

2.8 委托代理业务

2.8 Entrusted & Agency Business

一、委托贷款业务

I. Entrusted Loan

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
WD001	委托贷款 Entrusted loan	起草委托贷款或现金管理委托贷款相关协议文本，受委托人委托进行资金投向监管和利息划转，协助委托人进行贷后管理并催收贷款本息，协助委托人办理展期、还旧借新或借新还旧处理 Draft agreements related to entrusted loans and cash management entrusted loans, conduct fund orientation supervision and interest transfer as entrusted by client, assist client in conducting post-loan management and collecting loan principal and interest, assist client in renewing loan, repaying old loan and borrowing new loan or repaying old loan with new loan	按委托贷款本金的0.05%-1%/年收取，且最低不得低于1万元/年； 0.05% - 1% of entrusted loan principal per year, no less than RMB10,000 per year	全部客户 All customers	
WD002	代理政策银行贷款 Loan business on behalf of policy banks	代理政策银行发放贷款业务 Issue loans on behalf of policy banks	按委托贷款本金的0.05%-0.1%收取 0.05%-0.1% of entrusted loan principal	对公客户 Corporate customers	
WD003	住房委托贷款 Entrusted housing loan	受住房公积金管理中心等机构委托，以其管理的公积金归集资金为来源，向符合条件的客户发放贷款 Issue loans to qualified customers with the provident fund as the source of funds as entrusted by the Housing Accumulation Fund Management Center or other agencies	协议定价 Agreed price	对公客户 Corporate customers	

二、代理收付款业务

II. Agency Collection and Payment

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
WD004	代理收付业务 Agency collection and payment	按照市场化原则接受相关客户委托，办理代收水、电、燃气、通讯、有线电视、交通违章付款等费用，以及代付工资、社会保险金、住房公积金等代收代付业务 Collection of water, electricity, gas, communication, cable TV and traffic violation bills on behalf of the customer, agency payroll service, agency payment of social insurance and housing provident fund	按代理收付金额的1%收取，最低1元/笔；或协议定价 1% of agency collection and payment amount, minimum RMB1 per transaction; or agreed price	对公客户 Corporate customers	

三、代理财政业务

III. Agency Management of Fiscal Income and Expense

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
WD005	代理财政业务 Agency management of fiscal income and expense	根据各级财政部门的要求，为客户提供代理财政非税收入收缴、财政其他资金收入收缴和拨付管理，代理财政授权支付、财政直接支付；以及代理国库现金管理等服务 Provide services based on the requirement of financial authority at different levels, including non-tax revenue collection, collection and appropriation of other fiscal revenue, finance authorized payment, direct finance payment and agency service of treasury cash management	按照各级财政规定的收费标准执行；或协议定价 Subject to regulations of financial authority at different levels, or agreed price	对公客户（各级财政单位） Corporate customers (fiscal departments at different levels)	

四、代理结算业务

IV. Agency Settlement Service

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
WD006	预约开立境外银行账户 Scheduled opening of overseas bank account	为客户办理预约开立境外银行账户业务 Handle scheduled opening of overseas bank account for customers	200元/次 RMB200 each time	个人客户 Personal customers	
WD007	票据综合管理业务 General management of bills	<p>向客户提供票据综合管理服务，包括但不限于： Provide customers with general management of bills, including but not limited to</p> <p>1. 票据项目、业务推荐，代理客户发起查询查复、托收、上门取票、送票，代客户录入票据信息，代理客户保管票据等服务； 1. recommendation of bill and business, initiation of inquiries and responses for customers, collection, door-to-door collection and delivery of bills, inputting of bill information and custody of bills for customers;</p> <p>2. 票据池/资产池：提供票据、应收账款等入池资产的托管、托收、查询、统计等综合管理服务以及质押办理服务； 2. Bill pool/asset pool: Provide comprehensive management services such as custody, collection, inquiry and statistics of bills, accounts receivable and other pooled assets and pledge handling services;</p> <p>3. 我行做为标准化票据业务存托机构，根据《标准化票据管理办法》及存托协议约定，为标准化票据提供基础资产归集、管理、创设、信息服务、组织认购以及产品到期处理等服务； 3. As a depository institution for standardized bill business, CITIC Bank provides services such as underlying asset collection, management, creation, information services, organization of subscription, and product expiration processing for standardized bills in accordance with the Management Measures for Standardized Bills and the depository agreement.</p> <p>4. 根据上海票交所要求提供票付通产品服务，提供业务申报、方案定制、业务及技术咨询、系统对接、联调测试、本行及跨行电票支付等服务 4. Pursuant to the requirements of Shanghai Commercial Paper Exchange, CITIC Bank provides CPPay products and services such as business application, scheme customization, business and technical consultation, system connection, joint debugging and testing, CITIC Bank and interbank electronic bill payment</p>	<p>1. 票据综合管理业务：按票面金额的0.5%（含）以下收取； 1. General management of bills: 0.5% or below of par value of bill;</p> <p>2. 票据池/资产池业务：按协议价格收取； 2. Bill pool/asset pool business: Agreed price</p> <p>3. 标准化票据存托业务：以标准化票据基础资产票面金额为标的金额进行收取；根据基础资产信用主体的信用评级确定具体的年费率：A+级，按年费率0.5%-0.7%收取；AA级，按年费率0.3%—0.5%收取；AA+或AAA级，按年费率0.1%—0.3%收取；基础资产非上市公司的，且在债券市场无信用信息披露的，年费率按照对标准化票据投资价值判断有实质性影响的信息确定； 3. Standardized bill depository business: Charge based on the par amount of the underlying asset of the standardized bill; Determine the specific annual fee rate according to the credit rating of the credit entity of underlying asset: an annual rate of 0.5%-0.7% for A+ level; an annual rate of 0.3%-0.5% for AA level; an annual rate of 0.1%-0.3% for AA+ or AAA level; If the underlying assets do not belong to listed companies and there is no credit information disclosed in the bond market, the annual fee rate is determined based on the information that has a substantial impact on the judgment of the investment value of the standardized bills;</p> <p>4. 票付通业务：开通服务费按5万-50万元/项目收取 4. CPPay business: The enabling service fee is charged at RMB50,000-500,000 per bill</p>	对公客户 Corporate customers	

五、代理销售业务

V. Agency Sales

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
WD008	国债提前兑付业务 Early payment of T-bond	为客户办理国债提前兑付业务 Handle early payment of T-bond for customers	<p>1. 储蓄国债（凭证式）：2002年前按提前兑付金额的0.2%收取；2002年（含）后按提前兑付金额的0.1%收取； 1. Certificate T-bond: 0.2% of early payment amount for T-bond issued before 2002; 0.1% of early payment amount for T-bond issued in 2002 or later;</p> <p>2. 储蓄国债（电子式）：按提前兑付金额的0.1%收取 2. Savings T-bond (electronic): 0.1% of early payment amount</p>	全部客户 All customers	

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WD009	债券结算代理业务 CIBM Direct	我行作为代理行，为境外机构投资者投资中国银行间债券市场提供入市备案、账户开立联网、代理交易和结算、办理本息兑付等服务 As an agent bank, we provide account opening, transaction, settlement, payment of principal and interest and other services for global investors accessing China's interbank bond market	协议定价 Agreed price	对公客户 Corporate customers	
WD010	代理基金业务 Agency fund service	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销售及相关服务 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	全部客户 All customers	
WD013	代理理财业务 Agency wealth management	为客户提供代理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：按代理理财产品申购/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：按代理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	
WD014	代理上海黄金交易所贵金属业务 (2025年4月1日前有效) Precious metal trading on behalf of Shanghai Gold Exchange (Valid before April 1, 2025)	为客户开通上海黄金交易所贵金属交易功能，代理客户在上海黄金交易所进行贵金属交易 Enable precious metal trading function in Shanghai Gold Exchange for customers and conduct precious metal trading in Shanghai Gold Exchange on behalf of customers	按上海黄金交易所规定执行 Subject to regulations of Shanghai Gold Exchange	全部客户 All customers	

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
WD014	代理上海黄金交易所贵金属业务 (2025年4月1日起有效) Precious metal trading on behalf of Shanghai Gold Exchange (Valid since April 1, 2025)	为客户开通上海黄金交易所贵金属交易功能, 代理客户在上海黄金交易所进行贵金属交易 Enable precious metal trading function in Shanghai Gold Exchange for customers and conduct precious metal trading in Shanghai Gold Exchange on behalf of customers	1.贵金属交易账户开户: 参照上海黄金交易所相关标准及公告; 1. Opening of a Precious Metals Trading Account: Refer to relevant standards and announcements of Shanghai Gold Exchange; 2.贵金属交易手续费: 不高于贵金属成交金额的0.2%, 同时参照上海黄金交易所相关标准及公告进行调整; 2. Precious Metals Trading Handling Fee: The fee will not exceed 0.2% of the transaction value of precious metals and will be adjusted in accordance with relevant standards and announcements of Shanghai Gold Exchange; 3.账户仓储费、运保费等代上海黄金交易所收取的费用项目, 按照上海黄金交易所相关标准执行 3. Account Storage Fees, Transportation Insurance Fees, and Other Charges Collected on Behalf of Shanghai Gold Exchange: These fees will be charged according to relevant standards set by Shanghai Gold Exchange	全部客户 All customers	
WD015	代理南方稀贵金属交易所贵金属业务 Precious metal trading on behalf of South Rare Precious Metal Exchange	接受南交所及客户委托, 协助客户在南交所指定会员处开立贵金属交易账户, 为客户建立银行结算账户与客户保证金账户的对应关系, 并向客户提供咨询服务 Assist the customer in opening a precious metal trading account with South Rare Precious Metal Exchange, match bank settlement account with margin account for the customer and provide consulting services as entrusted by the customer and South Rare Precious Metal Exchange	按照客户成交金额的一定比例向南方稀贵金属交易所收取手续费, 具体费率由双方协商确定 Charge handling fee from South Rare Precious Metal Exchange at a certain percentage of transaction amount. Specific fee rate is subject to the discussion between both sides.	对公客户 Corporate customers	
WD016	代理销售实物贵金属产品 Agency sales of physical precious metal products	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 metal products and relevant services	协议定价 Agreed price	对公客户 Corporate customers	
WD017	黄金租赁业务 Gold lease	为客户提供黄金租赁有关服务 Provide gold leasing services	1.租赁费: 租赁费=租赁黄金数量(克)×租赁结算价(元/克)×租赁费率(年率)×租赁期限(天)/365, 其中: 租赁结算价: 以租赁起始日前一交易日上海黄金交易所相应黄金品种收盘价为参考制定; 租赁费率: 综合考虑持有黄金头寸的成本、客户违约风险和市场竞争情况等因素, 逐笔与客户协商确定; 1. Rent: Rent=bullion quantity leased (gram)*leasing settlement price (RMB/gram)*leasing fee rate (annual rate)*leasing term (days)/365, in which: Leasing settlement price: Determined according to the closing price of corresponding bullion in Shanghai Gold Exchange on the transaction date before the start date of leasing Leasing fee rate: discussed for each transaction with the customer based on the cost of bullion cost, customer default risk and market competition; 2.升水费: 升水费=租赁黄金数量(克)×升水费率(元/克), 其中: 升水费率为参考上海黄金交易所标准黄金品种价差, 逐笔与客户协商确定 2. Premium fee rate: Premium fee rate = bullion quality leased (gram)*premium fee rate (RMB/gram), in which: premium fee rate is discussed for each transaction with the customer based on the standard bullion spread in Shanghai Gold Exchange	对公客户 Corporate customers	
WD018	贵金属产品经销业务 Precious metal distribution business	1.向客户销售或回购熊猫普制金币及其它贵金属产品, 并提供办理实物交割、开立提取凭证等服务; 1. Sell or repurchase panda gold coins and other precious metal products, deliver physical precious metals and issue withdrawal voucher, etc.; 2.开展白银实物现货、即期、远期、掉期等交易 2. Conduct physical silver trading, spot, forward and swap transactions	1.积存金: 申购手续费率为申购金额的0.3%-1%; 赎回手续费率为赎回金额的0%-1%; 积存金份额兑换实物贵金属按本行挂牌价格交易; 1. Gold accumulation: subscription fee rate: 0.3%-1% of subscription amount; redemption fee rate: 0%-1% of redemption amount; convert share of gold accumulation into physical precious metal at the listed price of the Bank; 2.白银实物交易: 按照白银实物成交价格、结算价格或交割价格等双方认可的价格 2. Physical silver trading: at the price recognized by both parties such as the physical trading price, settlement price or delivery price of silver	全部客户 All customers	积存金兑换实物贵金属时, 免收赎回手续费 Redemption fee is exempted for conversion of gold accumulation into physical precious metal.

六、使领馆业务

VI. Embassy/Consulate 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
WD019	代收签证费服务 Agency collection of visa fee	受客户委托，向使馆、签证中心等合作机构交纳签证费、领事费、保证金、验证费等相关费用；或与三方机构合作，为客户提供全流程一站式签证办理服务 Pay visa fee, consular charge, margin, verification fee, etc. to cooperative institutions including the embassy and visa center upon customer's entrustment; provide one-stop visa application service together with third-party cooperative institutions for customers	1.代理使馆业务： 1. Agency embassy business (1) 柜面渠道：5元/笔； (1) Counter: RMB5 per transaction (2) 电子渠道：(1) 内卡：网上渠道按缴费金额的0.3%收取；自助设备渠道按缴费金额的0.49%（单笔封顶17元）收取；(2) 外卡：按缴费金额的3%收取（暂未推出）； (2) Electronic channel: (1) CITIC Bank card: 0.3% of the payment for the online channel; 0.49% of the payment for the ATM channel (up to RMB17 for each transaction); (2) Other bank's card: 3% of the payment (to be launched) 2.全球签业务：(1) 我行服务费：根据客户办签国家不同，最高不高于300元/笔； (2) 第三方公司服务费：根据客户办签国家不同，按其核算标准收取相关服务费。 2. Global visa business: (1) Service fee: Subject to handling country, with a maximum of RMB300 per transaction; (2) Service fees of third-party companies: Subject to handling country, charged at the relevant accounting standards. 注：代理客户向使馆、签证中心等缴纳的签证费及其他相关费用，具体根据使馆、签证中心等合作机构的要求执行 Note: The visa fee and other related expenses paid to the embassy and visa center by the customer are subject to the requirements of cooperative institutions like the embassy and visa center	个人客户 Personal customers	电子渠道：本行内卡借记卡免手续费； Electronic channel: Free of charge for debit card issued by CITIC Bank 代理赴美签证费免收电子渠道费用 No electronic channel fee for the visa fee to the US
WD020	代传递签证材料 Agency delivery of visa materials	受客户委托，向使馆、签证中心等合作机构传递签证申请材料 Deliver visa application materials to cooperative institutions including the embassy and visa center upon customer's entrustment	1.邮费：50元/笔，使领馆所在城市以外的接收行可根据当地邮寄收费标准，加收往返快递费用（最高不超过人民币50元）； 1. Postage: RMB50 per transaction. Branches not located in the same city as the embassy/consulate may additionally charge the delivery expense between the two cities according to local mailing rate (up to RMB50); 2.代传递费：新加坡：按照新加坡大使馆要求，签证费和代传递费合计300元/笔； 美国：不超过50元/笔 2. Agency delivery fee: Singapore: The visa fee and agency delivery fee total RMB300 per transaction as required by the Singapore Embassy; US: up to RMB50/transaction	全部客户 All customers	回卡持卡人办理新加坡代传递享7.5折优惠 Holders of Hui Card enjoy the discount of 25% off for agency materials delivery in application for Singapore visa

七、其他业务

VII. Other 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
WD021	综合平台服务 Comprehensive platform services	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； 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; 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 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	协议定价 Agreed price	全部客户 All customers	

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
WD022	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： 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； 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, 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（包括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； 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、资金来源安排等提供服务方案，或为其提供代理投资规划，以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</p>	协议定价 Agreed price	对公客户 Corporate customers	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 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)
WD023	资金监管及信息见证服务 Fund supervision and information witness service	为客户提供账户及资金存管监督、投融资见证、客户信息验证等服务 Provide customers with account and capital custody supervision, investment and financing witness, customer information verification and other services	<p>1.基金销售监督业务：按照基金销售账户日结算量的0.02%-0.08%/年收取； 1. Fund sales supervision business: 0.02%-0.08%/year of daily settlement amount of fund sales account;</p> <p>2.投融资平台见证业务：按照业务发生额的0.2%-1%/年收取； 2. Investment and financing: 0.2%-1%/year of business amount;</p> <p>3.客户信息验证业务：150元/客户或0.2元/笔-10元/笔； 3. Customer information verification business: RMB150/customer or RMB0.2 to RMB10 per transaction;</p> <p>4.账户监管业务：按照最高监管金额/的0.05%-1%/年收取，或协议定价 4. Account supervision business: 0.05%-1% of the maximum supervised amount/supervised frozen amount per year, or agreed price</p>	对公客户 Corporate customers	