

2.10 电子银行业务

2.10 E-banking

一、服务及工本费

I. Service Fee & Production Cost

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
DZ001	电子银行渠道服务 (2025年4月1日前有效) Electronic banking channel services (Valid before April 1, 2025)	为客户开通公司网银、银企直联、手机银行、电话银行等电子银行服务渠道业务 Opening corporate online banking, bank-enterprise direct connection, mobile banking, telephone banking and other electronic banking channel business	1. 网上银行日常服务: 15元/月/账户; 1. Online banking daily services: RMB15/month/account; 2. 银企直联开通费: 10万元/客户; 2. Opening fee for bank-enterprise direct connection: RMB100,000/customer; 3. 银企直联日常服务: 200元/月/账户; 3. Daily services for bank-enterprise direct connection: RMB200/month/account; 4. 发票通服务: 4. Invoice connection services: (1) 标准版: 15元/税号/月; (1) Standard version: RMB15/tax No./month; (2) 专业版: 50元/税号/月 (若开通税务局进项发票接口: 1000元/接口/税号/年) (2) Professional version: RMB50/tax No./month (if the input invoice interface of the tax bureau is opened: RMB1000/interface/tax No./year)	对公客户 Corporate customers	1. 2024年9月30日至2027年9月30日期间, 对网上银行日常服务、银企直联日常服务实行5折优惠 From September 30, 2024 to September 30, 2027, a 50% discount is provided for online banking daily services and daily services for bank-enterprise direct connection; 2. 发票通服务费 (含标准版、专业版) 开通首月免费 2. Free for the first month of opening the invoice connection service (including standard and professional versions)
DZ001	电子银行渠道服务 (2025年4月1日起有效) Electronic banking channel services (Valid since April 1, 2025)	为客户开通公司网银、银企直联、手机银行、电话银行等电子银行服务渠道业务 Opening corporate online banking, bank-enterprise direct connection, mobile banking, telephone banking and other electronic banking channel business	1. 网上银行日常服务: 15元/月/账户; 1. Online banking daily services: RMB15/month/account; 2. 银企直联开通费: 10万元/客户; 2. Opening fee for bank-enterprise direct connection: RMB100,000/customer; 3. 银企直联日常服务: 200元/月/账户; 3. Daily services for bank-enterprise direct connection: RMB200/month/account; 4. 发票通服务: 4. Invoice connection services: (1) 标准版: 15元/税号/月; (1) Standard version: RMB15/tax No./month; (2) 专业版: 800元/税号/年 (2) Professional version: RMB800/tax No./year	对公客户 Corporate customers	2024年9月30日至2027年9月30日期间, 对网上银行日常服务、银企直联日常服务实行5折优惠; From September 30, 2024 to September 30, 2027, a 50% discount is provided for online banking daily services and daily services for bank-enterprise direct connection;
DZ002	电子银行增值服务 E-banking value-added services	为电子银行渠道中的账户提供资金分簿服务及相关增值服务, 包括但不限于: (1) 资金分簿管理服务, 即为客户搭建账户内部登记簿分户核算体系, 并提供二级分簿之间资金划转、主账户与二级分簿之间资金划转、回单、凭证、计息、询证、税务等一系列服务; (2) 对公账户收付控制, 即满足客户对资金流向进行控制的需求, 为客户建立完整、安全、便捷的收付款流程; (3) 为客户 (包括非我行客户和我行客户) 提供集票证开立方式、票证存储、票证管理为一体的服务 Provide fund ledgering services and related value-added services for accounts in electronic banking channels, including but not limited to: (1) fund ledger management service, namely to establish an account-specific internal accounting system for customers and provide a series of services including fund transfer between tier-2 ledgers, and fund transfer, receipt, voucher, interest accrual, inquiry and taxation between master account and tier-2 ledger; (2) Corporate account collection and payment control, namely to meet customers' needs to control the fund flow and establish a complete, safe and convenient collection and payment process for customers. (3) Provide customers (including non-CITIC Bank customers and CITIC Bank customers) with services integrating the method of bill issuance, bill storage and bill management	1. 对公客户登记簿体系服务、账户收付控制、对公客户登记簿分簿服务、对公客户登记簿资金交易登记服务等: 按协议价格收取; 1. Fund ledger system service, account receipt and payment control, account-based fund ledgering service, account-based fund ledgering service, account-based treasury transaction service and other fund ledger system services: Agreed price; 2. 企业宝票证管家服务: 客户升级企业宝票证管家存储服务 (每次增加500张存储份数), 按照50元每月收取 2. Bill butler service of Enterprise Treasure: RMB50 per month for customers upgraded to the bill butler storage service of Enterprise Treasure (500 storage copies are added each time)	对公客户 Corporate customers	企业宝票证管家: 打包购买的予以折优惠: 135元/季度或500元/年 Bill butler service of Enterprise Treasure: Discount for packaged purchase: RMB135 per quarter or RMB500 per year

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
DZ003	数字证书年费 Annual fee of digital certificate	为客户提供公司网银操作员数字证书认证服务 Provide customers with digital certificate authentication service for the operator of corporate Internet banking	200元/年/本；开通时收取，以后每年开通月份收取 RMB200 per year for each certificate; charged in the month when the digital certificate is enabled every year	对公客户 Corporate customers	1.对“数字证书恢复”服务实施免费； 1. Free for digital certificate recovery; 2.2024年9月30日至2027年9月30日期间，对数字证书年费实行5折优惠 2. From September 30, 2024 to September 30, 2027, a 50% discount is provided for annual fee of digital certificate
DZ004	电子介质工本费 E-medium cost	为客户提供USBKey、ETC电子标签等载体服务 Provide USBKey and ETC OBU carriers for customers	1.普通USBKEY工本费（个人）：不高于成本价； 1. Cost of ordinary USBKEY (person): Not higher than the cost price; 2.蓝牙USBKEY工本费：个人、对公均不高于成本价； 2. Cost of Bluetooth USBKEY: Not higher than the cost price for both personal and corporate Bluetooth USBKEY 3.银企直联专用USBKEY（对公）：500元/支； 3. USBKEY specialized for bank-corporate linkage (corporate): RMB500 each; 4.高速签名终端（对公）：5万元/个； 4. Speedy signature terminal (corporate): RMB50,000 each; 5.ETC电子标签费： 5. ETC OBU: 15-400元/个，在收费方式上分为三种： RMB15-400 each, having three charging types: (1) 签约时扣收； (1) Charged when signing agreement; (2) 签约时免费赠送，但未达到协议约定期限解约时扣收； (2) Give customers for free when signing agreement, but still charged if the agreement is terminated before expiration of agreed-upon period; (3) 出现丢失、人为损坏或持有时间超过协议约定期限后损坏的，补办时扣收 (3) Charged when applying for a new one if the old one is lost, damaged artificially or damaged when the holding period exceeds the agreed-upon period	全部客户 All customers	1.个人白金卡（含）以上客户免收USBKEY工本费； 1.No USBKey cost for individuals holding platinum card or above 2.2024年9月30日至2027年9月30日期间，所有对公客户享受蓝牙USBKEY工本费（对公）不高于成本价、银企直联专用USBKEY（对公）免费的优惠价格 2. From September 30, 2024 to September 30, 2027, all corporate customers are entitled to the preferential cost of no more than the cost of Bluetooth USBKEY (corporate) and free for USBKEY specialized for bank-corporate linkage (corporate)

二、现金管理

II. Cash Management

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
DZ005	现金管理服务 Cash management services	为客户提供账户管理、收款管理、付款管理、投资管理、融资管理等日常现金管理服务，或为客户提供现金管理项目咨询、现状梳理、方案设计、系统测试上线等一揽子项目服务 Provide customers with cash management services such as account management, receipt management, payment management, investment management, financing management, or provide cash management project advice, situation review, program design, system testing and launch and other package services	1.日常服务：200元/月/账户； 1. Daily services: RMB200/month/account; 2.项目服务：参考集团/集群内成员或企业数量规模，1-5万元/客户 2. Project services: Subject to the number and scale of members or enterprises in the group/cluster, RMB10,000-50,000/customer	对公客户 Corporate customers	2024年9月30日至2027年9月30日期间，对现金管理日常服务实行5折优惠 From September 30, 2024 to September 30, 2027, a 50% discount is provided for daily services of cash management
DZ006	现金池服务 cash pool services	为客户实现资金的统一集中管理，提供包括资金归集划拨、账户资金余额管理等服务 Perform centralized management of enterprise funds and provide services like fund sweep & cover and account balance management	按加入现金池的账户数收取，800元/月/账户 Based on number of accounts included, RMB800/month/account	对公客户 Corporate 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
DZ007	多银行财资管理 Multi-bank treasury management	通过为中小型单一客户、集团客户提供多银行财资管理服务，满足客户的金融+非金融业务需求，提供涵盖账户管理、支付结算、账户监控、资金调拨、投资理财、电子票据、票据池等各项服务 Meet customers' financial and non-financial business needs, and provide services including account management, payment settlement, account monitoring, fund allocation, investment and wealth management, electronic bills and bill pools by providing multi-bank treasury management services for small and medium-sized single customers and group customers	1.境内多银行财资管理： 1. Domestic multi-bank treasury management: 按协议价格收取，具体根据系统版本功能、直联银行接口接入数量、集团客户成员单位数量等确定 Charged based on the agreed price, subject to the system version functions, the number of direct bank interface access, the number of member units of group customers, etc. 2.跨境多银行财资管理： 2. Cross-border multi-bank treasury management: (1) 系统架设实施费用人民币12-20万元； (1) System setup and implementation fee RMB120,000 to RMB200,000; (2) 跨境资金管理SWIFT通道费用人民币6.5万元/年 (2) Cross-border fund management SWIFT access fee RMB65,000 per year	对公客户 Corporate customers	

三、电子票据业务

IV. E-commerce

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
DZ008	电子商业汇票服务 Annual fee of electronic commercial draft service	1.金融机构客户：为客户提供承兑签收、贴现签收、质押签收、提示付款签收、转贴现、再贴现、买入央行票据以及票据信息查询、业务办理查询等服务； 1. Financial institution customers: Provide services like signing against acceptance, signing against discount, signing against pledge, signing against presentation for payment, inter-bank discount, re-discount, inquiry on central bank payer purchase and draft information and business inquiry; 2.非金融机构客户：为客户提供出票申请、承兑申请、收票、背书转让、贴现申请、质押、提示付款以及票据信息查询、业务办理查询等服务 2. Non-financial institution customers: Provide services like application for draft, application for acceptance, collection, endorsed transfer, application for discount, pledge, presentation for payment and draft information inquiry and business inquiry	1.金融机构客户：1000元/年/户； 1. Financial institution customers: RMB1,000 per year for each customer; 2.非金融机构客户：200元/年/户 2. Non-financial institution customers: RMB200 per year for each customer	对公客户 Corporate customers	

四、电商金融业务

IV. E-commerce financial 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
DZ009	电子商务服务 E-commerce services	为电子商务客户提供资金管理、客户管理、支付转账、订单管理、在线融资等日常服务，以及根据客户需求，提供客户现状梳理、专业咨询、平台搭建方案设计、系统测试上线等电子商务项目服务或电子招投标服务 Provide e-commerce customers with financial management, customer management, payment transfer, order management, online financing and other daily services, and according to customer needs, provide customer situation review, professional consulting, platform construction program design, system testing and launch and other e-commerce project services or electronic bidding services	1.日常服务：1万元-5万元/商户/年； 1. Daily services: RMB10,000-50,000 per merchant per year; 2.增值服务：(1) 电子商务项目服务：5万元/商户/年；(2) 电子招投标服务：5万元/项目/年； 2. Value-added services: (1) e-commerce project services: RMB50,000 per merchant per year; (2) electronic bidding services: RMB50,000 per project per year; 3.电商管家服务费：(1) 年日均结算存款(0,1000万)，按10万元/年收取；(2) 年日均结算存款(1000万,3000万)，按5万元/年收取；(3) 年日均结算存款3000万以上，免收服务费； 3. E-commerce butler service fee: (1) Charged at RMB100,000/year for an annual average daily settlement deposit lower than RMB10 million; (2) Charged at RMB50,000/year for an annual average daily settlement deposit between RMB10 million and RMB30 million; (3) Exempted from service fee for an annual average daily settlement deposit exceeding RMB30 million; 4.跨境电子商务外汇支付服务：按提现币种交易金额的0.01%-0.4%收取 4. Cross-border e-commerce foreign exchange payment: 0.01%-0.4% of the transaction amount in withdrawal currency	全部客户 All customers	

备注：

Note:

1.如无特殊说明，上述针对金卡、白金卡等卡种的优惠政策特指借记卡；

1. Unless otherwise stated, promotions for gold card and platinum card above are for debit card only;

2.我行发行的借记卡主题卡、联名卡优惠政策以宣传手册/折页为准。

2. The brochure/flyer should be taken as the final version of the preferential policies of themed debit cards and co-branded cards.