market regulation price	10/2010	To be determined	
		(4) Service fee for inter-bank B2B payments		1% of the amount of the single transaction, and the maximum amount of the fee is RMB 15.00/transaction	Corporate Account Client	Market regulation price	05/2022	To be determined	

III. Message Helper

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Service fee for message helper business	Provide message alerting services to individual clients	RMB 2.00/Account/Month	Individual Clients	Market regulation price	04/01/2015	To be determined	1. For clients opening message helper business for the first time, the service fee will be charged after the free-of-charge period of one month. 2. The service fee is exempted for bankbook account; 3. One client could be exempted from the service fee of message helper for one Country Emotion Card or Agriculture Benefiting Card; 4. In accordance with the grade of clients, clients at the gold and platinum grade could be charged at 50% of the standard. Clients of diamond grade or above could be exempted from the service fee of message helper. 5. Upon the termination of the contract about message helper business, the free-of-charge period of one month will not be available for the client re-signing the relevant contract about message helper. 6. Accounts in category II and III opened through direct-sale banking channel of our bank are exempted from the service fee for message helper in 2023. 7. Jiangyu Rural Revitalization Card is free of charge in the first year after opening. 8. Jiangyu Three-cooperative (Supply and Marketing Cooperatives, Rural Credit Cooperatives and Farmer Specialized Cooperative) Integration Card is free of charge. 9. From April 1, 2022, Social insurance ICV card is free of charge in 2023.
2	Service charge for corporate message helper business	Provide message alerting services to corporate account clients	RMB 20.00/Account/Month	Corporate Account Client	Market regulation price	04/01/2015	To be determined	1. For clients opening message helper service for the first time, the service fee will be charged after the free-of-charge period of three months. 2. Upon the termination of the contract about message helper service, the free-of-charge period of three months will not be available for the corporate account client re-signing the relevant contract about message helper.

IV. Agency Business

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Inter-bank Collection	Our bank serves as a financial institution to provide inter-bank collection services to corporate or individual clients. The contents of the services shall include but not limited to the service fees charged for inter-bank deduction for debt repayment, inter-bank deduction for payment, etc.	Charge at the price specified in the relevant agreement	Individual and corporate clients	Market regulation price	01/10/2017	To be determined	

V. Direct-sales Banking Business

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Transfer of financial products	Service fee for the transfer of financial products	In proportion to the amount of transferred financial products, no more than 0.05% of the transferred amount, and no more than RMB 100.00	Individual/Corporate Clients	Market regulation price	11/2019	To be determined	
2	Promotion of intermediary business	Service fee charged for the promotion and transfer of relevant products or businesses	Price according to agreement	Individual/Corporate Clients	Market regulation price	04/2020	To be determined	
3	On-line Payment and Settlement	The service fee charged for collection, clearing and settlement services of funds from on-line transactions of clients.	Price according to agreement	Individual/Corporate Clients	Market regulation price	04/2020	To be determined	

Corporate Business

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Certificate of Deposits	In accordance with the application of the client, the Bank make faithful description for the deposit information of the client within the scope of the documentary records of the Bank, and then applies written form to prove the actual situations of the deposits of the client.	RMB 50.00/transaction	Corporate Account Client	Market regulation price	01/2011	To be determined	
2	Bank Confirmation Request	The Bank verifies and confirms the contents of bank confirmation request issued by a third-party competent agency.	RMB 200.00/set	Corporate Account Client	Market regulation price	11/10/2022	To be determined	Small and Micro-Sized Enterprises are charged at an amount no more than 50% of the current public price; Individual businesses are free of charge. The favorable exemption and deduction policy is effective from January 1, 2022.
3	Capital Verification Certificate	For any corporate account clients opening a capital verification account in our bank, we could faithfully reflect the information of the capital verification account according to the account opening information.	RMB 200.00/time	Corporate Account Client	Market regulation price	01/2011	To be determined	
4	Bid Guarantee	According to applications of clients, our bank examines the opening formalities, learns about the relevant background, reviews the clauses and then issues the bid guarantee to safeguard the rights & benefits and fund safety of client in the trading and settlement process.	The annual rate for the guarantee within one year (inclusive) is 0.2%–2%; The annual rate for the letter of guarantee above one year is 0.3%–3%; The minimum charge per transaction is RMB 300.00	Corporate Account Client	Market regulation price	02/2016	To be determined	
5	Performance Guarantee	According to applications of clients, our bank examines the opening formalities, learns about the relevant background, reviews the clauses and then issues the performance guarantee to safeguard the rights & benefits and fund safety of client in the trading and settlement process.	The annual rate for the guarantee within one year (inclusive) is 0.25%–2%; The annual rate for the letter of guarantee above one year is 0.35%–3%; The minimum charge per transaction is RMB 300.00	Corporate Account Client	Market regulation price	02/2016	To be determined	
6	Guarantee for Refund of Advance Payment	According to applications of clients, our bank examines the opening formalities, learns about the relevant background, reviews the clauses and then issues the guarantee for the refund of advance payment to safeguard the rights & benefits and fund safety of client in the trading and settlement process.	The annual rate for the guarantee within one year (inclusive) is 0.25%–2%; The annual rate for the letter of guarantee above one year is 0.35%–3%; The minimum charge per transaction is RMB 300.00	Corporate Account Client	Market regulation price	02/2016	To be determined	
7	Quality Guarantee	According to applications of clients, our bank examines the opening formalities, learns about the relevant background, reviews the clauses and then issues the guarantee to safeguard the rights & benefits and fund safety of client in the trading and settlement process.	The annual rate for the guarantee within one year (inclusive) is 0.2%–2%; The annual rate for the letter of guarantee above one year is 0.3%–3%; The minimum charge per transaction is RMB 300.00	Corporate Account Client	Market regulation price	02/2016	To be determined	

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
8	Payment Guarantee	According to applications of clients, our bank examines the opening formalities, learns about the relevant background, reviews the clauses and then issues the guarantee to safeguard the rights & benefits and fund safety of client in the trading and settlement process.	The annual rate for the guarantee within one year (inclusive) is 0.35%–2%; The annual rate for the letter of guarantee above one year is 0.45%–3%; The minimum charge per transaction is RMB 300.00	Corporate Account Client	Market regulation price	02/2016	To be determined	
9	Other Non-financing Guarantee	According to applications of clients, our bank examines the opening formalities, learns about the relevant background, reviews the clauses and then issues the guarantee to safeguard the rights & benefits and fund safety of client in the trading and settlement process.	The annual rate for the guarantee within one year (inclusive) is 0.35%–2%; The annual rate for the letter of guarantee above one year is 0.45%–3%; The minimum charge per transaction is RMB 300.00	Corporate Account Client	Market regulation price	02/2016	To be determined	
10	Financing Letter of Guarantee	According to applications of clients, our bank examines the opening formalities, learns about the relevant background, reviews the clauses and then issues the guarantee to safeguard the rights & benefits and fund safety of client in the trading and settlement process.	The annual rate for the guarantee within one year (inclusive) is 0.35%–4%; The annual rate for the letter of guarantee above one year is 0.45%–6%; The minimum charge per transaction is RMB 500.00	Corporate Account Client	Market regulation price	02/2016	To be determined	
11	Commitment Letter for Intentional Loan of Fixed Asset Project	Based on the application of the client, the Bank will, in accordance with the credit management requirements, arrange carefully and comprehensively examination for the project and owner, and then issue a written opinion about the commitment letter for intentional loan.	Charge at the 1 % — 6 % of the amount of the commitment letter, with the minimum charge of RMB 1,000 per transaction. Certain deduction may be made for high-quality clients.	Corporate Account Client	Market regulation price	11/2015	To be determined	
12	Management Fee for Accounts Receivable	The Bank signs a contract with the transferee of accounts receivable, and provides classified information, summary information or other relevant materials to the transferee on a regular or unscheduled manner according to terms and conditions to facilitate the transferee to manage the accounts receivable.	0.3% to 5% of the amount of accounts receivable transferred.	Corporate Account Client	Market regulation price	03/2013	To be determined	
13	Service fee for invoices	The Bank helps clients to manage commercial invoices of accounts receivable in various kinds, and provides invoice information or accounts.	RMB 5.00/piece	Corporate Account Client	Market regulation price	03/2013	To be determined	
14	Commitment charge for the risk exposure of bank acceptance bill	It refers to the business of making commitment for the risk exposure of bills that have been by 100% covered by security deposit when any client applies for the business of any bank acceptance bill.	0.5% to 2.5% of the amount of exposure.	Corporate Account Client	Market regulation price	05/2015	To be determined	Charge at favorable price and exempt for small and micro-sized enterprise defined by the four ministries and commissions

No.	Services		Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
15	Loan Commitment Fee		In the handling process of any loan of a client, the Bank makes commitment for the unused credit line in the period of the commitment.	By taking the difference (amount without withdrawal) between the contract amount and the fund withdrawn by the borrower as the base number, the Bank will collect the fee from the borrower on one-time basis or through several times. However, the annual expense ratio shall be no more than 2%.	Corporate Account Client	Market regulation price	10/2019	To be determined	Faithfully carry out relevant requirements in the Opinions of People's Bank of China Chongqing Business Department about Strengthening the Guidance of Credit Policy and Promoting the Finance to Serve for the High-quality Development of Substantial Economy (Yu Bank Issue No. [2019] 41). The small and micro-sized enterprises defined by Ministry of Industry and Information Technology, Bureau of Statistics, Ministry of Finance, National Development and Reform Commission are free of charge.
16	Service fee for unit cards		Take card as the medium and use password to provide payment and settlement services for bank accounts of affiliated units of corporate clients.	1. Annual fee: RMB 10.00/card/year; 2. Cost for new card or replacement of card upon expiration: RMB 5.00/card; 3. Replenished issue for lost or damage: RMB 15.00/card	Corporate Account Client	Market regulation price	08/2020	To be determined	
17	Service fee for cash management business	Service fee for system implementation	Offer system implementation services to clients, and activate the fundamental modules (system management, system help, public configuration, enterprise-bank direct interface)	One-off charge of RMB 150,000, mandatory	Corporate Account Client	Market regulation price	08/2020	To be determined	
			Provide system implementation services for customers, functional modules available for selection include: account management, collection and payment management, liquidity management, budget management, internal fund valuation, international business settlement, local currency capital pool, foreign currency capital pool, investment and financial management, comprehensive statements, international trade financing, financing management.	One-off charge of RMB 50,000/piece, optional	Corporate Account Client	Market regulation price	08/2020	To be determined	
		Inter-bank Access Expense	Provide the service of connecting the inter-bank account with the direct-connection interface of the bank.	RMB 30,000/enterprise, optional	Corporate Account Client	Market regulation price	08/2020	To be determined	
		Management and maintenance fee	Provide operation maintenance for the bank direct interface system of clients.	RMB 20,000/year, mandatory	Corporate Account Client	Market regulation price	08/2020	To be determined	
			Provide operation maintenance services for backstage and database hosting services to clients.	RMB 50000/year, mandatory	Corporate Account Client	Market regulation price	08/2020	To be determined	
		System development cost	Offer development services for personalized demands of clients based on the fundamental structure and functional module of cash management	RMB 3,000/person day, optional	Corporate Account Client	Market regulation price	08/2020	To be determined	
		Capital pool management fee	Provide automatic fund transfer, manual fund transfer, internal valuation and other services for subsidiary accounts joining the capital pool	RMB capital pool: RMB 10,000/year/account (domestic account) Foreign currency capital pool: RMB 20,000/year/account (domestic account)	Corporate Account Client	Market regulation price	04/2022	To be determined	

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
18	Fundamental service fee for unit settlement account	Offer opening services for unit settlement account, and maintenance services for settlement account like fund receipt and payment records, interest calculation and settlement, preservation of information and materials, etc.	1. Account opening: RMB 100.00/account 2. Account management: RMB 200.00/year/account 3. Dormant account management fee (long-suspended account): RMB 300.00/year/account (Where the balance is insufficient to cover the service fee, our bank will charge according to the actual amount of the balance)	Corporate Account Client	Market regulation price	04/2021	To be determined	1. An account opening fee will be charged at the opening time of the deposit account for capital verification. Upon the success of the capital verification, the fee charged will be transferred into the settlement account. The settlement is exempted from the payment of any account opening fee. 2. According to the application of the client, the Bank will exempt the account management fee for one account in our bank (excluding card card and VIP account) designated by the client. 3. Where the client does not designate any account, we will take the only account (excluding credit card and VIP account) opened in our bank as the account exempted for the account management fee. 4. Account management fee for time deposit account, margin account, temporary account and zero financial balance account are exempted. 5. The small and micro-sized enterprises defined by Ministry of Industry and Information Technology, Bureau of Statistics, Ministry of Finance, National Development and Reform Commission, and individual businesses are exempted from the payment of account opening fee and account management fee. 6. Commencing from May 1, 2022, new accounts opened by municipal/district level health committees, municipal/district rural and village committees, municipal/district civil affairs bureaus, public schools and public hospitals are exempted from the account opening fee.
19	Overdraft commitment fee for RMB corporate account	After confirming the overdraft limit for corporate account, the Bank promises to permit the client to obtain fund through overdraft within the specified period, account and limit according to the agreed terms when bank deposit of the client is not sufficient to meet its external payment requirements. The purpose of the business is to provide liquidity facility to clients.	In terms of overdraft of corporate account, the Bank charges at the maximum annual charge rate of 1% on the basis of the promised overdraft limit. The service charge is collected on quarterly basis, or collected on one lump sum basis.	Corporate Account Client	Market regulation price	2/15/2023	To be determined	Free of charge for small and micro enterprises
20	Bank reference	The financial service for issuing bank reference to any third party designated by corporate clients opening entity settlement accounts in our bank (including clients of small and micro enterprises) at the request of clients	RMB 500.00/Set	Corporate account client	Market regulation price	2/15/2023	To be determined	Free of charge for small and micro enterprises

International Business

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Outward remittance	Provide domestic inter-city & intra-city and overseas outward remittance services	(1) Corporate client: 0.5‰ of remittance amount for domestic intra-city outward remittance (the minimum amount is RMB 20.00 and the maximum amount is RMB 200.00); 1‰ of the remittance amount of domestic inter-city remittance and overseas outward remittance (minimum and maximum amount for domestic inter-city remittance are RMB 50.00 and RMB 500.00, respectively; minimum and maximum amount for overseas outward remittance are RMB 50.00 and RMB 1,000.00, respectively) (2) Individual client: 0.5‰ of remittance amount for domestic intra-city outward remittance (the minimum amount is RMB 10.00 and the maximum amount is RMB 100.00); 1‰ of the remittance amount of domestic inter-city remittance and overseas outward remittance (minimum and maximum amount for domestic inter-city remittance are RMB 20.00 and RMB 150.00, respectively; minimum and maximum amount for overseas outward remittance are RMB 20.00 and RMB 200.00, respectively)。	Individual Clients, Corporate Clients	Market regulation price	11/2009	To be determined	
2	Modification, query, payment and cancellation of outward remittance	According to instructions of the remitter, the Bank may modify the remittance instructions, query, terminate the payment, cancel the remittance, etc.	RMB 100/order	Individual Clients, Corporate Clients	Market regulation price	11/2009	To be determined	
3	Outward Remittance in Full Amount	At the request of the remitter, our bank will provide the service of outward remittance in full amount to the designated account	In addition to the fee charged according to the standard for overseas outward remittance, the additional amount of USD 25.00/transaction will be charge for the remittance in USD, or subject to the actual amount deducted by the bank of the receiving account. The fees for other currencies will be charged according to the actual expenses deducted by the overseas bank.	Individual Clients, Corporate Clients	Market regulation price	11/2009	To be determined	
4	Transfer and Return Remittance of Inward Remittance	Offer transfer and return remittance services about inward remittance	(1) Transfer remittance: charge at 1 ‰ of the amount (minimum RMB 50.00/transaction, maximum RMB 500/transaction) (2) Return remittance: RMB 10.00/transaction for intra-city transfer remittance; RMB 80.00 for return transmittance in Mainland, Hong Kong and Macao; RMB 150.00/transaction or equivalent amount in foreign current for overseas return transmittance, together with an amount equivalent with USD 10.00 per transaction.	Individual Clients, Corporate Clients	Market regulation price	11/2009	To be determined	
5	Export Collection	According to instructions from the client, the Bank provides services, including documentary collection under export and relevant query, collection, document replacement, document return, etc.	(1) Handling fee for documentary collection: charge at 1‰ of the collection amount (the minimum amount is RMB 100.00 and the maximum amount is RMB 2,000.00), and charge the postage at the actual amount incurred (2) Telex/swift fee: charge at the actual amount incurred (3) Document Replacement: charge the postage at the actual amount incurred (4) Document Return /rejection Payment reject and document return: RMB 100.00/transaction (refer to the rejection of the documentary collection presented by our bank, and fee is charged from the principal on transaction basis). In addition, the postage and Telex fee will be charged at the actual amount incurred (5) Document release free of payment: charge the telex fee at the actual amount incurred.	Corporate Account Client	Market regulation price	11/2009	To be determined	
6	Import Collection	In accordance with instruction from the remitting bank, our bank will inform the importer to settle the payment, and provide the services like acceptance, foreign payment, etc.	(1) Service fee for import collection: charge at 1‰ of the amount of the import collection (the minimum amount is RMB 200.00/transaction, and the maximum amount is RMB 2,000.00/transaction) (2) acceptance fee for import collection: RMB 150.00/order (3) Reimbursement charge for import collection: USD 80.00/order (4) Modification fee for import collection: RMB 150.00/order (5) Document release free of payment: RMB 200.00/transaction (if the collection insturction from the foreign country indicate that the payment is not collected, this fee shall be charged, and no service fee for import collection will be charged separately again) (6) Document return fee: RMB 100.00/transaction; postage shall be charged at the actual amount incurred (7) Service fee for import certified : charge at 0.1% of the certified amount in each quarter (the minimum amount is RMB 200.00/quarter; and no upper limit is set) (8) Query/negotiation: charge telex fee according to the actual amount incurred.	Corporate Account Client	Market regulation price	11/2009	To be determined	

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
7	Export letter of credit	Provide services under export letter of credit, including advising and document replacement, advising of amendment of L/C, document return, negotiation, document checking and query, cancellation, etc.	(1) Advising fee/Inter-bank transfer fee for export L/C: RMB 200.00/order; the fee is exempted for documents presented to our bank; (2) Advising fee for LC amendment: RMB 100.00/order; the fee is exempted for documents presented to our bank; (3) Transfer fee for export L/C: 1 ‰ of the transaction amount (the minimum amount is RMB 300.00, and the maximum amount is RMB1,000) (4) Cancellation of export L/C within validity: RMB 100.00/order (5) Document return under export L/C: RMB 150.00/order (6) Negotiation/document checking fee: charge at 1.25 ‰ of the transaction amount (the minimum amount is RMB 200.00, and the maximum amount is RMB 5,000.00/transaction). The postage shall be charged at the actual amount incurred. (7) Pre-opening advising: RMB 100.00/order (8) Confirming L/C (including advising fee): charge the service fee at 2‰ of the confirmed amount, with the minimum amount of RMB 300.00 (9) Query, communication, payment notice via telex referring L/C: charge the telecommunication fee at the actual amount incurred.	Corporate Account Client	Market regulation price	05/2022	To be determined	
8	Import letter of credit	Provide services under import L/C like issuing, amendment, acceptance, payment, document examination, document return, non-conforming point treatment, etc.	(1) Opening charge for import L/C: charge at 0.15%–1‰ of the transaction amount (no less than RMB 300.00). Telegraph fee is charged according to actual amount incurred; (2) Service fee for amendment to import L/C (in case of any change in the amount, the service charge will be charged at the standard for issuing the letter of credit): RMB 100.00/order; Telegraph fee is charged according to actual amount incurred; (3) Service charge for amendment to import L/C (for situations that the beneficiary is liable for the service charge for amendment to the L/C; if the amount is changed, the service fee should be charged at the standard for opening the letter of credit): USD 30.00/order (or equivalent amount of the L/C currency); (4) Service fee for document return of import L/C: RMB 150.00/order (5) Handling fee for nonconforming points in import L/C: USD 50.00/transaction (6) Service fee for cancellation of import L/C: RMB 100.00/order; telecommunication fee is charged separately. (7) Reimbursement fee for the payment of L/C: US 80.00/order (8) Acceptance charge for forward L/C: charge at 1‰ of the acceptance amount on one lump sum basis, with the minimum amount of RMB 300.00. Telegraph fee is charged according to actual amount incurred; (9) Advance opening of L/C: RMB 100.00/transaction. The service fee for L/C opening and telecommunication fee shall be collected at the same time. In addition, the telecommunication fee with the amount of RMB 200.00 or USD30.00/transaction will be charged (10) Endorsement for bill of lading with the letterhead of the bank (before document acceptance of the bank): charge the service fee at 0.5‰ of the transaction amount, with the minimum amount of RMB 300.00. (11) Endorsement for bill of lading with the letterhead of the bank (after the document acceptance of the bank): RMB 50.00/transaction.	Corporate Account Client	Market regulation price	07/2019	To be determined	
9	Standby L/C / Guarantee	Provide the opening, modification and cancellation services for standby L/C and guarantee.	(1) Notification fee for Standby Letter of Credit/Guarantee: RMB 200.00/order (2) Notification fee for modification of Standby Letter of Credit/Guarantee: RMB 100.00/order (3) Foreign claim for reimbursement of Standby Letter of Credit/Guarantee: charge at 0.6‰ of amount in the claim for reimbursement (the minimum amount is RMB 500.00/transaction, and the maximum amount is RMB 3,000.00/transaction). Postage or telecommunication fee will be charged separately (4) Service fee for payment guarantee: charge at 1.5‰ of the guaranteed amount in each quarter (the minimum amount is RMB 500.00) (5) Service fee for performance guarantee: the maximum rate of the charge shall be no more than 2 ‰ of the guaranteed amount in each quarter (the minimum amount is RMB 500.00) (6) Service fee for bid guarantee: charge at 0.5‰ of the guaranteed amount in each quarter (the minimum amount is RMB 500.00) (7) Service fee for advance payment guarantee: charge at 1‰ of the guaranteed amount in each quarter (the minimum amount is RMB 500.00) (8) Service fee for lease guarantee: charge at 1 ‰ of the guaranteed amount in each quarter (the minimum amount is RMB 500.00) (9) Service fee for modification of guarantee (in case of modification of amount, the service charge will be charged at the standard for issuing the letter of credit): RMB 200.00/order (10) Service fee for the de-registration/cancellation of standby letter of credit/guarantee: RMB 200.00/order, telecommunication fee will be charged separately; (11) Reimbursement fee for the payment of guarantee: USD 80.00/transaction; telecommunication fee will be charged separately; (12) Financing guarantee: charge at 8‰–4‰ of the guaranteed amount in each year; telecommunication fee will be charged separately; (13) Guarantee for compensation trade: charge at 1.5 ‰ of the guaranteed amount in each quarter (the minimum amount is USD 200.00/transaction); telecommunication fee will be charged separately; (14) Quality guarantee: charge at 1‰ of the guaranteed amount in each quarter (the minimum amount is USD 200.00/transaction); telecommunication fee will be charged separately; (15) Repair guarantee: charge at 1‰ of the guaranteed amount in each quarter (the minimum amount is USD 200.00/transaction); telecommunication fee will be charged separately; (16) Guarantee for retention fund: charge at 1 ‰ of the guaranteed amount in each quarter (the minimum amount is USD 200.00/transaction); telecommunication fee will be charged separately; (17) Other types of letter of guarantee: determine the rate of service fee at 0.5‰–2‰ of the guaranteed amount according to factors like risk undertaken by our bank, guarantee amount, duration and other relevant elements of the guarantee (the minimum amount is USD 200.00/transaction); telecommunication fee will be charged separately; (18) Guarantee for agent bank for transfer deposit:issuing of guarantee under counter-guarantee: charge at 2‰ of the guaranteed amount in each quarter (the minimum amount is USD 200.00/transaction); telecommunication fee will be charged separately; (19) Guarantee of confirming bank:confirming for guarantee: charge at 2 ‰ of the guaranteed amount in each quarter (the minimum amount is USD 200.00/transaction); telecommunication fee will be charged separately;	Corporate Account Client	Market regulation price	08/2022	To be determined	

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
10	Service fee for forfaiting	Provide forfaiting business to clients under international and domestic letters of credit	the maximum rate of the charge shall be no more than 3% in each year	Corporate client and same trade clients	Market regulation price	11/2009	To be determined	
11	Service charge for cash withdrawal from exchange account	Cash withdrawal services	Charge at 3‰ of the transaction amount (the minimum and maximum amount are RMB 10.00 and RMB 500.00, respectively)	Individual Clients, Corporate Clients	Market regulation price	11/2009	To be determined	
12	Telegram charges	Send messages according to instructions and business demands of clients	Individual business: RMB 100.00/transaction or equivalent amount in foreign currency for messages to overseas country or region; RMB 80.00/transaction or equivalent amount in foreign currency for messages to Mainland, Hong Kong and Macao; corporate business: RMB 10.00/transaction for intra-city messages, RMB 80.00/transaction for messages to Mainland, Hong Kong and Macao; RMB 150.00/transaction or equivalent amount in foreign currency for messages to any overseas country or region The above charge standard does not cover items with special regulations	Individual Clients, Corporate Clients	Market regulation price	11/2009	To be determined	
13	Postage	Post relevant materials according to instructions and business demands of clients	Charge at the actual amount incurred	Individual Clients, Corporate Clients	Market regulation price	11/2009	To be determined	
14	Query and response for international business and non-international business	Inquire to overseas banks on behalf of customers	Collect the telecommunication fee according to the actual amount incurred	Individual Clients, Corporate Clients	Market regulation price	11/2009	To be determined	
15	Financing arrangement fee for international trade	Arrange financing arrangement according to the fund cost in the market and exchange rate risk	Charge according to the agreement	Corporate Account Client	Market regulation price	02/2014	To be determined	
16	Reimbursement fee	Arrange the reimbursement line for letter of credit	Charge at 1% of the reimbursement amount in each quarter, with the minimum amount of RMB 500.00 per transaction	Corporate Account Client	Market regulation price	11/2009	To be determined	
17	Cash payment in foreign currency	Agency services for cash payment in foreign currency provided to same trade clients	The currency of HK Dollar is charged at 1.15 ‰ of the amount of the cash payment, the minimum amount is HKD 100.00, and the maximum amount is HKD 1,000.00; the currency of US dollars is charged at 2.40‰, the minimum amount of USD 100.00, and the maximum amount is USD 1,000.00	Inter-bank clients	Market regulation price	05/2022	To be determined	
18	Cash transfer of foreign currency	Act as agent of same trade clients for cash transfer of foreign currency	The currency of HK Dollar is charged at 1.15 ‰ of the amount of the cash adjustment, the minimum amount is HKD 100.00, and the maximum amount is HKD 1,000.00; the currency of US dollars is charged at 2.10 ‰, the minimum amount of USD 100.00, and the maximum amount is USD 1,000.00	Inter-bank clients	Market regulation price	05/2022	To be determined	
19	Domestic L/C of Seller	Provides services, including advising, inter-bank transfer, advising of amendment, document return, negotiation, document checking, query, confirming, cancellation, and other relevant services under domestic L/C to the seller.	(1) Advising fee/Inter-bank transfer fee for domestic L/C: RMB 50.00/order; (2) Advising fee for the amendment to domestic L/C: RMB 50.00/order; (3) Transfer fee for domestic L/C: 1‰ of the transaction amount (the minimum amount is RMB 300.00, and the maximum amount is RMB1,000) (4) Cancellation of domestic L/C within validity: RMB 100.00/order; telex fee is charged at the actual amount incurred (5) Document return under domestic L/C: RMB 150.00/order (6) Document Checking fee for domestic L/C: charge at 0.1‰ of the transaction amount (the minimum amount is RMB 200.00, and the maximum amount is RMB 5,000.00/transaction). The telex fee is charged at the actual amount incurred. (7) Negotiation fee for domestic L/C: charge at 1‰ of the transaction amount (the minimum amount is RMB 200.00). The telex fee is charged at the actual amount incurred. (8) Confirming L/C (including notification fee): charge the service fee at 2‰ of the confirmed amount, with the minimum amount of RMB 300.00. Charge on quarterly basis, and the period less than one quarter is taken as one quarter for the charge. (9) Query, communication, payment notice via telex: charge fee at the actual amount incurred.	Corporate Account Client	Market regulation price	05/2022	To be determined	
20	Domestic L/C of Buyer	Provides services like opening, amendment, cancellation, document examination, document return, confirmation and other relevant services under domestic L/C to the buyer.	(1) Opening charge for domestic L/C: charge at 0.15%–1% of the transaction amount (no less than RMB 100.00). Telegraph fee is charged according to actual amount incurred. (2) Service fee for amendment to domestic L/C: RMB 100.00/order; in case of increase in the amount, the additional amount is charged at the standard for the opening fee of L/C, with the minimum amount of RMB 100.00., and no service fee for amendment will be charged. Postage and telecommunication fee are charged at the actual amount incurred. (3) Service fee for document return of domestic L/C: RMB 150.00/order. (4) Handling fee for discrepancy in domestic L/C: RMB 500.00/transaction. (5) Service fee for cancellation for domestic L/C: RMB 100.00/order, telecommunication fee is charged separately. (6) Acceptance charge for usance L/C: charge at 1‰ of the transaction amount on one lump sum basis, with the minimum amount of RMB 300.00. Postage and telecommunication fee are charged at the actual amount incurred.	Corporate Account Client	Market regulation price	04/2021	To be determined	

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
21	Service fee for financing of international trade	Provide services, including document examination, accounts receivable management, aging analysis, collection of payment, financing arrangement and other relevant services associated with financing of international trade (including financing with and negotiation of export invoices)	Charge at 0.1% to 2% of the transaction amount	Corporate Account Client	Market regulation price	07/2019	To be determined	Charges exempted for small and micro-sized enterprise defined by the four ministries and commissions
22	Service fee for export risk participation business	Our bank provides export risk participation services like risk taking, fund participation, inquiry & quote arrangement, delivery and confirmation of messages about risk participation, etc.	Charge according to the agreement	Corporate Account Client	Market regulation price	04/2020	To be determined	

Inter-bank International Business

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Remarks
1	Import Documentary L/C	L/C Opening Amendment and Increase in Amount Amendment to the Valid Period Other amendment Acceptance Cancellation of L/C Handling fee for nonconforming points Processing fees for incoming documents and payment Extension amendment	Charge at 0.2‰–0.85‰ of the transaction amount, with the minimum of RMB 300.00; telegraph fee is charged according to the actual amount incurred. The increased amount is charged at the standard for the opening fee of L/C, with the minimum amount of RMB 100.00; telegraph fee is charged according to the actual amount incurred. Charge the additional service fee at 0.5 ‰ for each three months if the valid period increased is more than three months, and the valid period increased less than three months is taken as three months; the service fee for the increased valid period is charged on the basis of the balance of the L/C, with the minimum amount of RMB 100.00/transaction; unless otherwise the guarantee fund is completed used, the service fee for other amendment is charged at RMB 100.00/transaction. RMB 100.00/transaction Charge at 0.2‰–0.3‰ of the acceptance amount, with the minimum amount of RMB 150.00 RMB 100.00/transaction USD60 or equivalent amount in foreign currency/transaction (charge from the beneficiary) USD 20.00/transaction If the amendment for extension is more than two times, additional processing fee at RMB 100.00/transaction will be charged.	Inter-bank clients	Market regulation price	02/2022	
2	Domestic L/C	Opening Amendment and Increase in Amount Amendment to the Valid Period Processing of documents with nonconforming points Cancellation of L/C Payment Acceptance Electronic Remittance and Transfer Fee	Charge at 0.2 ‰–0.85 ‰ of the amount in the Letter of Credit, with the minimum amount of RMB 300.00; Amendment and increase in amount: The increased amount is charged at the standard for the opening fee of L/C, with the minimum amount of RMB 100.00; and no service fee for amendment will be charged. Charge the additional service fee at 0.5 ‰ for each three months if the valid period increased is more than three months; the service fee for the increased valid period is charged on the basis of the balance of the L/C, with the minimum amount of RMB 100.00/transaction; unless otherwise the guarantee fund is completed used, the service fee for other amendment is charged at RMB 100.00/transaction. Other amendment: RMB 100.00/transaction RMB 450.00 RMB 100.00 (telecommunication fee is charged additionally) Charge according to charge standard for electronic transfer & remittance 0.5‰ of the payment amount of the opening bank under the deferred payment L/C will be charged on a monthly basis, with a minimum of RMB 150.00 RMB 5.00/transaction if the amount is below RMB 10,000 (included) RMB 10.00/transaction if the amount is between RMB 10,000.00 and RMB 100,000.00 (included) RMB 15.00/transaction if the amount is between RMB 100,000.00 and RMB 500,000.00 (included) RMB 20.00/transaction if the amount is between RMB 500,000.00 and RMB 1,000,000.00 (included)				

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Remarks
2	Domestic L/C	Electronic Remittance and Transfer Fee	If the transaction amount is above RMB 1,000,000.00, the fee would be charged at 0.002% of the amount transferred or remitted, with the maximum amount of RMB 200.00.	Inter-bank clients	Market regulation price	02/01/22	
3	Acting Issue of Letter of Guarantee	Service fee for acting issue of letter of guarantee	Charge at 0.5‰ – 1.5‰ of the amount of the guarantee				
		Amendment fee of the guarantee	Amendment and increase in amount: The increased amount is charged at the standard for the service fee of acting issue of guarantee, with the minimum amount of RMB 100.00; and no service fee for amendment will be charged.				
4	Postage and telegram fee	Domestic telegram sending	New Guarantee Issuing with Telegram: RMB 200.00/transaction; amendment and normal telegram sending: RMB 10.00/transaction				
		Telegram sending from Hong Kong, Macao and Taiwan	New guarantee issuing with telegram: RMB 300.00/transaction; amendment and normal telegram sending: RMB 80.00/transaction				
		International telegram sending	New guarantee issuing with telegram: RMB 600.00/transaction; amendment and normal telegram sending: RMB 150.00/transaction				
		Service fee for document return	RMB 200.00/transaction				

1. Unless otherwise agreed, relevant fees shall be charged to the principal of the business in principle.

2. In principle, all business charges shall be collected at the occurrence time of the business. In case of special situations, replenished collection shall be made on a specified date. The collection date shall be no later than the closing date of the business.

3. The expense rate for service fee charged on quarterly basis is the rate for each quarter, and the minimum charge is the minimum amount in each quarter. The service fee for business with the duration less than one quarter will be charged as one quarter. The period beyond ten days of one quarter (calendar days, excluding the 10th day) will be taken as two quarters.

4. For the fees denominated in RMB, the expense may be collected in RMB or equivalent foreign currencies (amount in foreign currencies may be translated according to the selling price of the foreign exchange quote of our bank); if the fee is denominated in USD, the fee may also be paid in RMB (the amount is translated according to the selling price of the foreign exchange quote of our bank) or any foreign current with equivalent amount (translate according to the Exchange Rates of Various Foreign Currencies against USD announced by Administration of Exchange Control).

5. Telecommunication charges incurred in business shall be charged according to the charge standard for telecommunication charge of our bank; postage incurred in the business may be charged according to the standard in the agreement signed between our bank and the local postal service departments.

6. All banking expenses incurred outside of China will be charged to the client according to the actual amount incurred.

7. Where there is any written agreement with the clients, the terms and conditions of such agreement shall prevail.

8. The individual and corporate foreign exchange settlement and purchasing will be handled according to the Bank's rate of foreign exchange settlement at the time of transaction. Clients can get real-time FX rate published by our bank via official website, mobile banking, online banking.

Investment Bank Business

No.	Services		Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Perennial Financial Advisory Business	(1) General services	Refer the following perennial services provided by our bank: 1. Policy analysis and release of information about financial products; 2. Daily consulting services about finance/financial issues; 3. Financial analysis; 4. Special training programs about finance/financial knowledge; 5. Consulting support. General services shall refer to that the client selects one service item from above services. In principle, the service selected shall be provided at least once in a year.	The average annual charge of the agreement shall be RMB 50,000 (or equivalent amount in foreign currency) or less.	Corporate Account Client	Market regulation price	08/2015	To be determined	
		(2) Golden services	Refer the following perennial services provided by our bank: 1. Policy analysis and release of information about financial products; 2. Daily consulting services about finance/financial issues; 3. Financial analysis; 4. Special training programs about finance/financial knowledge; 5. Consulting support. General services shall refer to that the client selects two to three service items from above services. In principle, the services selected shall be provided at least once in a half-year.	The average annual charge of the agreement shall be between RMB 50,000 and RMB 300,000 (included) (or equivalent amount in foreign currency).	Corporate Account Client	Market regulation price	08/2015	To be determined	
		(3) Platinum services	Refer the following perennial services provided by our bank: 1. Policy analysis and release of information about financial products; 2. Daily consulting services about finance/financial issues; 3. Financial analysis; 4. Special training programs about finance/financial knowledge; 5. Consulting support. Platinum services shall refer to that the client selects more than three service items from above services. In principle, the services selected shall be provided at least once in a quarter.	The average annual charge of the agreement shall be between RMB 300,000 and RMB 500,000 (included) (or equivalent amount in foreign currency).	Corporate Account Client	Market regulation price	08/2015	To be determined	
2	Special Financial Advisory Business	(1) Pure financial advisory business dedicated for Equity Investment Projects	Refer to the business in which the Bank provides relevant financial advisory services for private equity institutions and corporate clients with equity financing demands. The service objects are private equity institutions and corporate clients.	Charge financial advisory fees from private equity institutions or corporate clients at a rate of 1%~3% of the investment of private equity institutions.	Corporate Account Client	Market regulation price	08/2015	To be determined	
		(2) Financial advisory services about the private equity investment	Refers to the business in which our bank assists state-owned enterprise private enterprise, direct investment enterprises of brokers and other relevant institutions in raising the private equity investment funds.	Charge financial advisory fees from private equity funds at a rate of 1%~2% of the amount of the private equity investment funds.	Corporate Account Client	Market regulation price	08/2015	To be determined	
		(3) Financial advisory services for management of private equity fund management funds	Refer to the business in which the Bank assists state-owned enterprise private enterprise, direct investment enterprises of brokers and other relevant institutions in managing the private equity investment funds.	Charge financial advisory fee from the private equity investment fund. The financial advisory fee consists of two parts, including basic management and performance bonus. The basis management fee is charged on annual basis at the standard of 0.1% to 2% of the size of the private equity investment fund; the charge standard of the performance bonus is 2% to 20% of the investment income conforming to the calculation standard for bonus stipulated in the agreement after the deduction of the investment cost.	Corporate Account Client	Market regulation price	08/2015	To be determined	
		(4) IPO Financial Advisory Business	Refer to the consulting services about the IPO of clients like scheme design, reform, listing coaching, material production, examination and submission for approval, stick issue and listing provided by the Bank independently or jointly with securities enterprises, accounting firm, law firm and other relevant intermediary agencies.	Charge financial advisory fees to enterprises or cooperative securities brokers at the rate of 0.1~10% of the IPO underwriting fees of enterprises.	Corporate Account Client	Market regulation price	08/2015	To be determined	
		(5) Financial Advisory Business for Refinancing	It refers to the financial advisory services provided by the Bank to listed companies in connection with public offering, non-public offering, allotment of shares and other financing business on a persistent basis.	Charge financial advisory fees to enterprises or cooperative securities brokers at the rate of 0.1~2% of the refinancing amount of enterprises.	Corporate Account Client	Market regulation price	08/2015	To be determined	
		(6) Financial Advisory Business for Merger Planning	It refers to the business in which the Bank acts as a financial advisor in any merger activity to provide consulting services to the merged party or merging party in the merging process like merger planning, target search, design of merge plan, etc. The services may be provided independently or jointly with securities enterprises, accounting firm, law firm and other relevant intermediary agencies.	Charge financial advisory fee from the merging party or the transferring enterprise of the subject at the rate of 0.1% to 2% of the amount of the subject matter of the merger.	Corporate Account Client	Market regulation price	08/2015	To be determined	
		(7) Financial Advisory Business for Merger Financing	It refers to the business in which the Bank acts as a financial advisor in any merger activity, applies integrated approaches like equity, creditors' rights, structural financing, merger loans and so forth to design the most optimized financing plan for the merging party, promote the success of the financing plan, and work hard to promote the achievement of the merger. The services may be provided independently or jointly with securities enterprises, accounting firm, law firm and other relevant intermediary agencies.	Charge financial advisory fee from the party with merger financing demands at the rate of 1% to 2% of the amount of merger financing.	Corporate Account Client	Market regulation price	08/2015	To be determined	

No.	Services	Service Content	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
2	Special Financial Advisory Business	(8) Financial Advisory Business for Debt Financing	It refers to the business in which the Banks design debt financing plan for enterprises, and issue debt products independently or jointly with brokers and other institutions to help enterprises complete the financing.	Charge financial advisory fees to enterprises, cooperative securities brokers or other banks or institutions at the rate of 0.1–1% of the financing amount of enterprises.	Corporate Account Client	Market regulation price	08/2015	To be determined
		(9) Financial Advisory Business for Structural Financing	It refers to the business in which the Bank designs portfolios for assets that may generate cash flow in the future or current equity financing tools, debt financing tools and other standardized financial instruments, and develop divisible financial products that could be sold to investors separately.	Charge financial advisory fees from enterprises, intermediary agencies or investment institutions at the rate of 0.1–3% of the financing amount of enterprises.	Corporate Account Client	Market regulation price	08/2015	To be determined
		(10) Consortium Loan Business	It refers to the business in which the Bank organizes or participates in consortium loan projects, and acts as the initiating bank, agent bank or participating bank to undertake the relevant responsibilities and obligations and provide relevant services to clients.	(1) In principle, the arrangement fee shall be charged at the rate no less than 0.25% of the total amount of the consortium loan on one-time basis; in principle, the commitment fee shall be charged at the rate of no less than 0.2 of the loan balance in each year according to the method specified in the agreement for the consortium loan; the agency fee may be charged on annual basis according to the work load of the agent bank, and other expenses shall be collected according to the terms and conditions of the agreement for the consortium loan; (2) In terms of clients with high quality, the agent bank may reduce or exempt the agency fee according to its own conditions and work load; Upon the consensus reached by members of the consortium loan through negotiation, the amount of relevant expenses like commitment fee may be reduced or exempted according to the reputation of the clients, duration of the loan and project risks.	Corporate Account Client	Market regulation price	08/2015	To be determined
		(11) Others Financial Advisory Business	It refers to the business in which the Bank provides personalized financial advisory services to clients according to agreements signed with clients.	The advisory fee shall be determined by negotiations according to the business complexity. Generally, the amount shall be no lower than 3% of the transaction amount of the enterprise.	Corporate Account Client	Market regulation price	08/2015	To be determined
3	Asset Service Fee	It refers to the Business in which the Bank serves as an asset service agency to engage in the relevant management activities and services in connection with the fundamental assets to asset managers and interbank clients, and charge the corresponding service fee. The services provided shall include but not limited to subsequent management for asset securitization business, financial asset lending, transfer of financial assets, etc.	Charge according to the relevant agreement. The maximum rate of the charge is 3%.	Corporate Account Client	Market regulation price	11/2016	To be determined	
4	Underwriting and management of bonds	The Bank provides underwriting services for Debt Financing Instruments by Non-Financial Enterprises, Debt Financing Plans and other relevant products, as well as the management services for products like Direct Financing Tools.	Charge at the price specified in the relevant agreement	Corporate Account Client	Market regulation price	11/2016	To be determined	
5	Fiduciary management fees for debt financing instruments of non-financial enterprises	Manage and dispose guarantees; participate in debt reorganization on behalf of the holder; apply for property preservation and initiate litigations or arbitrations on behalf of the holder; participate in the bankruptcy procedure on behalf of the holder; fulfill other responsibilities in the fiduciary agreement.	Charge at the price specified in the relevant agreement	Corporate Account Client	Market regulation price	02/2021	To be determined	

Asset Trusteeship Business

No.	Charge Items	Service Contents	Service Price	Applicable Objects	Pricing Basis	Effective Date	Expiration Date	Remark
1	Trusteeship service fee for trust assets	Provide asset custody, fund liquidation, financial accounting, investment supervision, information disclosure and other trusteeship services for trust plans.	Price according to the relevant agreement	Trust Companies	Market regulation price	11/2010	To be determined	
2	Supervision Service Fee for Private Equity Investment Fund	Provide asset custody, fund liquidation, financial accounting, investment supervision, information disclosure and other supervision services for private equity investment fund.	Price according to the relevant agreement	Equity Investment Fund Management Companies	Market regulation price	12/2013	To be determined	
3	Supervision Service Fee for Special Fund	Provide asset custody, fund liquidation, financial accounting, transaction supervision, information disclosure and other supervision services for special funds in different varieties	Price according to the relevant agreement	Customers with Supervision Service Demands for Special Fund	Market regulation price	08/2015	To be determined	

