

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

2017 Version 1

1/1/2017



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

| S/N | Fee Charge Item/ Description | Personal Banking Customers | Personal Banking Privileged Plan Customers | Priority Banking Customers | Priority Banking - Private Wealth Customers | Baisis of Pricing/ Charge Rationale | Remark | | | |
|------|---|--|--|--|--|--|---|--|--|--|
| Ac | count Services | | | | | | | | | |
| 1 | Account Maintenance Fee | Free | Free | RMB150 or equivalent per month | RMB150 or equivalent per month | Market-Oriented Pricing 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) | "Personal Banking Customers" can also be called as "Personal Banking Clients". For purpose of this Retail Banking Service Charge Table, "Personal Banking Customers" does not include "Personal Banking Privileged Plan Customers | | | |
| | IB Services h 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 | | | | |
| 3 | Handling Fee of Cash | Free | Free | Free | Free | Charges issued by Banking Financial Institutions (Yin Jian Fa [2011] No.22): waiver handling fee of cash deposit/ | | | | |
| | Withdrawal within China | | | | | withdrawal within the bank at same city | | | | |
| Inwa | ard Remittances Handling Fee of Telegraphic | Free | Free | Free | Free | Market-Oriented Pricing | | | | |
| 4 | Transfer within China Bills Collection | | 1.100 | | 1133 | Market effected theirig | | | | |
| 5 | Handling Fee of Draft/Check Collection within China | RMB1 per transaction | RMB1 per transaction | RMB1 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). | | | | |
| Out | ward Remittances | | | | | | | | | |
| 6 | 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 | | | | |
| | Handling Fee of Telegraphic Transfer to non-SCB account within China Via BEPS/HVPS ^A | | | | | | | | | |
| | RMB50,000 or less | RMB1.2 per transaction | RMB1.2 per transaction | RMB0.6 per transaction | Free | | | | | |
| - | RMB100,000 or less | RMB10.5 per transaction | RMB8 per transaction | RMB5.5 per transaction | Free | Government-Guided Pricing The tariff is formulated based on the Measures for Administration of | | | | |
| 7 | RMB500,000 or less | RMB15.5 per transaction | RMB11.75 per transaction | RMB8 per transaction | Free | Commercial Banks' Services Prices (Yin Jian Fa [2014] No.268). | | | | |
| | 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 | | | | | |
| | In respect of remittance to Hong Kong M | | ne to time according to PBOC's policies and guidelines. Should uce to the charging standard under "Fund Transfer to non-SCB | | | | | | | |
| | 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 | | | | | |
| 8 | RMB100,000 or less | RMB5 per transaction | RMB5 per transaction | RMB5 per transaction | Free | Government-Guided Pricing The tariff is formulated based on the | | | | |
| | RMB500,000 or less | RMB10 per transaction | RMB10 per transaction | RMB8 per transaction | Free | Measures for Administration of Commercial Banks' Services Prices (Yin Jian Fa [2014] No.268). | | | | |
| | RMB1,000,000 or less | RMB15 per transaction | RMB15 per transaction | RMB10.5 per transaction | Free | (1111 Olail Fa [2014] NO.206). | | | | |
| | 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 cha Issuance of Cashier's Order | arges of the outward remittance via Chongqing "Re | nhangtong" telegraphic transfer to non-SCB account | in account city might be adjusted from time to time a | according to PBOC's policies and guidelines. | | | | | |
| 4 | | | | | | | | | | |
| | (applicable only to the branches who provide such service) | | | | | | | | | |
| 9 | | RMB0.32 per transaction | RMB0.32 per transaction | RMB0.32 per transaction | RMB0.32 per transaction | Government-Guided Pricing The tariff is formulated based on the | | | | |
| 9 | who provide such service) | RMB0.32 per transaction RMB0.48 per transaction | RMB0.32 per transaction RMB0.48 per transaction | RMB0.32 per transaction RMB0.48 per transaction | RMB0.32 per transaction RMB0.48 per transaction | | | | | |

Foreign Currency Services

Cash Services

| | Handling Fee of Cash Deposit within China | Free | Free | Free | Free | Market-Oriented Pricing |
|--|--|--|---|------|------|-------------------------|
| | | 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

| | Telegraphic Transfer [△] | | | | | |
|----|--|---|---|---|---|--|
| 12 | Handling Fee | Free | Free | Free | Free | Market-Oriented Pricing |
| 12 | 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 n | nay apply to foreign currency domestic inward paym | ent from other banks. | | | |
| | Bills Collection | | | | | |
| | Handling Foo of Draft/Chook | 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 |
| | Handling Fee of Draft/Check Collection | 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 |
| 13 | Postage Charge of Draft/Check Collection | Region 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 South Asia, Central and South America USD35 or equivalent RMB Middle East, Africa and East Europe USD50 or equivalent RMB | 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 Sand 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 | Region 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 West Europe, U.S.A. and Canada USD30 or equivalent RMB South Rais, Central and South America USD30 or equivalent RMB Middle East, Africa and East Europe USD50 or equivalent RMB | 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 USD35 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 |
| | Handling Fee of Return | 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 |
| | Draft/Check Collection | 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 | Transactions via PBOC's Shen-Kong Paper Clearing System: RMB30 or equivalent | Free | Market-Oriented Pricing The tariff i formulated based on the issued notice of Shen Ren Yin Fa [2002] No.240 and Shen Ren Yin Hang [2002] No.510 |

Outward Remittances

| C |)utw | ward Remittances | | | | | | | | |
|----|------|--|---|---|---|---|-------------------------|--|--|--|
| 1 | | Handling Fee of Telegraphic Transfer to SCB Account within China | Free | Free | Free | Free | Market-Oriented Pricing | | | |
| | | Telegraphic Transfer to non-SCB Account within China (intra-city) | | | | | | | | |
| 1: | 5 | Handling Fee | RMB80 or equivalent | RMB60 or equivalent | RMB40 or equivalent | Free | | | | |
| | | 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 | Market-Oriented Pricing | | | |
| | - | Handling Fee of Telegraphic Transfer to non-SCB Account within China (intercity) | | | | | | | | |
| 10 | | 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 | Market-Oriented Pricing | | | |
| | I | Handling Fee of Amendment | RMB100 or equivalent per transaction | RMB100 or equivalent per transaction | RMB100 or equivalent per transaction | RMB100 or equivalent per transaction | | | | |
| 11 | | Handling Fee and Cable Fee of Draft Issuance | 0.1% of transaction amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent per transaction) plus RMB120or equivalent cable fee | 0.075% of transaction amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent) plus RMB120 or equivalentcable fee | 0.05% of transaction amount (minimum RMB100 or equivalent, maximum RMB500 or equivalent) plus RMB120 or equivalentcable fee | Handling fee waived plus RMB120 or equivalent cable fee | | | | |
| | | Overseas Telegraphic Transfer | | | | | | | | |
| | | 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) [Fee is waived if beneficiary's bank is Standard Chartered Bank] | Free | | | | |
| 11 | | Cable Fee | RMB120 or equivalent per transaction | 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] | 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 | Market-Oriented Fricing | | | |
| | | Handling Fee of Amendment | RMB100 or equivalent per transaction | RMB100 or equivalent per transaction | RMB100 or equivalent per transaction | RMB100 or equivalent per transaction | | | | |

| Handling Foo of Cartificate | Market-Oriented Pricing | |
|--|--|---|
| Handling Fox of Cartificate | · · | |
| 21 randing Fee of Certificate RMB50 or equivalent per certificate RMB25 or equivalent per certificate Free Free | Market-Oriented Pricing | |
| Handling Fee of Certificate of Frozen Deposit Issuance RMB50 or equivalent per certificate RMB25 or equivalent per certificate Free Free | Market-Oriented Pricing | |
| 23 Handling Fee of Passbook/ Chop Report Loss Free Free Free Free Free | Market-Oriented Pricing | |
| Handling Fee of Statement Copies Issuance (over 12 months) RMB20 or equivalent per month RMB20 or equivalent per month Free Free | | |
| 25 Advice / Voucher Copies RMB20 or equivalent per copy RMB20 or equivalent per copy Free Free | Market-Oriented Pricing | |
| Issuance (over 12 months) Classic Debit Card Preferred Debit Card Platinum Debit Card Platinum Debit Card Platinum Debit Card | | |
| Category Item Fee Charge Category Item Fee Charge Category Item Fee Charge Category Item Fee Charge | | |
| Annual Fee RMB 20 per card M | Market-Oriented Pricing | |
| Fees Renewal fee of Fees R | Market-Oriented Pricing Market-Oriented Pricing | |
| Card Re-issuance RMB 15per card per Card Re-issuance RMB 15per card per Card Re-issuance RMB 15per card per | Market-Oriented Pricing | |
| (Replacement) Fee issuance (Replacement) Fee iss | | |
| Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City Free Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City Free Local | Market-Oriented Pricing | Fund Transfer through CUP network includes Fund Transfer at CUP-enabled ATMs and CUP Mobile Fund Transfer. |
| Transactions Handling Fee of Cash Transa | Market-Oriented Pricing | |
| Outside Account City Outside A | Market-Oriented Pricing | |
| Handling Fee of Fund Transfer through CUP BMB 50,000 - BMB 5 per Transfer through CUP BMB 50,000 - BMB 5 per BMB 50,000 - BMB 50,00 | Market-Oriented Pricing | |
| Above RMB 8 per Above RMB 8 pe | Market-Oriented Pricing | |
| Handling Fee of Fund Transfer through CUP amount, min. RMB 5 per T | Market-Oriented Pricing | |
| hetwork inter-province transaction, max. Hind in hetwork inter-province transaction in hetwork inter-province transaction. | | |
| Balance Enquiry at CUP-enabled ATMs RMB 4per transaction CUP-enabled A | Market-Oriented Pricing | |
| OUP-eliabled ATMS OUP-eliabled ATMS OUP-eliabled ATMS | 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. |
| Fleatyspie Handling Fee of | Market-Oriented Pricing | |
| Breeze Banking Debit Card Breeze Banking Debit Card UK Now Diamond Deb | | |
| | | |
| Annual Fee RMB 20 per card Annual Fee RMB 20 per | Market-Oriented Pricing | |
| Renewal fee of _ Renewa | Market-Oriented Pricing | |
| Card Re-issuance RMB 15per card per Card Re-issuance RMB 15per car | Market-Oriented Pricing Market-Oriented Pricing | |
| Handling Fee of Cash Withdrawal Cash Withdrawal Cash Withdrawal | Market-Oriented Pricing | |
| Handling Fee of Cash Handling Fee of Cash Handling Fee of Cash Handling Fee of Cash | Market-Oriented Pricing | Fund Transfer through CUP network includes Fund Transfer at CUP-enabled ATMs and CUP Mobile Fund Transfer. |
| Transactions Relow Transactions Relow Transactions Relow Transactions Relow Transactions | Market-Oriented Pricing | |
| Handling Fee of Fund Transfer through CUP network Intra-province in China (in Clusive) (in China) | Market-Oriented Pricing | |
| Above RMB 50,000 ransaction RMB 8 per RMB 50,000 RMB 8 per RM | Market-Oriented Pricing | |
| Handling Fee of Fund Transfer through CUP amount, min. RMB 5 per network Inter-province in China 50 per transaction on China 50 per transaction on China 60 per transactio | Market-Oriented Pricing | |
| Handling Fee of Handling Fee of Handling Fee of Handling Fee of | Market-Oriented Pricing | |
| Overseas Transactions Handling Fee of Cash | 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 | Market-Oriented Pricing | |

- Notes:

 1. Foreign currency cash deposit/withdrawal is subject to the actual services provided by the local branches of Standard Chartered Bank (China) Limited ("SCB" or "the Bank").

 2. The services and fee charges quoted in the above Fee Tariff are subject to the change in law and regulations, guidelines/policies issued by China Banking Regulatory Commission, China Banking Association or any relevant local authorities from time to time. The Bank also reserves the right to amend/adjust the Fee Tariff at its own discretion. The Bank will announce at its website www.sc.com/cn in the event of any changes and adjustments of the fee charges.

 3. The fee charges quoted in the above Fee Tariff are in RMB, while the Bank is entitled, at its sole discretion, to apply the fee charges in currencies other than RMB calculated according to foreign exchange market rate when the service is provided.

 4. Unless otherwise specified, the fee charges quoted in the above Fee Tariff 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.

 5. In the event of favorable fee charges offered in the Bank's marketing campaigns or product contracts (Mortgage, Personal Loan and Wealth Management product contracts) compared with the above Fee Tariff, the related product contracts and marketing materials shall prevail.

 6. This English version is provided 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 hot line 800 820 8088 or visit SCB website www.sc.com/cn for inquiry and feedback.

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 | |
| | | | Individual mortgage loan customer | Partial early repayment: Within Penalty Period, 3% of early repaid principal amount. No penalty is charged after Penalty Period. | Market-Oriented Pricing | |
| 2 | Interest Certificate Issuance Fee | Issuing interest certificate | Individual mortgage loan customer | RMB 20 per time | Market-Oriented Pricing | |
| 3 | Handling Fee for Change of Loan Terms and Conditions | Borrower/Mort gagor 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. 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, the fees and charges of such loan shall still refer to those applicable to the signed agreement.
- 2. 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.
- 3. The services and fee charges quoted in the above Tariff Table may be changed by the Bank from time to time due to change in laws and regulations, or pursuant to the guidelines or policies issued by China Banking 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 [www.sc.com/cn] in the event of any changes and adjustments of the fee charges.
- 4. If the fee charges quoted in the above Tariff Table are charged in RMB, the equivalent foreign currency shall be calculated according to the exchange rate announced by the Bank when providing the service.
- 5. Unless otherwise specified, the fee charges quoted in the above Tariff Table do not include fee, charges or taxes levied by governmental authorities, or charged by lawyers or the parties other than the Bank. Customer shall pay the fees and taxes according to local government's requirements.
- 6. In the event of favorable fee charges offered in the Bank's marketing campaigns or product agreement with customer (such as mortgage loan agreement, home equity loan agreement, personal loan agreement, wealth management agreement etc.) compared with the above Tariff Table, the stipulations in such agreement or marketing materials shall prevail.
- 7. Should you have any query or suggestion, please kindly contact our customer service hotline 800 820 8088 or visit www.sc.com/cn for inquiry or feedback.

Credit Card Tariff Table

| No | ltem | Charge standard for SCB CUP (RMB) Gold Card and VISA (USD) Platinum | | Charge Rationale | Comment |
|----|--|---|--|-------------------------|---|
| 10 | item | Card | Signature Card | enarge Nationale | Comment |
| 1 | Annual fee | 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. | 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 | Domestic: 3% of the cash advance amount per transaction (minimum charge of RMB30 per transaction) Overseas: 3% of the cash advance amount per transaction (minimum charge of USD5 per transaction) | Domestic: 3% of the cash advance amount per transaction (minimum charge of RMB30 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) | - Repayment tenor for transaction EPP can be across 6, 9, 12, 18 and 24 months For 6 monthly instalments: one-off service fee is 2.9% of the principal transaction amount of the EPP - For 9/12/18/24 monthly instalments: monthly service fee is 0.75% of the principal transaction amount of the EPP | Repayment tenor for transaction EPP can be across 6, 9, 12, 18 and 24 months. For 6 monthly instalments: one-off service fee is 2.9% of the principal transaction amount of the EPP For 9/12/18/24 monthly instalments: monthly service fee is 0.75% of the principal transaction amount of the EPP | Market-Oriented Pricing | |
| 5 | Service fee for Statement Equal Payment Plan (EPP) | Repayment tenor for statement EPP can be across 6, 9, 12, 18 and 24 months. For 6 monthly instalments: one-off service fee is 2.9% of the statement amount of the EPP For 9/12/18/24 monthly instalments: monthly service fee is 0.75% of the statement amount of the EPP | Repayment tenor for statement EPP can be across 6, 9, 12, 18 and 24 months. For 6 monthly instalments, one-off service fee is 2.9% of the statement amount of the EPP For 9/12/18/24 monthly instalments: monthly service fee is 0.75% of the statement amount of the EPP | Market-Oriented Pricing | |
| 6 | Service fee for card report loss | Free | Free | Market-Oriented Pricing | |
| 7 | Card re- issuance/replacement fee | RMB50 per card | Free | Market-Oriented Pricing | Charged as RMB currence for both CUP card and VISA card |
| 8 | Service fee for expired card renewal | Free | Free | Market-Oriented Pricing | |
| 9 | Service fee for overseas emergency card replacement | Free | Free | Market-Oriented Pricing | Only for VISA card |
| 10 | Service fee of overseas emergency cash disbursement | Free | Free | Market-Oriented Pricing | Only for VISA card |
| 11 | Service fee for retrieval of transaction receipt(s) | RMB20 or USD3 per transaction | RMB20 or USD3 per transaction | Market-Oriented Pricing | |
| 12 | Handling fee for checking disputed credit card charges | RMB50 or USD8 per transaction | RMB50 or USD8 per transaction | Market-Oriented Pricing | |
| 13 | Service fee for reprinting of statement(s) | - 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. | - 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 currence for both CUP card and VISA card |
| 14 | 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 |
| 15 | 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 minimur due before the due day |
| 16 | E-cash transfer fee | RMB2 per transaction | RMB2 per transaction | Market-Oriented Pricing | Only for RMB card |
| 17 | Certificate issuance fee | RMB20 per copy | RMB20 per copy | Market-Oriented Pricing | Charged as RMB currenc 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 currence for both CUP card and VISA card |

Remarks:

- 1. The Credit Card Tariff Table which takes effect from April 15, 2014 is amended now and the amended Tariff Table comes into effect from January 1, 2017. The services and fee charges quoted in the above Tariff Table may be changed by the Bank from time to time due to change in laws and regulations or third party fee, or pursuant to the guidelines or policies issued by China Banking Regulatory Commission, China Banking Association or any relevant authorities, or according to the market changes or at the Bank's discretion. The details shall be referred to the relevant service terms or latest Tariff
- Table announced by the Bank. Any further adjustment or changes of the Tariff Table will be announced at branch rate board or website of the Bank (www.sc.com/cn).

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

 3. If the fee charges quoted in the above Tariff Table are charged in RMB, the equivalent foreign currency shall be calculated according to the exchange rate announced by the Bank when providing the service4. The English version is for reference only. In case of any discrepancy between the English and Chinese versions, the Chinese version shall apply and prevail.
- 5. The annual fee waiver is effective from now till December 31, 2017. During the aforesaid period, the Bank may offer more favourable annual fee waiver policy according to market changes or customer segment and the detailed preferential price shall be subject to the product agreement and the relevant marketing materials.

Unsecured Personal Loan Tariff Table

| NO | Item | Description | Customers | Charge Standard | Basis of Pricing/ Charge Rationale | Remark |
|----|--------------------|--------------------------------------|-------------------------|--|--|--|
| 1 | Early Repayment | Providing personal loan early payoff | Unsecured personal loan | 5% of early repaid principal amount, minimum RMB 500 | Market-Oriented Pricing | Applicable to normal unsecured person loan customers |
| 1 | Penalty | service | customer | principal amount, minimum RMB 500 al loan er | Applicable to unsecured personal loan customer who participated in the Early Repayment Lock-in Program | |

Tariff of WM Product

| S/N | Fee Charge Item | Fee Charge Description | Applicable Customers | Fee | Currency | Baisis of Pricing/ Charge Rationale | Preferential Pricing/ Remark |
|-----|--|--|---|---|---|--|------------------------------------|
| 1 | QDII Unit Trust Structure Note Subscription Fee (UTSN) | QDII Unit Trust Structure Note Subscription | Customer Purchasing QDII Unit Trust Structure Note | 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) | QDII Structure Note Redemption | Customer Redeeming QDII Structure Note | 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) | QDII Mutual Fund Subscription | Priority customer and Priority wealth customer purchasing QDII Fund | Purchasing Amount Fee Below 150 thousand USD /1 million HKD/1 million CNY /150 thousand AUD /100 thousand EUR/100 thousand GBP/200 thousand SGD 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 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) | Same as investment currency. Please refer to Transaction Documents of the Product for details. | Market-Oriented Pricing | |
| | | | Other customer purchasing QDII Fund | 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 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) | Same as investment currency. Please refer to Transaction Documents of the Product for details. | Market-Oriented Pricing | |
| 4 | QDII Mutual Fund Switching Fee (QDMF) | QDII Mutual Fund Switching | Customer Switching QDII Mutual Fund | 1% | Same as investment currency. Please refer to Transaction Documents of the Product for details. | Market-Oriented Pricing | |
| 5 | QDII Bond Subscription Fee (QDBD) | QDII Bond Subscription | Customer Purchasing QDII Bond | Face Value Subscription face value lower than USD/EUR/AUD/GBP/CAD/NZD 50,000, or HKD/SGD 500,000 (or equivalent for other currencies). Subscription face value no less than USD/EUR/AUD/GBP/CAD/NZD 50,000, or HKD/SGD 500,000 (or equivalent for other currencies). O°0.75% of face value. Refer to Termsheet for detail. | Same as investment currency. Please refer to Transaction Documents of the Product for details. | Market-Oriented Pricing | |
| 6 | QDII Bond Redemption Fee (QDBD) | QDII Bond Redemption | Customer Redeeming QDII Bond | 0%~0.5% 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 | |
| 7 | QDII Bond Service Fee (QDBD) | QDII Bond Coupon Payment | Customer holding QDII Bond | 0%~0.25% 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 | |
| 8 | Trust Product Subscription Fee (DTI) | Trust Product Subscription | Customer Purchasing Trust Product | 0%~2% 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 | |
| 9 | Trust Product Management Fee (DTI) | Trust Product Management | Customer holding Trust Product | 0%~2% 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 | |
| 10 | Trust Product Redemption Fee (DTI) | Trust Product Redemption | Customer Redeeming Trust Product | 0%~2% 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 | |

Notes:

- 1. Unless otherwise specified, the fee charges quoted in the above Fee Tariff do not include fees, charges or taxes levied by governmental authorities, or charged by lawyers or the parties other than the Bank (the Bank here means Standard Chartered Bank (China) Limited).
- 2. The services and fee charges quoted in the above Fee Tariff are subject to the change in law and regulations, guidelines/policies issued by China Banking Regulatory Commission, China Banking Association or any relevant authorities from time to time. The Bank also reserves the right to amend/adjust the Fee Tariff at its own discretion according to market changes or Bank's commercial decisions. The Bank will announce at its [www.sc.com/cn] in the event of any changes and adjustments of the fee charges.
- 3. 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.
- 4. The English version is provided for reference only. In the event of any discrepancy between the English and the Chinese versions, the Chinese version shall prevail.
- 5. Should you have any questions or suggestion, please kindly contact our customer service hotline 800 820 8088 for further information.