

HengFeng Bank Personal Service Charging Standard

Pricing Style	Number	Service Project	Service Content	Suitable Customers	Charge Standard	Charge Foundation	Remarks
Government Guided-price	1.1.1	Commission fee of withdrawing cash, transfer and deposit at counter within the bank	Commission fee of remote and local withdrawing cash, transfer and deposit at counter within the bank	Customers with bank card	Free	PBC Released (2016) 261 《Announcement of the PBC on strengthening the paying management and prevention of new types of illegal crime in telecommunication network》	
Market-adjusted price	2.1.1	Debit Card	Account management fee	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	
			Annual fee	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	

		Activating card cost	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	It comes to effect from Jun.01,2018
		Changing card cost	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	It comes to effect from Jun.01,2018
		Reissuing card cost	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	It comes to effect from Jun.01,2018
		Reporting the loss of debit card commission fee	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	
		Reporting the loss of debit card password commission fee	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	
		Commission fee of resetting card password	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	
	2.1.2	Cross-bank withdrawals commission fee	Customers with bank card	Classic card: The first three times per month is charging free, from the fourth time, 4 Yuan for each deal in	《Commercial bank service measures for the administration of the price》	The cross-bank withdraws abroad may charge other fee. It comes to effect from Jun.01,2018

					<p>China, The deal abroad(including Hong Kong, Macao and Taiwan) is charging 15 Yuan for each.</p> <p>Gold card: The deal in China for the first five times per month is charging free, from the sixth time,4 Yuan for a deal.The deal aborad(including Hong Kong, Macao and Taiwan) is charging 15 Yuan for each.</p> <p>Platinum and diamond Card: the deal in china is free; The deal abroad (including Hong Kong, Macao and Taiwan) is charging 15 Yuan for each.</p>		
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			Cross-bank ATM balance inquiries	Customers with bank card	In china : Free Abroad(including Hong Kong, Macao and Taiwan):2 Yuan/each	《Commercial bank service measures for the administration of the price》	It comes to effect from Jun.01,2018
			Cross-bank withdraws benefits to farmers	Customers with bank card	Charging as 0.05% of turnover, at least 1 Yuan/each, at most 10Yuan/each.	《Commercial bank service measures for the administration of the price》	It comes to effect from Jun.01,2018
			Remote ATM depositing, withdrawing and transferring money 、 withdrawing benefits to farmers commission fee within the bank	Customers with bank card	Free	《Commercial bank service measures for the administration of the price》	It comes to effect from Jun.01,2018
			ATM cross-bank transferring commission fee	Customers with bank card	Local cross-bank 3 Yuan/each business ; Remote cross-bank transaction amount's 0.5% as	《Commercial bank service measures for the administration of the price》	

					commission fee, minimum 5 Yuan, maximum 50 Yuan.		
2.1.3	Agent service	Agent to issue and cash national debt	Cash for customers in advance	Charge 1‰ of the redeemed principal as commission fee when redeem in advance.	Charge according to relevant regulations of Ministry of Finance and PBC.		
		Agent commission fee of purchasing insurance	Personal customers	Free	《Commercial bank service measures for the administration of the price》		
2.1.4	Reporting the password loss of Certificate &passbook	Reporting loss commission fee	Depositing customers	Free	《Commercial bank service measures for the administration of the price》		
2.1.5	Reporting the loss of deposit certificate	Reporting loss commission fee	Depositing customers	5 Yuan/each	《Commercial bank service measures for the administration of the price》		
2.1.6	Personal Certificate of Deposit	Commission fee of Opening personal certificate of deposit	Depositing customers	Classic customer:20Yuan/e ach;VIP/Platinum/D iamond customer: Free	《Commercial bank service measures for the administration of the price》		

	2.1.7	Personal e-bank	Commission fee of real-time&cross-bank remittance	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
	2.1.8	Mobile banking	Commission fee of cross-bank remittance	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
	2.1.9	USBKEY	Nominal fee of E-Bank USBKEY	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
	2.1.10	E-Bank digital certificate	E-Bank digital certificate service fee	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
	2.1.11	SMS alerts service fee	Service fee	Personal customers	Free	《Commercial bank service measures for the administration of the price》	
	2.1.12	Service fee of merchant	Selling service fee	Merchant	Pricing by agreement	《Commercial bank service measures for the administration of the price》	
	2.1.13	Acquiring fee	Acquiring fee	Merchant	Pricing by agreement	《Commercial bank service measures for the administration of the price》	
	2.1.14	Inward remittance (Foreign currency and	Inward remittance fee	Personal customers	Free	《Commercial bank service measures for the administration of the price》	

		cross-border RMB)					
			Inquiry and response fee	Personal customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	Also charge telegram fee .Domestic (including HK and Macao):CNY100 per transaction;overseas :CNY200 per transaction
			Return remittance fee	Personal customers	CNY150 per transaction before entering into the account; 1‰ (minimum CNY50 per transaction and maximum CNY300 per transaction)after entering the account .	《Commercial bank service measures for the administration of the price》	Also charge telegram fee before entering the account. Domestic (including HK and Macao):CNY100 per transaction;overseas :CNY200 per transaction

					Classic customer:1 ‰ (minimum CNY50 per transaction and maximum CNY300 per transaction) ; VIP customer: 0.5 ‰ (minimum CNY25 per transaction and maximum CNY150 per transaction) ; Platinum/Diamond customer: Free When remittance with foreign currency cash also charge the price differences.	《Commercial bank service measures for the administration of the price》	
	2.1.15	Outward remittance (Foreign currency and cross-border RMB)	Outward remittance fee	Personal customers			
			Transfer insystem fee	Personal customers	Classic customer:1‰ (minimum CNY20 per transaction and maximum CNY200 per transaction) ; VIP customer:	《Commercial bank service measures for the administration of the price》	

					0.5‰(minimum CNY10 per transaction and maximum CNY100 per transaction) ; Platinum/Diamond customer: Free		
			Inquiry and response fee	Personal customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	Also charge telegram fee .Domestic (including HK and Macao):CNY100 per transaction;overseas :CNY200 per transaction
			Remittance instruction amendment fee	Personal customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
			Report the loss fee	Personal customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
			Stop payment fee	Personal customers	CNY100 per transaction	《Commercial bank service measures for the administration of the price》	
	2.1.16	Electronic payment	Interbank consignment collection	Merchant	Pricing by agreement	《Commercial bank service measures for the administration of the price》	It comes to effect from Jun.01,2018
			Interbank entrustment payment	Merchant	Pricing by agreement	《Commercial bank service measures for the administration of the price》	It comes to effect from Jun.01,2018

			Interbank gateway payment	Merchant	Pricing by agreement	«Commercial bank service measures for the administration of the price»	It comes to effect from Jun.01,2018
			Interbank quick payment	Merchant	Pricing by agreement	«Commercial bank service measures for the administration of the price»	It comes to effect from Jun.01,2018
			Inner-bank consignment collection	Merchant	Pricing by agreement	«Commercial bank service measures for the administration of the price»	It comes to effect from Jun.01,2018
			Inner-bank entrustment payment	Merchant	Pricing by agreement	«Commercial bank service measures for the administration of the price»	It comes to effect from Jun.01,2018
			Inner-bank gateway payment	Merchant	Pricing by agreement	«Commercial bank service measures for the administration of the price»	It comes to effect from Jun.01,2018
			Inner-bank quick payment	Merchant	Pricing by agreement	«Commercial bank service measures for the administration of the price»	It comes to effect from Jun.01,2018
			Identity authentication	Merchant	Pricing by agreement	«Commercial bank service measures for the administration of the price»	It comes to effect from Jun.01,2018
			Face recognition	Merchant	Pricing by agreement	«Commercial bank service measures for the administration of the price»	It comes to effect from Jun.01,2018