

2.5保理业务

2.5 Factoring Business

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
BL001	信用风险担保 Credit risk guarantee	国内保理买方信用风险担保 Buyer's credit risk guarantee in domestic factoring	国内保理业务中，债权人与银行签订保理协议后，由银行为债务人核定信用额度，并在核准额度内，对债权人无商业纠纷的应收账款，提供约定的付款担保 In domestic factoring, creditor signs the factoring agreement with CITIC Bank that decides the credit line for the debtor and guarantees the payment of account receivables without commercial disputes to the creditor within the credit line	信用风险担保额度的0.5%-4%，一次性或分次收取 0.5% - 4% of credit risk guarantee amount, charged in a lump sum or by several times	对公客户 Corporate customers	
		进口双保理买方信用风险担保 Buyer's credit risk guarantee in two-factoring import factoring	在进口双保理模式中，作为进口保理商，向出口保理商为债务人核定信用额度，并在核准额度内提供信用风险担保的服务 In two-factoring import factoring, CITIC Bank defines the credit line of debtor for export factor and provides credit risk guarantee within the approved line	信用风险担保额度的0.5%-5%，一次性或分次收取 0.5% - 5% of credit risk guarantee amount, charged in a lump sum or by several times	对公客户 Corporate customers	

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BL002	应收账款管理 Management of account receivables	应收账款收账/催收 Collection of account receivables	<p>应收账款催收，银行根据应收账款账期，主动或应债权人要求，采取电话、函件、上门催款直至法律手段等对债务人进行催收</p> <p>In the collection of account receivables, CITIC Bank actively or in response to the request of creditor, collects funds from the debtor through telephone, letter and door-to-door collection</p>	催收金额的0.2%-3%，一次性或分次收取 0.2% - 3% of collection amount, charged in a lump sum or by several times	对公客户 Corporate customers	
		应收账款管理费 Management fee of account receivables	<p>银行根据债权人的要求，定期或不定期向其提供关于应收账款的回收情况、逾期账款情况、对账单、分类汇总等各种财务和统计报表，协助其进行应收账款管理</p> <p>In response to the request of creditor, CITIC Bank regularly or irregularly provides financial reports and statistical reports about the collection, overdue accounts, statement and aggregation of account receivables to facilitate the management</p>	所管理的应收账款总金额的0.1%-2%，一次性或分次收取 0.1%-2% of account receivables under the management, charged in a lump sum or by several times	对公客户 Corporate customers	

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		保理融资项下池管理 Pool management under factoring financing	根据客户应收账款特点，为客户提供不同于单笔应收对应融资的池融资服务，银行需通过实时监控应收账款余额、现金池余额等方法维持合理融资水平，为客户提供融资期限长于账期的融资服务 Based on features of account receivables, CITIC Bank provides pool financing services different from single corresponding financing of account receivables. CITIC Bank needs to maintain a balanced financing level through a real-time monitoring on the balance of account receivables and cash pool, thereby providing a financing service with longer financing term than account term for customers	池规模的0.5%-1%，一次性或分次收取 0.5% - 1% of pool volume, charged in a lump sum or by several times	对公客户 Corporate customers	
		国际保理业务单据处理费 Documents handling fee for international factoring business	国际保理业务项下银行处理及审核发票、关单等贸易单据的服务 CITIC Bank handles and reviews trade documents like invoice and shipping orders under the international factoring business	每张单据收取10美元或等值外币 USD10 or equivalent in foreign currency for each document	对公客户 Corporate customers	
		国内保理业务单据处理费 Documents handling fee for domestic factoring business	国内保理业务项下银行处理及审核发票、发货单、验收单等贸易单据的服务 CITIC Bank handles and reviews trade documents like invoice, shipping orders and acceptance certificates under the international factoring business	每张单据收取50元 RMB50 for each document	对公客户 Corporate customers	

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BL003	保理业务处理费 Handling fee for factoring business	保理项下查询费 Inquiry fee under the factoring business	保理业务、应收账款质押及转让查询服务 Inquiry on factoring business and pledge and assignment of account receivables	100元/次 RMB100 each time	对公客户 Corporate customers	
		保理项下邮费 Postage under the factoring business	保理业务项下银行代为办理邮政/快递服务 CITIC Bank handles postal or express delivery services under the factoring business for customers	参照当地快递公司标准，合理确定 Determine the postage based on the charging standard of local express company	对公客户 Corporate customers	
		保理项下公证费 Notarial fee under the factoring business	保理业务项下银行代为办理公证服务 CITIC Bank handles notarial services under the factoring business for customers	参照当地公证处标准，合理确定 Determine the notarial fee based on the charging standard of local notary office	对公客户 Corporate customers	
		保理项下EDI报文费 EDI message fee under the factoring business	保理业务发出EDI报文服务 Send EDI message under the factoring business	200元/次 RMB200 each time	对公客户 Corporate customers	

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		保理顾问业务 Consulting	设计融资结构，制作融资建议书（包括但不限于为企业设计保理结构、是否有追索等） Design financing structure and prepare financing proposal (including but not limited to designing factoring structure and determining the right recourse for enterprises)	50-500万元/次 RMB500,000 - RMB5 million each time	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)
			企业（包括债权人和债务人）所属行业和承租人市场调研 Conduct a survey on the industry of enterprises (including creditor and debtor) and lessee market	10-100万元 RMB100,000 - RMB1 million	对公客户 Corporate customers	
			定期提供国内保理市场分析报告 Regular analysis report on domestic factoring market	5-10万元/份 RMB50,000 - RMB100,000 for each report	对公客户 Corporate customers	
			定期提供国际保理市场分析报告 Regular analysis report on international factoring market	10-20万元/份 RMB100,000 - RMB200,000 for each report	对公客户 Corporate customers	
			定期提供授信政策和经典案例分析 Regular analysis on credit policies and classic cases	5-10万元/份 RMB50,000 - RMB100,000 for each report	对公客户 Corporate customers	
			提供保理之外的多元化融资建议 Suggestions on diversified financing excluding factoring	10-100万元 RMB100,000 - RMB1 million	对公客户 Corporate customers	
			起草协议文本（包括但不限于有追/无追保理协议、担保协议、回购协议等） Prepare agreement (including but not limited to recourse/non-resource factoring agreement, guarantee agreement and repurchase agreement)	10-100万元/份 RMB100,000 - RMB1 million for each agreement	对公客户 Corporate customers	

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BL004	保理业务增值服务 Value-added services of factoring business		提供应收类资产盘活的综合融资解决方案 Provide integrated financing solutions to revitalize receivables	10-300万元 RMB100,000 - RMB3 million	对公客户 Corporate customers	
			提供经营性租赁融资解决方案 Provide operating lease financing solutions	10-300万元 RMB100,000 - RMB3 million	对公客户 Corporate customers	
			提供融资性租赁综合解决方案 Provide integrated solutions of finance leases	10-300万元 RMB100,000 - RMB3 million	对公客户 Corporate customers	
			其他与保理有关的顾问咨询服务，如再保理、代付、定制服务等 Other consulting fee about factoring, for example re-factoring, agency payment and customized services.	10-300万元 RMB100,000 - RMB3 million	对公客户 Corporate customers	

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		国际保理业务资信调查费 Credit investigation fee of international factoring business	根据客户、卖方/出口保理商申请，银行从保理业务角度对交易对手进行调查和资信评估，形成书面报告供客户参考，业务承做与否由客户自身决定 In response to the application of the customer, seller/export factor, CITIC Bank conducts the investigation and credit rating on the counterparty from the perspective of factoring business and develops a written report to the customer for reference. It is the customer who decides whether to do the business	200-400美元/户，一次性收取 UDS200 - USD400 per account, charged in a lump sum	对公客户 Corporate customers	
		国内保理业务资信调查费 Credit investigation fee of domestic factoring business	根据客户、卖方/出口保理商申请，银行从保理业务角度对交易对手进行调查和资信评估，形成书面报告供客户参考，业务承做与否由客户自身决定 In response to the application of the customer, seller/export factor, CITIC Bank conducts the investigation and credit rating on the counterparty from the perspective of factoring business and develops a written report to the customer for reference. It is the customer who decides whether to do the business	1000-2000元/户，一次性收取 RMB1,000 - RMB2,000 per account, charged in a lump sum	对公客户 Corporate customers	
		银团保理融资 Syndicated factoring financing	具体收费项目、项目内容及收费标准参见银团贷款 Refer to syndicated loan for charge items, service functions and charging standard	参照银团贷款 Refer to syndicated loan	对公客户 Corporate customers	