

# Credit Agricole Corporate and Investment Bank (China) Limited

## Standard Tariff

Effective from 21 October 2024

No	Item	Standard Charge	Service Description	Note
<i>MARKET-ORIENTED PRICING ITEMS</i>				
<b>1</b>	<b>FCY CURRENT ACCOUNTS</b>			
	Cash Withdrawal	0.6% of amount	Foreign currency cash withdraw over the counter	Service not available now
<b>2</b>	<b>FCY PAYMENTS &amp; TRANSFERS</b>			
	<b>Telegraphic Transfer</b>			
	Pay through domestic or overseas correspondent bank	Payment amount $\times$ 0.1% min USD50, max USD300 cable USD30	Foreign currency wire transfer  Transmission via SWIFT	
	Other cable fee (Inquiry / Amendment / Cancellation)	USD30 per transaction	Transmission via SWIFT	
	Correspondent bank charges	According to actual amount deducted	Commission charged by correspondent banks in the money transfer	
	Inward Payment	Max. USD50 per transaction	To receive foreign currency inward transfer	
	PRIORITY Service	Actual charge based on actual amount charged by overseas correspondent bank	Provide urgent payment service for outward transfer	
	Guarantee OUR Service (STP)	Actual charge based on actual amount charged by overseas correspondent bank	Ensure beneficiary can receive full amount of the transfer, as Straight Through Process (STP) by overseas correspondent bank	
	Guarantee OUR Service (Non-STP)	Actual charge based on actual amount charged by overseas correspondent bank	Ensure beneficiary can receive full amount of the transfer, while get manual repaired and not Straight Through Process (non-STP) by overseas	
<b>3</b>	<b>IMPORT COLLECTION</b>			
	Documentary Bills Collection	0.125% of value of the draft (min USD50, max USD 5,000)	Provide import documentary bills collection service	
	Clean Bills Collection	0.125% of value of the draft (min USD30, max USD175)	Provide Import clean bills collection service	
<b>4</b>	<b>EXPORT COLLECTION</b>			
	Documentary Bills Collection	0.125% of value (min USD50, max USD 5,000)	Provide export documentary bills collection service	

No	Item	Standard Charge	Service Description	Note
	Clean Bills Collection	0.125% of value (min USD30, max USD175)	Provide import clean bills collection service	
<b>5</b>	<b>DOCUMENTARY CREDIT</b>			
	LC Issuance	0.25% of value (for each validity of 6 months, min USD100) Cable fee USD30 each	Provide import LC Issuance services	Fee rate subject to approval based on credit risk level of the applicant. If the LC tenor is longer than 2 quarters, an additional 0.25% will be charged for every 2 quarters. If tenor is shorter than 2 quarters, it will be considered as 2 quarters, and any amount less than USD200 is charged USD200.
	Amendment / Cancellation	USD50 per transaction Cable fee USD30 each	Provide import LC amendment, cancellation service for import LC issued	
	Amendment for Increased Amount Extension of tenor beyond 6 Months	0.25% every 6 months (minimum \$100) Cable fee USD30 each	Provide import LC amendment service for import LC issued	
	Acceptance	0.10% of value per month (min USD100, min 2 months)	Acceptance service for forward import LC	
	Document Discrepancy Fee	USD80 per transaction for seller's account	Handling of document returning, LC documents with discrepancies and other services	
<b>6</b>	<b>ADVISING/CONFIRMATION UNDER DOCUMENTARY CREDIT</b>			
	Advising	USD30 or CNY225 each	Provide LC advising service (including SBLC, Guarantee and Transfer LC)	
	Pre-advising	USD50	Provide Pre-LC Advising service	
	Amendment advising	USD20 or CNY150 each	Provide LC amendment advising service (including SBLC, Guarantee and Transfer LC)	
	Transfer	0.15% of value of the LC transferred (min USD300, max USD 5,000)	Provide LC transfer services or provide the transferred LC amendment services based on the instruction from the LC issuing bank.	
	L/C Confirmation	Subject to agreement (min USD150 per transaction )	Provide LC Confirmation service (Open/Silent)	Fee rate is subject to approval based on the risk of the relevant issuing bank and country.
	Negotiation and Handling of Documents	0.125% of bill amount (min USD80, max USD5,000)	Provide LC document examination service	
	Commission in Lieu of Exchange	USD50 each	Provide fund transfer in original currency (without Foreign Exchange conversion)	
	Off-shore Correspondent Bank Charge Pre-deducted	USD250 each	For unexpected offshore correspondent bank charge	

No	Item	Standard Charge	Service Description	Note
<b>7</b>	<b>GUARANTEE</b>			
	<b>Cross-border Guarantee</b>			
	Issuance fee	0.15%–1% of value every 3 months (min USD500) Cable fee USD30 each	Provide cross-border guarantee issuance service	Negotiable for long term and large amount, i.e. tenor over 1 year (inclusive), amount over USD10,000,000 (inclusive) or equivalence in other currencies, subject to applicant's credit rating and risk profile..
	Amendment fee	USD50 each Cable fee USD30 each	Provide cross-border guarantee amendment service	If there is increment of amount or tenor, the pricing is referring to issuance fee rate.
	<b>Domestic Guarantee</b>			
	Issuance fee	0.5% of value every 3 months and proportionately thereafter (min CNY1,000) Cable fee CNY225 each	Provide domestic guarantee issuance service	Negotiable for long term and large amount, i.e. tenor over 1 year (inclusive), amount over USD10,000,000 (inclusive) or equivalent in other currencies, subject to applicant's credit rating and risk evaluation.
	Amendment fee	CNY500 each Cable fee CNY225 each	Provide domestic guarantee amendment service	If there is increment of amount and/or tenor, the pricing is referring to issuance fee rate.
	<b>Shipping Guarantee</b>			
	Issuance fee	0.1% of value every 3 months (min USD100) Cable fee USD30 each	Provide shipping guarantee issuance service	If there is increment of amount and/or tenor, the pricing is referring to issuance fee rate.
	Amendment fee	USD50 each Cable fee USD30 each	Provide shipping guarantee amendment service	
<b>8</b>	<b>DOMESTIC FORFAITING, FACTORING AND RISK PARTICIPATION</b>			
	Commission	0.15% per transaction (min USD100, max USD5,000)	Provide service for Forfaiting, Factoring and relevant Risk Participation transactions.	
	Risk Acceptance Fee	5% p.a. based on the Agreement (min. USD300 or equivalent per transaction)	Provide service of the risk commitment on the obligor within the relevant acceptance period for Forfaiting, Factoring and relevant Risk Participation transactions.	The fee is based on "Account Receivable Amount × Risk Acceptance Fee Rate × Risk Acceptance Period / 360" <b>Free of Charge for SME</b>
	Consulting fee	1%-3% of the facility amount Min USD100,000 or equivalent CNY Max USD1,000,000 or equivalent CNY	Design services for Forfaiting、Factoring and Risk Participation business, loan execution and coordinate with other banks to complete financing closure.	<b>Free of Charge for SME</b>
<b>9</b>	<b>GENERAL</b>			

No	Item	Standard Charge	Service Description	Note
	Postage fee	Domestic: USD5 per postage International: actual cost	Send documents by mail at customers' instruction	
	Cable fee	USD30	Send messages via SWIFT	
<b>10</b>	<b>CNY COMMERCIAL PAPER</b>			
	<b>Bank Acceptance Draft</b>			
	Bank Acceptance Draft Exposure Management Commission	0.1%–3% per annum, per agreement	Provide Bank Accepted Draft acceptance service according to the risk exposure that the bank will take	Fee rate is subject to approval based on the credit risk level of the obligor. <b>Free of Charge for SME</b>
	Bank Acceptance Draft Acceptance Commission	0.05%–0.5% per quarter of the draft amount minimum CNY200 each draft	Provide Acceptance, payment, settlement or other service related to Bank Acceptance Draft	
	Consulting fee	1%–3% of the facility amount minimum USD100,000 or equivalent CNY maximum USD1,000,000 or equivalent CNY	Design services for E-Bank Accepted Draft financing solutions, coordinate with counterparty and provide loan execution services.	<b>Free of Charge for SME</b>
	<b>Commercial Acceptance Draft</b>			
	Consulting fee	1%–3% of the facility amount minimum USD100,000 or equivalent CNY maximum USD1,000,000 or equivalent CNY	Design services for E-Commercial Accepted Draft financing solutions, coordinate with counterparty and provide loan execution services.	<b>Free of Charge for SME</b>
	<b>Commercial Paper Discounting</b>			
	Discounting Commission	0.125% of the draft value, minimum CNY300 per draft , maximum CNY5,000 per draft.	Provide E-Draft Discounting processing services	
	<b>E-Draft Discounting</b>			
	USB Key	CNY100 / each	For client transaction processing and authorization, i.e. e-draft issuing, endorsement, discounting, request for payment, etc. USB Key is the storage device of the certificate for e-draft transaction authorizers.	<b>Cost of USB Key, 50% off for SME</b>
	Digital License	CNY160 / each / per year	For the identification of e-draft transaction authorizers	<b>Cost of certificate, 50% off for SME</b>
<b>11</b>	<b>LOAN</b>			

No	Item	Standard Charge	Service Description	Note
	Arrangement Fee	As per loan agreement, max 5% of facility amount, one-time charge.	Underwriting and arrangement of syndicated loans, as the lead bank of syndicated loans, is entrusted by the borrower to provide the borrower with services such as initiating the organization of syndicated loans, undertaking underwriting or partial underwriting responsibilities, distributing syndicated loan shares, and providing organizational arrangements for syndicated loans.	For Syndicated Loan
	Participation Fee	0-5% loan participation	According to the market conditions and the distribution strategy of syndicated loans, the Bank, as a participating bank, undertakes a corresponding proportion of lending obligations to borrowers and provides syndicated services.	For Syndicated Loan
	Underwriting Fee	max 5% of facility limit, one-time charge when providing underwriting services	Provide underwriting service to the borrower	For Syndicated Loan
	Agency Fee	A fixed amount of annual fee per agreement, max 1% of facility limit	As Agent Bank of Syndication to provide agent service to all lenders and borrowers including but not limited to loan condition implementation, reimbursement, pledge formalities, post loan management, information transmission, etc.	For Syndicated Loan (the correspondent bank can charge different fees according to the types of services provided, such as the guarantee agency fee charged for providing mortgage and pledge procedures, which is also a kind of agency fee.)
	Commitment Fee	0-1% of un-utilized facility limit (annualized interest rate)	To reserve funds during grace period, and meet possible drawdown needs for customers	Waived for SME (not applicable to syndicated loan)
<b>12</b>	<b>CROSS-BORDER BUSINESS</b>			
	<b>Cross-Border CNY Payment</b>			
	Remittance Fee	Same as FCY payments	CNY cross-border wire transfer	
	<b>On-Shore Corporate CNY Lending to Off-Shore Corporate</b>			
	Commission	CNY5,000 each drawdown	Provide CNY cross-border lending service	
	<b>On-Shore Corporate FCY Lending to Off-Shore Corporate</b>			
	Commission	CNY5,000 (or equivalence) each drawdown	Provide FCY cross-border lending service	
	<b>CNY Two-Way Cross Border Cash Pool</b>			

No	Item	Standard Charge	Service Description	Note
	Setup Fee	One-time charge CNY50,000	CNY two-way cross border cash pool refers to cross-border CNY fund surplus and shortage adjustment among multinational companies' domestic and offshore enterprises according to their own operation and management needs.	
	Maintenance Fee	CNY500 per account per month	Provide management service for CNY cross-border accounts	
	<b>Centralized Cross Border Fund Management of Multinational Corporate Business</b>			
	Setup Fee	One-time charge CNY50,000 (or equivalence)	Provide the centralized operation and management of domestic and overseas funds such as handling of centralized management of foreign debt quotas and cross border lending quotas, centralized collections and payments and settlement netting under current account items and other business operations, including but not limited to client domestic/cross-border cash pool setup, apply and setup centralized foreign debt and cross-border lending quotas, centralized collections and payments service etc.	
	Maintenance Fee	CNY500 per account per month (or equivalence)	Provide multinational companies with centralized operation of cross-border funds and maintenance services for domestic master accounts and member accounts.	
<b>13</b>	<b>ENTRUSTED LOAN</b>			
	Bilateral Entrusted Loan Commission	Principal Amount $\times$ 1% $\times$ Tenor/360, max CNY1 million a year for each bilateral entrusted loan	Provide administration service for intra-group entrusted loan	
	<b>Cash Pool</b>			
	Setup Fee	One-time charge CNY50,000; CNY500 for every additional account after 10th participating account	For the Group, automatic fund transfer between accounts of domestic member companies is realized according to the preset mode.	
	Maintenance Fee	CNY500 per account per month	Daily maintenance of cash pool	
	Commission (Entrusted Loan)	Entrusted loan principal amount $\times$ 1% $\times$ tenor/360, maximum CNY1 million a year for each bilateral entrusted loan	Commission of entrusted loan	

No	Item	Standard Charge	Service Description	Note
<b>14</b>	<b>CURRENT ACCOUNT</b>			
	Account Maintenance Fee	CNY500 (or equivalence) per account if average account balance over the period of 12 months falls below USD500,000 (or equivalence).	Provide daily maintenance service for the accounts	Free of charge for SME. The bank reserves the right to debit the customer's other accounts should deduction fails due to insufficient balance.
	Account Opening Fee	Free		
	Paper statements/advices Re-issuing Fee	For each account, CNY100 for all statements/advices of each transaction day.	To re-issue any number of statements/advices which are older than 1 year	
<b>15</b>	<b>E-BANKING SERVICE</b>			
	E-Banking Inquiry / Payment	Starting from the first month of service, CNY200 / month for Inquiry per customer. CNY300 / month for Payment (and Inquiry) per customer	E-banking Inquiry, Transfer and Payment functions	50% off for SME
	Authentication Token	CNY200 per device	Each e-banking user must be equipped with a token for e-banking operation	Cost of token 50% off for SME
<b>16</b>	<b>E-STATEMENT SERVICE</b>			
	SWIFT Messaging		Send MT940 SWIFT message to destination SWIFT BIC on daily basis	
	<b>Set-up Fee (incoming / outgoing)</b>			
	To and from CACIB	CNY200 per account		
	To and from other bank	CNY500 per account		
	<b>Outgoing Statement</b>			
	To and from CACIB	CNY200 per account per month		
	To and from other bank	CNY500 per account per month		
	Incoming Statement	CNY100 per account per month		
<b>17</b>	<b>SWIFT MT101</b>			
	<b>SWIFT MT101</b>			
	One-off Setup Fee	CNY20,000	Establish MT101 transferring channel and test message format	
	Monthly Maintenance Fee	CNY1,000 per account per month	Processing MT101 message.	
	<b>SWIFTNet FILEACT</b>			

No	Item	Standard Charge	Service Description	Note
	One-off Setup Fee	CNY50,000	Establish SWIFTNet transferring channel and test message format	
	Monthly Maintenance Fee	CNY1,000 per account per month	Processing SWIFTNet message.	
<b>18</b>	<b>ESCROW ACCOUNT</b>			
	Service Fee	CNY5000 per account per month	Account control service based on escrow account service agreement.	
<b>19</b>	<b>UNDERWRITING SERVICE</b>			
	<b>Bond (including Asset Based Security) Underwriting</b>			
	(Joint) Underwriting Fee of Lead Underwriters	10–30 bp (annualized) of issuance amount	Fee charged by lead underwriter in debt financing instrument issuance, and the fee of each individual case will be adjusted accordingly with the current market overview and the overall business with the issuer.	
	Sub-underwriting fee	0–20 bp (annualized) of issuance amount	Fee charged by underwriter in debt financing instrument issuance, and the fee of each individual case will be adjusted accordingly with the current market overview and the overall business with the issuer.	
	Advisory fee	0–15 bp (annualized) of issuance amount, maximum amount CNY 2,000,000 equivalence	Fee charged by advisor in debt financing instrument issuance, and the fee of each individual case will be adjusted accordingly with the current market overview and the overall business with the issuer.	Free of charge for SME
<b>20</b>	<b>OTHERS</b>			
	Bank Confirmation Letter	CNY250 per letter	Draft and send Bank Confirmation Letter as per client request	Free of charge for SME
	Advisory Fee	Per agreement	Provide advisory or consultation services to the client in relation to a special project or purpose	Free of charge for SME
<b>GOVERNMENT-GUIDED PRICING ITEMS AND GOVERNMENT-SET PRICING ITEMS</b>				
<b>21</b>	<b>CNY REMITTANCE</b>			



No	Item	Standard Charge	Service Description	Note
	<u>Amount (CNYCNY)</u> < 10,000 (inclusive) 10,000 – 100,000 (inclusive) 100,000 – 500,000 (inclusive) 500,000 – 1,000,000 (inclusive) > 1,000,000	<u>Remittance Fee (after discount)</u> CNY5 (CNY4.5) CNY10 (CNY9) CNY15 CNY20 0.002%, max CNY200		SME and sole proprietorship are offered 10% discount for any single remittance with an amount below CNY100,000. Free of charge for intra-bank transfers, payments of fiscal treasury, disaster relief funds. Free of charge for entrusted payment of loan proceeds
<b>22</b>	<b>CNY CHEQUE (SHANGHAI BRANCH)</b>			
	Handling Charge	CNY1 per transaction	Provide cheque services for clients	
	Cost of Cheque, report of loss	Free		
<b>23</b>	<b>CASHIER'S CHEQUE</b>			
	Handling commission, cost of cheque, report of loss	Free		Service not available
<b>24</b>	<b>BANK DRAFT</b>			
	Handling commission, cost of cheque, report of loss	Free		Service not available

## Notes

1. The Standard Tariff is applicable to all products and services offered by Credit Agricole Corporate and Investment Bank (China) Limited and all its branches ("the Bank") to the clients.
2. The government-guided and government-set pricing are based on the regulations including "Measures for Administration of the Service Prices of Commercial Banks" (Order No.1 (2014) by China Banking Regulatory Commission ("CBRC") and National Development and Reform Commission ("NDRC") and "Notice of NDRC and CBRC on Issuing the Catalogue of Government-guided Pricing and Government-set Pricing for Services Provided by Commercial Banks (fagaijiage No.268 (2014)).
3. All charges in the Standard Tariff shall not include the fees and taxes charged by any other organizations and any relevant governmental or supervisory authorities. The aforementioned fees and taxes, if any, shall be paid in accordance with the rates prescribed by the aforementioned organizations and relevant governmental or supervisory authorities.
4. The Standard Tariff shall apply to all standard products and services offered by the Bank to the extent that the Standard Tariff does not conflict with any special agreements on fees and charges for any transaction entered into by a client and the Bank; if there is any inconsistency between the Standard Tariff and such special agreement on fees and charges, such agreement for that transaction shall prevail.
5. The charges for the market-oriented pricing items in the Standard Tariff are set on the basis of actual costs for labor, system operation and maintenance, communications, mailing and other administrative costs of the Bank and with reference to the standard service fees charged for similar services by the domestic banking industry.
6. The Bank may, at its own discretion or required by the laws and regulations and/or by the provisions of the governmental and supervisory authorities, amend the items, standard charge and service description of the Standard Tariff from time to time. Please refer to the Bank's public notice for such amendments.
7. The Standard Tariff has been published on the Bank's website, please visit the page: <https://www.ca-cib.com/our-global-markets/asia-pacific/china>