

Standard Chartered Bank (China) Limited Retail Banking Service Tariff Table

2019 Version 2
08/01/2019

Important Note:

- 1.This Tariff Table is formulated by Standard Chartered Bank (China) Limited (the “Bank”) and applies to services provided by the Bank to Retail Banking customers and Business Banking customers.
- 2.The services and fee charges quoted in this Tariff Table may be changed by the Bank from time to time due to changes in laws and regulations, or pursuant to the guidelines or policies issued by China Banking and Insurance Regulatory Commission, China Banking Association or any relevant authorities, or according to the market changes or at the Bank’s discretion. The Bank will announce at its official website [<https://www.sc.com/cn/>] in the event of any changes and adjustments of the fee charges.
- 3.Unless otherwise specified, the fee charges quoted in this Tariff Table do not include fees, charges or taxes levied by governmental authorities or charged by law firm or, other financial institutions. Customers shall bear related fees, charges or taxes levied by local authorities at their own cost.
- 4.In the event of favorable fee charges offered in the Bank’s marketing campaigns or product contracts (loan contract, wealth management product documents and other contractual documents) compared with the fee charges herein below, the stipulations in such related product contracts and marketing materials shall prevail.
- 5.If the fee charges shown in this Tariff Table are denominated and charged in Renminbi (also called Chinese Yuan, “CNY”), the equivalent foreign currency shall be converted at an exchange rate determined by the Bank when providing the service.
- 6.The English version is for reference only. In the event of any discrepancy between the English and the Chinese versions, the Chinese version shall prevail.
- 7.If customers have any questions or advice, please dial SCB customer service hotline 800 820 8088 for Retail Banking service, 400 820 6663 for Credit Card service hotline, 800 988 0018 (Telephone) /400 888 8393 (Mobile) for Business Banking service hotline or visit SCB website [<https://www.sc.com/cn/>] for inquiry and feedback.

Tariff of Retail Banking Services (Exclude Lending and Wealth Management Products)

S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Banking -Private Wealth Customers	Basis of Pricing/ Charge Rationale	Remark
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Account Services

1	Account Maintenance Fee	Free	RMB100 or equivalent per month	RMB150 or equivalent per month	RMB150 or equivalent per month	Market-Oriented Pricing The tariff is formulated based on Notice of the China Banking Regulatory Commission, the People's Bank of China and the National Development and Reform Commission on Waiver of Certain Service Charges by Banking Financial Institutions (Ji Jia Fei [2011] No.22) .	
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RMB Services

Cash Services

2	Handling Fee of Cash Deposit within China	Free	Free	Free	Free	Market-Oriented Pricing The tariff is formulated based on The Notice for Waiver of Some Service Charges issued by Banking Financial Institutions (Yin Jian Fa [2011] No.22): waiver handling fee of cash deposit /withdrawal within the bank at same city	
3	Handling Fee of Cash Withdrawal within China	Free	Free	Free	Free		

Inward Remittances

4	Handling Fee of Telegraphic Transfer within China	Free	Free	Free	Free	Market-Oriented Pricing	
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Outward Remittances

5	Handling Fee of Telegraphic Transfer to SCB account within China	Free	Free	Free	Free	Market-Oriented Pricing The tariff is formulated based on The Notice for Waiver of Some Service Charges issued by Banking Financial Institutions (Yin Jian Fa [2011] No.22): waiver handling fee of fund transfer within the bank at same city	
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S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Banking -Private Wealth Customers	Basis of Pricing/ Charge Rationale	Remark
6	Handling Fee of Telegraphic Transfer to non-SCB account within China						
	Via BEPS/HVPS [△]						
	RMB50,000 or less	RMB1.2 per transaction	RMB1.2 per transaction	RMB0.6 per transaction	Free	Government-Guided Pricing The tariff is formulated based on the Measures for Administration of Commercial Banks' Services Prices (Yin Jian Fa [2014] No.268).	
	RMB100,000 or less	RMB10.5 per transaction	RMB8 per transaction	RMB5.5 per transaction	Free		
	RMB500,000 or less	RMB15.5 per transaction	RMB11.75 per transaction	RMB8 per transaction	Free		
	RMB1,000,000 or less	RMB20.5 per transaction	RMB15.5 per transaction	RMB10.5 per transaction	Free		
Over RMB1,000,000	0.002% of transaction amount (maximum RMB50 per transaction)	0.0015% of transaction amount (maximum RMB50 per transaction)	0.001% of transaction amount (maximum RMB50 per transaction)	Free			
[△] The ceiling amount and the fee charges of the transactions via BEPS/HVPS might be adjusted from time to time according to PBOC's policies and guidelines. Should there be differences in requirements on relevant fee charges per stipulated by relevant local authorities, local requirements should prevail.							
7	Handling Fee of Telegraphic Transfer to non-SCB account in account city via Chongqing "Renhangtong" [△] (Exclusive to the branches and sub-branches which provide this service)						
	RMB50,000 or less	RMB2 per transaction	RMB2 per transaction	RMB2 per transaction	Free	Government-Guided Pricing The tariff is formulated based on the Measures for Administration of Commercial Banks' Services Prices (Yin Jian Fa [2014] No.268).	
	RMB100,000 or less	RMB5 per transaction	RMB5 per transaction	RMB5 per transaction	Free		
	RMB500,000 or less	RMB10 per transaction	RMB10 per transaction	RMB8 per transaction	Free		
	RMB1,000,000 or less	RMB15 per transaction	RMB15 per transaction	RMB10.5 per transaction	Free		
Over RMB1,000,000	0.002% of transaction amount (maximum RMB50 per transaction)	0.002% of transaction amount (maximum RMB50 per transaction)	0.001% of transaction amount (maximum RMB50 per transaction)	Free			
[△] The ceiling amount and the fee charges of the outward remittance via Chongqing "Renhangtong" telegraphic transfer to non-SCB account in account city might be adjusted from time to time according to PBOC's policies and guidelines.							
8	Overseas Telegraphic Transfer handling Fee						
	RMB50,000 or less	RMB1.2 per transaction	RMB1.2 per transaction	RMB0.6 per transaction	Free	Government-Guided Pricing The tariff is formulated based on the Measures for Administration of Commercial Banks' Services Prices (Yin Jian Fa [2014] No.268).	
	RMB100,000 or less	RMB10.5 per transaction	RMB8 per transaction	RMB5.5 per transaction	Free		
	RMB500,000 or less	RMB15.5 per transaction	RMB11.75 per transaction	RMB8 per transaction	Free		
	RMB1,000,000 or less	RMB20.5 per transaction	RMB15.5 per transaction	RMB15.5 per transaction	Free		
	Over RMB1,000,000	0.002% of transaction amount (maximum RMB50 per transaction)	0.0015% of transaction amount (maximum RMB50 per transaction)	0.001% of transaction amount (maximum RMB50 per transaction)	Free		
Correspondent Bank Charges (if paid by remitter)	RMB 200	RMB 200	RMB 200	RMB 200			
[△] In respect of remittance to Hong Kong Macau Taiwan Special Account, the fee charge is calculated by reference to the charging standard under "Overseas Telegraphic Transfer".							

S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Banking -Private Wealth Customers	Basis of Pricing/ Charge Rationale	Remark
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Foreign Currency Services

Cash Services

9	Handling Fee of Cash Deposit within China	Free	Free	Free	Free	Market-Oriented Pricing	
10	Handling Fee of Cash Withdrawal within China	0.4% of withdrawal amount (minimum RMB50 or equivalent per transaction)	0.25% of withdrawal amount (minimum RMB50 or equivalent per transaction)	Free	Free	Market-Oriented Pricing	

Inward Remittances

11	Telegraphic Transfer [△]																																																																					
	Handling Fee	Free	Free	Free	Free	Market-Oriented Pricing																																																																
	Handling Fee of Telegraphic Transfer Return	RMB120 or equivalent per transaction	RMB120 or equivalent per transaction	RMB120 or equivalent per transaction	Free	Market-Oriented Pricing																																																																
[△] Relevant correspondent charge may apply to foreign currency domestic inward payment from other banks.																																																																						
12	Bills Collection																																																																					
	Handling Fee of Draft/ Check Collection	0.1% of collection amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction) excluding applicable charges from correspondent overseas bank	0.1% of collection amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction) excluding applicable charges from correspondent overseas bank	0.1% of collection amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction) excluding applicable charges from correspondent overseas bank	Free, excluding applicable charges from correspondent overseas bank	Market-Oriented Pricing																																																																
		Transactions via PBOC's Shen-Kong Paper Clearing System: 0.1% of collection amount (minimum RMB20 or equivalent, maximum RMB1,000 or equivalent per transaction)	Transactions via PBOC's Shen-Kong Paper Clearing System: 0.1% of collection amount (minimum RMB20 or equivalent, maximum RMB1,000 or equivalent per transaction)	Transactions via PBOC's Shen-Kong Paper Clearing System: 0.1% of collection amount (minimum RMB20 or equivalent, maximum RMB1,000 or equivalent per transaction)	Free	Market-Oriented Pricing	The tariff is formulated based on the issued notice of Shen Ren Yin Fa [2002] No.240 and Shen Ren Yin Hang [2002] No.510																																																															
	Postage Charge of Draft /Check Collection	<table border="1"> <thead> <tr> <th>Region</th> <th>Postage (per 0.5kg)</th> </tr> </thead> <tbody> <tr> <td>China Mainland</td> <td>USD5 or equivalent RMB</td> </tr> <tr> <td>Hong Kong and Macau</td> <td>USD15 or equivalent RMB</td> </tr> <tr> <td>Japan and South Korea</td> <td>USD20 or equivalent RMB</td> </tr> <tr> <td>South East Asia and Australia</td> <td>USD25 or equivalent RMB</td> </tr> <tr> <td>West Europe, U.S.A. and Canada</td> <td>USD30 or equivalent RMB</td> </tr> <tr> <td>South Asia, Central and South America</td> <td>USD35 or equivalent RMB</td> </tr> <tr> <td>Middle East, Africa and East Europe</td> <td>USD50 or equivalent RMB</td> </tr> </tbody> </table>	Region	Postage (per 0.5kg)	China Mainland	USD5 or equivalent RMB	Hong Kong and Macau	USD15 or equivalent RMB	Japan and South Korea	USD20 or equivalent RMB	South East Asia and Australia	USD25 or equivalent RMB	West Europe, U.S.A. and Canada	USD30 or equivalent RMB	South Asia, Central and South America	USD35 or equivalent RMB	Middle East, Africa and East Europe	USD50 or equivalent RMB	<table border="1"> <thead> <tr> <th>Region</th> <th>Postage (per 0.5kg)</th> </tr> </thead> <tbody> <tr> <td>China Mainland</td> <td>USD5 or equivalent RMB</td> </tr> <tr> <td>Hong Kong and Macau</td> <td>USD15 or equivalent RMB</td> </tr> <tr> <td>Japan and South Korea</td> <td>USD20 or equivalent RMB</td> </tr> <tr> <td>South East Asia and Australia</td> <td>USD25 or equivalent RMB</td> </tr> <tr> <td>West Europe, U.S.A. and Canada</td> <td>USD30 or equivalent RMB</td> </tr> <tr> <td>South Asia, Central and South America</td> <td>USD35 or equivalent RMB</td> </tr> <tr> <td>Middle East, Africa and East Europe</td> <td>USD50 or equivalent RMB</td> </tr> </tbody> </table>	Region	Postage (per 0.5kg)	China Mainland	USD5 or equivalent RMB	Hong Kong and Macau	USD15 or equivalent RMB	Japan and South Korea	USD20 or equivalent RMB	South East Asia and Australia	USD25 or equivalent RMB	West Europe, U.S.A. and Canada	USD30 or equivalent RMB	South Asia, Central and South America	USD35 or equivalent RMB	Middle East, Africa and East Europe	USD50 or equivalent RMB	<table border="1"> <thead> <tr> <th>Region</th> <th>Postage (per 0.5kg)</th> </tr> </thead> <tbody> <tr> <td>China Mainland</td> <td>USD5 or equivalent RMB</td> </tr> <tr> <td>Hong Kong and Macau</td> <td>USD15 or equivalent RMB</td> </tr> <tr> <td>Japan and South Korea</td> <td>USD20 or equivalent RMB</td> </tr> <tr> <td>South East Asia and Australia</td> <td>USD25 or equivalent RMB</td> </tr> <tr> <td>West Europe, U.S.A. and Canada</td> <td>USD30 or equivalent RMB</td> </tr> <tr> <td>South Asia, Central and South America</td> <td>USD35 or equivalent RMB</td> </tr> <tr> <td>Middle East, Africa and East Europe</td> <td>USD50 or equivalent RMB</td> </tr> </tbody> </table>	Region	Postage (per 0.5kg)	China Mainland	USD5 or equivalent RMB	Hong Kong and Macau	USD15 or equivalent RMB	Japan and South Korea	USD20 or equivalent RMB	South East Asia and Australia	USD25 or equivalent RMB	West Europe, U.S.A. and Canada	USD30 or equivalent RMB	South Asia, Central and South America	USD35 or equivalent RMB	Middle East, Africa and East Europe	USD50 or equivalent RMB	<table border="1"> <thead> <tr> <th>Region</th> <th>Postage (per 0.5kg)</th> </tr> </thead> <tbody> <tr> <td>China Mainland</td> <td>USD5 or equivalent RMB</td> </tr> <tr> <td>Hong Kong and Macau</td> <td>USD15 or equivalent RMB</td> </tr> <tr> <td>Japan and South Korea</td> <td>USD20 or equivalent RMB</td> </tr> <tr> <td>South East Asia and Australia</td> <td>USD25 or equivalent RMB</td> </tr> <tr> <td>West Europe, U.S.A. and Canada</td> <td>USD30 or equivalent RMB</td> </tr> <tr> <td>South Asia, Central and South America</td> <td>USD35 or equivalent RMB</td> </tr> <tr> <td>Middle East, Africa and East Europe</td> <td>USD50 or equivalent RMB</td> </tr> </tbody> </table>	Region	Postage (per 0.5kg)	China Mainland	USD5 or equivalent RMB	Hong Kong and Macau	USD15 or equivalent RMB	Japan and South Korea	USD20 or equivalent RMB	South East Asia and Australia	USD25 or equivalent RMB	West Europe, U.S.A. and Canada	USD30 or equivalent RMB	South Asia, Central and South America	USD35 or equivalent RMB	Middle East, Africa and East Europe	USD50 or equivalent RMB	Market-Oriented Pricing
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Handling Fee of Return Draft/Check Collection	0.1% of collection amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction) excluding applicable charges from correspondent overseas bank	0.1% of collection amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction) excluding applicable charges from correspondent overseas bank	0.1% of collection amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction) excluding applicable charges from correspondent overseas bank	Free, excluding applicable charges from correspondent overseas bank	Market-Oriented Pricing																																																																	
	Transactions via PBOC's Shen-Kong Paper Clearing System: RMB30 or equivalent per transaction	Transactions via PBOC's Shen-Kong Paper Clearing System: RMB30 or equivalent per transaction	Transactions via PBOC's Shen-Kong Paper Clearing System: RMB30 or equivalent per transaction	Free	Market-Oriented Pricing	The tariff is formulated based on the issued notice of Shen Ren Yin Fa [2002] No.240 and Shen Ren Yin Hang [2002] No.510																																																																

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Outward Remittances

13	Handling Fee of Telegraphic Transfer to SCB Account within China	Free	Free	Free	Free	Market-Oriented Pricing	
14	Telegraphic Transfer to non-SCB Account within China (intra-city)						
	Handling Fee	RMB80 or equivalent	RMB60 or equivalent	RMB40 or equivalent	Free	Market-Oriented Pricing	
	Correspondent Bank Charges (if paid by remitter)	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction		
15	Handling Fee of Telegraphic Transfer to non-SCB Account within China (intercity)					Market-Oriented Pricing	
	Handling Fee	0.1% of transaction amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction)	0.075% of transaction amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction)	0.05% of transaction amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction)	Free		
	Cable Fee	RMB120 or equivalent per transaction	RMB120 or equivalent per transaction	RMB120 or equivalent per transaction	RMB120 or equivalent per transaction		
	Correspondent Bank Charges (if paid by remitter)	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction		
	Handling Fee of Amendment	RMB100 or equivalent per transaction	RMB100 or equivalent per transaction	RMB100 or equivalent per transaction	RMB100 or equivalent per transaction		
16	Overseas Telegraphic Transfer					Market-Oriented Pricing	
	Handling Fee	0.1% of transaction amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction)	0.075% of transaction amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction) [Fee is waived if beneficiary's bank is Standard Chartered Bank]	0.05% of transaction amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction) [Fee is waived if beneficiary's bank is Standard Chartered Bank]	Free		
	Cable Fee	RMB120 or equivalent per transaction	RMB120 or equivalent per transaction [Fee is waived if beneficiary's bank is Standard Chartered Bank]	RMB120 or equivalent per transaction [Fee is waived if beneficiary's bank is Standard Chartered Bank]	RMB120 or equivalent per transaction [Fee is waived if beneficiary's bank is Standard Chartered Bank]		
	Correspondent Bank Charges (if paid by remitter)	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction		
	Handling Fee of Amendment	RMB100 or equivalent per transaction	RMB100 or equivalent per transaction	RMB100 or equivalent per transaction	RMB100 or equivalent per transaction		

Other Service

17	Handling Fee of Overseas Partner Banks Account Opening	RMB100 or equivalent per account (including postage charge)	RMB100 or equivalent per account (including postage charge)	RMB100 or equivalent per account (including postage charge)	RMB100 or equivalent per account (including postage charge)	Market-Oriented Pricing	Applicable to "Easi-Study" customers only.
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S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Banking -Private Wealth Customers	Basis of Pricing/Charge Rationale	Remark												
18	Easi-Housing handling	RMB200 or equivalent per month (maximum RMB300 or equivalent)	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction	RMB200 or equivalent per transaction	Market-Oriented Pricing													
19	Handling Fee of Certificate of Balance Issuance	RMB50 or equivalent per certificate	RMB25 or equivalent per certificate	Free	Free														
20	Handling Fee of Certificate of Frozen Deposit Issuance	RMB50 or equivalent per certificate	RMB25 or equivalent per certificate	Free	Free														
21	Handling Fee of Statement Copies Issuance (over 12 months)	RMB20 or equivalent per month (maximum RMB300 or equivalent)	RMB20 or equivalent per month (maximum RMB300 or equivalent)	Free	Free														
22	Handling Fee of Transaction Advice /Voucher Copies Issuance (over 12 months)	RMB20 or equivalent per month (maximum RMB300 or equivalent)	RMB20 or equivalent per month (maximum RMB300 or equivalent)	Free	Free														
23	Debit Card Services	Classic Debit Card		Preferred Debit Card		Platinum Debit Card		Platinum Debit Card											
		Category	Item	Fee Charge	Category	Item	Fee Charge	Category	Item	Fee Charge	Category	Item	Fee Charge						
		Card Fees	Annual Fee	RMB 20 per card	Card Fees	Annual Fee	RMB 20 per card	Card Fees	Annual Fee	RMB 20 per card	Card Fees	Annual Fee	RMB 20 per card	Market-Oriented Pricing					
			New issuance Fee	Free		New issuance Fee	Free		New issuance Fee	Free		New issuance Fee	Free	Market-Oriented Pricing					
			Renewal fee of Expiring IC Debit Card	Free		Renewal fee of Expiring IC Debit Card	Free		Renewal fee of Expiring IC Debit Card	Free		Renewal fee of Expiring IC Debit Card	Free	Market-Oriented Pricing					
			Re-issuance (Replacement) Fee	RMB 15 per card per issuance		Re-issuance (Replacement) Fee	RMB 15 per card per issuance		Re-issuance (Replacement) Fee	Free		Re-issuance (Replacement) Fee	Free	Market-Oriented Pricing					
		Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City	RMB 2 per transaction	Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City	RMB 2 per transaction	Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City	Free	Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City	Free	Market-Oriented Pricing					
			Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	RMB 10 per transaction		Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	RMB 10 per transaction		Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	Free		Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	Free	Market-Oriented Pricing					
			Handling Fee of Fund Transfer through CUP network Intra-province in China	Below RMB 10,000 (inclusive)		RMB 3 per transaction	Handling Fee of Fund Transfer through CUP network Intra-province in China		Below RMB 10,000 (inclusive)	RMB 3 per transaction		Handling Fee of Fund Transfer through CUP network Intra-province in China	Below RMB 10,000 (inclusive)	RMB 3 per transaction	Handling Fee of Fund Transfer through CUP network Intra-province in China	Below RMB 10,000 (inclusive)	RMB 3 per transaction	Market-Oriented Pricing	Fund Transfer through CUP network includes Fund Transfer at CUP-enabled ATMs and CUP Mobile Fund Transfer.
				RMB 10,000-RMB 50,000 (inclusive)		RMB 5 per transaction			RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction			RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction		RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction	Market-Oriented Pricing	
		Above RMB 50,000		RMB 8 per transaction	Above RMB 50,000	RMB 8 per transaction		Above RMB 50,000	RMB 8 per transaction	Above RMB 50,000	RMB 8 per transaction		Market-Oriented Pricing						
		Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Market-Oriented Pricing					
		Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB 4 per transaction	Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB 4 per transaction	Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB 4 per transaction	Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB 4 per transaction	Market-Oriented Pricing					
			Handling Fee of Cash Withdrawal at CUP-enabled ATMs	RMB 15 per transaction		Handling Fee of Cash Withdrawal at CUP-enabled ATMs	RMB 15 per transaction		Handling Fee of Cash Withdrawal at CUP-enabled ATMs	Free		Handling Fee of Cash Withdrawal at CUP-enabled ATMs	Free	Market-Oriented Pricing	Service Charge is to be incurred when withdrawing cash at overseas CUP-enabled ATMs in some countries or regions. Such fee is charged by local ATM acceptance institutions.				
		Electronic Cash	Handling Fee of Inter-Bank Terminal Loading	RMB 2 per transaction	Electronic Cash	Handling Fee of Inter-Bank Terminal Loading	RMB 2 per transaction	Electronic Cash	Handling Fee of Inter-Bank Terminal Loading	RMB 2 per transaction	Electronic Cash	Handling Fee of Inter-Bank Terminal Loading	RMB 2 per transaction	Market-Oriented Pricing					

S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Banking -Private Wealth Customers	Basis of Pricing/Charge Rationale	Remark
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23	Debit Card Services	Breeze Banking Debit Card		Breeze Banking Debit Card		UK Now Diamond Debit Card		UK Now Diamond Debit Card											
		Category	Item	Fee Charge	Category	Item	Fee Charge	Category	Item	Fee Charge									
		Card Fees	Annual Fee	RMB 20 per card	Card Fees	Annual Fee	RMB 20 per card	Card Fees	Annual Fee	RMB 20 per card	Card Fees	Annual Fee	RMB 20 per card	Market-Oriented Pricing					
			New issuance Fee	Free		New issuance Fee	Free		New issuance Fee	Free		New issuance Fee	Free	Market-Oriented Pricing					
			Renewal fee of Expiring IC Debit Card	Free		Renewal fee of Expiring IC Debit Card	Free		Renewal fee of Expiring IC Debit Card	Free		Renewal fee of Expiring IC Debit Card	Free	Market-Oriented Pricing					
			Re-issuance (Replacement) Fee	RMB 15 per card per issuance		Re-issuance (Replacement) Fee	RMB 15 per card per issuance		Re-issuance (Replacement) Fee	Free		Re-issuance (Replacement) Fee	Free	Market-Oriented Pricing					
		Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City	Free	Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City	Free	Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City	Free	Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City	Free	Market-Oriented Pricing					
			Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	Free		Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	Free		Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	Free		Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	Free	Market-Oriented Pricing					
		Local Transactions	Handling Fee of Fund Transfer through CUP network Intra-province in China	Below RMB 10,000 (inclusive)	RMB 3 per transaction	Local Transactions	Handling Fee of Fund Transfer through CUP network Intra-province in China	Below RMB 10,000 (inclusive)	RMB 3 per transaction	Local Transactions	Handling Fee of Fund Transfer through CUP network Intra-province in China	Below RMB 10,000 (inclusive)	RMB 3 per transaction	Local Transactions	Handling Fee of Fund Transfer through CUP network Intra-province in China	Below RMB 10,000 (inclusive)	RMB 3 per transaction	Market-Oriented Pricing	Fund Transfer through CUP network includes Fund Transfer at CUP-enabled ATMs and CUP Mobile Fund Transfer.
				RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction			RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction			RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction			RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction	Market-Oriented Pricing	
				Above RMB 50,000	RMB 8 per transaction			Above RMB 50,000	RMB 8 per transaction			Above RMB 50,000	RMB 8 per transaction			Above RMB 50,000	RMB 8 per transaction	Market-Oriented Pricing	
			Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Handling Fee of Fund Transfer through CUP network Inter-province in China		1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction		Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction	Market-Oriented Pricing				
		Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB 4 per transaction	Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB 4 per transaction	Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB 4 per transaction	Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB 4 per transaction	Market-Oriented Pricing					
			Handling Fee of Cash Withdrawal at CUP-enabled ATMs	RMB 15 per transaction		Handling Fee of Cash Withdrawal at CUP-enabled ATMs	RMB 15 per transaction		Handling Fee of Cash Withdrawal at CUP-enabled ATMs	Free		Handling Fee of Cash Withdrawal at CUP-enabled ATMs	Free	Market-Oriented Pricing	Service Charge is to be incurred when withdrawing cash at overseas CUP-enabled ATMs in some countries or regions. Such fee is charged by local ATM acceptance institutions.				
		Electronic Cash	Handling Fee of Inter-Bank Terminal Loading	RMB 2 per transaction	Electronic Cash	Handling Fee of Inter-Bank Terminal Loading	RMB 2 per transaction	Electronic Cash	Handling Fee of Inter-Bank Terminal Loading	RMB 2 per transaction	Electronic Cash	Handling Fee of Inter-Bank Terminal Loading	RMB 2 per transaction	Market-Oriented Pricing					

Remarks: Available currency for foreign currency cash deposit/ withdrawal is subject to the actual services provided by the local branches of the Bank.

Individual Mortgage Loan and Unsecured Personal Loan Tariff Table

NO	Item	Description	Customers	Charge Standard	Basis of Pricing/ Charge Rationale	Remark
1	Early Repayment Penalty	Providing full or partial early repayment service of mortgage loan	Individual mortgage loan customer	Full early repayment: Within Penalty Period, RMB loan: 3% of outstanding loan balance or RMB 5000, whichever the higher; FCY loan: 3% of outstanding loan balance or USD 1000 equivalent, whichever the higher. No penalty is charged after Penalty Period.	Market-Oriented Pricing	
				Partial early repayment: Within Penalty Period, 3% of early repaid principal amount. No penalty is charged after Penalty Period.		
2	Handling Fee for Change of Loan Terms and Conditions	Borrower/Mortgagor asks for any change of loan terms and conditions after loan disbursement	Individual mortgage loan customer	RMB 400 per time	Market-Oriented Pricing	If the notarization or the modification of mortgage registration by the lawyer is required due to any change of the loan terms and conditions, customer shall bear the relevant notarization fee and legal fee. The standard of such fees shall refer to the requirement of local notary public and law firm.
1	Early Repayment Penalty	Providing personal loan early payoff service	Unsecured personal loan customer	5% of early repaid principal amount, minimum RMB 500	Market-Oriented Pricing	Applicable to normal unsecured person loan customers
				10% of early repaid principal amount, minimum RMB 900	Market-Oriented Pricing	Applicable to unsecured personal loan customer who participated in the Early Repayment Lock-in Program

Remarks:

- The services and fee charges for individual mortgage loan (including residential property loan and commercial property loan) and unsecured personal loan are only applicable to deals on or after the Effective Date (the date of the deal shall be subject to the signing date of the agreement) without any retrospective effect. If customer has signed the Individual Mortgage Loan agreement or Personal Loan agreement and other contractual documents with the Bank before the Effective Date of this Tariff Table, the fees and charges of such loan shall still refer to those applicable to the signed agreement.
- The Penalty Period for early repayment of individual mortgage loan shall be subject to the stipulations in the loan agreement. Normally the Penalty Period for early repayment of RMB loan is 1 year and that for FCY loan is 3 years.

Credit Card Tariff Table

No	Item	Charge standard for SCB CUP (RMB) Gold Card and VISA (USD) Platinum Card	Charge standard for SCB CUP (RMB) Platinum Card and VISA (USD) Signature Card	Charge Rationale	Remark
1	Annual Fee	<ul style="list-style-type: none"> Principal Card (including RMB card and USD card): RMB300 per card Supplementary Card(including RMB card and USD card): free Annual fee waiver: no annual fee for the first year; swipe 10 times totally a year of CUP (RMB) Gold Card and VISA (USD) Platinum Card and get the subsequent year's annual fee waived. 	<ul style="list-style-type: none"> Principal Card (including RMB card and USD card): RMB2500 per card Supplementary Card (including RMB card and USD card): free Annual fee waiver: Totally spending amount up to RMB250,000 a year of CUP (RMB) Platinum Card and VISA (USD) Signature Card and get the subsequent year's annual fee waived. 	Market-Oriented Pricing	Charged only once as RMB currency when either CUP card or VISA card is activated
2	Cash advance service fee	<ul style="list-style-type: none"> Domestic: 2% of the cash advance amount per transaction (minimum charge of RMB10 per transaction) Overseas: 3% of the cash advance amount per transaction (minimum charge of USD5 per transaction) 	<ul style="list-style-type: none"> Domestic: 2% of the cash advance amount per transaction (minimum charge of RMB10 per transaction) Overseas: 3% of the cash advance amount per transaction (minimum charge of USD5 per transaction) 	Market-Oriented Pricing	
3	Service charge for refunding excess amount paid to card account	1% of cash withdrawal amount (minimum charge of RMB10 or USD2 per transaction)	1% of cash withdrawal amount (minimum charge of RMB10 or USD2 per transaction)	Market-Oriented Pricing	
4	Service fee for Transaction Equal Payment Plan (EPP)	<ul style="list-style-type: none"> Repayment tenor for transaction EPP can be across 6, 9, 12, 18 and 24 months. For 6 monthly installments: one-off service fee is 2.9% of the principal transaction amount of the EPP For 9/12/18/24 monthly installments: monthly service fee is 0.75% of the principal transaction amount of the EPP 	<ul style="list-style-type: none"> Repayment tenor for transaction EPP can be across 6, 9, 12, 18 and 24 months. For 6 monthly installments: one-off service fee is 2.9% of the principal transaction amount of the EPP For 9/12/18/24 monthly installments: monthly service fee is 0.75% of the principal transaction amount of the EPP 	Market-Oriented Pricing	<ol style="list-style-type: none"> Differential fee might be offered subject to campaign Annual percentage rate range from 9.88% to 16.43% (for reference only)
5	Service fee for Statement Equal Payment Plan (EPP)	<ul style="list-style-type: none"> Repayment tenor for statement EPP can be across 6, 9, 12, 18 and 24 months. For 6 monthly installments: one-off service fee is 2.9% of the statement amount of the EPP For 9/12/18/24 monthly installments: monthly service fee is 0.75% of the statement amount of the EPP 	<ul style="list-style-type: none"> Repayment tenor for statement EPP can be across 6, 9, 12, 18 and 24 months. For 6 monthly installments: one-off service fee is 2.9% of the statement amount of the EPP For 9/12/18/24 monthly installments: monthly service fee is 0.75% of the statement amount of the EPP 	Market-Oriented Pricing	<ol style="list-style-type: none"> Differential fee might be offered subject to campaign Annual percentage rate range from 9.88% to 16.43% (for reference only)
6	Service fee for Cash Installment Plan	<ul style="list-style-type: none"> Repayment tenor for Cash Installment can be across 6, 12, 24 and 36 months. Monthly service fee is up to 1% of the cash installment principal 	<ul style="list-style-type: none"> Repayment tenor for Cash Installment can be across 6, 12, 24 and 36 months. Monthly service fee is up to 1% of the cash installment principal 	Market-Oriented Pricing	<ol style="list-style-type: none"> Differential fee might be offered subject to campaign Annual percentage rate is up to 21.57% (for reference only)
7	Service fee for card report loss	Free	Free	Market-Oriented Pricing	
8	Card re-issuance/replacement fee	RMB50 per card	Free	Market-Oriented Pricing	Charged as RMB currency for both CUP card and VISA card
9	Service fee for expired card renewal	Free	Free	Market-Oriented Pricing	
10	Service fee for overseas emergency card replacement	Free	Free	Market-Oriented Pricing	Only for VISA card
11	Service fee of overseas emergency cash disbursement	Free	Free	Market-Oriented Pricing	Only for VISA card
12	Service fee for retrieval of transaction receipt(s)	RMB20 or USD3 per transaction	RMB20 or USD3 per transaction	Market-Oriented Pricing	
13	Handling fee for checking disputed credit card charges	RMB50 or USD8 per transaction	RMB50 or USD8 per transaction	Market-Oriented Pricing	
14	Service fee for reprinting of statement(s)	<ul style="list-style-type: none"> Statements issued within the last 12 months: free for the first time reprinting; RMB10 for each month's statement for subsequent request. Statements issued earlier than the last 12 months: RMB10 for each month's statement.Capped at a maximum: RMB100 per request. 	<ul style="list-style-type: none"> Statements issued within the last 12 months: free for the first time reprinting; RMB10 for each month's statement for subsequent request. Statements issued earlier than the last 12 months: RMB10 for each month's statement. Capped at a maximum: RMB100 per request. 	Market-Oriented Pricing	Charged as RMB currency for both CUP card and VISA card
15	Interchange fee for overseas transaction	1.5% of transaction amount	1.5% of transaction amount	Market-Oriented Pricing	Charged when transaction currency is not aligned with the currency of VISA card
16	Late Payment Penalty	5% of overdue amount of minimum due (minimum charge of RMB30 or USD5)	5% of overdue amount of minimum due (minimum charge of RMB30 or USD5)	Market-Oriented Pricing	Charged if customer doesn't pay the minimum due before the due day
17	Certificate issuance fee	RMB20 per copy	RMB20 per copy	Market-Oriented Pricing	Charged as RMB currency for both CUP card and VISA card
18	Express delivery fee (China mainland only)	RMB20 per mail	RMB20 per mail	Market-Oriented Pricing	Charged as RMB currency for both CUP card and VISA card

Remarks: Unless specially mentioned, RMB charges shall apply to RMB card and USD charges shall apply to USD card.

Tariff of WM Product

S/N	Fee Charge Item	Fee Charge Description	Applicable Customers	Fee	Currency	Basis of Pricing/ Charge Rationale	Preferential Pricing/ Remark	
1	QDII Unit Trust Structure Note Subscription Fee (UTSN)	UTSN Subscription	Customer Purchasing UTSN	0%~1.5% Please refer to Transaction Documents of the Product for details		Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing	
2	QDII Structure Note Redemption Fee (QDSN)	QDSN Redemption	Customer Redeeming QDSN	0%~2.5% Please refer to Transaction Documents of the Product for details		Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing	
3	QDII Mutual Fund Subscription Fee (QDMF)	QDMF Subscription	'PB'& 'PW' Customer Purchasing QDMF	Purchasing Amount		Fee	Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing
				Below 150 thousand USD /1 million HKD/1 million CNY /150 thousand AUD /100 thousand EUR/100 thousand GBP/200 thousand SGD		2%		
				150 thousand USD (include) - 300 thousand USD /1 million HKD (include)- 2 million HKD /1 million CNY (include)- 2 million CNY /150 thousand AUD (include)-- 300 thousand AUD /100 thousand EUR (include)-200 thousand EUR /100 thousand GBP (include)-200 thousand GBP /200 thousand SGD (include)- 400 thousand SGD		1.5%		
				Above 300 thousand USD(include)/ 2 million HKD(include)/ 2 million CNY(include)/300 thousand AUD (include)/ 200 thousand EUR(include)/ 200 thousand GBP(include)/ 400 thousand SGD(include)		1.2%		
			Other customer Purchasing QDMF	Purchasing Amount		Fee		
				Below 80 thousand USD /500 thousand HKD/500 thousand CNY/80 thousand AUD/50 thousand EUR/50 thousand GBP/100 thousand SGD		2.5%		
				Above 80 thousand USD (include)/500 thousand HKD (include)/500 thousand CNY (include)/80 thousand AUD (include)/50 thousand EUR (include)/50 thousand GBP (include)/100 thousand SGD (include)		2%		
4	QDII Mutual Fund Switching Fee (QDMF)	QDMF Switching	Customer Switching QDMF	1%		Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing	
5	QDII Bond Buying Fee (QDBD)	QDBD Buying	Customer Buying QDBD	Face Value		Fee	Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing
				Subscripion face value lower than USD/EUR/AUD/GBP/CAD/NZD 50,000, or HKD/SGD 500,000 (or equivalent for other currencies).		0-1.50% of face value. Refer to Termsheet for detail.		
				Subscripion face value no less than USD/EUR/AUD/GBP/CAD/NZD 50,000, or HKD/SGD 500,000 (or equivalent for other currencies).		0-1.00% of face value. Refer to Termsheet for detail."		
6	QDII Bond Selling Fee (QDBD)	QDBD Selling	Customer Selling QDBD	0%~0.5% Please refer to Transac on Documents of the Product for details		Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing	
7	QDII Bond Service Fee(QDBD)	QDBD Service	Customer holding QDBD	0%~0.25% Please refer to Transac on Documents of the Product for details		Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing	
8	Trust Product Subscription Fee (DTI)	DTI Subscription	Customer Purchasing DTI	0%~2% Please refer to Transac on Documents of the Product for details		Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing	
9	Trust Product Management Fee (DTI)	DTI Management	Customer holding DTI	0%~2% Please refer to Transac on Documents of the Product for details		Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing	
10	Trust Product Redemption Fee (DTI)	DTI Redemption	Customer Redeeming DTI	0%~2% Please refer to Transac on Documents of the Product for details		Same as investment currency. Please refer to Transaction Documents of the Product for details.	Market-Oriented Pricing	

Remarks: The above fee tariff is for your reference only. Please refer to relevant contracts and practices of branches/sub branches of the Bank for details of the services and fee charges.

Business Banking Tariff Table

No.	Item	Description	Customers	Charge Standard	Basis of Pricing Rational	Remarks
1	Early Repayment Penalty	Penalty for loan early repayment	Business Banking Client	0.25%-5% of the early repayment amount, referring to loan agreement	Market-Oriented Pricing	Nil

Remarks:

1. The above tariff applies to all Business Banking customers when applying for lending products (including but not limited to Business Installment Loan ("BIL"), Business Working Capital ("BWC"), Commercial Property Mortgage Loan ("CPML") and Loan Against Property ("LAP")) and differs by different product. BWC refers to working capital loan, trade finance and other facility.
2. The above Early Repayment Penalty only applies to the loans on or after the Effective Date (for BIL, shall be referred to the date that the customer signs on the Loan Confirmation Letter and, for the other products, shall be referred to the date that the customer signs on the corresponding loan contract) and has no retrospective effect. If the aforesaid document was signed before the Effective Date of this Tariff Table, the relevant early repayment penalty shall be subject to the previously signed agreement.
3. Apart from the above Early Repayment Penalty, the Bank will also charge other fees and charges on Business Banking customers according to Tariff of Accounts and Services for Corporate Clients. The Bank will provide the maintenance fee free account(s) for each Business Banking customer regardless of the account(s) balance.

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