

2.3国际结算业务

2.3 International Settlement Business

一、国际个人结算

I. International Personal Settlement

项目编号 Item No.	服务项目 Service Items	渠道	服务内容 Service Functions	服务价格 Service Price	适用对象 Targeted Customers	优惠政策 Promotion
GJ001	外币汇款 Foreign currency remittance	柜台 Counter	为客户提供外币资金汇款业务，包括但不限于柜台、网上银行、手机银行等渠道 Foreign currency remittance through channels including but not limited to counter, online banking and mobile banking channels	1.汇出汇款： （1）每笔按汇款金额的1‰收取，最低境内20元、境外20元，最高境内200元、境外250元。提供全额到账服务，另加收200元/笔。 （2）修改、退汇：境外20元/笔； （3）撤销汇款、挂失止付：境外50元/笔； （4）上述业务办理过程中，邮电费另收，港澳台地区80元，其他国家100元，汇出外钞另收买卖差价。如涉及代理行费用，按照实际发生费用收取； 1. Outward remittance: (1) 1‰ of remittance amount per transaction, minimum RMB20 for both domestic and overseas remittance, maximum RMB200 for domestic remittance and RMB250 for overseas remittance; additional fees of RMB200 per transaction for full-amount transfer service; (2) Amendments and remittance return: RMB20 per overseas remittance; (3) Cancellation of remittance, loss reporting and stop payment: RMB50 per overseas remittance; (4) For the above-mentioned business, charge postage additionally, RMB80 for Hong Kong, Macau and Taiwan, RMB100 for other countries; for outward remittance with foreign currencies, charge bid-ask spread additionally. Correspondent bank fee (if any) is subject to the fee incurred; 2.受益人退汇/转汇：每笔按退汇/转汇金额的1‰收取，最低境外20元、最高境外250元，邮电费另收 2. Remittance return/remittance forward of beneficiary: 1‰ of remittance return/remittance forward amount per transaction, minimum RMB20 and maximum RMB250 for overseas remittance, plus postage	个人客户 Personal customers	柜台汇款： Counter-based remittance: 1.同城免收邮电费； 1. free of postage for local payment; 2.回卡持卡人享7折优惠（不含代理行费及邮电费）； 2. holders of Hui Card enjoy the discount of 30% off (excluding correspondent bank fee and postage); 3.留学汇产品除外 3. Except for cross-border remittance for overseas study
		电子渠道 Electronic channels		1.留学汇产品：与现有柜台跨境汇款标准保持一致； 1. Cross-border remittance for overseas study: Same as the standards for current counter-based cross-border remittance. 2.其他产品：（1）手续费：每笔按汇款金额的1‰收取，最低20元，最高180元；（2）电报费：80元；（3）提供全额到账服务，另加收200元/笔 2. Other products: (1) Handling fee: 1‰ of remittance amount per transaction, minimum RMB20 and maximum RMB180; (2) Telex cost: RMB80; (3) Additional fees of RMB200 per transaction for full-amount transfer service		
GJ002	境外取现 Cash withdrawal overseas		为客户提供境外ATM上取款服务 ATM withdrawal overseas	境外卡组织网络：每笔按取现金额的1‰收取，最低2美元，最高100美元； Overseas card organization network: 1‰ of withdrawal amount per transaction, minimum USD2 and maximum USD100; 境外银联网络：15元/笔 Overseas UnionPay network: RMB15 per transaction	个人客户 Personal customers	
GJ003	托收 Collection		为客户提供将其提供的金融单据向代收行提示付款，收到款项后解付给客户等服务 Make presentation to the collecting bank for payment of financial bill provided by the customer and make the payment to the customer after collecting the funds	1.光票托收：每笔按光票托收金额的1‰收取，最低境外20元，最高境外250元，邮电费另收，国内每笔2元，港澳台地区5元，其他国家10元。托收过程中产生的其他费用，包括国外代收行索取的费用，按照国外银行实际扣款额从托收款中扣除； 1. Clean collection: 1‰ of clean collection amount per transaction, minimum RMB20 and maximum RMB250 for overseas remittance; plus postage, RMB2 per transaction for China, RMB5 for Hong Kong, Macau and Taiwan, RMB10 for other countries. Other fees incurred during the collection, including fees charged by overseas correspondent bank, deducted from the collection based on the amount charged by correspondent bank 2.退票：收取代收行所扣各项费用（外币）； 2. Draft return: charge the fee (in foreign currencies) deducted by the collecting bank; 3.票据买入：每笔按票据金额的7.5‰收取 3. Draft purchase: 7.5‰ of draft amount per transaction	个人客户 Personal customers	

备注：
Notes:
1.个人结售汇按交易时我行结售汇牌价办理，外币现钞转现汇按交易时我行现钞买入价与现汇卖出价折算办理；

1. The personal foreign exchange settlement and sales will be handled according to the Bank's rate at the time of transaction, and purchasing price for cash and price of selling spot exchange conversion should be followed for cash exchange conversion in foreign currencies;
- 2.如果客户要求以外币缴费的，按相应人民币收费标准及当日牌价折算后收取
2. If the customer applies for payment in foreign currencies, charge the fee after converting the foreign currency into RMB based on RMB charge standard and the prevailing exchange rate on the current day
- 3.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。
3. The brochure/flyer should be taken as the final version of the preferential policies of themed debit cards and co-branded cards.

二、国际对公结算
II. International Corporate Settlement

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
GJ004	国际信用证 International L/C	为客户办理国际信用证业务过程中各处理环节所涉及相关服务 Provide services in the whole process of international L/C	1.开证：每笔按开证金额的1.5%-10‰收取（向国内客户收取：最低人民币300元或50美元；向国外客户收取：最低100美元），按照信用证超装金额上限收取；效期超过三个月的，按照授信情况、资本占用及风险程度对超出部分每三个月增收信用证金额的0-2.5‰，不足三个月按三个月收取； 1. Issuance: 1.5%-10% of issuance amount per transaction (for domestic customers, minimum RMB300 or USD50; for overseas customers, minimum USD100), charged based on shipped amount ceiling; charge 0-2.5% of L/C amount every three months extended based on the credit, capital consumption and risk. Less than three months should be counted as three months. 2.转证：每笔按转证金额的1‰收取，国内客户最低收取人民币300元或50美元，最高收取人民币1000元或170美元；国外客户最低100美元，最高340美元； 2. Transferring: 1‰ of transferring amount per transaction, minimum RMB300 or USD50 and maximum RMB1,000 or USD170 for domestic customers; minimum USD100 and maximum USD340 for overseas customers; 3.修改/进口、出口撤证：向国内客户收取最低人民币100元或17美元，最高人民币200元或34美元；向国外客户收取34-68美元。按笔收取。增加金额：增额部分按超装金额上限1.5‰-1%收取；延展信用证效期超过三个月的，对超出部分增收信用证金额的0-2.5‰，不足三个月按三个月收取； 3. Amendment/cancellation of import/export L/C: minimum RMB100 or USD17 and maximum RMB200 or USD34 for domestic customers; USD34-USD68 for overseas customers, charged by transactions; Increased amount: charge 1.5‰-1% of over shipped amount ceiling for increased amount; charge 0-2.5‰ for every three months extended. Less than three months should be counted as three months 4.承兑：每笔按承兑金额的1‰-2.5‰收取（向国内客户收取最低人民币300元或50美元；向国外客户收取最低100美元）。每三个月收取承兑金额的1‰-2.5‰，不足三个月按三个月收；付款期限超过三个月的，按照授信情况、资本占用及风险程度对超出部分每三个月增收承兑金额的0-2.5‰，不足三个月按三个月收取； 4. Acceptance: 1‰-2.5‰ of acceptance amount per transaction (minimum RMB300 or USD50 for domestic customers; minimum USD100 for overseas customers). 1‰-2.5‰ of acceptance amount every three month, less than three months should be counted as three months; if the payment term exceeds three months, charge 0-2.5% for every three months based on the credit, capital consumption and risk. Less than three months should be counted as three months; 5.信用证来单处理费：向国内客户收取人民币150元或25美元；向国外客户收取50美元。按笔收取； 5. Handling fee of documents received: RMB150 or USD25 for domestic customers; USD50 for overseas customers, charged by transactions; 6.付款手续费、进口退单手续费、来证通知、来证转递：向国内客户收取人民币200元或34美元；向国外客户收取68美元。按笔收取； 6. Handling fee for payment, import L/C return fee, notice on receiving L/C, delivery of receiving L/C: RMB200 or USD34 for domestic customers; USD68 for overseas customers, charged by transactions; 7.提单背书：向国内客户收取人民币300元或50美元，向国外客户收取100美元。按笔收取； 7. Endorsement of B/L: RMB300 or USD50 for domestic customers; USD100 for overseas customers, charged by transactions; 8.出口来证预先通知：向国内客户收取人民币100元或17美元，向国外客户收取34美元。按笔收取； 8. Pre-notice on receiving export L/C: RMB100 or USD17 for domestic customers; USD34 for overseas customers, charged by transactions; 9.保兑：每笔按保兑金额的2‰-5‰收取（最低向国内客户收取人民币300元或50美元，向国外客户收取100美元），按季收取，不足三月按三月收； 9. Confirmation: 2‰-5‰ of confirmation amount per transaction (minimum RMB300 or USD50 for domestic customer, USD100 for overseas customers), charged by quarters, 10.议付/验单：每笔按议付/验单金额的1.25‰-2%收取（最低向国内客户收取人民币200元或33美元，向国外客户收取66美元）；	对公客户 Corporate customers	在我行交单可免收国际信用证来证通知手续费 Exempt the handling fee for notice on receiving international L/C when documents are surrendered in CITIC Bank

			<p>10. Negotiation/presentation: 1.25% -2%of negotiation/presentation amount per transaction (minimum RMB200 or USD33 for domestic customers, USD66 for overseas customers);</p> <p>11. 转让证已议付寄单再修改：向国内客户收取人民币50元或8美元，向国外客户收取16美元。按笔收取；</p> <p>11. Amendment of assigned L/C that has been negotiated and sent: RMB50 or USD8 for domestic customers, USD16 for overseas customers, charged by transactions;</p> <p>12. 出口信用证预审费：预审部分单据，最低向国内客户收取人民币50元或10美元，向国外客户收取16美元；预审全套单据，最低向国内客户收取人民币100元或17美元，向国外客户收取34美元。按笔收取；</p> <p>12. Pre-review of export L/C: for pre-review of some documents, minimum RMB50 or USD10 for domestic customers, minimum USD16 for overseas customers; for pre-review of all documents, minimum RMB100 or USD17 for domestic customers, minimum USD34 for overseas customers. charged by transactions;</p> <p>13. 单据瑕疵修改费、复印费：向国内客户收取人民币30元或5美元，向国外客户收取10美元。按笔收取；</p> <p>13. Handling fee for amending and copying discrepancies of documents: RMB30 or USD5 for domestic customers; USD10 for overseas customers, charged by transactions;</p> <p>14. 信用证已议付寄单再修改、查询/催收：向国内客户收取人民币50元或8美元，向国外客户收取16美元。按笔收取；</p> <p>14. Amendment of L/C that has been negotiated and sent, inquiry/collection: RMB50 or USD8 for domestic customers; USD16 for overseas customers, charged by transactions;</p> <p>15. 提货担保费：每笔按提货担保金额的0.5%收取,向国内客户收取最低人民币300元或50美元；向国外客户收取最低100美元；</p> <p>15. Delivery guarantee fee: 0.5% of delivery guarantee amount per transaction, minimum RMB300 or USD50 for domestic customers, minimum USD100 for overseas customers;</p> <p>16. 不符点处理费：向国内客户收取人民币500元或85美元；向国外客户收取85美元，按笔收取</p> <p>16. Discrepancies handling fee: RMB500 or USD85 for domestic customers, USD85 for overseas customers, charged by transactions</p>		
GJ005	国内信用证 Domestic L/C	<p>为客户办理国内信用证业务过程中各处理环节所涉及相关服务</p> <p>Provide services in the whole process of domestic L/C</p>	<p>1. 买方信用证开证费：按信用证金额（含信用证超装金额上限）的0.05%-2%/效期三个月收取，不足三个月按三个月收取，最低100元；效期超过三个月的，对超出部分每三个月增收信用证金额的0-0.05%，不足三个月按三个月收取；</p> <p>1. Handling fee for issuing buyer's L/C: 0.05%-2% of L/C amount (including the upper limit of the L/C over shipped amount) for every three months, less than three months should be counted as three months, minimum RMB100; 0-0.05% of L/C amount for every three months extended, less than three months should be counted as three months;</p> <p>2. 买方信用证修改增额费：按增额部分超装金额上限的0.05%-2%/效期三个月收取，最低100元；延展信用证效期超过三个月的，对超出部分每三个月增收信用证金额的0-0.05%，不足三个月的按三个月收取；</p> <p>2. Handling fee for adding amount of L/C: Charge 0.05%-2% of over shipped amount ceiling for increased amount every three months, minimum RMB100; charge 0-0.05% for every three months extended, less than three months should be counted as three months;</p> <p>3. 买方信用证单笔修改费、卖方信用证撤证费：100元/笔；</p> <p>3. Handling fee for amending a buyer's L/C, handling fee for canceling seller's L/C: RMB100 per transaction;</p> <p>4. 延期付款确认费：按延期付款金额的0.1%-2%收取；</p> <p>4. Deferred payment confirmation: 0.1%-2% of deferred payment amount;</p> <p>5. 退单费：200元/笔；</p> <p>5. Return fee: RMB200 per transaction;</p> <p>6. 买方开证确认电报费：300元/笔；</p> <p>6. Telegram fee for confirmation of buyer on the issue of L/C: RMB300 per transaction;</p> <p>7. 不符点处理费：300-600元/笔；</p> <p>7. Discrepancies handling fee: RMB300-RMB600 per transaction;</p> <p>8. 卖方信用证通知费、卖方信用证修改费：50元/笔；</p> <p>8. Seller's L/C advice fee and handling fee for seller's L/C amendment: RMB50 per transaction;</p> <p>9. 议付/验单费：按议付/验单金额的0.125%-2%收取，最低200元；</p> <p>9. Negotiation and presentation fee: 0.125%-2% of negotiation/presentation amount, minimum RMB200;</p> <p>10. 寄单费：50-100元/笔；</p> <p>10. Handling fee for sending documents: RMB50-RMB100 per transaction;</p> <p>11. 转证费：按可转让证金额的0.1%-1%收取，最低100元；</p> <p>11. L/C transfer fee: 0.1%-1% of transferrable amount, minimum RMB100;</p> <p>12. 保兑费：按保兑金额的0.1%-2%/效期三个月收取，不足三个月按三个月收，最低100元；效期超过三个月的，对超出部分每三个月增收信用证金额的0-0.1%，不足三个月按三个月收取；</p> <p>12. Confirming fee: 0.1%-2% of confirming amount for every three months, less than three months should be counted as three months, minimum RMB100; 0-0.1% of L/C amount for every three months extended, less than three months should be counted as three months;</p> <p>13. 保兑修改增额费：按增额部分超装金额上限的0.1%-2%/效期三个月收取，最低100元；延展信用证效期超过三个月的，对超出部分每三个月增收信用证金额的0-0.1%，不足三个月的按三个月收取</p> <p>13. Handling fee for adding confirming amount: Charge 0.1%-2% of over shipped amount ceiling for increased amount every three months, minimum RMB100; charge 0-0.1% for every three months extended, less than three months should be counted as three</p>	对公客户 Corporate customers	

			months		
GJ006	托收 Collection	为客户办理托收业务过程中各处理环节所涉及及相关服务 Provide services in the whole process of collection	1.进口跟单托收、出口跟单托收：每笔按托收金额的1‰收取（向国内客户收取最低人民币100元或17美元、最高人民币2000元或340美元，向国外客户收取最低34美元、最高340美元）； 1. Import documentary collection and export documentary collection: 1‰% of collection amount per transaction (minimum RMB100 or USD17 and maximum RMB2,000 or USD340 for domestic customers, minimum USD34 and maximum USD340 for overseas customers); 2.进口托收退单、进口代收单据处理费、修改托收手续费、退汇：向国内客户收取人民币100元或17美元，向国外客户收取34美元。按笔收取； 2. Import collection return, documents handling in import L/C collection agency, amendment of collection fee, remittance return: RMB100 or USD17 for domestic customers and USD34 for overseas customers, charged by transactions; 3.进口承兑手续费：向国内客户收取人民币150元或25美元，向国外客户收取50美元。按笔收取； 3. Import acceptance fee: RMB150 or USD25 for domestic customers, USD50 for overseas customers, charged by transactions; 4.进口代收付款手续费、进口代收无偿放单、无偿交单：向国内客户收取人民币200元或34美元，向国外客户收取68美元。按笔收取； 4. Handling fee for payment in import L/C collection agency, free release of import L/C collection agency, free presentation: RMB200 or USD34 for domestic customers, USD68 for overseas customers, charged by transactions 5.出口托收查询/催收：向国内客户收取人民币50元或8美元，向国外客户收取16美元。按笔收取； 5. Inquiry/collection of outward collection: RMB50 or USD8 for domestic customers, USD16 for overseas customers, charged by transactions; 6.光票托收：每笔按托收金额的1‰收取（向国内客户收取最低人民币20元或3美元、最高人民币1000元或170美元，向国外客户收取最低6美元，最高340美元）； 6. Clean collection: 1‰ of amount collected per transaction (minimum RMB20 or USD3, maximum RMB1,000 or USD170 for domestic customers, minimum USD6 and maximum USD340 for overseas customers); 7.光票托收退票：向国内客户收取人民币50元或8美元，向国外客户收取16美元。按笔收取； 7. Clean collection return: RMB50 or USD8 for domestic customers, USD16 for overseas customers, charged by transactions 8.买入票据：每笔按票据金额的7.5‰收取 8. Bills purchase under clean collection: 7.5‰ of bill amount per transaction.	对公客户 Corporate customers	
GJ007	跨境汇款 Cross-border remittance	为客户提供本币及外币资金跨境汇款业务过程中各处理环节所涉及及相关服务 Providing customers with relevant services in processing of cross-border remittance transactions of local currency and foreign currency	1.汇出汇款：每笔按汇款金额的1‰-2‰收取（向国内客户收取最低人民币50元或8美元、最高人民币1000元或170美元，向国外客户收取最低16美元、最高340美元）； 1. Outward remittance: 1‰-2‰ of remittance amount per transaction (minimum RMB50 or USD8 and maximum RMB1,000 or USD170 for domestic customers, minimum USD16 and maximum USD340 for overseas customers); 2.加急汇出汇款：每笔按汇款金额的2‰收取，最低人民币100元或17美元； 2. Urgent outward remittance: 2‰ of remittance amount per transaction, minimum RMB100 or USD17; 3.修改、退汇、挂失止付：向国内客户收取人民币100元或17美元，向国外客户收取34美元，按笔收取； 3. Amendment, remittance return, loss reporting and stop payment: RMB100 or USD17 for domestic customers, USD34 for overseas customers, charged by transactions; 4.受益人退汇/转汇：每笔按汇款金额的1‰收取（向国内客户收取最低人民币50元或8美元、最高人民币1000元或170美元，向国外客户收取最低16美元、最高340美元）； 4. Remittance return/remittance forward of beneficiary: 1‰ of remittance amount per transaction(minimum RMB50 or USD8 and maximum RMB1,000 or USD170 for domestic customers, minimum USD16 and maximum USD340 for overseas customers); 5.非受益人退汇：向国内客户收取人民币100元或17美元，向国外客户收取34美元，按笔收取； 5. Remittance return of non-beneficiary: RMB100 or USD17 for domestic customers and USD34 for overseas customers, charged by transactions; 6.查询手续费：如涉及代理行费用，另加收手续费，具体按照实际发生费用确定； 6. Inquiry fee: Correspondent bank fees shall be charged separately if any, which is subject to the actual expenses; 7.全额到账手续费：如涉及代理行费用，另加收手续费，具体按照实际发生费用确定 7. Full-amount crediting fee: Correspondent bank fees shall be charged separately if any, which is subject to the actual expenses	对公客户 Corporate customers	
GJ008	无兑换手续费 No exchange fee	为客户办理款项原币入账业务 Credit funds in original currency into the customer's account	每笔按交易金额的0-1‰收取 0-1‰ of transaction amount per transaction	对公客户 Corporate customers	
GJ009	进口代付/出口代偿 Import refinance/Export L/C compensation agency	为客户办理进口代付、出口代偿服务 Handle import refinance/export L/C compensation agency services for customers	按每笔代付/代偿金额的5-200bps收取 5-200bps of import refinance/export L/C compensation agency amount per transaction	对公客户 Corporate customers	

GJ010	出口应收账款/进口应付账款单据处理 Handling documents of export account receivables/import account payables	为客户办理出口应收账款或进口应付账款业务时，了解交易实际情况，审核相关业务单据，把握贸易真实背景 When handling export account receivables or import account payables, understand the transaction and review business documents to ensure an a real trade background	每三个月收取交易金额的1%-8%，不足三个月按三个月收取 1%-8% of transaction amount every three months. Less than three months should be counted as three months	对公客户 Corporate customers	
GJ011	增值服务 Value-added services	为客户办理传真业务回单服务、网银服务、向境外发送账单、发送业务信息、发送SWIFT对账单、海外账户查询等业务 Handle receipt telex, provide online banking services, send statement to other countries, send business information and send SWIFT statement for customers and overseas account inquiry	1.速传达服务费(传真服务)、环球报文邮件通业务：人民币150元/月，按月收取； 1. Quick delivery service fee (telex cost), global messaging & email service: RMB150 per month, charged by months; 2.网银服务费：人民币180元/年/户或人民币15元/月/户； 2. Online banking service fee: RMB180 per year for each account or RMB15 per month for each account; 3.海外账户查询费：人民币500元/月； 3. Overseas account inquiry fee: RMB500 per month; 4.发送SWIFT对账单：人民币500元/月或人民币50元/笔 4. SWIFT statement sending: RMB500 per month or RMB50 per transaction	对公客户 Corporate customers	

备注:
Note:
收费时，扣款账户为人民币或美元的，按人民币或美元标准计算；扣款账户为其他币种的，按人民币标准除以外币买入价计算，并向上取整
During the collection, if the debit account is a RMB or USD account, RMB or USD fee standard is applied; if the debit account is an account in other currencies, divide RMB fee by bid price of foreign currency. Round the result up to an integer

三、国际结算业务邮电费
III. Postage of International Settlement

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
GJ012	电报费 Telex cost	为客户办理国际结算业务时使用各类支付渠道产生的电报费或手续费 Cable charge or handling fee generated when processing international settlement via all payment channels	1.全电电报费：人民币300元/笔或50美元/笔； 1. Telettransmission telex cost: RMB300 per transaction or USD50 per transaction; 2.简电电报费：人民币150元/笔或25美元/笔； 2. Pre-advice credit telex cost: RMB150 per transaction or USD25 per transaction; 3.其它电报费：国内人民币150-300元/笔或25-50美元/笔，国外50美元/笔或40欧元/笔或400港币/笔或4500日元/笔或50澳元/笔或50加元/笔或280丹麦克朗/笔或280挪威克朗/笔或330瑞典克朗/笔或45瑞士法郎/笔 3. Other telex cost: RMB150-RMB300 or USD25-USD50 per transaction in China, USD50, EUR40, HKD400, JPY4,500, AUD50, CAD50, DKK280, NOK280, SEK330 or CHF45 per transaction in other countries	对公客户 Corporate customers	
GJ013	邮费 Postage	为客户办理国际结算业务时发生的邮费 Postage incurred during the international settlement	按各地邮政部门或快递公司标准收取 Charge based on the charging standard of local mailing service provider or express company	对公客户 Corporate customers	