

2.8 银行卡业务

2.8 Bank Card

一、借记卡

I. Debit Card

(一) 工本费

i. 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
BC001	借记卡工本费 Production cost of debit card	为客户办理借记卡新发、补换卡业务；或整合自身服务与外部资源，开发具有特殊工艺、材质、设计的卡片产品，满足客户多样化需求 Issue and replace debit card for customers; or make cards with special techniques, materials and designs to meet the diversified needs of customers	1.标准卡：IC卡5元/卡、磁条卡10元/卡； 1. Standard card: RMB5 per IC card; RMB10 per magnetic card; 2.个性化卡：不超过1000元/卡，具体收费标准根据不同产品特殊工艺、材质、设计等分档定价； 2. Customized card: No more than RMB1,000 per card, depending on the level of special techniques, materials and designs used for product; 3.如需快递，加收快递费； 3. Delivery fee will be charged if express delivery is required; 注：标准卡是指具备基本服务功能的借记卡；个性化卡是指除基本服务功能之外，还具备个性化服务、增值服务、特殊工艺（含异形卡）的借记卡 Note: Standard card refers to debit card with basic service functions; customized card refers to debit card with personalized service, value-added service and special technology (including special shaped card) besides basic service functions	个人客户 Personal customers	对标准卡的工本费优惠如下： Preferential policies for standard cards are as follows: 1.IC卡新卡、补换卡：白金卡（含）以上免收； 1. IC card issue and replacement: free of charge for platinum card or above; 2.卡片到期换卡免收； 2. Free of charge for card replacement as the card expires; 3.代发工资客户开卡、换卡免收（个性化卡除外）； 3. Free of charge for issue and replacement of card for agency payroll service customers (excluding customized card); 4.磁条卡补、换IC卡免收； 4. Free of charge for replacement of magnetic card and IC card; 5.新市民客户开卡、换卡免收（个性化卡除外） 5. Free of charge for issue and replacement of card for new urban residents (excluding customized card)

(二) 人民币卡境内

ii. Domestic RMB Card

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
BC002	境内交易调单 Domestic transaction receipt transfer	为客户办理境内交易调单业务 Handle domestic transaction receipt transfer for customers	正本50元/份，副本10元/份 RMB50 per original copy, RMB10 per duplicate	个人客户 Personal customers	白金卡（含）以上免收 Free of charge for platinum card or above
BC003	IC卡圈提手续费 IC card unload fee	为客户提供将理财宝IC卡电子现金账户资金划转至个人银行结算账户或直接提取现金的服务 Transfer funds in e-cash account of CITIC Smart IC card to personal banking settlement account or withdrawal cash for customers	按电子现金账户余额的15%收取（以四舍五入的方式计算扣收金额） 15% of e-cash account balance (round-off)	个人客户 Personal customers	1.金卡5折； 1.50% discount for gold card; 2.白金卡（含）以上免收； 2. No fee for platinum card or above; 3.圈提时，电子现金账户余额低于50元（含）时，不收取该费用 3. During the unload, no fee charged when e-cash account balance is RMB50 or below
BC004	IC卡跨行指定账户圈存手续费 IC card inter-bank designated account load fee	通过银联网络圈存机具设备，为客户提供将指定银行结算账户的资金划转至理财宝IC卡电子现金账户的服务（此费用暂不收取，收取时我行将另行公告） Help the customer transfer money from designated settlement account to e-cash account of CITIC Smart IC card via UnionPay online load machine (free of charge for the moment, charging will be announced later)	0.5元/笔 RMB0.5 per transaction	个人客户 Personal customers	金卡5折，白金卡（含）以上免收 50% discount for gold card and no fee for platinum card or above

(三) 人民币/外币卡境外

iii. Overseas RMB/Foreign Currency Card

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
BC005	外汇兑换（外币卡） Foreign exchange conversion (foreign-currency cards)	为客户提供外汇兑换服务，由国际组织的系统自动扣取相关费用 Provide foreign exchange conversion service for customers. Fee is deducted by the system of the international organization	按照国际组织有关规定收取，约为交易金额的1% About 1% of transaction amount based on regulations of international organizations	个人客户 Personal customers	

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
BC006	调单及仲裁（外币卡） Receipt transfer and arbitration (foreign-currency cards)	客户对交易产生质疑时，为客户提供调单、仲裁提交、仲裁评审等服务 Provide services like receipt transfer, rejection, submission for arbitration and arbitration review when the customer challenges the transaction	1. 调单：副本5美元/份； 1. Receipt transfer: USD5 per copy; 2. 仲裁提交和评审：按照国际组织有关规定收取，250美元/笔 2. Submission for arbitration and review: charged based on regulations of international organizations, USD250 per transaction	个人客户 Personal customers	
BC007	借记卡境外ATM查询（人民币/外币卡） Overseas ATM inquiry of debit card (domestic RMB/foreign-currency cards)	为持卡人在中国境外（含港澳台地区）提供ATM查询服务，ATM包括自动取款机、存款机及其他各类自助服务终端等 To provide ATM inquiry service for cardholders outside China (including Hong Kong, Macao and Taiwan). ATM refers to cash dispensers, deposit machines and other self-service terminals	4元/笔 RMB4 per operation	个人客户 Personal customers	

备注：

Notes:

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.

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.

二、信用卡

II. Credit Card

（一）信用卡业务

i. Credit Card Business

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
BC008	年费 Annual fee	按信用卡的信用级别及产品类别享有相应的信用卡基本功能及增值服务 Enjoy basic functions and value-added services based on the customer's credit rating and credit card products	一、普卡： 主卡100-180元，附属卡50-100元。详见信用卡申请表或官网 I. Classic Card: Classic card: RMB100-180, supplementary card: RMB50-100. To get more information, refer to the credit card application form or the official website	全部客户 All customers	1. 普卡发卡后30天内，刷卡消费或取现1次（不限金额）免首年年费；首年再刷卡消费或取现5次（不限金额）免次年年费；次年刷卡消费或取现5次（不限金额）免第三年年费； 1. Free of annual fee after once spending with card or cash withdrawal (no limit on the amount) within 30 days after issuance of classic card; free of annual fee for the second year after spending with card or cash withdrawal (no limit on the amount) for 5 more times in the first year; free of annual fee for the third year after spending with card or cash withdrawal (no limit on the amount) for 5 times in the second year; 2. 银联公务信用卡免年费 2. Free of annual fee for UnionPay corporate credit card; 注：1. 上述各项优惠政策不可同享； Notes: 1. The preferential policies are not available at the same time; 2. 特殊卡片开展的特殊优惠活动，具体以卡产品落地宣传页或者卡产品公示内容为准 2. The special preferential policies for special cards are subject to the leaflets or publicity content of the special cards.
			二、金卡： 主卡188-380元，附属卡100-200元。详见信用卡申请表或官网 II. Gold Card: Classic card: RMB188-380, supplementary card: RMB100-200. To get more information, refer to the credit card application form or the official website		1. 金卡发卡后30天内，刷卡消费或取现1次（不限金额）免首年年费；首年再刷卡消费或取现5次（不限金额）免次年年费；次年刷卡消费或取现5次（不限金额）免第三年年费； 1. Free of annual fee after once spending with card or cash withdrawal (no limit on the amount) within 30 days after issuance of gold card; free of annual fee for the second year after spending with card or cash withdrawal (no limit on the amount) for 5 more times in the first year; free of annual fee for the third year after spending with card or cash withdrawal for 5 times in the second year; 2. 银联公务信用卡、银联商务信用卡免年费； 2. Free of annual fee for UnionPay corporate credit card; 3. 颜卡部分卡绑定微信支付等特定支付渠道可享卡片有效期内免年费 The annual fee can be exempted during the validity period for some Color Card that are bound to WeChat Pay or other specific payment channels 注：1. 上述各项优惠政策不可同享，乐Hui金卡不享受上述优惠政策，颜卡部分卡仅享受第3条优惠政策； Notes: The preferential policies are not available at the same time. The preferential policies are not available for Hui Gold Card. Holders of some Color cards can only enjoy the third preferential policy; 2. 特殊卡片开展的特殊优惠活动，具体以卡产品落地宣传页或者卡产品公示内容为准； 2. The special preferential policies for special cards are subject to the leaflets or publicity content of the special cards; 3. 年费收取与客户另有约定的，以相关约定为准 3. If otherwise agreed with the customer regarding the collection of annual fee, the relevant agreement shall prevail

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
BC008	年费 Annual fee	按信用卡的信用级别及产品类别享有相应的信用卡基本功能及增值服务 Enjoy basic functions and value-added services based on the customer's credit rating and credit card products	三、白金及以上卡片： 主卡288-20000元，附属卡240-10000元。详见信用卡申请表或官网 III. Platinum Card and Above: Classic card: RMB288-20,000, supplementary card: RMB240-10,000. To get more information, refer to the credit card application form or the official website	全部客户 All customers	1.中信Visa Signature信用卡卡片有效期内免年费; 1. No annual fee for CITIC Bank Visa Signature Credit Card during validity; 2.I白金：免首年年费，刷12笔免次年年费; 2. I Platinum Card: No annual fee for the first year, no annual fee for the second year after spending with card for 12 times; 3.JCB标准白金卡卡片有效期内免年费; 3. No annual fee for JCB Standard Platinum Card during validity; 4.国航世界卡只针对已持国航金卡客户发行，且免收年费; 4. CA World Card is only issued to customers with CA Gold Card, no annual fee; 5.万事达钛金卡卡片有效期内免年费; 5. No annual fee for Titanium MasterCard during validity; 6.魔力爱白金信用卡卡片有效期内免年费 6. No annual fee for Magic Love Platinum Credit Card during validity 注：1.乐Hui白金卡及以上卡片不享受上述优惠政策; Notes: 1. The preferential policies are not available for Hui Platinum Card and above; 2.特殊卡片开展的特殊优惠活动，具体以卡产品落地宣传页或者卡产品公示内容为准 2. The special preferential policies for special cards are subject to the leaflets or publicity content of the special cards.
BC009	制卡费 Card production fee	为客户办理信用卡新发、换卡业务；并将围绕特殊工艺、材质、设计等整合自身服务与外部资源，开发具有特殊工艺的卡片产品，满足客户多样化需求 Issue of new or replace card for customers; development of cards with special techniques based on special techniques, materials and designs to integrate internal and external resources to meet the diversified needs of customers	1.非特殊工艺普通信用卡产品：15元/张 1. Standard credit cards with no special techniques: RMB15 per card; 2.一般特殊工艺信用卡产品：9-3999元/张; 2. General credit cards with special techniques: RMB9-3999 per card; 3.其他高端特殊工艺信用卡产品：根据协议约定收取。 具体收费标准根据不同产品特殊工艺差别分档定价， 3. Other high-end credit cards with special techniques: Charge based on agreements. Specific charging standards depend on the level of special techniques used for products;	全部客户 All customers	1.非特殊工艺普通信用卡产品： 1. Standard credit cards with no special techniques: (1) 新发卡免收制卡费; (1) No card production fee for newly issued cards; (2) 挂失与未达换卡免收制卡费; (2) No card production fee for replacement cards issued due to loss reporting or replacement cards not yet delivered; 2.一般特殊及其他高端特殊工艺信用卡产品： 2. General credit cards with special techniques: (1) 新发及换卡免收规则按产品约定执行; (1) The fee waiver rules for new issuance and card replacement are subject to the specific product agreement; (2) 未单独约定的情形，按非特殊工艺普通信用卡产品规则执行; (2) Where no separate agreement is specified, the rules applicable to standard credit cards with no special techniques apply; 3.银联公务信用卡新发及换卡均免收制卡费 3. No card production fee is charged for new issuance and card replacement of UnionPay corporate credit cards
BC010	挂失手续费 Loss reporting fee	卡片丢失及时挂失，提供失卡保障 Handle loss reporting in a timely manner and provide protection when the card is lost	40元/卡 RMB40 per card	全部客户 All customers	1.已购买优选增值服务且服务内容包含免卡片挂失手续费的客户，以所购的优选增值服务协议的具体约定免收; 1. For customers who have purchased value-added premium services that include a waiver of card loss reporting fees, such fees is waived in accordance with the specific terms and conditions of the relevant service agreement; 2.银联公务卡、VISA无限双标卡、随借金卡免挂失手续费，如有调整以业务办理页面或产品宣传为准 2. Loss reporting fees are waived for UnionPay corporate cards, Visa infinite dual-branded cards, and Sujiejin cards. Any adjustments are subject to the information displayed on the service application page or relevant product promotions
BC011	违约金 Default fee	持卡人未还最低还款额时，除按计息方法支付透支利息外，对最低还款额未还部分，还应按月支付一定比例的违约金 The card holder has to pay the default fee for unpaid balance in minimum repayment in addition to overdraft interest based on the interest accrual method each month, if he fails to pay the minimum repayment amount	每期最低还款额未还部分的5%，最低收费为20元人民币或2美元或20港币或2欧元；按账户每月收取 5% on unpaid balance in minimum repayment for each month, minimum RMB20, USD2, HKD20 or EUR2; charged by each account monthly	全部客户 All customers	

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
BC012	信用卡现金提取手续费 Cash withdrawal fee of credit card	信用卡提取现金 Cash advance	1.境内：按取现金额的2%收取，最低收费为20元人民币； 1. Domestic: 2% of the cash advance amount, minimum RMB20; 2.境外（含港、澳、台地区）：按取现金额的2%收取，最低收费为20元人民币或2美元或20港币或2欧元； 2. Overseas (including Hong Kong SAR, Macao SAR and Taiwan region) 2% of the cash advance amount, minimum RMB20, USD2, HKD20 or EUR2; 3.其他： 蓝卡：在中信银行取现每账单月累计金额50万（含）以内免收手续费，超过50万部分按照3%收取手续费；在他行取现每账单月前2笔免收手续费，超过部分按照2元/笔收取手续费。 3. Other: Blue Card: No fee for accumulative cash advance of no more than RMB500,000 in CITIC Bank per month, 3% on the amount of advance exceeding RMB500,000; no fee for the first two cash advance transactions in other banks per month, RMB2 per transaction for more than 2 transactions	全部客户 All customers	1.银联公务信用卡免信用卡现金提取手续费； 1.No cash advance fee for UnionPay corporate credit card 2.出国留学卡：每账单月免1次取现手续费优惠； 2.Foreign Student Card: one free cash advance for each billing month; 3.南方基金卡：按取现金额的1%收取，最低收费为9元或1美元； 3. South Fund Card: 1% of cash advance amount, minimum RMB9 or USD1 注：其他信用卡优惠政策以各卡产品公示内容为准 Note: The preferential policies for other credit cards are subject to the publicity content of the cards
BC013	信用卡外汇兑换手续费 Foreign exchange fee of credit card	境外交易 Overseas transactions	按每笔交易金额的1.5%收取 1.5% of each transaction amount	全部客户 All customers	Visa单币外币卡、万事达单币外币卡、运通单币外币卡、JCB单币外币卡免收外汇兑换手续费 No foreign exchange fee for Visa single-currency and foreign-currency cards, MasterCard single-currency and foreign-currency cards, American express single-currency and foreign-currency cards, and JCB single-currency and foreign-currency cards
BC014	调单费 Receipt retrieval fee	查询消费凭证等 Consumption receipt inquiry, etc.	20元/笔 RMB20 per transaction	全部客户 All customers	
BC015	境外紧急补发卡手续费 Emergency card replacement fee	境外卡片丢失补卡 Overseas card replacement when the card is lost	按国际信用卡组织规定收费 Subject to regulations of international credit card organizations	全部客户 All customers	
BC016	开具证明手续费 Handling fee for issuing certificates	开具相关信用卡业务证明 Issue certificates about credit card	20元/份 RMB20 per certificate	全部客户 All customers	
BC017	溢缴款领回手续费(溢缴费) Fee for claiming overpayment	溢缴款转账支出 Overpayment transfer	转账金额（折合人民币）1万元以下（含），每笔收费人民币5.5元；转账金额（折合人民币）1-10万元（含），每笔收费人民币10.5元；转账金额（折合人民币）10万元以上，每笔收费人民币15.5元 For transfer amount (in RMB) of less than RMB10,000 (inclusive), charge is RMB 5.5 per transaction; for transfer amount (equivalent to RMB) of RMB10,000-100,000 (inclusive), charge is RMB10.5 per transaction; for transfer amount (equivalent to RMB) of more than RMB 100,000, charge is RMB15.5 per transaction	全部客户 All customers	1.溢缴款转本行借记卡（账户）：免手续费； 1. No fee for transferring overpayment to CITIC Bank debit card (account); 2. 溢缴款转他行借记卡（账户）：网上银行渠道免手续费； 2. No fee for transferring overpayment to non-CITIC Bank debit card (account) through the Internet banking channel; 3.银联公务信用卡免溢缴款领回手续费 3. No fee for claiming overpayment for UnionPay corporate credit card

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
BC018	补制对账单 手续费 Charges for issuing statement of account	补制对账单 Reprint bank statement	补制12个月（含）以内纸质账单每年免费一次；补制12个月内的纸质对账单超过一次或补制的对账单账期超过最近12个月，人民币5元/份 No fee for reprinting paper bank statement within 12 months (inclusive) once a year; RMB5 per copy for reprinting paper bank statement within 12 months more than once or reprinting bank statement beyond recent 12 months	全部客户 All customers	
BC019	快递费 Express delivery fee	快递费 Express delivery fee	20元/次，如选择次日晨达、航空快递等特殊的寄卡方式，费用按快递公司标准收取 RMB20 per time. Charged based on the charging standard of express company for next morning delivery or air express	全部客户 All customers	以银行指定方式快递信用卡免收 The express delivery fee is waived via the Bank's designated delivery method.
BC020	PP卡收费 PP Card fee	境外贵宾登机同行人员收费 Charge fees from companion in VIP boarding overseas	27美元/人，按当时汇率折算为人民币收取；客户在享受贵宾登机服务时，机场会提示需收费并办理登记 27 US dollars per person, converted to RMB at the current exchange rate; the airport will prompt the charge and handle the check-in for VIP boarding	全部客户 All customers	1.无限卡客户年费周期内可享受无限次免费服务； 1. Customers holding Infinite card can enjoy unlimited free services within the annual fee cycle; 2.私人银行白金卡客户，年费周期内可享受16次免费服务，同行贵宾服务次数经主卡持卡人同意合并计入主卡的16次权益中；超过16次免费服务将正常收费 2. Personal customers holding Platinum Card can enjoy 16 free services within the annual fee cycle, and services provided the companions of card holder will be numbered in the 16 free services for the main card holder, with the consent of the latter; services will be charged normally beyond 16 services
BC021	信用卡短信宝 Credit Card SMS Alert	1.挂失前48小时失卡保障（仅适用短信宝A） 1.48-hour protection before loss report (only applicable for SMS Alert A) 2.0起点交易短信提醒 2. SMS alert for transactions with no threshold amount required 3.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 3. According to F.G.J.G. [2014] No. 268 Document, the commercial bank should sign an agreement about SMS alert service about account activities with the customer before charging SMS alert service fee; no fee is allowed if no such agreement is signed with the customer	1.短信宝A：12元/季度，48元/年 1. SMS Alert A: RMB12 per quarter, RMB48 per year 2.短信宝B：9元/季度，36元/年 2. SMS Alert B: RMB9 per quarter, RMB36 per year	全部客户 All customers	如不开通短信宝服务，可以选择绑定官方微信享受免费0元起点微信消费提醒服务 The customer can also follow CITIC Bank in WeChat to enjoy WeChat alert on consumption with no threshold amount required

备注：

Note:

信用卡年费按卡每年预先收取

Annual fee of credit card is collected in advance every year.

(二) 信用卡分期业务

ii. Credit Card Installment

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
BC022	分期业务 Installment payment	为持卡人提供分期还款服务 Provide installment payment service for card holders.	一、办理分期业务时产生的分期利息，具体按照协议或约定收取； I. The installment interest of the installment business is subject to the specific contract or agreement; 二、持卡人不能按照协议约定偿还分期业务，需向我行申请提前终止分期还款，已收取的分期利息不予退还，同时收取未记账本金的0-3%作为提前终止分期还款的违约金； II. If the cardholder cannot repay the installment according to the contract or agreement, they should apply for early termination of the installment with the Bank. The installment interest collected shall not be refunded, and 0-3% of the unrecorded principal shall be collected as penalty for early termination of the installment; 三、转账手续费：10元/笔 III. Transfer fee: RMB10 per transaction	全部客户 All customers	邮购分期不向客户收取手续费。 No handling fee for mail order by installment.

(三) 信用卡增值服务

iii. Value-added Services of Credit Card

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
BC023	信用卡增值服务 Value-added services of credit card	<p>为客户提供信用卡增值服务，主要包括我行信用卡权益服务（包括但不限于0起点短信提醒服务等）、外部资源权益服务（包括但不限于健康类、时尚类、商旅类服务等）、信用卡卡号自定义增值服务（包括但不限于普通号、靓号、VIP号、SVIP号等），并根据市场变化不断迭代</p> <p>Provide value-added services of credit card for customers, mainly including services in relation to rights and interests of CITIC Bank credit cards (including but not limited to SMS alert for transactions with any amount), external resource benefit services (including but not limited to health, fashion and travel services) and self-defined value-added services of credit card number (including but not limited to ordinary number, lucky number, VIP number and SVIP number), which are updated based on market changes</p>	<p>1. 优选增值服务：1-19999元/份，每项具体产品的收费标准根据增值服务内容不同分档定价；</p> <p>1. Select value-added services: RMB1-19,999 for each one. Charging standard on each product is specific to the content of value-added service;</p> <p>2. 卡号自定义增值服务：9-3999元/个，每个自定义卡号的收费标准根据增值服务内容不同分档定价</p> <p>2. Self-defined value-added services: RMB9-3,999 for each one. Charging standard on each self-defined card number is specific to the content of value-added service</p>	全部客户 All customers	

三、收单业务

III. Acquiring

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
BC024	收单业务 Acquiring	为所有线上、线下渠道的收单业务提供服务 Support online and offline acquiring business	按协议价格收取 Charge at agreed price	全部客户 All customers	银行卡刷卡业务：2024年9月30日至2027年9月29日期间，对标准类商户借记卡实施9折优惠，封顶值维持不变；对优惠类商户继续实行7.8折优惠 Bank card swiping business: From September 30, 2024 to September 29, 2027, a 10% discount is granted to standard merchant debit cards, with the ceiling remaining unchanged, and the 22% discount to concessionary merchants shall remain
BC025	外卡取现业务 Cash advance with foreign cards	为客户提供外卡取现服务 Provide cash advance with foreign cards	按卡组织规定收取 Subject to regulations of international card organizations	个人客户 Personal customers	