

Charge Standard for Intermediary Business of Bohai Bank (2008)

I. Cost of Vouchers

S/N	Item	Standard	Remark
0101	Cheque for transfer	0.2 Yuan/piece, 5 Yuan/book	Collecting a handling charge of 1 Yuan/piece and 25 Yuan/book.
0102	Cashier's cheque	0.2 Yuan/piece, 5 Yuan/book	Collecting a handling charge of 1 Yuan/piece and 25 Yuan/book.
0103	Cash cheque	0.2 Yuan/piece, 5 Yuan/book	Collecting a handling charge of 0.6 Yuan/piece and 15 Yuan/book.
0104	Bank deposit receipt (by money counting machine)	4.0 Yuan/book	
0105	Bank deposit receipt (common)	3.0 Yuan/book	
0106	Voucher of collection	3.0 Yuan/book	
0107	Letter of commission	5.0 Yuan/book	
0108	Voucher of wire transfer	2.5 Yuan/book	
0109	Voucher of charge	2.5 Yuan/book	

II. RMB Corporate Business

S/N	Item	Standard	Remark
0201	Bank acceptance	0.5‰ of the face amount	
0202	Bills in accordance with the rules on loss reporting	1‰ of the face amount and 5 Yuan when the number calculated is less than 5.	

0203	Charge for electronic transfer	5 Yuan for RMB 10,000 or less; 10 Yuan for RMB 0.1 million or less; 15 Yuan for RMB 0.1 (not included) to 0.5 million; 20 Yuan for RMB 0.5 (not included) to 1 million; 0.02‰ for 1 (not included) to 10 million; The maximum charge is 200 Yuan. 2 Yuan for each transfer of wages, pension, annuity, and some other remuneration of employees.	The handling charge (0.5 Yuan) in the original charge standards is kept unchanged; express capital deposit within 2 hours is charged at 30% of the T/T fee additionally; no charge for fiscal, disaster relieving or comforting money; charge for issuance of bank acceptance is subject to this standard; 1‰ for cashing cash order; 10 Yuan when the charge calculated is less than 10 Yuan; A handling charge of 1 Yuan. Those have not opened an account in Bohai, including the saving accounts, are not subject to these standards.
0204	Small-amount T/T	For less than RMB20000 (not included), RMB1 is charged	
0205	Charge for consultation letter	200 Yuan/unit	
0206	Deposit certificate	100 Yuan/unit	
0207	Loan certificate	100 Yuan/unit	
0208	Charge for inquiry of bank acceptance	30 Yuan/inquiry	
0209	In-bank inquiry	10 Yuan/inquiry for the current year; 20 Yuan/inquiry for other years; 5 Yuan/inquiry for out-of-system or non-local inquiry; additional registered fee or express fee is collected as per charge standards of post offices in case of mailing by registered letter or express.	
0210	Charge for coin counting	1 Yuan per 50 coins; the charge is collected only when 50 or more coins are counted.	

0211	Charge for paper money counting	10 Yuan per 1,000 piece; the charge is collected only when 1,000 or more pieces are counted.	
0212	Management fee for small current deposit accounts	50 Yuan/month for accounts with a daily average balance of less than RMB 10,000 in each month;	For the accounts with a daily average balance of less than RMB 10,000 within 3 months after the opening, this charge is to be collected since the fourth month.
		USD 7 per month for USD accounts with a daily average equivalent balance of less than RMB 10,000 in each month;	
		GBP 4 per month for GBP accounts with a daily average equivalent balance of less than RMB 10,000 in each month;	
		HKD 50 per month for HKD accounts with a daily average equivalent balance of less than RMB 10,000 in each month;	
		CHF 8 per month for CHF accounts with a daily average equivalent balance of less than RMB 10,000 in each month;	
		SGD 10 per month for SGD accounts with a daily average equivalent balance of less than RMB 10,000 in each month;	
		JPY 720 per month for JPY accounts with a daily average equivalent balance of less than RMB 10,000 in each month;	
		AUD 8 per month for AUD accounts with a daily average equivalent balance of less than RMB 10,000 in each month;	
		CAD 7 per month for CAD accounts with a daily average equivalent balance of less than RMB 10,000 each month;	

		EUR 5 per month for EUR accounts with a daily average equivalent balance of less than RMB 10,000 in each month;	
		NZD 10 per month for NZD accounts with a daily average equivalent balance of less than RMB 10,000 in each month;	
0212	Charge for withholding	1 Yuan per account when there are 200 or less accounts each time; 300 Yuan per time when there are 200 (not included) to 500 accounts each time; 400 Yuan per time when there are 500 (not included) to 1,000 accounts each time; 500 Yuan when there are more than 1,000 accounts each time.	Where this standard is strictly implemented, additional charge for in-same-city exchange will not be collected.
0213	Collection/payment on commission	1 Yuan per transaction for transfer based on mailing; 1 Yuan per transaction for transfer based on telegraph	Additional registered fee or express fee is collected as per charge standards of post offices in case of mailing by registered letter or express.
0214	Payroll credit and other collection or payment on commission	1 Yuan per account when there are 200 or less accounts each time; 300 Yuan per time when there are 200 (not included) to 500 accounts each time; 400 Yuan per time when there are 500 (not included) to 1,000 accounts each time; 500 Yuan when there are more than 1,000 accounts each time.	
0215	Supplementary printing of bank statement	10 Yuan/piece for current year; 20 Yuan/piece for other years	
0216	Supplementary printing of return receipt	10 Yuan/piece for current year; 20 Yuan/piece for other years	
0217	Door-to-door collection	RMB 1,000 per month	

0218	Credit handling fee	1% of the total facility amount	
0219	Flat cost of smart card for corporate online banking	RMB20/card	
0220	Flat cost of multifunctional card reader for corporate online banking	RMB150/set	
0221	Flat cost of one-time password device for corporate online banking	RMB80/set	
0222	Annual service fee for corporate online banking	RMB500/year	per corporation

III. RMB Personal Business

S/N	Item	Standard	Remark
0301	Personal remittance and bank draft without opening an account in Bohai Bank	1% of face amount for less than RMB 5,000; 50 Yuan for RMB 5,000 or above; 1 Yuan when the charge calculated is less than 1 Yuan.	This standard is implemented accordingly for saving accounts. The maximum amount of each remittance is RMB 50,000. 1 Yuan will be collected when the charge calculated is less than 1 Yuan.
0302	Maintenance fee for current deposit accounts	RMB 3 per month for RMB accounts with a daily average deposit of less than RMB 5,000 in each month.	*The foreign currency current deposit accounts are all-in-one accounts and the monthly fee is collected by each currency and each cash or remittance account.
		USD 3 per month for USD accounts with a daily average deposit of less than USD 500 in each month.	
		HKD 3 per month for HKD accounts with a daily average deposit of less than HKD 5,000 in each month.	
		3 per month for GBP accounts with a daily average deposit of less than GBP 500 in each month.	
		EUR3 per month for EUR accounts with a daily average deposit of less than EUR 500 in each month.	

		JPY 300 per month for JPY accounts with a daily average deposit of less than JPY 50,000 in each month.	
0303	Maintenance fee for Infinity Wealth Management accounts	RMB 100 per month if the daily average deposit of total accounts under the same customer is less than RMB 500,000 or equivalent in each month.	Currently this charge is not collected.
0304	Issuance of debit card	10 Yuan/year for primary cards; 5 Yuan/year for secondary cards; 50 Yuan/year for corporation cards	
0305	Cost of individualized cards	10 Yuan/card	
0306	Loss reporting for debit card	10 Yuan per reporting	
0307	Cost of re-issued or changed debit card	5 Yuan per re-issuance or change	
0308	Handling charge for cross-bank transaction in debit card (local and non-local)	The first two transactions in each month are free of this charge; 2 Yuan/transaction for others.	
0309	Charge for non-local withdrawal in debit card (via ATM)	10 Yuan per withdrawal	ATM withdrawal with Bohai's debit card is free of this charge.
0310	Handling charge for cross-border withdrawal	12 Yuan per withdrawal	
0311	Handling charge for cross-border inquiry	2 Yuan per inquiry	
0312	Handling charge for cross-bank transfer (in the same city via ATM)	3 Yuan per transfer for RMB 10,000 or less	
		5 Yuan per transfer for RMB 10,000 (not included) to 50,000	
		8 Yuan per transfer for RMB 50,000 (not included) to 100,000	
		10 Yuan per transfer for more than RMB 100,000	
	Handling charge for cross-bank transfer	1% of amount transferred for RMB 5,000 or less, with a minimum of 5 Yuan.	

0313	Standing charge for cross-bank transfer (not in the same city via ATM)	50 Yuan per transaction for RMB 5,000 (not included) to 50,000	
		60 Yuan per transaction for more than RMB 50,000	
0314	Loss reporting for deposit receipt	10 Yuan/piece; free for issuance of deposit receipt	
0315	Loss reporting for deposit book	10 Yuan/book; free for issuance of deposit book	
0316	Issuance of cashier's cheque	1 Yuan/piece	
0317	Loss reporting for cashier's cheque	10 Yuan/piece	
0318	Cash conversion	20 Yuan per conversion for customers other than those of Bohai Bank	
0319	Deposit certificate	20 Yuan/unit	
0320	E-banking remittance	Free for cross-bank transfer and for customers with bills of the same city; 1 Yuan/remittance for common customers with small amount; 5 Yuan/remittance for common customers with large amount	
0321	E-banking password protector/supplement	80 Yuan/unit	
0322	Dynamic password binding for e-banking	Free (via mobile phone based Short Message Service)	
0323	Re-issuance of e-banking password protector in case of loss	80 Yuan/unit	
0324	Annual fee for e-banking	Free	
0325	Universal cash saving and withdrawing of small payments	1% of the transaction amount; ranging from RMB5-100.	
0326	Annual fee for short message reminder	2 Yuan per month or 0.1 Yuan per message	
0327	Gui Miantong (Tianjin) inquiry	Free	
0328	Gui Miantong (Tianjin) deposit/withdrawal	3 Yuan per transaction for 3000 Yuan or less; 0.1% of the transaction amount for 3000 Yuan (not included) - 50000 Yuan; 50 Yuan per transaction for over 50000 Yuan. The fee is minimumly 3 Yuan and maximumly 50 Yuan.	

0329	Gui Miantong (Tianjin) out-transfer	3 Yuan per transfer for RMB 10000 or less	
		5 Yuan per transfer for RMB 10000 (not included) to 50000	
		8 Yuan per transfer for RMB 50000 (not included) to 100000	
		10 Yuan per transfer for more than RMB 100000	
0330	Handling charge for supplemented corporation card bills	10 Yuan per month per copy for copies of bank statement 3 months earlier	

IV. FX Business

S/N	Item	Standard	Remark
0401	Foreign currency remittance		
040101	Outward remittance	1‰ of the amount remitted, with a minimum of RMB 100 or equivalent foreign currency and a maximum of RMB 1,000 or equivalent foreign currency	Full No Deduct service is charged as per the actual fee collected by the overseas agent bank.
040102	Modification to outward remittance	RMB100 or equivalent	
040103	Return of outward remittance	RMB100 or equivalent	
040104	Payment stopping of remittance in case of lost bill	RMB100 or equivalent	
040105	Re-remittance by beneficiary	1‰ of the amount remitted, with a minimum of RMB 50 or equivalent	
040106	Return of inward remittance	RMB100 or equivalent	*In case that the beneficiary refuses to accept the remittance, this charge can be collected from the beneficiary or the remitting bank. **In case that the receiver cannot be found and the remittance is returned to the remitting bank, this charge is collected from the remitting bank.
040107	In-same-city foreign currency settlement	Free	USD settlement in Tianjin available only
0402	Import related business		

040201	Documentary letter of credit (L/C)		
04020101	Import L/C	1.5‰ of the underlying amount, with a minimum of RMB 300 or equivalent	Additional 0.5‰ is collected by quarter in case of a validity term longer than 90 days.
04020102	Modification to L/C for import	RMB 100 or equivalent	To be collected by transaction; additional 0.5‰ is collected for each 90 days in prolonged validity term.
04020103	Amount increment in L/C	1.5‰ of the underlying amount, with a minimum of RMB 100 or equivalent	For modification to amount increment in import L/C, the charge is collected as per the rate for L/C issuance.
04020104	Cancellation of import L/C	RMB 100 or equivalent	To be collected by transaction.
04020105	Acceptance of usance L/C	1‰ of the underlying amount, with a minimum of RMB 200 or equivalent	*To be collected by quarter, with a period shorter than a quarter considered as a quarter. **An acceptance charge, at 0.3‰ per quarter, is collected for acceptance with a period of 90 days or more.
04020106	Charge for liquidation of import L/C	RMB 350 or equivalent	1)To be collected in case of payment to foreign banks. 2)To be collected from the counterparty bank in original currency.
04020107	Handling charge for import L/C review	1.25‰ of the underlying amount, with a minimum of RMB 150 or equivalent	To be collected from the importing party
04020108	Charge for handling non-compliance	RMB 400 or equivalent	Applicable to import L/C with non-compliance articles
04020109	Handling charge for L/C return	RMB 100 or equivalent	To be collected from the consigner by transaction

04020110	Free release of documents	RMB 200 or equivalent	As the L/C issuing bank, Bohai Bank, after receiving the bills submitted by the bill submitting bank, releases the bills to the applicant on the basis of the authorization given by the related party, without any needs of payment. This charge is collected by transaction.
040202	Guarantee for delivery of goods without production of B/L		
04020201	Issuance of guarantee for goods delivery	0.5% of the underlying amount, with a minimum of RMB 300 or equivalent	To be collected according to invoice
04020202	Modification to issued guarantee	RMB 100 or equivalent	To be collected by transaction
04020203	Redemption of overdue guarantee	0.125% per quarter, with a minimum of RMB 300 or equivalent	In case that the related bills are not submitted to the Bank within 3 months, additional charge is collected at 0.125% of the amount in the invoice per quarter after the expiration of such 3 months.
040203	Collection on import documents		
04020301	Import collection	1% of the underlying amount, with a minimum of RMB 100 or equivalent and a maximum of RMB 1,500 or equivalent	
04020302	Free release of documents	RMB 200 or equivalent	As the collector for the import, Bohai Bank, based on authorization, releases the bills to the importer, without any needs of payment or acceptance by the importer. This charge is collected by transaction.

04020303	Handling charge for return of documents	RMB 100 or equivalent	To be collected from the consigner by transaction
04020304	Modification to collection for import	RMB 100 or equivalent	To be collected from the consigner by transaction
0403	Export related business		
040301	Advice of L/C or modification		
04030101	Advice or delivery of export L/C	RMB 200 or equivalent	To be collected by transaction
04030102	Pre-advice/brief advice of export L/C	RMB 100 or equivalent	To be collected by transaction
04030103	Advice on modification to L/C	RMB 100 or equivalent	To be collected by transaction
04030104	Cancellation of export L/C	RMB 100 or equivalent	To be collected by transaction
040302	Confirmation of L/C		
04030201	Confirmation of export L/C	2‰ of the underlying amount, with a minimum of RMB 300 or equivalent	Besides the charge calculated based on the validity term of the L/C, additional charge is collected by quarter for the period from the end of validity term to the final payment date. Additional charge is collected monthly according to the risks arising from the issuing countries.
04030202	Cancellation of confirmation	RMB 200 or equivalent	
040303	Transfer of L/C		
04030301	Transfer of a complete L/C	RMB 300 or equivalent	To be collected by transaction
04030302	Transfer of partial L/C or change of bills at the time of transfer	1‰ of the underlying amount, with a minimum of RMB 300 or equivalent	The amount transferred is taken as the base for calculation of the charge.
04030303	Charge for modification--increasing amount or prolonging validity term	1‰ of the underlying amount, with a minimum of RMB 300 or equivalent	The amount transferred is taken as the base for calculation of the charge.
04030304	Modification to other articles	RMB 300 or equivalent	To be collected by transaction

040304	Export documents under L/C		
04030401	Negotiation/document checking	1.25‰ of the underlying amount, with a minimum of RMB 200 or equivalent	
04030402	Modification to export documents	RMB 100 or equivalent	To be collected from the consigner
04030403	Free release of documents	RMB 200 or equivalent	Applicable to the business where the bills are submitted via Bohai Bank and a statement on not receiving the payment is made.
04030404	Handling charge for non conversion	1‰ of the underlying amount, with a minimum of RMB 100 or equivalent	To be collected when the settlement in made in the same foreign currency with that of the L/C.
040305	Collection on export documents		
04030501	Export collection	1‰ of the underlying amount, with a minimum of RMB 100 or equivalent and a maximum of RMB 1,500 or equivalent	
04030502	Handling charge for non conversion	1‰ of the underlying amount, with a minimum of RMB 100 or equivalent	(Transferring the original currency of the remittance to the receiver's account or other banks')
04030503	Free submitting of documents	RMB 200 or equivalent	Applicable to the business where the documents are submitted via Bohai Bank and a statement on not receiving the goods payment is made in the commission letter. To be collected by transaction.
04030504	Handling charge for return of documents	RMB 100 or equivalent	To be collected from the consigner by transaction.
04030505	Modification to export collection	RMB 100 or equivalent	To be collected from the consigner
0404	Bills		
040401	Clean collection	1‰ of the underlying amount, with a minimum of RMB 50 or equivalent and a maximum of RMB 1,000 or equivalent	

040402	Clean bill purchase	7.5‰ of the face amount, with a minimum of RMB 50 or equivalent	
0405	Guarantee for foreign exchange		
040501	Issuing bank guarantee or standby L/C to the external parties	2‰ of the underlying amount, with a minimum of RMB 400 or equivalent	1)To be collected as per the guarantee amount or the actual effective amount by quarter, with the period less than a quarter considered as a quarter.2) The charge standard is subject to adjustment according to risk levels.
040502	Advice on bank guarantee	RMB 200 per transaction or equivalent	To be collected by transaction
040503	Advice on modification to guarantee	RMB 100 per transaction or equivalent	To be collected by transaction
040504	Modification to guarantee issued to the e	RMB 200 per transaction or equivalent, with a maximum of RMB 1,000 or equivalent	In case of increasing the amount guaranteed and/or prolonging the term of guarantee, the guarantee charge for the new increment or term will be collected at the rate determined when issuing the guarantee.
040505	Cancellation of guarantee issued to the e	RMB 100 per transaction or equivalent	To be collected upon the closure of the guarantee or standby L/C.
040506	Reissuing guarantee or standby L/C	The same rate with newly issued guarantee	1)To be collected as per the guarantee amount or the actual effective amount by quarter, with the period less than a quarter considered as a quarter.2) The charge standard is subject to adjustment according to risk levels.
0406	Telegram charge		
040601	China	RMB 50	
040602	Full cable L/C or guarantee	RMB 500 per transaction or equivalent	
040603	Brief cable L/C or guarantee	RMB 150 per transaction or equivalent	
040604	Other	RMB 150 per transaction or equivalent	
0407	Charge for express		

040701	Chinese Mainland	RMB 20	*These standards are applicable to the documents with a weight of 0.5kg or below and addition 50% will be collected in case of excess of 0.5kg. **The fuel surcharge is included in this charge; where the rate of this surcharge has a great increase, Bohai Bank reserves the right of adjusting these charge standards.
040702	Hong Kong and Macao	RMB 100 or equivalent	
040703	Japan/Korea/Taiwan	RMB 150 or equivalent	
040704	Southeast Asia	RMB 150 or equivalent	
040705	South and West Asia	RMB 280 or equivalent	
040706	Australia/New Zealand	RMB 200 or equivalent	
040707	Canada/USA	RMB 220 or equivalent	
040708	West Europe	RMB 240 or equivalent	
040709	Middle and South America	RMB 370 or equivalent	
040710	Middle East and Africa	RMB 370 or equivalent	
040711	East Europe, the Commonwealth of Independent States, and other countries	RMB 410 or equivalent	
0408	Personal FX remittance		
040801	Outward remittance	1‰ of the underlying amount, with a minimum of RMB 50 and a maximum of RMB 200	
040802	Modification to outward remittance	RMB 50	
040803	Return of outward remittance	RMB 50	
040804	Payment stopping or remittance in case of lost bill	RMB 50	
040805	Refundment or re-remittance by beneficiary	1‰ of the underlying amount, with a minimum of RMB 50 and a maximum of RMB 200	
040806	Return of inward remittance	RMB 50	* In case that the beneficiary refuses to accept the remittance, this charge can be collected from the beneficiary or the remitting bank. * In case that the receiver cannot be found and the remittance is returned to the remitting bank, this charge is collected from the remitting bank.
040807	Domestic transfer (cable charge)	RMB 50	
040807	Overseas transfer (cable charge)	RMB 80	

Note: 1.For foreign currency remittance, a handling fee plus cable charge will be collected (subject to different charges respectively for domestic remittance and overseas remittance).

2.Where a customer intends to remit foreign currency cash, the remittance will be handled after such sum of cash is converted into spot exchange, and a handling charge for such conversion will be deducted from the amount of the remitted foreign currency cash, and the handling charge is calculated as per the following formula:
handling charge for converting cash to exchange = amount of the remitted foreign exchange cash x (1 - purchasing price of cash/selling price of spot exchange).

V. Other

S/N	Item	Standard	Remark
0501	Service fee for custody of RMB usance bills	RMB 500 per month	Based on months where business take place.

Note: 1. The minimum and maximum charge will be denominated in RMB and the corresponding foreign currency amount will be adjusted along with the exchange rate

2. Explanation on the serial numbers: the serial numbers consist of four levels, i.e. the first and second digits, the third and fourth digits, the fifth and sixth digits, and the seventh and eighth digits. For the 1st and 2nd digits, refers to the business type, figure 1 to 5 respectively means cost of vouchers, RMB WB business, RMB CB business, FX business and others. For the 3rd and 4th digits, the figures represent the charge items. For the 5th and 6th digits, the figures represent the sub-item under