

人民币存取款 RMB deposit and withdrawal	ATM	为客户提供人民币资金本行及跨行存取款业务，包括但不限于柜台、ATM等渠道 Provide CITIC Bank and inter-bank RMB deposit and withdrawal services, including but not limited to counter and ATM channels	免费 Free of charge	免费 Free of charge	取款：4元/笔 Withdrawal: RMB4 per transaction	取款：每笔按取款金额的0.5%+4元收取 Withdrawal: 0.5% of withdrawal amount plus RMB4 per transaction	个人客户 Personal customers	<p> 1. 代理行取款：按交易金额的0.5%收取，最低1元/笔，最高10元/笔； 2. 跨行异地ATM取款： 2.1. Non-local inter-bank ATM withdrawal: (1) 客户在我行管理管理资产月日均余额50万（含）以上的，每月前30笔免收跨行费4元； (1) Exempt inter-bank withdrawal fee of RMB4 for the first thirty transactions every month if the average daily balance of customer's assets under the Bank's management is at or above RMB500,000; (2) 代发客户：白金卡（含）以上每月前30笔免收跨行费4元；同管理资产政策择优享受； Note: 代发客户为前12个月内发生过代发业务的个人客户，如该客户在前12个月内未发生代发交易，则按非代发客户执行" (2) Agency payroll service customers: Exempt inter-bank withdrawal fee of RMB4 for the first thirty transactions every month for platinum card or above; enjoy the better treatment if different from with management assets policy; Note: Agency payroll service customers refer to those having agency payroll transactions in the past 12 months; customers with no agency payroll transactions in the past 12 months are regarded as "non-agency payroll service customers. 3. 跨行ATM取款： 2020年的阶段性优惠政策延至2021年3月31日，自2021年4月1日起正常收费 3. Inter-bank ATM withdrawal: The phased preferential policies in 2020 will be extended to March 31, 2021, and normal fees will be charged from April 1, 2021 </p>
	其他		免费 Free of charge	免费 Free of charge	1. 助农取款：按交易金额的0.5%收取，最低1元/笔，最高10元/笔； 1. Farmer-aiding withdrawal: 0.5% of the transaction amount, minimum RMB1 per transaction, maximum RMB10 per transaction;		个人客户 Personal customers	<p> 助农取款、农民工特色取款： 2020年的阶段性优惠政策延至2021年3月31日，自2021年4月1日起正常收费 Farmer-aiding withdrawal, migrant worker withdrawal: </p>

	others				2.农民工特色取款：按交易金额的0.5%收取，最低1元/笔，最高20元/笔 2. Migrant worker withdrawal: 0.5% of the transaction amount, minimum RMB1 per transaction, maximum RMB20 per transaction		Personal customers	Farmer-aiding withdrawal, migrant worker withdrawal. The phased preferential policies in 2020 will be extended to March 31, 2021, and normal fees will be charged from April 1, 2021
外币存取款 Foreign-currency deposit and withdrawal	柜台 Counter	为客户提供外币资金本行及跨行存取款业务，包括但不限于柜台等渠道 Provide CITIC Bank and inter-bank foreign-currency deposit and withdrawal services, including but not limited to counter channel	免费 Free of charge	存款：每笔按存款金额的0.5%收取； Deposit: 0.5% of deposit amount per transaction; 取款：每笔按取现金额的0.5%收取 Withdrawal: 0.5% of withdrawal amount per transaction	未开通 N/A		个人客户 Personal customers	1.本行异地存款：白金卡（含）以上免收； 1. Non-local CITIC Bank deposit: no fee for platinum card or above; 2.本行异地取款：白金卡当日累计5千美元（含）以下免收，黑金卡（含）以上免收 2. Non-local CITIC Bank withdrawal: no fee for platinum card with accumulative withdrawal amount of USD5,000 or below on the same day, no fee for centurion card or above
人民币转账 RMB transfer	柜台 Counter	为客户提供人民币资金本行及跨行转账业务，包括但不限于柜台、ATM、网上银行、电话银行等渠道 Provide CITIC Bank and inter-bank RMB transfer, including but not limited to counter, ATM, online banking and	免费 Free of charge	免费 Free of charge	参照价目表“2.1国内结算业务-政府指导价政府定价” Please refer to 2.1 Domestic Settlement-Government Guidance Price and Government Pricing		个人客户 Personal customers	1. 跨行柜台转账：白金卡（含）以上免收 1. Inter-bank transfer over the counter: No fee for platinum card or above; 2.跨行柜台转账：2020年的阶段性优惠政策延至2021年3月31日，自2021年4月1日起正常收费； 2. Inter-bank transfer over the counter: The phased preferential policies in 2020 will be extended to March 31, 2021, and normal fees will be charged from April 1, 2021; 3.汇划财政金库、抢险、赈灾、抚恤等社会公益及慈善用途等款项免收汇款手续费 3. Remittance fee is exempted for funds with social welfare and charitable purposes such as fiscal treasury, emergency rescue, disaster relief and pensions
	ATM		免费 Free of charge	免费 Free of charge	每笔1万元以下（含1万元），收费3元；1万-5万元（含5万元），收费5元；5万-10万元（含10万元），收费8元；10万元以上，收费10元 RMB3 for each transaction of RMB10,000 or below; RMB5 for each transaction of RMB10,000-RMB50,000; RMB8 for each transaction of RMB50,000-RMB100,000(inclusive); RMB10 for each transaction of above RMB100,000	每笔按转账金额的1%收取，最低5元，最高50元 1% of transfer amount per transaction, minimum RMB5 and maximum RMB50	个人客户 Personal customers	1.ATM跨行转账：2020年的阶段性优惠政策延至2021年3月31日，自2021年4月1日起正常收费； 1. Inter-bank ATM transfer: The phased preferential policies in 2020 will be extended to March 31, 2021, and normal fees will be charged from April 1, 2021; 2.汇划财政金库、抢险、赈灾、抚恤等社会公益及慈善用途等款项免收汇款手续费； 2. Remittance fee is exempted for funds with social welfare and charitable purposes such as fiscal treasury, emergency rescue, disaster relief and pensions

			同城 Local	异地 Non-local	同城 Local	异地 Non-local		
人民币转账 RMB transfer	柜台 Counter	为客户提供人民币资金本行及跨行转账业务，包括但不限于柜台、网上银行、银企直联等渠道 Intra-bank and inter-bank RMB transfer services are provided to customers, including but not limited to such channels as counter, online banking, bank-corporate linkage	免费 Free of charge	每笔1万元以下（含1万元）收费5元； 1万-10万元（含10万元），收费10元； 10万-50万元（含50万元），收费15元； 50万-100万元（含100万元），收费20元； 100万元以上，按汇款金额的0.002%收取，最高收费200元 RMB5 for each transaction RMB10,000 or below; RMB10 for each transaction of RMB10,000 to RMB100,000 (inclusive); RMB15 for each transaction of RMB100,000 to RMB500,000 (inclusive); RMB20 for each transaction of RMB500,000 to RMB1 million (inclusive); 0.002% of remittance amount for each transaction above RMB1 million, maximum service price is RMB200.	参照价目表“2.1国内结算业务-政府定价政府指导价” Please refer to 2.1 Domestic Settlement-Government Guidance Price and Government Pricing		对公客户 Corporate customers	
	网上银行（含银企直联） Online banking (including bank-corporate linkage)		免费 Free	免费 Free	新版系统： New version of system: 1.普通转账：每笔1万元以下（含1万元），收费4元； 1万-10万元（含10万元），收费8元； 10万-50万元（含50万元），收费12元； 50万-100万元（含100万元），收费16元； 100万元以上，按汇款金额的0.002%收取，最高收费160元； 1.General transfer: RMB4 for each transaction below RMB10,000 (inclusive); RMB8 for RMB10,000-RMB100,000 (inclusive); RMB12 for RMB100,000-RMB500,000 (inclusive); RMB16 for RMB500,000-RMB1 million (inclusive); 0.002% of the sum for remittance over RMB1 million with the maximum charge at RMB160; 2.加急转账：按照普通转账收费标准加收20%服务费； 2.Urgent transfer: Additional service fee equal to 20% of the fee standard for general transfer; 3.银联快付：4元/笔 3.UnionPay Fast Pay: RMB4/transaction 旧版系统： Former version of system: 1.大额支付系统：每笔1万元以下（含1万元），收费4元； 1万-10万元（含10万元），收费8元； 10万-50万元（含50万元），收费12元； 50万-100万元（含100万元），收费16元； 100万元以上，按汇款金额的0.002%收取，最高收费160元； 1.Large payment system: RMB4 for each transaction below RMB10,000 (inclusive); RMB8 for RMB10,000-RMB100,000 (inclusive); RMB12 for RMB100,000-RMB500,000 (inclusive); RMB16 for RMB500,000-RMB1 million (inclusive); 0.002% for amount above RMB1 million, up to RMB160; 2.对私付款（银联支付）：4元/笔；		对公客户 Corporate customers	1.银联快付、对私付款（银联支付）：单笔交易金额≤5万元的，按1元/笔的优惠价格收取 1. UnionPay Fast Pay and personal payment system (UnionPay payment): If the amount of single transaction ≤ RMB50,000, a favorable price will be charged at RMB1 per transaction; 2.2020年的阶段性优惠政策延至2021年3月31日，自2021年4月1日起正常收费； 2. The phased preferential policies in 2020 will be extended to March 31, 2021, and normal fees will be charged from April 1, 2021; 3.汇划财政金库、抢险、赈灾、抚恤等社会公益及慈善用途等款项免收汇款手续费； 3. Remittance fee is exempted for funds with social welfare and charitable purposes such as fiscal treasury, emergency rescue, disaster relief and pensions; 4.免收信贷资金受托支付划拨费 4. Transfer fee for entrusted payment of credit funds is exempted

					Personal payment system (UnionPay payment): RMB4/transaction; 3.其他系统渠道（含网银互联、小额支付等）：1元/笔 3.Other system channels (including online banking, BEPS): RMB1/transaction		
外币转账 Foreign-currency transfer	柜台/网上银行 Counter/online banking	为客户提供外币资金本行及跨行汇款业务，包括但不限于柜台等渠道 Provide CITIC Bank and inter-bank foreign-currency remittance service, including but not limited to counter channel	免费 Free of charge	参照价目表“2.3国际结算业务” Please refer to 2.3 International Settlement		对公客户 Corporate customers	
账户服务 Account service		为客户提供账户资料保管、对账、年检、开户、印鉴挂失、隔年补制对帐单或回单、电子对帐、上门取/送单、单位主动查询、单位结算卡等账户管理类服务 Provide account management services including custody of account materials, reconciliation, annual check, loss report of seal, over-year reprinting of bank statement or receipt, e-statement, door-to-door collection/sending of statement, solicited inquiry and corporate settlement cards	1.对公账户开户费：200元/户，开户时一次性收取； 1. Corporate account opening fee: RMB200 per account, one-time charge when opening an account; 2.对公印鉴挂失：10元/次； 2. Loss report of corporate seal: RMB10 each time 3.隔年补制对账单或回单：20元/份，“隔年”是指超过6个月且跨年度； 3. Over-year reprinting of bank statement or receipt: RMB20 for each one, 'over-year' means a period exceeding 6 months and crossing a year; 4.电子对账服务费：20元/月或200元/年，满一年的按年费率收取，不满一年的按月费率收取； 4. E-statement service fee: RMB20 per month or RMB200 per year, annual fee rate is applied for a full year and monthly fee rate for less than a year; 5.上门取/送单：300元/次； 5. Door-to-door collection/sending of statement: RMB300 each time; 6.单位主动查询：0.5元/笔 6. Solicited inquiry: RMB0.5 per transaction 7.单位结算卡工本费：10元/张； 7. Cost of corporate settlement cards: RMB10 per card; 8.单位结算卡服务费：100元/张/年 8. Service fee of corporate settlement cards: RMB100 per year for each card		对公客户 Corporate customers	2020年的阶段性优惠政策延至2021年3月31日，自2021年4月1日起正常收费 The phased preferential policies in 2020 will be extended to March 31, 2021, and normal fees will be charged from April 1, 2021	
现钞服务 Cash service		为客户办理清点零钞、大额现金提取、上门收款等业务 Provide changes counting, large-amount cash withdrawal and door-to-door collection services for customers	1.对公零钞清点费：最低5元/笔，每增加100枚（张）加收2元；对同一客户每日累计调换或存取超过100枚（张）以上开始收费； 1. Changes counting fee for corporate customers: minimum RMB5 per transaction, plus RMB2 for every 100 coins (notes) more; when the cumulative amount of coins (notes) are replaced or deposited over 100 for a customer in a day, the changes counting fee should be charged; 2.对公大额取现费：最低2元/笔，最高500元/笔；单个账户当日累计取现5万元（含）以上开始收费，按超过部分的0.1%收取； 2. Large-amount cash withdrawal fee for corporate customers: minimum RMB2 per transaction and maximum RMB500 per transaction; When the cumulative withdrawal amount over RMB50,000 (inclusive) with each account in a day, the bank will charge 0.1% of exceeding amount; 3.上门收款：500元/次 3. Door-to-door collection: RMB500 each time		对公客户 Corporate customers	1.对公零钞清点费：5元及以下面值，100枚（张）（含）以下不收费； 1.Changes counting fee for corporate customers: no fee for 100 coins (notes) or below with the face value of RMB5 or below; 2.对公大额取现费：对抢险、赈灾、抚恤等社会公益及慈善用途的现金支取免予收取； 2.large-amount cash withdrawal fee for corporate customers: exempted for withdrawal for the purpose of rescue and relief of disaster or accident and pension for the disabled or for the family of the deceased; 3.对公零钞清点费、对公大额取现费、上门收款：2020年的阶段性优惠政策延至2021年3月31日，自2021年4月1日起正常收费 3.Changes counting fee for corporate customers、large-amount cash withdrawal fee for corporate customers、Door-to-door collection:The phased preferential policies in 2020	

商业汇票工本费 Cost of commercial draft	凭证工本费 Voucher cost	银行承兑汇票、商业承兑汇票0.48元/份 RMB0.48 per banker's acceptance bill and commercial acceptance draft	对公客户 Corporate customers	
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对公服务
on Service

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
单位存款证明 Corporate deposit certificate	为客户开立单位存款证明 Corporate deposit certificate	200元/份 RMB200 for each one	对公客户 Corporate customers	
单位结算资信证明 Credit certificate of corporate settlement	为客户开立单位结算资信证明 Issue credit certificate of corporate settlement for customers	300元/份 RMB300 for each one	对公客户 Corporate customers	
单位询证函 Corporate confirmation request	为客户开立单位询证函 Issue corporate confirmation request for customers	1.验资户：500元/份； 1. Capital verification account: RMB500 for each one; 2.其他：200元/份 2. Others: RMB200 for each one	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 Small and micro enterprises are exempted. Division of small and micro enterprises shall conform to the Notice on Printing and Issuing the Regulations for the Division of Medium and Small Enterprises (G. X. B. L. Q. Y. [2011] No. 300)
个人存款证明/理财产品持有证明 Personal deposit certificate/wealth management product holding certificate	为客户开立个人存款证明/理财产品持有证明 Issue personal deposit certificate/wealth management product holding certificate for customers	1.境内居民：10元/份； 1. Domestic residents: RMB10 for each one; 2.非境内居民：20元/份 2. Non-domestic residents: RMB20 for each one	个人客户 Personal customers	1.境内居民：白金卡（含）以上免收； 1.Domestic residents: no fee for platinum card or above; 2.非境内居民：黑金卡（含）以上免收； 2.Non-domestic residents: no fee for priority platinum card or above; 3.回卡持卡人开立存款证明免收 3.No fee for issuing deposit certificate for holders of Hui Card
个人出国留学贷款证明 Personal loan certificate for studying overseas	为客户开立个人出国留学贷款证明 Issue personal loan certificate for studying overseas	100元/份 RMB100 for each one	个人客户 Personal customers	
开立外币携带证 Issue certificate of carrying foreign currency	对居民和非居民从我国出境时，合法携带特定数额的外汇出具证明 Issue certificate of carrying some foreign currencies according to the law for residents and non-residents leaving China	10元/份 RMB10 for each one	个人客户 Personal customers	回卡及白金卡（含）以上免收 Free of charge for Hui Card, platinum card or above

国内结算业务
omestic Settlement Business

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
托收承付/委托收款	为客户办理托收承付/委托收款业务	1元/笔 加电汇手续费由第30天起实行 应扣电汇由第30天起按电汇收费标准另行收取电汇手续费	全部客户	

代收/受托代收 Collection with acceptance/entrusted collection	Handle collection with acceptance/entrusted collection for customers	1元/笔,如而通过邮电等邮汇附寄较大单据时, 应按邮电等部门规定的邮资标准予以收取相应邮资 RMB1 per transaction, plus postage according to post and telecommunication organs if relevant documents need to be mailed through post and telecommunication organs	全部客户 All customers	
退汇 Remittance return	为客户办理退汇业务 Handle remittance return for customers	0.5元/笔 RMB0.5 per transaction	全部客户 All customers	
短信通 SMS alert	为客户提供短信通知服务。 根据发改价格[2014]268号规定, 商业银行为银行客户提供账户变动短信提醒服务并收费的, 应事先通过网点或电子渠道等与银行客户签约; 未与银行客户签约的, 不得收费 Provide SMS alert service for customers. According to F.G.J.G.[2014]No.268 Document, the commercial bank should sign an agreement about account activity SMS alert service with the customer before charging SMS alert service fee; no fee is allowed if no such agreement is signed with the customer	1.个人短信通服务: 3元/月; 1. Personal SMS alert service: RMB3 per month; 2.对公短信通服务: 30元/月; 2. Corporate SMS alert service: RMB30 per month; 3.国际业务短信通服务: 30元/月或0.1元/条 3. International business SMS alert service: RMB30 per month or RMB0.1 per message	全部客户 All customers	1.借记卡客户: 短信起点为交易金额300元人民币,金卡(含)以上免收; 官方微信享受免费0元起点微信消费提醒服务; 1. Debit card customers: SMS service threshold is RMB300, no fee for gold card or above; The customer following CITIC Bank in WeChat can enjoy WeChat alert on consumption with no threshold amount required; 2.信用卡客户: 免费。从信用卡申请到使用, 提供24小时手机短信服务, 内容包括信用卡审批通知、交易通知(境内交易满人民币500元(含)及以上)、到账通知、账单通知、账户提示、资料更改通知、产品及服务信息等; 官方微信享受免费0元起点微信消费提醒服务 2. Credit card customers: no fee. Provide 24-hour mobile phone SMS service from the application for credit card to its application, including credit card approval notice, transaction notice (RMB500 or more for domestic transaction), credit notice, statement notice, account reminder, materials change notice, product and service information, etc.; The customer following CITIC Bank in WeChat can enjoy WeChat alert on consumption with no threshold amount required
深圳金融结算系统业务 Business via Shenzhen financial settlement system	为客户办理人民币同城实时转账、人民币同城通兑、外币实时同城跨行转账、外币实时汇往香港业务 Provide local RMB real-time transfer, local RMB withdrawal, local inter-bank foreign-currency real-time transfer, foreign-currency real-time remittance to Hong Kong	1.人民币业务: 实时贷记业务收费标准同价目表“2.1国内结算业务-个人跨行柜台转账汇款手续费”和“2.1国内结算业务-对公跨行柜台转账汇款手续费”, 通兑业务5元/笔; 1. RMB business: real-time credit business is charged based on 2.1 International Settlement Business-Personal Inter-bank Counter-based Transfer and Remittance Fee and 2.1 International Settlement Business-Corporate Inter-bank Counter-based Transfer and Remittance Fee, RMB5 per transaction for universal withdrawal; 2.外币同城跨行: 等值人民币1万元以下(含1万元) 每笔收取5元; 等值人民币1万元以上至5万元每笔收取10元; 等值人民币5万元以上至10万元每笔收取15元; 等值人民币10万元以上至100万元每笔收取20元; 等值人民币100万元以上按金额的万分之零点二收取, 最高不超过100元人民币; 手续费以人民币计收; 2. Local inter-bank foreign-currency business: RMB5 per transaction equivalent to RMB10,000 or below; RMB10 per transaction equivalent to RMB10,000 to RMB50,000; RMB15 per transaction equivalent to RMB50,000 to RMB100,000, RMB20 per transaction equivalent to RMB100,000 to RMB1 million; 0.002% of amount, maximum RMB100 per transaction equivalent to more than RMB1 million; charge fees in RMB; 3.外币深圳汇往香港: 按付款港币金额的千分之一计收, 最低HKD20元, 最高HKD1000元, 跨境通讯费HKD40元/笔; 手续费以港币计收, 或收取等值人民币 3. Foreign-currency remittance from Shenzhen to Hong Kong: 1‰ of HKD payment amount, minimum HKD200, maximum HKD1,000, RMB40 per transaction for cross-border communication fee: charge fees in HKD or equivalent RMB	全部客户 All customers	人民币业务白金卡(含)以上免收费, 金卡半价优惠 For RMB business, no fee for platinum card or above and 50% discount for gold card

5. 结算
Settlement of Branches

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
个人跨行通存通兑业务（代理）	依托宁波同城票据电子交换系统为个人客户办理跨行通存通兑业务（代理）	1.柜面现金通存通兑业务：每笔按交易金额的0.5%收取，最高50元/笔； 1. Counter-based cash deposit and withdrawal: 0.5% of transaction amount per transaction, maximum RMB50 per		

个人跨行通存通兑业务（宁波分行适用） Personal inter-bank deposit and withdrawal (applicable to Ningbo Branch)	行（即受理行）向客户收取） Handle inter-bank deposit and withdrawal for personal customers via Ningbo electronic bill exchange system (charge by correspondent bank (accepting bank))	1.Counter-based cash deposit and withdrawal: 0.5% of transaction amount per transaction, maximum RMB50 per transaction; 2.柜面转账通存通兑业务：2元/笔； 2.Counter-based transfer deposit and withdrawal: RMB2 per transaction; 3.离柜转账通存业务：1元/笔 3.Off-counter transfer deposit and withdrawal: RMB1 per transaction	个人客户 Personal customers	
对公结算IC卡（天津分行适用） Corporate settlement IC card (applicable to Tianjin Branch)	为客户办理对公支付业务时提供身份核实服务 Provide identity verification service when handling corporate payment business	60元/张 RMB60 per card	对公客户 Corporate customers	
贷记凭证（上海分行适用） Credit voucher (applicable to Shanghai Branch)	为客户办理贷记凭证业务 Handle credit voucher business	1元/笔 RMB1 per transaction	全部客户 All customers	
人行通跨行通存通兑业务（重庆分行适用） PBOC Express inter-bank deposit and withdrawal (applicable to Chongqing Branch)	依托重庆支付信息综合服务系统（简称“人行通系统”）为客户办理跨行通存通兑业务 Handle inter-bank deposit and withdrawal for customers via Chongqing payment information comprehensive service system ("PBOC Express")	1.个人跨行转账：每笔0.2万元（含）以下收2元；0.2万元-5万元（含）收3元；5万元-10万元（含）收5元；10万元-50万元（含）收10元；50万元-100万元（含）收15元；100万元以上，按汇划金额的万分之零点二收取，最高不超过50元； 1. Personal inter-bank transfer: RMB2 for each transaction of RMB2,000 or below; RMB3 for each transaction of RMB2,000-RMB50,000 (inclusive); RMB5 for each transaction of RMB50,000-RMB100,000 (inclusive); RMB10 for each transaction of RMB100,000-RMB500,000 (inclusive); RMB15 for each transaction of RMB500,000-RMB1 million (inclusive); transfer amount*0.002% (maximum RMB50) for each transaction of above RMB1 million; 2.个人现金汇款：每笔不超过汇款金额的0.4%，最高收费50元； 2. Personal cash remittance: remittance amount *0.4% (maximum RMB50) for each transaction; 3.对公跨行转账：每笔5万元（含）以下收3元；5万元-10万元（含）收5元；10万元-50万元（含）收10元；50万元-100万元（含）收15元；100万元以上，按汇划金额的万分之零点二收取，最高不超过200元 3. Corporate inter-bank transfer: RMB3 for each transaction of RMB50,000 or below; RMB5 for each transaction of RMB50,000-RMB100,000 (inclusive); RMB10 for each transaction of RMB100,000-RMB500,000 (inclusive); RMB15 for each transaction of RMB500,000-RMB1 million (inclusive); transfer amount*0.002% (maximum RMB200) for each transaction of above RMB1 million.	全部客户 All customers	1.个人跨行转账：白金卡（含）以上免收； 1. Personal inter-bank transfer: no fee for platinum card or above; 2.个人客户现金汇入其他银行（含同城和异地）的账户时，白金卡（含）以上免收 2. When personal customer makes cash remittance to other bank's (local and non-local) account, no fee will be charged for platinum card or above.

：账户办理外汇汇款的，另收买卖差价；
ead is collected for foreign exchange remittance with foreign-currency cash account

说明，上述针对金卡、白金卡等卡种的优惠政策特指借记卡；
otherwise stated, promotions for gold card and platinum card above are for debit card;

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