

说明

Notes

1. 本价目表依据《中华人民共和国价格法》、《商业银行服务价格管理办法》（中国银监会 国家发展改革委令 2014年第1号）等相关规定制定。

1. The price lists are developed in accordance with the Price Law PRC and the Service Price Management Measures of Commercial Banks (CBRC & SDRC Decree (2014) No.1).

2. 本价目表适用对象分为全部客户、对公客户和个人客户，其中，全部客户包括对公和个人客户；对公客户除涵盖正常开展业务的企事业单位外，还包括政府机构、金融机构及第三方合作机构等。

2. The price lists are applicable to all customers, corporate customers and personal customers. Specifically, all customers include corporate and personal customers, while corporate customers also include government agencies, financial institutions and third-party cooperative institutions in addition to companies and public institutions that run business normally.

3. 本行承诺严格执行监管有关服务收费的规定，包括但不限于：

3. The Bank promises to strictly abide by the regulatory provisions on service charges, including but without limitation to:

（1）严格执行自2011年7月1日起生效的《中国银监会关于银行业金融机构免除部分服务收费的通知》（银监发[2011]22号）中11类34项免费规定；

(1) Strictly implement the provisions on 34 free-of-charge items in 11 categories as provided in the CBRC Notice on Exemption of Partial Service Charges of Banking Institutions (Y.J.F. [2011] No. 22) which became effective as of July 1, 2011;

（2）严格执行自2011年10月24日起生效的《中国银监会关于支持商业银行进一步改进小型微型企业金融服务的补充通知》（银监发[2011]94号）中小微企业服务收费“两禁两限”的有关规定；

(2) Strictly implement the provisions on "two prohibitions and two limitations" upon micro, small and medium-enterprise service charges as provided in the CBRC Supplementary Notice on Supporting Commercial Banks to Further Improve Financial Services to Micro and Small Enterprises (Y.J.F. [2011] No. 94) which became effective as of October 24, 2011;

（3）严格执行自2014年8月1日起生效的《国家发展改革委 中国银监会关于印发商业银行服务政府指导价政府定价目录的通知》（发改价格[2014]268号）中政府指导价、政府定价的有关规定；同时，主动扩大优惠范围，免收所有个人客户账户管理费（含小额账户管理费）和年费（不含信用卡）；

(3) Strictly implement the provisions on government-guided pricing and government pricing as provided in the SDRC & CBRC Notice on Issuing the Catalog of Government-guided Pricing and Government Pricing for Services of Commercial Banks (F.G.J.G. [2014] No.268) which became effective as of August 1, 2014; at the same time, the Bank has taken the initiative to expand the preferential scope and doesn't charge any account management fees (including small account management fees) and annual fees (excluding credit cards) from all the personal customers;

（4）严格执行《中国人民银行关于信用卡业务有关事项的通知》（银发[2016]111号）有关规定，向持卡人提供超过授信额度用卡服务的，免收信用卡超限费；

(4) Strictly implement the provisions in the Notice of the People's Bank of China on Matters Related to Credit Card Business (Y.F. [2016] No. 111), which stipulates that the credit card over-limit handling fee may be exempted if the cardholders are provided with credit card over-limit services;

（5）严格执行《中国人民银行关于加强支付结算管理防范电信网络新型违法犯罪有关事项的通知》（银发〔2016〕261号）有关规定，自2016年12月26日起对个人人民币本行异地存取款、转账服务免费；

(5) Strictly implement the provisions in the PBOC Notice on Strengthening Payment & Settlement Management and Preventing New-typed Telecom and Internet Crimes (Y.F. [2016] No. 261). The Bank has canceled the service charges on non-local RMB-denominated deposits and withdrawals and transfers of personal CNCB accounts on December 26, 2016;

（6）积极贯彻落实国家普惠金融精神，先后自2014年1月18日和2015年12月1日起分别对手机银行、网上银行个人境内人民币转账服务免费；

(6) In line with the government's spirit of inclusive finance, the Bank has canceled the service charges on domestic RMB-denominated transfers made by individuals under mobile/Internet banking on January 18, 2014 and December 1, 2015;

（7）严格执行自2017年8月1日起生效的《国家发展改革委 中国银监会关于取消和暂停商业银行部分基础金融服务收费的通知》（发改价格〔2017〕1250号）有关取消个人异地本行柜台取现手续费，以及暂停收取本票和银行汇票的手续费、挂失费、工本费6项收费的规定；同时，进一步主动扩大优惠范围，免收所有客户账户管理费（含小额账户管理费）和年费（不含信用卡）；适用于我行开展的境内人民币业务。

(7) The Bank will strictly implement the Notice of National Development and Reform Commission and China Banking Regulatory Commission on the Cancellation and Suspension of Charges for Some Basic Financial Services by Commercial Banks (F.G.J.G. [2017] No. 1250), which will take effect on August 1, 2017, to cancel charges for personal off-site withdrawal within the Bank and suspend six types of fees including handling fees, loss reporting fees, production fees for promissory note and bank draft; and the Bank will further take the initiative to expand the scope of preferential services and cancel account management fees for all accounts (including small account management fees) and annual fees (excluding credit cards); domestic RMB business suitable for the Bank.

(8) 严格执行《中国人民银行 银保监会 发展改革委 市场监管总局 关于降低小微企业和个体工商户支付手续费的通知》（银发〔2021〕169号）、《中国支付清算协会 中国银行业协会 关于降低小微企业和个体工商户支付手续费的倡议书》、《中国银行业协会 中国支付清算协会 关于降低自动取款机（ATM）跨行取现手续费的倡议书》、《中国银行业协会、中国支付清算协会关于鼓励降低小微企业支付手续费的倡议》有关规定，自2021年7月25日起降低ATM跨行取现手续费，自2021年9月30日起降低小微企业和个体工商户支付手续费。

(8) The Bank will strictly implement the Notice of People's Bank of China, China Banking and Insurance Regulatory Commission, National Development and Reform Commission and State Administration for Market Regulation on the Reduction of Payment Fees of Micro and Small Enterprises and Individual Businesses (Y.F. [2021] No. 169), the Proposal of Payment & Clearing Association of China and China Banking Association on the Reduction of Payment Fees of Micro and Small Enterprises and Individual Businesses, the Proposal of China Banking Association and Payment & Clearing Association of China on Encouraging the Reduction of Payment Fees of Micro and Small Enterprises, and the Proposal of China Banking Association and Payment & Clearing Association of China on the Reduction of Fees of Inter-bank Cash Withdrawal via Automated Teller Machine (ATM), and lower the fees of ATM-based inter-bank cash withdrawal as of July 25, 2021 and the payment fees of micro and small enterprises and individual businesses as of September 30, 2021.

(9) 严格执行《关于调整银行部分服务价格提升服务质效的倡议书》（银协发〔2023〕64号）有关倡议，自2023年11月30日起调整部分服务价格，并提升服务质效。

(9) The Bank will strictly implement the Initiative on Adjusting the Prices of Some Banking Services and Enhance the Quality and Efficiency of Services (Y.X.F. [2023] No. 64), and will adjust the prices of some services from November 30, 2023 onwards and enhance the quality and efficiency of services.

4. 本价目表中的市场调节价由中信银行股份有限公司负责制定与解释。法律、行政法规、政府部门规章及其他规范性文件有规定的，从其规定。

4. Market-adjusted prices herein are set and interpreted by China CITIC Bank Corporation Limited. If there are different provisions in laws, administrative regulations, regulations of government agencies and other normative documents, such different provisions shall prevail.

5. 本价目表仅供客户了解本行服务项目及收费标准使用，不构成亦不应被视为任何交易的要约、承诺或要约邀请。实际服务收费标准如与本价目表所列不一致的，请以营业场所公告或实际协议为准。

5. The price lists are for the customers to know the Bank's service items and their charging standards only, and they shall not be deemed as any offer, undertaking or invitation of off to any transaction. In case that actual service charges are discrepant with those set forth herein, announcement at premises or real agreement shall prevail.

6. 本行服务价格咨询（投诉）电话：95558、40088-95558（信用卡）；书面投诉联系方式如下：

6. To consult or complain about the Bank's service prices, please call: 95558, 40088-95558 (credit cards), or mail a letter to:

（1）地址：北京市朝阳区望京广顺北大街33号福码大厦A座5层前台，收件人：中信银行95558客服中心，邮编100102；

(1) Address: Reception Desk, 5/F, Fairmont Tower, 33 Guangshun North Street, Wangjing, Chaoyang District, Beijing, Recipient: 95558 Customer Service Center of China CITIC Bank, Postal Code: 100102;

（2）地址：深圳市福田区福华一路121号中信银行大厦，收件人：中信银行信用卡中心收件室，邮编518029。

(2) Address: CITIC Bank Tower, 121 Fuhua First Road, Futian District, Shenzhen, Recipient: Credit Card Center of China CITIC Bank, Postal Code: 518029.

7. 本价目表自2026年1月1日起执行。其中，优惠政策自2026年1月1日起至2026年3月31日止，到期前如未发布公告，则自动按季顺延，以此类推；我行另有特殊标注说明的除外。

7. The prices will be implemented as of Jan 1, 2026. The preferential policies will be valid from Jan 1, 2026 to Mar 31, 2026, and if no announcement is made before expiration, they will automatically extend on a quarterly basis, unless otherwise noted and specified by the Bank.