

2.4 担保承诺业务

2.4 Guarantee and Commitment

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
DC001	开立融资性保函 Issue of financing guarantee	为客户办理开立融资性保函业务 Issue financing guarantee for customers	每笔按保函金额的1.5%-6%/年收取，最低840美元/笔或人民币5000元/笔 1.5% - 6% of guarantee amount per year for each transaction, minimum USD840 or RMB5,000 per transaction	对公客户 Corporate customers	
DC002	开立非融资性保函 Issue of non-financing guarantee	为客户办理开立非融资性保函业务 Issue non-financing guarantee for customers	1. 投标保证金：（1）每笔按保函金额的0.2%-2%/年收取，最低135美元/笔或人民币800元/笔；（2）国内电子招标投标保函每笔按保函金额的0.1%-0.8%/笔收取，最低人民币100元/笔（仅适用于公共资源交易中心招标投标场景）； 1. Bid guarantee: (1) 0.2%-2% of guarantee amount per year for each transaction, minimum USD135 or RMB800 per transaction; (2) Domestic electronic bidding guarantee: 0.1%-0.8% of guarantee amount for each transaction, minimum RMB100 (only applicable to the bidding scenario of public resource trading centers); 2. 履约保函、预付款还款保函、质量保函、关税保付保函、留滞金保函：每笔按保函金额的0.35%-2%/年收取，最低135美元/笔或人民币800元/笔； 2. Performance guarantee, advance payment/repayment guarantee, quality guarantee, customs guarantee, retention guarantee: 0.35%-2% of guarantee amount per year for each transaction, minimum USD135 or RMB800 per transaction; 3. 工程维修保函、来料加工及来件装配保函、经营性租赁保函、租金保函、保释金保函：每笔按保函金额的0.8%-2%/年收取，最低135美元/笔或人民币800元/笔； 3. Engineering maintenance guarantee, inward processing and inward assembling guarantee, operating lease guarantee, rent guarantee, bail guarantee: 0.8%-2% of guarantee amount per year for each transaction, minimum USD135 or RMB800 per transaction; 4. 付款保函：每笔按保函金额的0.6%-2%/年收取，最低170美元/笔或人民币1000元/笔； 4. Payment guarantee: 0.6%-2% of guarantee amount per year for each transaction, minimum USD170 or RMB1,000 per transaction; 5. 转开国外保函：每笔按保函金额的1%-2%/年收取，最低170美元/笔或人民币1000元/笔； 5. Re-issuing of guarantee from foreign bank: 1%-2% of guarantee amount per year for each transaction, minimum USD170 or RMB1,000 per transaction; 6. 延期付款保函：每笔按保函金额的1%-2%/年收取，最低840美元/笔或人民币5000元/笔； 6. Deferred payment guarantee: 1%-2% of guarantee amount per year for each transaction, minimum USD840 or RMB5,000 per transaction; 7. 分期付款保函、补偿贸易保函：每笔按保函金额的1%-2%/年收取，最低420美元/笔或人民币2500元/笔； 7. Installment payment guarantee and guarantee for compensation trade: 1%-2% of guarantee amount per year for each transaction, USD420 or RMB2,500 per transaction; 8. 其他非融资性保函：每笔按保函金额的0.8%-2%/年收取，最低170美元/笔或人民币800元/笔 8. Other non-financing guarantee: 0.8%-2% of guarantee amount per year for each transaction, minimum USD170 or RMB800 per transaction	对公客户 Corporate customers	
DC003	其它保函业务 Other guarantee business	为客户提供保函加急、保函修改、保函展期、保函通知、保函通知修改、代客索赔，以及其他与保函相关的代客询价、审核、交易结构安排、查询等各类综合服务 Urgent guarantee, amendment of guarantee, guarantee extension, guarantee advice, amendment of guarantee advice, claim for compensation on behalf of customers and other comprehensive services relating to guarantee such as enquiry on behalf of customers, review and approval, transaction structure arrangement and inquiry	1. 保函加急：（1）当天：170美元/笔或人民币1000元/笔；（2）次日：85美元/笔或人民币500元/笔（业务加急为申请人要求当天或2个工作日内完成） 1. Urgent L/G: (1) Same day: USD170 or RMB1,000 per transaction; (2) Next day: USD85 or RMB500 per transaction; (Urgent business means that the customer applies for completing the business on the same day or within 2 business days); 2. 保函修改：135美元/笔或人民币800元/笔； 2. Revision of L/G: USD135 or RMB800 per transaction; 3. 保函展期：（1）展期部分收费视同新开立保函收取；（2）另加收人工费135美元/笔或人民币800元/笔； 3. L/G extension: (1) The charge for the extended period will be the same as that of new L/G; (2) Extra 135 USD dollars or RMB800 will be charge as handling fee per transaction.; 4. 保函通知、保函通知修改：170美元/笔或人民币1000元/笔； 4. L/G advice, revision of L/G advice: USD170 or RMB1,000 per transaction; 5. 代客索赔：人民币1000元-10000元/笔； 5. Claim for compensation on behalf of customers: RMB1,000-RMB10,000 per transaction; 6. 如要求同时出具中英文格式，加收人民币500元/份；如要求出具副本，加收人民币500元/份； 6. For corporate L/G in English and Chinese, add RMB500 per copy; for copies, add RMB500 per copy; 7. 保函查询：30元/笔； 7. L/G inquiry: RMB30 per transaction; 8. 其它：每笔按保函金额的0.005%-2%/年收取，最低420美元/笔或人民币2500元/笔 8. Others: 0.005%-2% of L/G amount per year for each transaction, USD420 or RMB2,500 per transaction	对公客户 Corporate customers	

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DC004	银行承兑汇票业务 Bank Accepted Draft (BAD)	为客户提供银行承兑汇票签发、查询，并承诺在票面到期日向持票人无条件支付确定的金额等服务 CITIC Bank provides acceptance and inquiry service at the request of corporate customer, and promises to unconditionally make the payment to the holder on the expiry date	1. 银行承兑汇票手续费：每笔按票面金额的0.05%收取； 1. Handling fee: 0.05% as per the face amount; 2. 银行承兑汇票敞口风险管理费：以银行承兑汇票承兑业务敞口部分金额为标的金额进行收取；根据客户内部信用评级确定具体的年费率，其中：对A+级（含）以上客户，按年费率0.3%-2.0%收取；对A+以下、BBB级（含）以上客户，按年费率1.5%-3.0%收取；对BB+级（含）以下客户，按年费率2.0%-5.0%收取，对BB+级（含）以下及无评级客户，按年费率2.0%-5.0%收取； 2. Exposure risk management fee for acceptance of BAD: charged based on the exposure amount of the BAD; the annual rate is determined by the customer's internal crediting rating, in which take 0.3% - 2.0% as annual rate for customers rated A+ or above; take 1.5% - 3.0% for customers rated BBB or above but below A+; take 2.0% - 5.0% for customers rated BB+ or below (inclusive) and customers without rating; 3. 银行承兑汇票查询：30元/笔 3. Inquiry fee of BAD: RMB30 per transaction	对公客户 Corporate customers	1. 银行承兑汇票敞口风险管理费：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； 1. Exposure risk management fee for acceptance of BAD: 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); 2. 银行承兑汇票查询：接受客户委托的查询，向客户收取手续费；办理贴现等业务过程中发生的查询手续费免费 2. Inquiry fee of BAD: charged from customer at request of making inquiry. Inquiry of BAD in the process BAD discounting is free of charge.
DC005	代理纸票信息登记 Acting for registration of paper draft information	通过票据系统代理他行登记纸票信息 Register paper draft information on behalf of other banks through the draft system	0.10-1.00元/笔 RMB0.10-1.00 per transaction	对公客户 Corporate customers	
DC006	贷款承诺（2024年4月1日前有效） Loan commitment (Valid before April 1, 2024)	在有效期内和一定的授信条件下，承诺给客户一定金额的贷款资金 Promise to grant some loan within the valid period and under the credit conditions	1. 可随时无条件撤销的贷款承诺，按承诺金额的0-0.5%一次性收取； 1. Loan commitment that can be unconditionally canceled at any time, 0-0.5% of commitment amount, charged in a lump sum; 2. 不可无条件撤销的贷款承诺：若承诺期限不超过1年（含），按贷款承诺金额或未提款金额的0.3%-2%/年一次性或分次收取；若承诺期限超过1年，按贷款承诺金额或未提款金额的0.6%-3%/年一次性或分次收取。（其中：未提款金额=合同承诺金额-借款人已提款金额） 2. Loan commitment that cannot be unconditionally canceled: if the commitment term is no more than one year, 0.3% - 2% of commitment amount or undrawn amount, charged in a lump sum or by several times; if the commitment term is more than one year, 0.6% - 3% of commitment amount or undrawn amount, charged in a lump sum or by several times. (Including: Undrawn amount = contract commitment amount-amount drawn down by the borrower)	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)
DC006	贷款承诺（2024年4月1日起有效） Loan commitment (Valid since April 1, 2024)	通过协议或函件的形式，向客户承诺在未来一定时期内按商定条件，提供约定数额的本外币信贷支持 Issue formal or substantive commitments to providing a specified amount of credit support in both domestic and foreign currencies to customers under agreed-upon conditions for a certain period in the future	1. 可随时无条件撤销的贷款承诺函，按承诺金额的0-0.5%一次性收取； 1. Loan commitment letter that can be unconditionally canceled at any time, 0-0.5% of commitment amount, charged in a lump sum; 2. 不可撤销的贷款承诺函：若承诺期限不超过1年（含），按贷款承诺金额或未提款金额的0.3%-2%/年一次性或分次收取；若承诺期限超过1年，按贷款承诺金额或未提款金额的0.7%-3%/年一次性或分次收取。（其中：未提款金额=合同承诺金额-借款人已提款金额） 2. Irrevocable loan commitment letter: if the commitment term is no more than one year, 0.3% - 2% of commitment amount or undrawn amount, charged in a lump sum or by several times; if the commitment term is more than one year, 0.7% - 3% of commitment amount or undrawn amount, charged in a lump sum or by several times. (Including: Undrawn amount = contract commitment amount-amount drawn down by the borrower)	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)

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DC007	银团贷款承诺 Syndicated loan commitments	我行作为银团贷款成员行，就借款人在有效提款期内未提用贷款额度而准备一定资金以备借款人提用 As a member of a syndicated loan, the Bank will prepare an amount for the non-withdrawn amount of the borrower during the effective withdrawal period	按不高于未提取贷款余额的2%/年收取 Charged according to agreed price, no more than 2%/year of the available loan balance	对公客户 Corporate customers	
DC008	法人账户透支 Overdraft of corporate account	为客户提供在透支额度和有效期内，可随时在约定的账户透支取得信贷资金的服务 Provide customers with the overdraft service of obtaining credit funds from the agreed account at any time within the overdraft limit and validity period	1.法人账户透支额度使用：以透支额度为基数收取，按照0.1%-2%/年收取； 1. Use of overdraft limit of legal person account: Charged based on the overdraft limit, at a rate ranging from 0.1% to 2% per year in principle; 2.日间透支服务：以日间累计透支发生额减日终转隔夜透支金额为收费基数，按0.01%—0.12%收取 2. Daytime overdraft service: Charged based on the accumulative overdraft amount during daytime minus the overdraft amount transferred to overnight, at a rate of 0.01%-0.12%	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)
DC009	对外担保业务 External guarantee	为客户提供担保服务 Provide guarantee service for customers	电子商业汇票保证业务：按照业务敞口部分金额收取担保费，具体收费标准：对新A+级（含）以上客户，年费率为1.2%-2.0%；新A+以下、新BB级（含）以上客户，年费率为2.0%-3.0%；新B级（含）以下客户，年费率为3.0%-5.0% Electronic commercial draft: Charged based on part of the business exposure amount. Specific charging standard: annual fee rate of 1.2%-2.0% for customers rated new A+ or above; annual fee rate of 2.0%-3.0% for customers rated new BB or above but below new A+; annual fee rate of 3.0%-5.0% for customers rated new B and below	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)
DC010	保理业务风险担保 Factoring business risk guarantee	1.国内保理买方信用风险担保：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； 1. Buyer credit risk guarantee of domestic factoring: 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; 2.进口保理信用风险担保：适用于双保理模式，作为进口保理商，为进口商核定信用风险担保额度，并提供应收账款催收、管理等服务的手续费。进口保理业务手续费由出口商承担，于经我行付款时扣除或向出口保理商追索 2. Credit risk guarantee of import factoring: It is applicable to the two-factoring model. The import factor verifies the credit risk guarantee limit for importers and provides service fees for collection and management of accounts receivable. The import factoring service fee shall be borne by the exporter and deducted when payment is made by the Bank or recovered from the export factor	1.国内保理买方信用风险担保：信用风险担保额度的0.1%-4%/年，一次性或分次收取； 1. Buyer credit risk guarantee of domestic factoring: 0.1%-4% per year of the credit risk guarantee limit, charged in a lump sum or by several times; 2.进口保理信用风险担保：信用风险担保额度的0.15%-1%，一次性或分次收取 2. Credit risk guarantee of import factoring: 0.15%-1% of the credit risk guarantee limit, charged in a lump sum or by several times	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)

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DC011	保理业务日常服务 Routine services of factoring business	<p>银行定期或不定期向债权人提供有关保理业务的日常服务,包括但不限于:(1)提供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服务;(2)协助债权人向债务人进行提示付款或催收、应收账款池管理、贸易背景核验、OCR审单、在线签约、中登网自动登记等服务;(3)保理业务项下银行处理及审核发票、关单、发货单、验收单等贸易单据,发出EDI报文等服务</p> <p>The Bank provide creditors with daily factoring services on a regular or irregular basis, including but not limited to: (1) Providing various financial and statistical statement services such as the recovery of accounts receivable, overdue accounts, statement of accounts, classification and summary; (2) Assisting creditors in reminding debtors of payment or collection, or with accounts receivable pool management, trade background verification, OCR review, online contracting, automatic registration on www.zhongdengwang.org.cn and other services; (3) The Bank processes and reviews trade documents such as invoices, customs orders, delivery orders and acceptance orders under the factoring business, and issues EDI messages.</p>	<p>1.应收账款管理:所管理的应收账款(或保理融资额度、敞口额度)总金额的0.1%-4%/年,一次性或分次收取; 1. Accounts receivable management: 0.1%-4% per year of the total amount of accounts receivable (or factoring financing limit, exposure limit) under management, collected in a lump sum or in installments;</p> <p>2.国际保理业务单据处理:每张单据收取10美元或等值外币; 2. Documents handling for international factoring business: Each document is charged USD10 or equivalent in foreign currency;</p> <p>3.国内保理业务单据处理:每张单据收取50元; 3. Documents handling for domestic factoring business: RMB50 per document;</p> <p>4.国际保理业务EDI报文费:人民币200元/次 4. EDI message fee for international factoring business: RMB200 per transaction</p>	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)
DC012	保理业务增值服务 Value-added services of factoring business	<p>银行定期或不定期向客户提供保理业务增值服务,包括但不限于:(1)开展保理顾问服务,定期提供保理市场分析报告、设计保理融资模式、提供一揽子保理解决方案等;(2)国际保理业务资信调查费: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;(3)国内保理业务资信调查费: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</p> <p>The Bank provides customers with value-added factoring services on a regular or irregular basis, including but not limited to: (1) Delivering factoring consulting service, regularly providing factoring market analysis reports, designing factoring financing models, and offering a package of factoring solutions; (2) Credit investigation fee for international factoring business: 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; (3) Credit investigation fee for domestic factoring business: 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</p>	<p>1.保理顾问业务:10-20万元/份; 1. Factoring consulting service: RMB100,000-200,000 per deal;</p> <p>2.国际保理业务资信调查费:400-1000人民币/户,一次性收取; 2. Credit investigation fee for international factoring business: RMB400-1,000/account, charged in a lump sum;</p> <p>3.国内保理业务资信调查费:1000-2000元/户,一次性收取 3. Credit investigation fee for domestic factoring business: RMB1,000-2,000/account, charged in a lump sum</p>	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)

备注:

Notes:

对公保函相关要求:

Requirements about corporate guarantee:

1.保函手续费=保函金额*年费率*担保天数/360,采用一次性前端收费方式,最低计费期间为1个季度(90天),不足1个季度的按1个季度计收手续费;

1. L/G transaction fee=guarantee amount*annual fee rate*guarantee days/360. If one-time front-end charge is applied, minimum charge period is one quarter (90 days). Less than one quarter should be counted as one quarter;

2.备用信用证业务参照保函业务收费标准执行。

2. Standby L/C shall be handled in accordance with the charging standards of L/G.