

2.8 委托代理业务

2.8 Entrusted & Agency Business

一、委托贷款业务

I. Entrusted Loan

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
WD001	委托贷款 Entrusted loan	起草委托贷款相关协议文本，受委托人委托进行资金投向监管和利息划转，协助委托人进行贷后管理并催收贷款本息，协助委托人办理展期、还旧借新或借新还旧处理 Draft entrusted loan agreement, conduct fund orientation supervision and interest transfer as entrusted by client, assist client in conducting post-loan management and collecting loan principal and interest, assist client in renewing loan, repaying old loan and borrowing new loan or repaying old loan with new loan	1.对公委托贷款：按委托贷款本金的0.05%-1%/年收取，且最低不得低于1万元/年； 1. Corporate entrusted loan: 0.05% - 1% of entrusted loan principal per year, no less than RMB10,000 per year; 2.个人委托贷款：按委托贷款本金的0.05%-1%/年收取，且最低不得低于1000元/年 2. Personal entrusted loan: 0.05% - 1% of entrusted loan principal per year, no less than RMB1,000 per year	全部客户 All customers	
WD002	代理政策银行贷款 Loan business on behalf of policy banks	代理政策银行发放贷款业务 Issue loans on behalf of policy banks	按委托贷款本金的0.05%-0.1%收取 0.05%-0.1% of entrusted loan principal	对公客户 Corporate customers	
WD003	住房委托贷款 Entrusted housing loan	受住房公积金管理中心等机构委托，以其管理的公积金归集资金为来源，向符合条件的客户发放贷款 Issue loans to qualified customers with the provident fund as the source of funds as entrusted by the Housing Accumulation Fund Management Center or other agencies	按贷款利息收入的5%收取；或协议定价 5% of loan interest income or agreed price	对公客户 Corporate customers	

二、代收付款业务

II. Agency Collection and Payment

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
WD004	代收付款业务 Agency collection and payment	按照市场化原则接受相关客户委托，办理代收水、电、燃气、通讯、有线电视、交通违章付款等费用，以及代付工资、社会保险金、住房公积金等代收代付业务 Collection of water, electricity, gas, communication, cable TV and traffic violation bills on behalf of the customer, agency payroll service, agency payment of social insurance and housing provident fund	按代收付款金额的1%收取，最低1元/笔；或协议定价 1% of agency collection and payment amount, minimum RMB1 per transaction; or agreed price	对公客户 Corporate customers	

三、代理财政业务

III. Agency Management of Fiscal Income and Expense

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
WD005	代理财政业务 Agency management of fiscal income and expense	根据各级财政部门的要求，为客户提供代理财政非税收入收缴、财政其他资金收入收缴和拨付管理，代理财政授权支付、财政直接支付；以及代理国库现金管理等服务 Provide services based on the requirement of financial authority at different levels, including non-tax revenue collection, collection and appropriation of other fiscal revenue, finance authorized payment, direct finance payment and agency service of treasury cash management	按照各级财政规定的收费标准执行；或协议定价 Subject to regulations of financial authority at different levels, or agreed price	对公客户（各级财政单位） Corporate customers (fiscal departments at different levels)	

四、代理结算业务

IV. Agency Settlement Service

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
WD006	代理跨境功能性汇款 Agency cross-border functional remittance	我行作为跨境汇款公司代理机构，为客户办理汇款、解付、结汇和人民币分发业务 As the agent of cross-border remittance company, CITIC Bank provides remittance, payment, settlement and RMB distribution services for customers	收费标准按汇款公司最新收费标准执行 Refer to the latest charging standards of remittance company	全部客户 All customers	
WD007	预约开立境外银行账户 Scheduled opening of overseas bank account	为客户办理预约开立境外银行账户业务 Handle scheduled opening of overseas bank account for customers	200元/次 RMB200 each time	个人客户 Personal customers	
		向客户提供票据综合管理服务，包括但不限于： （1）票据项目、业务推荐，代理客户发起查询查复、托收，上门取票、送票，代客户录入票据信息，代理客户保管票据等服务；（2）票据（包括纸票和电票）及其他入池资产的托管、托收、质押、查询、统计、集团池额度管理和费用计价等票据池业务服务；（3）我行做为标准化票据业务存托机构，根据《标准化票据管理办法》及存托协议约定，为标准化票据提供基础资产归集、管理、创设、信息服务、组织认购以及产品到期处理等服务	1. 票据综合管理业务：按票面金额的0.5%（含）以下收取；其中，票据池业务按年日均在池票据等资产金额的0.5%（含）以下收取； 1. General management of bills: 0.5% or below of par value of bill; specifically, bill pool business is charged at less than 0.5% (inclusive) of the daily average amount of pool bills and other assets within a year; 2. 标准化票据存托业务：以标准化票据基础资产票面金额为标的金额进行收取；根据基础资产信用主体的信用评级确定		

WD008	票据综合管理业务 General management of bills	提供客户一般管理账单，包括但不局限于(1)推荐账单及业务，发起询问及答复客户，收单，上门收单及账单交付，账单输入及客户账单保管；(2) 票据池业务及诸如保管、收单、质押、查询、统计、集团池额度管理及费用定价的账单(包括纸质账单及电子账单)及其他打包资产；(3) 作为标准化票据业务托管机构，CITIC Bank 提供诸如底层资产收单、管理、创建、信息等服务，组织认购，及标准化票据到期处理符合《标准化票据管理办法》及《标准化票据业务托管协议》。	具体的年费率：A+级，按年费率0.5%-0.7%收取；AA级，按年费率0.3%-0.5%收取；AA+或AAA级，按年费率0.1%-0.3%收取；基础资产非上市公司的，且在债券市场无信用信息披露的，年费率按照对标准化票据投资价值判断有实质性影响的信息确定 2. Standardized bill depository business: Charge based on the par amount of the underlying asset of the standardized bill; Determine the specific annual fee rate according to the credit rating of the credit entity of underlying asset: an annual rate of 0.5%-0.7% for A+ level; an annual rate of 0.3%-0.5% for AA level; an annual rate of 0.1%-0.3% for AA+ or AAA level; If the underlying assets do not belong to listed companies and there is no credit information disclosed in the bond market, the annual fee rate is determined based on the information that has a substantial impact on the judgment of the investment value of the standardized bills	对公客户 Corporate customers
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五、代理销售业务

V. Agency Sales

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
WD009	国债提前兑付业务 Early payment of T-bond	为客户办理国债提前兑付业务 Handle early payment of T-bond for customers	1.储蓄国债（凭证式）：2002年前按提前兑付金额的0.2%收取；2002年（含）后按提前兑付金额的0.1%收取； 1. Certificate T-bond: 0.2% of early payment amount for T-bond issued before 2002; 0.1% of early payment amount for T-bond issued in 2002 or later; 2.储蓄国债（电子式）：按提前兑付金额的0.1%收取 2. Savings T-bond (electronic): 0.1% of early payment amount	全部客户 All customers	
WD010	债券代理结算业务 Agency bond settlement	我行作为代理行，为境外机构投资者投资中国银行间债券市场提供账户开立、代理交易和结算、办理本息兑付等服务 As a correspondent bank, the Bank provides account opening, transaction and settlement, payment of principal and interest and other services for overseas institutional investors to invest in China's interbank bond market.	协议定价 Agreed price	全部客户 All customers	
WD011	代理基金业务 Agency fund service	为客户提供基金产品销售及相关服务 Provide sales of fund products and relevant services	1.申购费、认购费、赎回费：按基金产品申购/认购/赎回金额的0-5%，一次性收取； 1.Subscription fee, purchase fee, redemption fee: 0 - 5% of subscription/purchase/redemption amount of fund product, charged in a lump sum; 2.销售服务费：按基金产品的保有金额0-1%，每日计提。 2. Sales service fee, rake-off: 0 - 1% of holding amount of fund product, accrued daily	对公客户 Corporate customers	
		为客户提供保险产品销售及相关服务		对公客户	

WD012	代理保险业务 Agency insurance	为客户提供保险产品及相关服务 Provide sales of insurance products and relevant services	协议定价 Agreed price	对公客户 Corporate customers	
WD013	代理信托及资产管理计划业务 Agency trust and asset management plan business	为客户提供信托产品及各类资产管理计划的代为推介服务、推荐信托计划及各类资产管理计划的投资者，以及提供销售建议和咨询等一揽子综合金融服务 Provide referral service of trust products and various asset management plans to customers, recommend investors of trust plans and various asset management plans, provide a full package of financial services including suggestions and consultation on the product sales	按所代理信托产品及各类资产管理计划金额的0-5%的年化费率收取；或按协议价格收取 0 - 5% of agency trust product amount and various asset management plans (annualized); or charged as per agreement	对公客户 Corporate customers	
WD014	代销理财业务 Agency wealth management	为客户提供代销理财产品销售及相关服务 Provide sales of agency wealth management products and relevant services	1.申购费、认购费、赎回费：按代销理财产品申购/认购/赎回金额的0.05-3%，一次性收取； 1. Subscription fee, purchase fee, redemption fee: 0.05 - 3% of subscription/purchase/redemption amount of agency wealth management product, charged in a lump sum; 2.销售服务费：按代销理财产品的保有金额0.05-2%，每日计提 2. Sales service fee, rake-off: 0.05 - 2% of holding amount of agency wealth management product, accrued daily	对公客户 Corporate customers	
WD015	代理上海黄金交易所贵金属业务 Precious metal trading on behalf of Shanghai Gold Exchange	为客户开通上海黄金交易所贵金属交易功能，代理客户在上海黄金交易所进行贵金属交易 Enable precious metal trading function in Shanghai Gold Exchange for customers and conduct precious metal trading in Shanghai Gold Exchange on behalf of customers	1.个人客户：按上海黄金交易所规定执行； 1. Personal customers: Subject to regulations of Shanghai Gold Exchange; 2.对公客户：现货实盘、现货即期、现货延期、询价即远期合约交易手续费，按照交易金额的0.15%收取；其他费用按上海黄金交易所规定执行 2. Corporate customers: 0.15% of trading amount for handling fees for spot firm offer, spot transaction, spot deferred transaction, inquiry spot and forward transaction contracts; otherwise, subject to regulations of Shanghai Gold Exchange	全部客户 All customers	
WD016	代理南方稀贵金属交易所贵金属业务 Precious metal trading on behalf of South Rare Precious Metal Exchange	接受南交所及客户委托，协助客户在南交所指定会员处开立贵金属交易账户，为客户建立银行结算账户与客户保证金账户的对应关系，并向客户提供咨询服务 Assist the customer in opening a precious metal trading account with South Rare Precious Metal Exchange, match bank settlement account with margin account for the customer and provide consulting services as entrusted by the customer and South Rare Precious Metal Exchange	按照客户成交金额的一定比例向南方稀贵金属交易所收取手续费，具体费率由双方协商确定 Charge handling fee from South Rare Precious Metal Exchange at a certain percentage of transaction amount. Specific fee rate is subject to the discussion between both sides.	对公客户 Corporate customers	

WD017	代理销售实物贵金属产品 Agency sales of physical precious metal products	为客户提供代销贵金属实物产品及有关服务 Provide agency sales of physical precious metal products and relevant services	协议定价 Agreed price	对公客户 Corporate customers	
WD018	黄金租赁业务 Gold lease	为客户提供黄金租赁有关服务 Provide gold leasing services	<p>1. 租赁费：租赁费=租赁黄金数量（克）×租赁结算价（元/克）×租赁费率（年率）×租赁期限（天）/365，其中： 租赁结算价：以租赁起始日前一交易日上海黄金交易所相应黄金品种收盘价为参考制定。 租赁费率：综合考虑持有黄金头寸的成本、客户违约风险和市场竞争情况等因素，逐笔与客户协商确定；</p> <p>1. Rent: $\text{Rent} = \text{bullion quantity leased (gram)} * \text{leasing settlement price (RMB/gram)} * \text{leasing fee rate (annual rate)} * \text{leasing term (days)} / 365$, in which: Leasing settlement price: Determined according to the closing price of corresponding bullion in Shanghai Gold Exchange on the transaction date before the start date of leasing Leasing fee rate: discussed for each transaction with the customer based on the cost of bullion cost, customer default risk and market competition;</p> <p>2. 升水费：升水费=租赁黄金数量（克）×升水费率（元/克），其中：升水费率为参考上海黄金交易所标准黄金品种价差，逐笔与客户协商确定</p> <p>2. Premium fee rate: $\text{Premium fee rate} = \text{bullion quantity leased (gram)} * \text{premium fee rate (RMB/gram)}$, in which: premium fee rate is discussed for each transaction with the customer based on the standard bullion spread in Shanghai Gold Exchange</p>	对公客户 Corporate customers	
WD019	贵金属产品经销业务 Precious metal distribution business	<p>1. 向客户销售或回购自有品牌贵金属产品及其它贵金属产品，并提供办理实物交割、开立提取凭证等服务；</p> <p>1. Sell or repurchase own-brand precious metal products and other precious metal products, deliver physical precious metals and issue withdrawal voucher, etc.;</p> <p>2. 开展白银实物现货、即期、远期、掉期等交易</p> <p>2. Conduct physical silver trading, spot, forward and swap transactions</p>	<p>1. 实物贵金属：按本行挂牌价格销售或回购；</p> <p>1. Physical precious metals: sell or repurchase at the listed price of the Bank;</p> <p>2. 积存金：申购手续费率为申购金额的0%-1%；赎回手续费率为赎回金额的0.3%-1%；积存金份额兑换实物贵金属按本行挂牌价格交易；</p> <p>2. Gold accumulation: subscription fee rate: 0%-1% of subscription amount; redemption fee rate: 0.3%-1% of redemption amount; convert share of gold accumulation into physical precious metal at the listed price of the Bank;</p> <p>3. 白银实物交易：按照白银实物成交价格、结算价格或交割价格等双方认可的价格</p> <p>3. Physical silver trading: at the price recognized by both parties such as the physical trading price, settlement price or delivery price of silver</p>	全部客户 All customers	

WD020	代理其他销售业务 Other agency sales service	接受客户委托，在合规的前提下代理销售第三方机构（不含基金公司、保险公司、信托公司、证券公司）的产品与服务 Sell products and services on behalf of third-party institutions (excluding fund company, insurance company, trust company and securities company) in compliance with regulations as entrusted by the customer	协议定价 Agreed price	对公客户 Corporate customers	
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六、使领馆业务

VI. Embassy/Consulate 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
WD021	代收签证费服务 Agency collection of visa fee	受客户委托，向使馆、签证中心等合作机构交纳签证费、领事费、保证金、验证费等相关费用；或与三方机构合作，为客户提供全流程一站式签证办理服务 Pay visa fee, consular charge, margin, verification fee, etc. to cooperative institutions including the embassy and visa center upon customer's entrustment; provide one-stop visa application service together with third-party cooperative institutions for customers	1.代理使馆业务： 1. Agency embassy business (1) 柜面渠道：5元/笔； (1) Counter: RMB5 per transaction (2) 电子渠道：(1) 内卡：网上渠道按缴费金额的0.3%收取；自助设备渠道按缴费金额的0.49%（单笔封顶17元）收取；(2) 外卡：按缴费金额的3%收取（暂未推出）； (2) Electronic channel: (1) CITIC Bank card: 0.3% of the payment for the online channel; 0.49% of the payment for the ATM channel (up to RMB17 for each transaction); (2) Other bank's card: 3% of the payment (to be launched) 2.全球签业务：(1) 单国服务：不低于50元/笔（我行服务费+签证公司服务费）；(2) 多国套餐服务：不低于1500元/笔（我行服务费+签证公司服务费） 2. Global visa business: (1) Single country service: No less than RMB50 per transaction (service charge of the Bank + service charge of visa service company); (2) Service package of multiple countries: No less than RMB1,500 per transaction (service charge of the Bank + service charge of visa service company) 注：代理客户向使馆、签证中心等缴纳的签证费及其他相关费用，具体根据使馆、签证中心等合作机构的要求执行 Note: The visa fee and other related expenses paid to the embassy and visa center by the customer are subject to the requirements of cooperative institutions like the embassy and visa center.	个人客户 Personal customers	电子渠道：本行内卡借记卡免手续费 Electronic channel: Free of charge for debit card issued by CITIC Bank
WD022	代传递签证材料 Agency delivery of visa materials	受客户委托，向使馆、签证中心等合作机构传递签证申请材料 Deliver visa application materials to cooperative institutions including the embassy and visa center upon customer's entrustment	1. 邮费：50元/笔，使领馆所在城市以外的接收行可根据当地邮寄收费标准，加收往返快递费用（最高不超过人民币50元）； 1. Postage: RMB50 per transaction. Branches not located in the same city as the embassy/consulate may additionally charge the delivery expense between the two cities according to local mailing rate (up to RMB50) 2. 代传递费：新加坡：按照新加坡大使馆要求，签证费和代传递费合计300元/笔 2. Agency delivery fee: Singapore: The visa fee and agency delivery fee total RMB300 per transaction as required by the Singapore Embassy	个人客户 Personal customers	回卡持卡人办理新加坡代传递享7.5折优惠 Holders of Hui Card enjoy the discount of 25% off for agency materials delivery in application for Singapore visa

七、其他业务
VII. Other 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
WD023	综合平台服务 Comprehensive platform services	<p>我行利用品牌、渠道和信息优势，向客户提供综合平台服务，促成客户之间达成各类交易，满足多方互惠互利、合作共赢的多元化需求 注：若涉及信贷业务的增信环节，不得以向专业服务机构推荐客户的名义，向合作机构收取业务协办费用，导致企业融资费用增加 The Bank makes use of its advantages in brand, channel and information to provide customers with comprehensive platform services, facilitate various transactions between customers, and meet the diversified needs of mutual benefit and win-win cooperation among multiple parties Note: If credit enhancement of the credit business is involved, it is not allowed to collect business cooperation fees from the cooperative institution in the name of recommending customers to the professional service institution, which will lead to an increase in corporate financing costs</p>	协议定价 Agreed price	全部客户 All customers	
WD024	同业代理业务 Inter-bank agency services	<p>接受金融机构的委托，为其代理相关金融服务，包括但不限于如下内容： To act as an agent for relevant financial services under the entrustment of a financial institution, including but not limited to the following: 1.接受金融机构的委托，为其办理签发汇票/本票、汇兑、托收、资金清算等支付结算业务，开立信用证、保函等贸易融资业务，以及提供代理外汇清算、代理跨境人民币收付等业务； 1. To accept the entrustment of a financial institution and provide the following services: Payment and settlement services such as issuing bills of exchange or promissory notes, remittances, collection and funds liquidation; trade finance services such as issuing letters of credit and guarantees; other procuration services such as foreign exchange clearing and cross-border RMB receipt and payment.; 2.接受金融机构委托，依托我行自身业务处理系统及技术、管理优势，为其提供电子商业汇票代理接入、信用卡代运营，以及其他系统技术支持服务等业务； 2. To accept the entrustment of a financial institution and provide agency access service for electronic commercial bills of exchange, credit card operation, and other system technical support services. 3.接受金融机构委托，对其拟成立的资产类产品，</p>	协议定价 Agreed price	对公客户 Corporate customers	

		就产品结构的设计、信托公司及资产管理公司的选择、资金来源安排等服务方案，或为其提供代理投资规划，以及相关的一揽子综合金融服务 3. To accept the entrustment of a financial institution and provide solutions to the design of product structure, selection of trust company and asset management company as well as fund source for the asset products to be established, or provide agent investment planning and a package of integrated financial services for the institution			
WD025	二手房交易资金代保管 Agency service of fund custody in second-hand housing transaction	向个人客户提供二手房交易资金代保管服务 Offer agency service of fund custody for personal customers in second-hand housing transaction	按委托代保管金额的1%收取，最低500元，最高2000元；或协议定价 1% of amount under custody, minimum RMB500, maximum RMB2,000; or agreed price	个人客户 Personal customers	
WD026	代理信用证资产转让业务 Agency service of L/C asset transfer	代理客户向同业转让信用证项下资产 Transfer assets under L/C to other banks on behalf of customers	按资产转让金额的0.5%—5%收取 0.5% - 5% of asset transfer amount	对公客户 Corporate customers	
WD027	资金监管及信息见证服务 Fund supervision and information witness service	为客户提供账户及资金存管监督、投融资见证、客户信息验证等服务 Provide customers with account and capital custody supervision, investment and financing witness, customer information verification and other services	1.基金销售监督业务：按照基金销售账户日结算量的0.02%-0.08%/年收取； 1. Fund sales supervision business: 0.02% -0.08%/year of daily settlement amount of fund sales account; 2.投融资平台见证业务：按照业务发生额的0.2%-1%/年收取； 2. Investment and financing: 0.2%-1%/year of business amount; 3.客户信息验证业务：150元/客户或0.2元/笔-10元/笔； 3. Customer information verification business: RMB150/customer or RMB0.2 to RMB10 per transaction 4.其他：按照业务发生额的一定比例收取，不低于年化费率0.1%；或协议定价 4. Others: at a proportion of the business amount, not less than the annual rate of 0.1%; or at the agreed price	对公客户 Corporate customers	