

2.4担保承诺业务

2.4 Guarantee and Commitment

一、个人担保承诺业务

I. Personal Guarantee and Commitment

项目编号 Item No.	服务项目 Service Items	服务内容 Service Functions	服务价格 Service Price	适用对象 Targeted Customers	优惠政策 Promotion
DC001	个人出国保函 Personal guarantee for going abroad	为客户提供个人出国保函 开立、撤销、索偿等服务 Issue or revoke personal guarantee for going abroad or claim compenstation for customers	开立50元/笔，撤销、索偿30元/笔 RMB50 per transaction for issuance, RMB30 per transaction for revocation and claim for compensation	个人客户 Personal customers	白金卡（含）以上客户免费，金卡客户可 享受5折优惠 No fee for platinum card or above, 50% discount for gold card

备注：如无特殊说明，上述针对金卡、白金卡等卡种的优惠政策特指借记卡。
Notes: Unless otherwise stated, promotions for gold card and platinum card above are for debit card.

二、对公担保承诺业务

II. Corporate Guarantee and Commitment

项目编号 Item No.	服务项目 Service Items	服务内容 Service Functions	服务价格 Service Price	适用对象 Targeted Customers	优惠政策 Promotion
DC002	开立融资性保函 Issue of financing guarantee	为客户办理开立融资性保 函业务 Issue financing guarantee for customers	每笔按保函金额的2%-6%/年收取，最低840美元/笔或人民 币5000元/笔 2% - 6% of guarantee amount per year for each transaction, minimum USD840 or RMB5,000 per transaction	对公客户 Corporate customers	

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DC003	开立非融资性保函 Issue of non-financing guarantee	为客户办理开立非融资性保函业务 Issue non-financing guarantee for customers	<p>1. 投标保函：每笔按保函金额的0.4%-2%/年收取，最低135美元/笔或人民币800元/笔；</p> <p>1. Bid guarantee: 0.4%-2% of guarantee amount per year for each transaction, minimum USD135 or RMB800 per transaction;</p> <p>2. 履约保函、预付款/还款保函：每笔按保函金额的0.5%-2%/年收取，最低135美元/笔或人民币800元/笔；</p> <p>2. Performance guarantee, advance payment/repayment guarantee: 0.5% - 2% of guarantee amount per year for each transaction, minimum USD135 or RMB800 per transaction;</p> <p>3. 工程维修保函、质量保函、来料加工及来件装配保函、关税保付保函、经营性租赁保函、留滞金保函、租金保函：每笔按保函金额的0.8% - 2%/年收取，最低135美元/笔或人民币800元/笔；</p> <p>3. Engineering maintenance guarantee, warranty guarantee, inward processing and inward assembling guarantee, tariff guarantee, operating lease guarantee, retention guarantee, rent guarantee: 0.8%-2% of guarantee amount per year for each transaction, minimum USD135 or RMB800 per transaction;</p> <p>4. 付款保函、转开国外保函：每笔按保函金额的1%-2%/年收取，最低170美元/笔或人民币1000元/笔；</p> <p>4. Payment guarantee, re-issuing of guarantee against C/G from foreign bank: 1% - 2% of guarantee amount per year for each transaction, minimum USD170 or RMB1,000 per transaction;</p> <p>5. 延期付款保函：每笔按保函金额的1%-2%/年收取，最低840美元/笔或人民币5000元/笔；</p> <p>5. Deferred payment guarantee: 1% - 2% of guarantee amount per year for each transaction, minimum USD840 or RMB5,000 per transaction;</p> <p>6. 分期付款保函、补偿贸易保函：每笔按保函金额的1%-2%/年收取，最低420美元/笔或人民币2500元/笔；</p> <p>6. Installment payment guarantee and guarantee for compensation trade: 1% - 2% of guarantee amount per year for each transaction, USD420 or RMB2,500 per transaction;</p> <p>7. 保释金保函及其他非融资类保函：每笔按保函金额的0.8%-2%/年收取，最低170美元/笔或人民币1000元/笔</p> <p>7. Bail guarantee and other non-financing guarantee: 0.8% - 2% of guarantee amount per year for each transaction, minimum USD170 or RMB1,000 per transaction</p>	对公客户 Corporate customers	

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DC004	其它保函业务 Other guarantee business	为客户提供保函加急、保函修改、保函展期、保函通知、保函通知修改、代客索赔，以及其他与保函相关的代客询价、审核、交易结构安排等各类综合服务 Urgent guarantee, amendment of guarantee, guarantee extension, guarantee advice, amendment of guarantee advice, claim for compensation on behalf of customers and other comprehensive services relating to guarantee such as enquiry on behalf of customers, review and approval and transaction structure arrangement	1.保函加急：（1）当天：170美元/笔或人民币1000元/笔；（2）次日：85美元/笔或人民币500元/笔（业务加急为申请人要求当天或2个工作日内完成） 1. Urgent L/G: (1) Same day: USD170 or RMB1,000 per transaction; (2) Next day: USD85 or RMB500 per transaction; (Urgent business means that the customer applies for completing the business on the same day or within 2 business days); 2.保函修改：135美元/笔或人民币800元/笔； 2. Revision of L/G: USD135 or RMB800 per transaction; 3.保函展期：（1）展期部分收费视同新开立保函收取；（2）另加收人工费135美元/笔或人民币800元/笔； 3. L/G extension: (1) The charge for the extended period will be the same as that of new L/G; (2) Extra 135 USD dollars or RMB800 will be charge as handling fee per transaction. ; 4.保函通知、保函通知修改：170美元/笔或人民币1000元/笔； 4. L/G advice, revision of L/G advice: USD170 or RMB1,000 per transaction; 5.代客索赔：人民币1000元-10000元/笔； 5. Claim for compensation on behalf of customers: RMB1,000-RMB10,000 per transaction; 6.如要求同时出具中英文格式，加收人民币500元/份；如要求出具副本，加收人民币500元/份； 6. For corporate L/G in English and Chinese, add RMB500 per copy; for copies, add RMB500 per copy; 7.其它：每笔按保函金额的0.005%-2%/年收取，最低420美元/笔或人民币2500元/笔 7. Others: 0.005%-2% of L/G amount per year for each transaction, USD420 or RMB2,500 per transaction	对公客户 Corporate customers	

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DC005	银行承兑汇票业务 Bank Accepted Draft (BAD)	为客户提供银行承兑汇票签发、查询，并承诺在票面到期日向持票人无条件支付确定的金额等服务 CITIC Bank provides acceptance and inquiry service at the request of corporate customer, and promises to unconditionally make the payment to the holder on the expiry date	1.银行承兑汇票手续费：每笔按票面金额的0.05%收取； 1. Handling fee: 0.05% as per the face amount; 2.银行承兑汇票敞口风险管理费：以银行承兑汇票承兑业务敞口部分金额为标的金额进行收取；根据客户内部信用评级确定具体的年费率，其中：对A+级（含）以上客户，按年费率0.3%-2.0%收取；对A+以下、BBB级（含）以上客户，按年费率1.5%-3.0%收取；对BB+级（含）以下客户，按年费率2.0%-5.0%收取； 2. Exposure risk management fee for acceptance of BAD: charged based on the exposure amount of the BAD; the annual rate is determined by the customer's internal crediting rating, in which take 0.3% - 2.0% as annual rate for customers rated A+ or above; take 1.5% - 3.0% for customers rated BBB or above but below A+; take 2.0% - 5.0% for customers rated BB+ or below; 3.银行承兑汇票查询：30元/笔 3. Inquiry fee of BAD: RMB30 per transaction	对公客户 Corporate customers	1.银行承兑汇票敞口风险管理费：小微企业免收。小型微型企业划分按《关于印发中小企业划型标准规定的通知》（工信部联企业[2011]300号）规定执行； 1. Exposure risk management fee for acceptance of BAD: SMEs are exempted. Division of small and micro enterprises shall conform to the Notice on Printing and Issuing the Regulations for the Division of Small and Micro Enterprises (G.X.B.L.Q.Y. [2011] No. 300); 2.银行承兑汇票查询：接受客户委托的查询，向客户收取手续费；办理贴现等业务过程中发生的查询手续费免费 2. Inquiry fee of BAD: charged from customer at request of making inquiry. Inquiry of BAD in the process BAD discounting is free of charge.
DC006	代理纸票信息登记 Acting for registration of paper draft information	通过票据系统代理他行登记纸票信息 Register paper draft information on behalf of other banks through the draft system	0.10-1.00元/笔 RMB0.10-1.00 per transaction	对公客户 Corporate customers	

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DC007	贷款承诺 Loan commitment	在有效期内和一定的授信条件下，承诺给客户一定金额的贷款资金 Promise to grant some loan within the valid period and under the credit conditions	1.可随时无条件撤销的贷款承诺，按承诺金额的0-0.5%一次性收取； 1. Loan commitment that can be unconditionally canceled at any time, 0-0.5% of commitment amount, charged in a lump sum; 2.不可无条件撤销的贷款承诺：若承诺期限不超过1年（含），按贷款承诺金额或未提款金额的0.3%-2%/年一次性或分次收取；若承诺期限超过1年，按贷款承诺金额或未提款金额的0.6%-3%/年一次性或分次收取。（其中：未提款金额=合同承诺金额-借款人已提款金额） 2. Loan commitment that cannot be unconditionally canceled: if the commitment term is no more than one year, 0.3% - 2% of commitment amount or undrawn amount, charged in a lump sum or by several times; if the commitment term is more than one year, 0.6% - 3% of commitment amount or undrawn amount, charged in a lump sum or by several times. (Including: Undrawn amount = contract commitment amount-amount drawn down by the borrower)	对公客户 Corporate customers	小微企业免收。小型微型企业划分按《关于印发中小企业划型标准规定的通知》（工信部联企业[2011]300号）规定执行 SMEs are exempted. Division of small and micro enterprises shall conform to the Notice on Printing and Issuing the Regulations for the Division of Small and Micro Enterprises (G.X.B.L.Q.Y. [2011] No. 300)

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DC008	银团贷款承诺 Syndicated loan commitments	我行作为银团贷款成员行，就借款人在有效提款期内未提用贷款额度而准备一定资金以备借款人提用 As a member of a syndicated loan, the Bank will prepare an amount for the non-withdrawn amount of the borrower during the effective withdrawal period	按协议价格收取，但不得低于未提取贷款余额的0.05%/年 Charged according to agreed price, no less than 0.05%/year of the available loan balance	对公客户 Corporate customers	
DC009	法人账户透支额度 Overdraft limit of corporate account	根据客户申请，核定账户额度，允许在其结算账户存款不足以支付时，在核定的透支额度内支取信贷资金 Decide the account line based on the customer's application so that the customer could withdrawal credit funds within the overdraft line when the balance of his settlement account is insufficient for payment	按核定的透支额度收取，原则上不低于0.2%/年 Charged based on approved overdraft limit, no less than 0.2% per year in principle	对公客户 Corporate customers	小微企业免收。小型微型企业划分按《关于印发中小企业划型标准规定的通知》（工信部联企业[2011]300号）规定执行 SMEs are exempted. Division of small and micro enterprises shall conform to the Notice on Printing and Issuing the Regulations for the Division of Small and Micro Enterprises (G.X.B.L.Q.Y. [2011] No. 300)

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DC010	对外担保业务 External guarantee	为客户提供担保服务 Provide guarantee service for customers	<p>1.电子商业汇票保证业务：按照业务敞口部分金额收取担保费，具体收费标准：对新A+级（含）以上客户，年费率为1.2%-2.0%；新A+以下、新BB级（含）以上客户，年费率为2.0%-3.0%；新B级（含）以下客户，年费率为3.0%-5.0%。</p> <p>1.Electronic commercial draft: Charged based on part of the business exposure amount. Specific charging standard: annual fee rate of 1.2%-2.0% for customers rated new A+ or above; annual fee rate of 2.0%-3.0% for customers rated new BB or above but below new A+; annual fee rate of 3.0%-5.0% for customers rated new B and below.</p> <p>2.结构融资业务担保：按担保金额的0.1%-3%/年收取</p> <p>2. Structured financing guarantee: 0.1%-3% of guarantee amount for each transaction per year</p>	对公客户 Corporate customers	小微企业免收。小型微型企业划分按《关于印发中小企业划型标准规定的通知》（工信部联企业[2011]300号）规定执行 SMEs are exempted. Division of small and micro enterprises shall conform to the Notice on Printing and Issuing the Regulations for the Division of Small and Micro Enterprises (G.X.B.L.Q.Y. [2011] No. 300)

备注：
Notes:
对公保函相关要求：
Requirements about corporate guarantee:

- 1.保函手续费=保函金额*年费率*担保天数/360，采用一次性前端收费方式，最低计费期间为1个季度（90天），不足1个季度的按1个季度计收手续费；
1. L/G transaction fee=guarantee amount*annual fee rate*guarantee days/360. If one-time front-end charge is applied, minimum charge period is one quarter (90 days). Less than one quarter should be counted as one quarter;
- 2.备用信用证业务参照保函业务收费标准执行。
2. Standby L/C shall be handled in accordance with the charging standards of L/G.