

中信银行服务价目表（10.1版，2022年）

CITIC Bank Service Price Lists (10.1Version, 2022)

信用卡

Credit card

第一章 免费服务项目表

Chapter I Free Service Items

项目编号 Item No.	服务项目 Service Items		服务价格 Service Price	适用对象 Targeted Customers	备注 Remarks
MF050	信用卡业务 Credit card business	本行信用卡还款 CITIC Bank credit card repayment	免费 Free of charge	全部客户 All customers	1.中信借记卡自动转账还款 1. Automatic transfer repayment of CITIC Bank debit card 2.中信个人网银还款 2. CITIC Bank personal online banking repayment 3.中信 ATM 机转账还款 3. CITIC Bank ATM transfer repayment 4.中信自动存款机还款 4. CITIC Bank CDM transfer repayment 5.中信柜台还款 5. CITIC Bank counter-based repayment 6.中信网点自助智能终端还款 6. CITIC Bank self-service terminal repayment 7.95558 电话银行转账还款、自动购汇还款 7.95558 telephone banking repayment or automatic foreign currency purchasing

第二章 收费服务价目表

Chapter II Price List of Paid Services

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
GN017	短信通 SMS alert	为客户提供短信通知服务。 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	1.个人短信通服务：3元/月； 1. Personal SMS alert service: RMB3 per month; 2.对公短信通服务：30元/月； 2. Corporate SMS alert service: RMB30 per month; 3.国际业务短信通服务：30元/月或0.1元/条	全部客户 All customers	1.借记卡客户：短信起点为交易金额300元人民币，金卡（含）以上免收；官方微信享受免费0元起点微信消费提醒服务； 1. Debit card customers: SMS service threshold is RMB300, no

		<p>Provide SMS alert service for customers.</p> <p>According to F.G.J.G.[2014]No.268 Document, the commercial bank should sign an agreement about account activity SMS alert service with the customer before charging SMS alert service fee; no fee is allowed if no such agreement is signed with the customer</p>	<p>3. International business SMS alert service: RMB30 per month or RMB0.1 per message</p>	<p>fee for gold card or above; The customer following CITIC Bank in WeChat can enjoy WeChat alert on consumption with no threshold amount required;</p> <p>2.信用卡客户：免费。从信用卡申请到使用，提供 24 小时手机短信服务，内容包括信用卡审批通知、交易通知（境内交易满人民币 500 元（含）及以上）、到账通知、账单通知、账户提示、资料更改通知、产品及服务信息等；官方微信享受免费 0 元起点微信消费提醒服务</p> <p>2. Credit card customers: no fee. Provide 24-hour mobile phone SMS service from the application for credit card to its application, including credit card approval notice, transaction notice (RMB500 or more for domestic transaction), credit notice, statement notice, account reminder, materials change notice, product and service information, etc.; The customer following CITIC Bank in WeChat can enjoy WeChat alert on consumption with no threshold amount required</p>
TH005	<p>资产管理及资产证券化（2022 年 8 月 1 日前有效）</p> <p>Asset management and asset securitization</p> <p>(Valid before August 1, 2022)</p>	<p>为客户提供资产管理及资产证券化服务，可提供以下部分或全部内容：（一）为客户提供各项资产管理顾问服务，包括但不限于各类资产管理产品交易结构设计、资产管理融资顾问服务、投资目标筛选及风险分析服务，以及各类资产证券化产品的交易结构设计、日常后续管理和风险持续监控等服务；（二）接受客户委托，代理客户收取其资产项下债务人应支付的本金、利息、罚息等款项；若资产融资人为我行客户，提供对融资人经营情况、资产运作情况的持续跟踪等服务；（三）为客户提供资产监管服务，以及其他资产管理和交易相关的服务</p>	<p>按照提供服务金额的 0.10%-3.00%；或按协议价格收取</p> <p>0.10% - 3.00% of service amount; or agreed price</p>	<p>对公客户</p> <p>Corporate customers</p> <p>小微企业免收。小型微型企业划分按《关于印发中小企业划型标准规定的通知》（工信部联企业[2011]300 号）规定执行</p> <p>Small and micro enterprises are exempted. Division of small and micro enterprises shall conform to the Notice on Printing and Issuing the Regulations for the Division of Medium and Small Enterprises (G.X.B.L.Q.Y. [2011] No. 300)</p>

		<p>Provide asset management and asset securitization services, including part or all of following items: (1) providing asset management advisory services, including but not limited to trading structure design of asset management products, asset management financing advisory service, screening of investment targets and risk analysis, trading structure design of various asset securitization products, daily follow-up management and constant risk monitoring; (2) collecting principal, interest and penalty interest due to the debtor under the assets on behalf of the customer as entrusted by the customer; if the asset financier is a CITIC Bank customer, constantly tracking the business operation and asset operation of the financier; (3) providing services like asset supervision and other services relevant to the asset management and trading</p>			
TH005	<p>资产管理及资产证券化（2022年8月1日起有效）</p> <p>Asset management and asset securitization (Valid since August 1, 2022)</p>	<p>为客户提供资产管理及资产证券化服务，可提供以下部分或全部内容：（一）为客户提供各项资产管理顾问服务，包括但不限于各类资产管理产品交易结构设计、资产管理融资顾问服务、投资目标筛选及风险分析服务，以及各类资产证券化产品的交易结构设计、日常后续管理和风险持续监控等服务；（二）接受客户委托，代理客户收取其资产项下债务人应支付的本金、利息、罚息等款项；若资产融资人为我行客户，提供对融资人经营情况、资产运作情况的持续跟踪等服务；（三）为客户提供资产监管服务，以及其他资产管理和交易相关的服务</p> <p>Provide asset management and asset securitization services, including part or all of following items: (1) providing asset management advisory services, including but not limited to trading structure design of asset management products, asset management financing advisory service, screening of investment targets and risk analysis, trading structure design of various asset securitization products, daily follow-up</p>	<p>按照提供服务金额的 0.01%-3.00%</p> <p>0.01%-3.00% of service amount</p>	<p>对公客户</p> <p>Corporate customers</p>	<p>小微企业免收。小型微型企业划分按《关于印发中小企业划型标准规定的通知》（工信部联企业[2011]300号）规定执行</p> <p>Small and micro enterprises are exempted. Division of small and micro enterprises shall conform to the Notice on Printing and Issuing the Regulations for the Division of Medium and Small Enterprises (G.X.B.L.Q.Y. [2011] No. 300)</p>

		management and constant risk monitoring; (2) collecting principal, interest and penalty interest due to the debtor under the assets on behalf of the customer as entrusted by the customer; if the asset financier is a CITIC Bank customer, constantly tracking the business operation and asset operation of the financier; (3) providing services like asset supervision and other services relevant to the asset management and trading			
LC001	理财业务 Wealth management business	为客户提供理财产品销售、投资管理及托管服务 Provide wealth management product sales, investment management and custody services to customers	按协议定价,具体收费标准参见理财产品销售文件 Agreed price. Please refer to wealth management product prospectus for specific charging standard	全部客户 All customers	
WD010	代理基金业务 (2022年8月1日前有效) Agency fund service (Valid before August 1, 2022)	为客户提供基金产品销售及相关服务 Provide sales of fund products and relevant services	1.申购费、认购费、赎回费: 按基金产品申购/认购/赎回金额的 0-5%, 一次性收取; 1.Subscription fee, purchase fee, redemption fee: 0 - 5% of subscription/purchase/redemption amount of fund product, charged in a lump sum; 2.销售服务费: 按基金产品的保有金额 0-1%, 每日计提。 2. Sales service fee, rake-off: 0 - 1% of holding amount of fund product, accrued daily	对公客户 Corporate customers	
WD010	代理基金业务 (2022年8月1日起有效) Agency fund service (Valid since August 1, 2022)	为客户提供基金产品销售及相关服务 Provide sales of fund products and relevant services	1.申购费、认购费、赎回费: 按基金产品申购/认购/赎回金额的 0-5%, 一次性收取; 1.Subscription fee, purchase fee, redemption fee: 0 - 5% of subscription/purchase/redemption amount of fund product, charged in a lump sum; 2.销售服务费: 按基金产品的保有金额 0-2%, 每日计提; 2. Sales service fee, rake-off: 0 - 2% of holding amount of fund product, accrued daily; 3.尾随佣金: 按代理理财产品销售规模的 0-2% 收取; 3. Rake-off: 0-2% of fund products sold; 4.转换费: 按基金产品转换金额 0-2%, 一次性收取 4. Conversion fee: 0-2% of the conversion amount of fund products, collected in a lump sum	全部客户 All customers	
WD011	代理保险业务 Agency insurance	为客户提供保险产品及相关服务 Provide sales of insurance products and relevant services	协议定价 Agreed price	对公客户 Corporate customers	

WD012	代理信托及资产管理计划业务 Agency trust and asset management plan business	为客户提供信托产品及各类资产管理计划的代为推介服务、推荐信托计划及各类资产管理计划的投资者，以及提供销售建议和咨询等一揽子综合金融服务 Provide referral service of trust products and various asset management plans to customers, recommend investors of trust plans and various asset management plans, provide a full package of financial services including suggestions and consultation on the product sales	按所代理信托产品及各类资产管理计划金额的0-5%的年化费率收取；或按协议价格收取 0 - 5% of agency trust product amount and various asset management plans (annualized); or charged as per agreement	对公客户 Corporate customers	
WD013	代销理财业务（2022年8月1日前有效） Agency wealth management (Valid before August 1, 2022)	为客户提供代销理财产品销售及相关服务 Provide sales of agency wealth management products and relevant services	1.申购费、认购费、赎回费：按代销理财产品申购/认购/赎回金额的0-3%，一次性收取； 1. Subscription fee, purchase fee, redemption fee: 0 - 3% of subscription/purchase/redemption amount of agency wealth management product, charged in a lump sum; 2.销售服务费：按代销理财产品的保有金额0-2%，每日计提； 2. Sales service fee: 0 - 2% of holding amount of agency wealth management product, accrued daily; 3.尾随佣金：按代理理财产品销售规模的0-3%收取 3. Rake-off: 0-3% of the agency wealth management products sold	对公客户 Corporate customers	
WD013	代销理财业务（2022年8月1日起有效） Agency wealth management (Valid since August 1, 2022)	为客户提供代销理财产品销售及相关服务 Provide sales of agency wealth management products and relevant services	1.申购费、认购费、赎回费：按代销理财产品申购/认购/赎回金额的0-3%，一次性收取； 1. Subscription fee, purchase fee, redemption fee: 0 - 3% of subscription/purchase/redemption amount of agency wealth management product, charged in a lump sum; 2.销售服务费：按代销理财产品的保有金额0-2%，每日计提； 2. Sales service fee: 0 - 2% of holding amount of agency wealth management product, accrued daily; 3.尾随佣金：按代理理财产品销售规模的0-3%收取 3. Rake-off: 0-3% of the agency wealth management products sold	全部客户 All customers	
WD016	代理销售实物贵金属产品 Agency sales of	为客户提供代销贵金属实物产品及有关服务 Provide agency sales of physical precious	协议定价 Agreed price	对公客户 Corporate customers	

	physical precious metal products	metal products and relevant services			
WD022	综合平台服务 Comprehensive platform services	<p>我行利用品牌、渠道、技术和信息优势，向客户提供综合平台、系统搭建、平台对接、运营维护等服务，促成客户之间达成各类交易，满足多方互惠互利、合作共赢的多元化需求；</p> <p>The Bank makes use of its advantages in brand, channel, technology and information to provide customers with comprehensive platform, system building, platform matchmaking and operation & maintenance services, facilitate various transactions between customers, and meet the diversified needs of mutual benefit and win-win cooperation among multiple parties;</p> <p>注：若涉及信贷业务的增信环节，不得以向专业服务机构推荐客户的名义，向合作机构收取业务协办费用，导致企业融资费用增加</p> <p>Note: If credit enhancement of the credit business is involved, it is not allowed to collect business cooperation fees from the cooperative institution in the name of recommending customers to the professional service institution, which will lead to an increase in corporate financing costs</p>	协议定价 Agreed price	全部客户 All customers	
WD023	同业代理业务 Inter-bank agency services	<p>接受金融机构的委托，为其代理相关金融服务，包括但不限于如下内容：</p> <p>To act as an agent for relevant financial services under the entrustment of a financial institution, including but not limited to the following:</p> <p>1.接受金融机构的委托，为其办理签发汇票/本票、汇兑、托收、资金清算等支付结算业务，开立信用证、保函等贸易融资业务，以及提供代理外汇清算、代理跨境人民币收付等业务,为其提供电子商业汇票代理接入等业务；</p> <p>1. To accept the entrustment of a financial institution and provide the following services: Payment and settlement services such as issuing bills of exchange or promissory notes,</p>	协议定价 Agreed price	对公客户 Corporate customers	<p>小微企业免收。小型微型企业划分按《关于印发中小企业划型标准规定的通知》（工信部联企业[2011]300号）规定执行</p> <p>Small and micro enterprises are exempted. Division of small and micro enterprises shall conform to the Notice on Printing and Issuing the Regulations for the Division of Medium and Small Enterprises (G.X.B.L.Q.Y. [2011] No. 300)</p>

		<p>remittances, collection and funds liquidation; trade financing services such as issuing letters of credit and guarantees; other procurement services such as foreign exchange clearing and cross-border RMB receipt and payment, electronic commercial draft agency access and other services;</p> <p>2.接受金融机构委托, 依托我行自身业务能力、业务处理系统及技术、管理优势, 为其提供信用卡代运营 (包含但不限于覆盖信用卡代运营业务全生命周期的业务咨询培训服务、信息技术服务、业务运作及业务运营等一揽子综合金融服务), 咨询服务 (信用卡业务相关的管理咨询、技术咨询、业务技能、综合素质类等培训及咨询, 涉及信用卡业务全生命周期链条及相匹配的组织能力锻造、业务流程改进及人员技能提升等), 以及其他系统技术支持服务等业务;</p> <p>2. To accept the entrustment of a financial institution and provide agency credit card operation (including but not limited to business consulting and training services, information technology services, business planning and operation, and other packages of comprehensive financial services covering the full-life cycle of agency credit card operation), consulting services (credit card-related management consulting, technical consulting, business skills, comprehensive quality training and consulting, involving the credit card full-life business chain and the matching organizational capacity building, business process improvement, personnel skills enhancement, etc.) and other system technical support services, relying on the Bank's business capabilities, business processing systems as well as technical and management advantages;</p> <p>3.接受金融机构委托, 对其拟成立的资产类产品, 就产品结构的设计、信托公司及资产管理公司的选择、资金来源安排等服务方案, 或为其提供代理投资规划, 以</p>			
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		及相关的一揽子综合金融服务 3. To accept the entrustment of a financial institution and provide solutions to the design of product structure, selection of trust company and asset management company as well as fund source for the asset products to be established, or provide agent investment planning and a package of integrated financial services for the institution			
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. 一次性缴纳 2 年年费，可免第 3 年年费； 2. Free of annual fee for the third year if the annual fees of the first two years are paid in the lump sum; 3. 一次性缴纳 2 年或 3 年年费，可享受特定增值服务； 3. Special value added service are available if the annual fees for two or three years are paid in the lump sum; 4. 银联公务信用卡免年费； 4. Free of annual fee for UnionPay corporate credit card;

			<p>二、金卡： 主卡 200-380 元，附属卡 100-200 元。详见信用卡申请表或官网</p> <p>II. Gold Card: Classic card: RMB200-380, supplementary card: RMB100-200. To get more information, refer to the credit card application form or the official website</p>		<p>注：以上 1、2、3、4 项优惠政策不可同享</p> <p>Notes: The preferential policies in 1, 2, 3 and 4 are not available at the same time</p> <p>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；</p> <p>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;</p> <p>2.信金卡暂免年费；</p> <p>2. Free of annual fee for gold card for the moment;</p> <p>3.一次性缴纳 2 年年费，可免第 3 年年费；</p> <p>3. The annual fee for the third year is exempted if the annual fee for the first two year is paid in the lump sum;</p> <p>4.一次性缴纳 2 年或 3 年年费，可享受特定增值服务；</p> <p>4. Special value added service are available if the annual fees for the first two or three years are paid in the lump sum;</p> <p>5.银联公务信用卡免年费；</p> <p>5. Free of annual fee for UnionPay corporate credit card;</p>
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				<p>注：以上 1、3、4、5 项优惠政策不可同享</p> <p>Notes: The preferential policies in 1, 3, 4 and 5 are not available at the same time</p>
			<p>三、白金及以上卡片： 主卡 480-20000 元，附属卡 240-10000 元。详见信用卡申请表或官网</p> <p>III. Platinum Card and Above: Classic card: RMB480-20,000, supplementary card: RMB240-10,000. To get more information, refer to the credit card application form or the official website</p>	<p>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;</p> <p>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;</p> <p>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;</p> <p>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;</p> <p>5. 一次性缴纳 2 年年费，可免第 3 年年费； 5. Free of annual fee for the third year if the annual fees of the first two years are paid one-off;</p> <p>6. 一次性缴纳 2 年或 3 年年费，可享受特定增值服务； 6. Special value added service are available if the annual fees for two or three years are paid one-off;</p> <p>7. 新发卡客户购买特定增值产品可免首年或首两年年费； 7. New customers will be exempted of annual fee for the first or the first two years if they buy particular value-added products;</p>

					<p>8.万事达钛金卡卡片有效期内免年费；</p> <p>8. No annual fee for Titanium MasterCard during validity;</p> <p>9.魔力爱白金信用卡卡片有效期内免年费</p> <p>9. No annual fee for Magic Love Platinum Credit Card during validity;</p> <p>10. 可按月度、季度、半年度分期缴纳或按年度一次性缴纳（政策性免年费卡片除外）；</p> <p>10. It can be paid in monthly, quarterly or semi-annual installments or in a lump sum annually (except for policy-based annual fee-free cards);</p> <p>11.特定客户有效期内使用优惠券支付首年年费，可减免优惠券面值的年费金额；</p> <p>11. The annual fee amount corresponding to the coupon face value can be exempted for certain customers using coupon to pay the first annual fee during the validity period;</p> <p>注：以上 2、5、6、7 项优惠政策不可同享，5、6、10 项优惠政策不可同享</p> <p>Notes: The preferential policies in 2, 5, 6 and 7 are not available at the same time, and the preferential policies in 5, 6 and 10 are not available at the same time</p>
BC009	制卡费 Card production fee	<p>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</p> <p>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</p>	<p>1.一般特殊工艺信用卡产品：9-3999 元/张；</p> <p>1. General credit cards with special techniques: RMB9-3999 per card;</p> <p>2.其他高端特殊工艺信用卡产品：根据协议约定收取。</p> <p>具体收费标准根据不同产品特殊工艺差别分档定价，如需快递，加收快递费</p> <p>2. Other high-end credit cards with special techniques: Charge based on agreements.</p>	全部客户 All customers	<p>1.除 DIY 卡、含特殊工艺等信用卡外，其他卡片免新发卡制卡费；</p> <p>1. Unless for DIY cards or cards made special technology, card production fee will not be charged;</p> <p>2.国航世界卡、无限卡、钻石卡、换卡免快递费；</p>

		customers	Specific charging standards depend on the level of special techniques used for products; express delivery fee will be charged if express delivery is required		2. CA World Card, Infinite Card, Diamond Card: No express delivery fee for card replacement; 3.一般特殊工艺卡换卡不再额外收取换卡工本费，如需快递，加收快递费； 3. For renewal of general cards made with special technology, no cost will be charged; express delivery fee will be charged if express delivery is required; 4.银联公务信用卡免制卡费 4. Free of card production fee for UnionPay corporate credit card
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（免收换卡工本费），如需快递，加收快递费 RMB40 per card (no cost for card replacement), plus delivery fee (if express delivery is required)	全部客户 All customers	1.驾乘宝/盗无忧会员客户，免收本人名下中信用卡挂失手续费，一年最多 5 次； 1.No loss reporting fee for credit cards owned by auto/property insurance customers, maximum five times a year; 2.银联公务信用卡免挂失手续费 2. No loss reporting fee for UnionPay corporate credit card
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	
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.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； 1.South Fund Card: 1% of cash advance amount, minimum RMB9 or USD1; 2.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； 2.Blue Card: No fee for accumulative cash advance of no more than RMB500,000 in CITIC	全部客户 All customers	1.出国留学卡：每账单月免 1 次取现手续费优惠； 1.Foreign Student Card: one free cash withdrawal for each billing month; 2.银联公务信用卡免信用卡现金提取手续费 2. No cash withdrawal fee for UnionPay corporate credit card

			<p>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</p> <p>3.其他：境内按取现金额的 2%收取，最低收费为 20 元人民币；境外（含港、澳、台地区）按取现金额的 3%收取，最低收费为 20 元人民币或 3 美元或 30 港币或 3 欧元</p> <p>3.Other cards: 2% of cash amount for domestic cash advance, minimum RMB20; 3% of overseas (including Hong Kong SAR, Macau SAR and Taiwan region) cash advance, minimum RMB20, USD3, HKD30 or EUR3</p>		
BC013	<p>信用卡外汇兑换手续费</p> <p>Foreign exchange fee of credit card</p>	<p>境外交易</p> <p>Overseas transactions</p>	<p>按每笔交易金额的 1.5%收取</p> <p>1.5% of each transaction amount</p>	<p>全部客户</p> <p>All customers</p>	<p>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</p> <p>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</p>
BC014	<p>调单费</p> <p>Receipt retrieval fee</p>	<p>查询消费凭证等</p> <p>Consumption receipt inquiry, etc.</p>	<p>20 元/笔</p> <p>RMB20 per transaction</p>	<p>全部客户</p> <p>All customers</p>	
BC015	<p>境外紧急补卡手续费</p> <p>Emergency card replacement fee</p>	<p>境外卡片丢失补卡</p> <p>Overseas card replacement when the card is lost</p>	<p>按国际信用卡组织规定收费</p> <p>Subject to regulations of international credit card organizations</p>	<p>全部客户</p> <p>All customers</p>	
BC016	<p>开具证明手续费</p> <p>Handling fee for issuing certificates</p>	<p>开具相关信用卡业务证明</p> <p>Issue certificates about credit card</p>	<p>20 元/份</p> <p>RMB20 per certificate</p>	<p>全部客户</p> <p>All customers</p>	
BC017	<p>溢缴款领回手续费 (溢缴费)</p> <p>Fee for claiming overpayment</p>	<p>溢缴款转账支出</p> <p>Overpayment transfer</p>	<p>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</p> <p>For transfer amount (in RMB) of less than</p>	<p>全部客户</p> <p>All customers</p>	<p>1.溢缴款转本行借记卡（账户）：免手续费；</p> <p>1. No fee for transferring overpayment to CITIC Bank debit card (account);</p> <p>2. 溢缴款转他行借记卡（账</p>

			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		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
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	
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	<p>1.挂失前 48 小时失卡保障（仅适用短信宝 A）</p> <p>1.48-hour protection before loss report (only applicable for SMS Alert A)</p> <p>2.0 起点交易短信提醒</p> <p>2. SMS alert for transactions with no threshold amount required</p> <p>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</p> <p>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</p>	<p>1.短信宝 A: 12 元/季度，48 元/年</p> <p>1. SMS Alert A: RMB12 per quarter, RMB48 per year</p> <p>2.短信宝 B: 9 元/季度，36 元/年</p> <p>2. SMS Alert B: RMB9 per quarter, RMB36 per year</p>	全部客户 All customers	<p>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</p> <p>The customer can also follow CITIC Bank in WeChat to enjoy WeChat alert on consumption with no threshold amount required</p>
BC022	分期业务 Installment payment	<p>为持卡人提供分期还款服务</p> <p>Provide installment payment service for card holders.</p>	<p>一、办理分期业务时，单期手续费率 0-1.5%；按业务类别分为 1 期、2 期、3 期、6 期、9 期、12 期、18 期、24 期、36 期、48 期及 60 期等，折算年化利率范围为 0-18%(单利)；</p> <p>I. For installment business which is divided into 1 installment, 2 installments, 3 installments, 6 installments, 9 installments, 12 installments, 18 installments, 24 installments, 36 installments, 48 installments, 60 installments etc. by business types, products with different installments have different handling fee standards and the range of handling fees for each installment is 0%-1.5%, with an annualized range of 0-18% (simple interest);</p> <p>注：1.持卡人实际办理手续费率，依据我行对持卡人办理业务时的资信评估等情况而定；2.手续费分期收取；3.根据不同情况，手续费由商户或客户承担；4.手续费率与商户及客户有特殊约定的除外；5.折算年化利率采用单利计算方法，折算年化利率值仅供参考，实际年化利率可能因交易时间、还款时间等不同与参考值存在差异，未依约还款不适用上述年化利率；</p>	全部客户 All customers	<p>邮购分期不向客户收取手续费。</p> <p>No handling fee for mail order by installment.</p>

			<p>Notes: 1. The actual handling fee rate depends on the credit standing assessment conducted by the Bank during processing of the cardholder's business; 2. For fees paid in installments; 3. handling fees are borne by the merchant or customer based on different situations; 4. the handling fee rates to be further negotiated with the merchants or customers are excluded; 5. The converted annualized interest rate is calculated at simple interest and is for reference only. The actual annualized interest rate may differ from the reference value due to differences in transaction time, repayment time, etc. The above-mentioned annualized interest rate is not applicable if repayment is not made as agreed;</p> <p>二、持卡人不能按照约定偿还分期业务，需向我行申请提前终止分期还款，已收取的手续费不予退还，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；</p> <p>II. If the cardholder cannot repay the installment as agreed, they should apply for early termination of the installment with the Bank. The handling fees collected shall not be refunded, and 0-3% of the unrecorded principal shall be collected as penalty for early termination of the installment;</p> <p>三、转账手续费：10 元/笔</p> <p>III. Transfer fee: RMB10 per transaction</p>		
BC023	<p>信用卡增值服务 Value-added services of credit card</p>	<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</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的不同分档定价；</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：99 元-29999 元/个，每个自定义卡号的收费标准根据增值服务内容的不同分档定价</p> <p>2. Self-defined value-added services: RMB99-29,999 for each one. Charging standard on each self-defined card number is specific to the content of value-added service</p>	<p>全部客户 All customers</p>	

		number, VIP number and SVIP number), which are updated based on market changes			
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：2021年9月30日至2024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, 2021 to September 29, 2024, 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	

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.