

2.11电子银行业务

2.11 E-banking

一、服务及工本费

I. Service Fee & Production Cost

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
DZ001	电子银行渠道服务 Electronic banking channel services	为客户开通公司网银、银企直联、手机银行、电话银行等电子银行服务渠道业务 Opening corporate online banking, bank-enterprise direction connection, mobile banking, telephone banking and other electronic banking channel business	1.网上银行日常服务：15元/月/账户； 1. Online banking daily services: RMB15/month/account; 2.银企直联开通费：10万元/客户； 2. Opening fee for bank-enterprise direct connection: RMB100,000/customer; 3.银企直联日常服务：200元/月/账户 3. Daily services for bank-enterprise direct connection: RMB200/month/account	对公客户 Corporate customers	
DZ002	电子银行账户增值服务 E-banking account value-dded services	为电子银行渠道中的账户提供附属账户服务及相关增值服务，包括但不限于：（1）附属账户管理服务，即为客户搭建账户内部登记簿分户核算体系，并提供二级账户之间资金划转、主账户与二级账户之间资金划转、回单、凭证、计息、询证、税务等一系列服务；（2）对公账户收付控制，即满足客户对资金流向进行控制的需求，为客户建立完整、安全、便捷的收付款流程 Provide supplementary account services and associated value-added services for accounts in electronic banking channels, including but not limited to: (1) Supplementary account management services, namely, setting up account management system for the customer's internal register and providing funds transfer between Grade 2 accounts, and funds transfer, return receipt, voucher, interest rate calculation, inquiry, tax and other services between master account and Grade 2 accounts; (2) Corporate account receipt and payment control, that is, to meet customer's need for control of the flow of funds, establishing a complete, safe and convenient payment process for the customer	1.附属账户体系服务：500元/月/体系； 1. Supplementary account system services: RMB500/month/system; 2.附属账户资金分户服务：按照开立的附属账户的数量，200元/月/账户； 2. Supplementary account fund separation service: based on the number of supplementary accounts opened, RMB200/month/account; 3.附属账户资金交易服务：按交易金额的0.3%收费，按月从客户主账户扣收 3. Supplementary account fund transaction service: 0.3% of the transaction amount, monthly deduction from the customer's master account 4.账户收付控制：200元/月/账户 4. Account receipt and payment control: RMB200/month/account	对公客户 Corporate customers	1.“附属账户资金分户服务”和“附属账户资金交易服务”，可根据客户选择，二选一，仅收取其中一项费用； 1. Customer can select either "Supplementary account fund seperation service" or "Supplementary account fund transaction service", with only the fee for one of them charged; 2.附属账户资金分户服务：推出按照账户数量区间进行优惠的政策，具体如下： 2. Supplementary account fund separation service: Discount policies depend on the range of the number of accounts. Relevant details are set below: 附属账户数量    优惠套餐 Number of supplementary accounts    Discount package 0-100户（含）    120元/月/账户 0 - 100 (inclusive) accounts    RMB120/month/account 100-500户（含）    80元/月/账户 100 - 500 (inclusive) accounts    RMB80/month/account 500-3000户（含）    40元/月/账户 500 - 3,000 (inclusive) accounts    RMB40/month/account 3000-7000户（含）    20元/月/账户 3000 - 7,000 (inclusive) accounts    RMB20/month/account 7000户以上    10元/月/账户 More than 7,000 (inclusive) accounts    RMB10/month/account 3.附属账户资金交易服务：推出按照交易量区间进行优惠的政策，具体如下： 3. Supplementary account fund transaction service: Discount policies depend on the range of transaction amount. Relevant details are set below: 附属账户年交易量    优惠套餐 Annual transaction amount of supplementary account    Discount package 0～1亿元（含）    交易金额的3% RMB0 - RMB100 million (inclusive)    3% of transaction amount 1～5亿元（含）    交易金额的2% RMB100 - 500 million (inclusive)    2% of transaction amount 5～10亿元（含）    交易金额的1% RMB0.5 - 1 billion (inclusive)    1% of transaction amount 10～30亿元（含）    交易金额的0.8% RMB1 - 3 billion (inclusive)    0.8% of transaction amount 30～50亿元（含）    交易金额的0.6% RMB3 - 5 billion (inclusive)    0.6% of transaction amount 50～80亿元（含）    交易金额的0.5% RMB5 - 8 billion (inclusive)    0.5% of transaction amount 80～100亿元（含）    交易金额的0.4% RMB8 - 10 billion (inclusive)    0.4% of transaction amount 100亿元以上    交易金额的0.3% More than RMB10 billion    0.3% of transaction amount 4.在客户完备附属账户信息的前提下，附属账户有交易行为且存款达到50万（含）以上的，可以依据客户综合贡献，在上述优惠基础上，对服务价格实施再打1-5折的费率优惠； 4. Under the precondition that the customer completes the information of supplementary account, a discount of 50% to 90% can be offered for the service price based on the above-mentioned discounts and the customer's overall contributions, if the supplementary account has transactions and the deposit reaches RMB500,000 (inclusive) or above; 5.对“账户收付控制”服务实施免费 5. No fee is charged for the "account receipt and payment control" service

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DZ003	数字证书年费 Annual fee of digital certificate	为客户提供公司网银操作员数字证书认证服务 Provide digital certificate authentication service for the operator of corporate Internet banking	200元/年/本; 开通时收取, 以后每年开通月份收取 RMB200 per year for each certificate; charged in the month when the digital certificate is enabled every year	对公客户 Corporate customers	对“数字证书恢复”服务实施免费 Free for digital certificate recovery
DZ004	电子介质工本费 e-medium cost	为客户提供USBKey、ETC电子标签等载体服务 Provide USBKey and ETC OBU carriers for customers	1.普通USBKEY工本费: 1. Ordinary USBKey cost: (1) 个人: 40元/支; (1) Personal customers: RMB40 each; (2) 对公: 80-90元/支 (2) Corporate customers: RMB80-90 each 2.蓝牙USBKEY工本费: 2. Bluetooth USBKEY cost: (1) 个人: 55元/支 (1) Personal customers: RMB55 each; (2) 对公: 80元/支 (2) Corporate customers: RMB80 each 3.银企直联专用USBKEY(对公): 500元/支 3. USBKEY specialized for bank-corporate linkage (corporate): RMB500 each 4.高速签名终端(对公): 5万元/个 4. Speedy signature terminal (corporate): RMB50,000 each 5.ETC电子标签费: 5. ETC OBU: 15-400元/个, 在收费方式上分为三种: RMB15-400 each, having three charging types: (1) 签约时扣收; (1) Charged when signing agreement; (2) 签约时免费赠送, 但未达到协议约定期限解约时扣收; (2) Give customers for free when signing agreement, but still charged if the agreement is terminated before expiration of agreed-upon period; (3) 出现丢失、人为损坏或持有时间超过协议约定期限后损坏的, 补办时扣收 (3) Charged when applying for a new one if the old one is lost, damaged artificially or damaged when the holding period exceeds the agreed-upon period	全部客户 All customers	USBKEY工本费: 个人白金卡(含)以上客户免收 USBKey cost: No fee for individuals holding platinum card or above

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二、现金管理  
II. Cash Management

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
DZ005	现金管理服务 Cash management services	为客户提供账户管理、收款管理、付款管理、投资管理、融资管理等日常现金管理服务，或为客户提供现金管理项目咨询、现状梳理、方案设计、系统测试上线等一揽子项目服务 Provide customers with cash management services such as account management, receipt management, payment management, investment management, financing management,or provide cash management project advice,situation review, program design, system testing and launch and other package services	1.日常服务：200元/月/账户； 1. Daily services: RMB200/month/account; 2.项目服务：不低于5万元/次 2. Project services: no less than RMB50,000/time	对公客户 Corporate customers	
DZ006	现金池服务 cash pool services	为客户实现资金的统一集中管理，提供包括资金归集划拨、账户资金余额管理等服务 Perform centralized management of enterprise funds and provide services like fund sweep & cover and account balance management	按加入现金池的账户数收取，800元/月/账户 Based on number of accounts included, RMB800/month/account	对公客户 Corporate customers	

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三、电子票据业务

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
DZ007	电子商业汇票服务年费 Annual fee of electronic commercial draft service	1.金融机构客户：为客户提供承兑签收、贴现签收、质押签收、提示付款签收、转贴现、再贴现、买入央行票据以及票据信息查询、业务办理查询等服务； 1. Financial institution customers: Provide services like signing against acceptance, signing against discount, signing against pledge, signing against presentation for payment, inter-bank discount, re-discount, inquiry on central bank payer purchase and draft information and business inquiry; 2.非金融机构客户：为客户提供出票申请、承兑申请、收票、背书转让、贴现申请、质押、提示付款以及票据信息查询、业务办理查询等服务 2. Non-financial institution customers: Provide services like application for draft, application for acceptance, collection, endorsed transfer, application for discount, pledge, presentation for payment and draft information inquiry and business inquiry	1.金融机构客户：1000元/年/户； 1. Financial institution customers: RMB1,000 per year for each customer ; 2.非金融机构客户：200元/年/户 2. Non-financial institution customers: RMB200 per year for each customer.	对公客户 Corporate customers	

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四、电商金融业务  
IV. E-commerce financial services

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
DZ008	电子商务服务 E-commerce services	为电子商务客户提供资金管理、客户管理、支付转账、订单管理、在线融资等日常服务，以及根据客户需求，提供客户现状梳理、专业咨询、平台搭建方案设计、系统测试上线等电子商务项目服务或电子招投标服务 Provide e-commerce customers with financial management, customer management, payment transfer, order management, online financing and other daily services, and according to customer needs, provide customer situation review, professional consulting, platform construction program design, system testing and launch and other e-commerce project services or electronic bidding services	1.日常服务：1000元/商户/月； 1. Daily services: RMB1,000/merchant/month; 2.增值服务：（1）电子商务项目服务：不低于5万元/次； 2. Value-added services: (1) E-commerce project services: no less than RMB50,000/time; （2）电子招投标服务：5万元/项目 (2) Electronic bidding services: RMB50,000/project 3.电商管家服务费：不低于5万元/年 3. E-commerce butler service fee: no less than RMB50,000/ year 4.跨境电子商务外汇支付服务：按人民币清算金额的0.2%-1%收取 4. Cross-border e-commerce foreign exchange payment: 0.2%-1% of the RMB settlement amount	对公客户 Corporate customers	

备注：  
Note:

1.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。  
1.Unless otherwise stated, promotions for gold card and platinum card above are for debit card only.

2.我行发行的借记卡主题卡、联名卡优惠政策以宣传手册/折页为准。  
2.The brochure/flyer should be taken as the final version of the preferential policies of themed debit cards and co-branded cards.