

服务收费名录

SERVICE CHARGE LIST



瑞丰银行服务项目免费清单	
类 型	免费项目名称
借记卡类	借记卡ATM转账手续费、ATM境内取现手续费
个人客户网银类	个人网银用户证书年费 首次发放USBKEY工本费 证书换发费 行内转账手续 跨行转账手续费
个人客户手机银行类	行内转账手续费 跨行转账手续费
贷记卡类	年费(白金卡除外) 柜面挂失卡片工本费 异地取现及转账付出手续费 跨行ATM取现手续费 跨行ATM转账手续费 补制对账单手续费(自索取日起前十二个月内免费) 调阅签购单手续费
支付结算类	银行汇票手续费、挂失费、工本费 银行本票手续费、挂失费、工本费 支票挂失费、工本费 银行承兑汇票工本费
非支付结算类	单位客户账户信息变更 单位客户补制对账单 单位客户查询当年交易记录，公、检、法等有权执法机关办理查询、冻结、扣划。
单位客户网银类	企业用户证书年费 首次发放USBKEY工本费 证书换发费 行内转账
国际业务类	汇入汇款入账(单位) 汇入汇款入账(个人)
其它	小微企业和个体工商户全部单位结算账户管理费和年费

LIST OF FREE SERVICES PROVIDED BY THE BANK OF RUIFENG	
TYPE	Name of Free Service Item
Debit card	Handling charge for ATM transfer with debit card, Handling fee for domestic withdrawal by ATM of debit card
Internet banking of retail customer	Annual fees for customer certificate of personal Internet banking Production cost for issuing the USBKEY for the first time Fees for replacing the certificate Handling charge for intra-bank transfer Handling charge for inter-bank transfer
Mobile bank of retail customer	Handling charge for intra-bank transfer Handling charge for inter-bank transfer
Credit card	Annual fee(except platinum card) Loss report over countersProduction cost for the card Handling charge for non-local withdrawal and transfer Handling charge for inter-bank ATM withdrawal Handling charge for inter-bank ATM transfer Handling charge of reproduction of account statement (Free within the first 12 months from the date of request) Handling charge for reading transaction receipt
Payment and settlement	Handling charge for bank draft, loss report charge for bank draft, production charge for bank draft Handling charge for cashier' check, loss report charge for cashier' check, production charge for cashier' check Check loss reporting fee and cost of production Bank acceptance costs
Non-payment settlement	Account information changes of institutional customer Reproduction of account statement of institutional customer Institutional customers inquire current transaction record, and law enforcement agencies including public security organs, procuratorial organs and people's courts inquiry, freeze or deduct accounts.
Internet banking of institutional customer	Annual fees for certificate of enterprise customer Production cost for issuing the USBKEY for the first time Fees for replacing the certificate Intra bank transfer
International business	Inward remittance (institutional customer) Receipt of inward remittance (individual)
other	Management fees and annual fees for settlement accounts of small and micro enterprises and individual industrial and commercial households

支付结算类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
银行承兑汇票	现金或转账	手续费按票面金额万分之五收	手续费为政府指导价	1、《国家计委、中国人民银行关于进一步规范银行结算业务收费的通知》（计价费[1996]184号）	提供收费凭证
现金支票		手续费0.6元/份			
转账支票		手续费0.6元/份（我行为非清分机转账支票）			
业务委托书		工本费0.12元/份	市场调节价	2、《中国人民银行关于规范电子汇划收费标准的通知》（银发[2001]385号）	
跨行转账汇款		手续费:1万元以下(含1万元)不论普通或加急每笔收取4.5元,1万元以上至10万元(含)不论普通或加急每笔收取9元,10万元以上至50万元(含)不论普通或加急每笔收取15元,50万元以上至100万元(含)不论普通或加急每笔收取20元,100万元以上普通汇款每笔按汇划金额的万分之零点二收取,最高不超过200元,100万元以上加急汇款每笔按汇划金额的万分之零点二四收取,最高不超过200元。汇划财政金库、救灾、抚恤金等款项免收手续费。	政府指导价	3、《国家计委、中国人民银行关于制定电子汇划收费标准的通知》（计价格[2001]791号） 4、《省农信联社办公室关于调整银行服务指导价格的通知》（浙信联办[2014]144号）	

Payment and settlement					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Bank's Acceptance Bill	Cash or transfer	The handling charge is charged at the rate of 0.05% of the par value	Handling charge is the government guided-price	1.Notice of the State Development Plan-ning Commission and the People's Bank of China Concerning Further Standardizing the Charges of Bank Settlement Business (ji jia fei[1996] No.184)	Providing charge receipt
Cash check		The handling charge is 0.6 yuan/piece			
Check for transfer		The handling charge is 0.6 yuan/piece (The transfer check is not conducted via sorter)			
Business engagement letter		The production cost is 0.12 yuan/piece	Market-adjusted price	2.Notice of the Peo-ple's Bank of China on Standardizing the Charging Standard of Electronic Remittance (Bank issuance [2001] No.385)	
Inter-bank transfer remittance		Handling charge: no matter general or urgent, RMB 4.5 will be charged for each transaction less than RMB 10,000 (included);RMB 9 for each transaction from RMB 10,000 to RMB 100,000 (includ-ed);RMB 15 for each transaction from RMB 100,000 to RMB 500,000 (includ-ed);RMB 20 for each transaction from RMB 500,000 to RMB 1,000,000 (includ-ed); For more than 1 million yuan,it will be charged at the rate of 0.002% of the general remittance, while for the urgent, it is charged at the rate of 0.0024%, and the maximum is both not more than 200 yuan. No handling charge for items including remittance and trans-fer of financial treasury, disaster relief and pension for the disabled or for the family of the deceased.	Government guided price	3.Notice of the State Development Plan-ning Commission and the People's Bank of China on Formulating the Charging Stan-dard of Electronic Remittance valuation (ji jia ge[2001] No.791) 4.Notice of Zhejiang Province Association Office of Rural Credit Cooperatives on adjusting Guided Prices of Bank Service (zhe xin lian ban [2014] No.144)	

支付结算类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
未在银行开户的汇款	现金或转账	手续费按汇款金额百分之零点五，最高不超过50元/笔。	政府指导价	5、《关于调整部分银行服务收费的通知》（浙信联办便函〔2017〕90号） 6、《转发中国人民银行等部门关于降低小微企业和个体工商户支付手续费的通知》（浙信联办便函〔2021〕157号）	提供收费凭证
委托收款、托收承付		手续费1元/笔，邮政快递费21.50元/笔。邮政快递费的收费标准可根据邮政部门的调整作相应调整。			
委托收款、托收承付划付		通过跨行汇划的，标准同跨行汇款的手续费。			
符合挂失规定银行承兑汇票的挂失		按票面金额1‰收取手续费，不足5元，收取5元。	政府定价	7、《中国人民银行 银保监会 发展改革委 市场监管总局关于降低小微企业和个体工商户支付手续费的通知》（银发〔2021〕169号）	
单位主动查询/退回申请		手续费0.5元/笔	政府指导价	8、关于印发《关于调整银行部分服务价格提升服务质效的倡议书》的通知（银协发〔2023〕64号）	

Payment and settlement					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Remittance without opening an account at the bank	Cash or transfer	The handling charge will be charges at the rate of 0.5% of remittance amount, up to 50 yuan for a transaction.	Government guided price	5.Notice on adjusting some banks' service charge (zhe xin lian ban bian han[2017] No.90)	Providing charge receipt
Consignment collection,collection with acceptance		The handling charge is 1 yuan for a transaction, and the express fee is 21.50 yuan for each transaction. The charging standard of express fee may be adjusted according to that of the post department.		6.Forwarding notice of The People's Bank of China and other departments on Reducing The Payment Fee of Small and Micro Enterprises and Individual Industrial and Commercial Households (ZhE-SOFT Memo (2021) No. 157)	
Consignment collection,collection with acceptance payment		If it is inter-bank remittance and transfer, the charging standard is the same as the that of inter-bank remittance.		7.Notice of the State Administration of Market Regulation of the Development and Reform Commission of the Banking and Insurance Regulatory Commission of the People's Bank of China on Reducing Payment Commission for Small and Micro Enterprises and Individual Industrial and Commercial Households (Yinfa [2021] No. 169)	
Loss report of Bank's Acceptance Bill according to bank loss-reporting regulations		The handling charge will be charged at the rate of 1% of the par value, at the minimum of 5 yuan.	Government price		
Active inquiry/ap- plication return by institutional customers		The handling charge is 0.5 yuan each trans- action	Government guided price	8.Notice on the Issuance of the Proposal on Adjusting the Prices of Some Banking Services to Improve the Quality and Efficiency of Services (Bank XIEFA (2023) 64)	

非支付结算类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
存折、存单挂失	现金或转账	手续费10元/笔	市场调节价	1、《关于下发全省农村合作金融机构非基本结算类服务收费指导价的通知》（浙信联办[2006]177号） 2、《关于实施非基本结算类服务收费的通知》（本行[2007]44号）。	提供收费凭证
印鉴挂失		手续费20元/笔			
询证函		手续费50元/笔 (符合国家标准的小微企业免收)			
存款证明		手续费100元/笔			
其他资信证明		手续费200元/笔 (符合国家标准的小微企业免收)			
补制回单		手续费当年10元/份，跨年20元/份， 属本行原因补回单免费			
查询历史交易记录		手续费当年免费；跨年5元/笔，最高100元。 公、检、法等有权司法机关办理查询、冻结、扣划免费。			

Non-payment settlement					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Loss report of bankbook and deposit receipt	Cash or transfer	The handling charge is 10 yuan each transaction	Market-adjusted price	1. Notice on Issuing the Guided Price of Non-basic Settlement Service for Provincial Rural Cooperative Financial Institutions (Zhe Xin Lian Ban [2006] No.177) 2. Notice on Carrying out the Charges of Non-basic Settlement Service (Ben Hang [2007] No.44)	Providing charge receipt
Loss report of the signature card		The handling charge is 20 yuan each transaction			
Letter of consultation		The handling charge is 50 yuan each transaction except for small and micro enterprises that meet national standards			
Certificate of deposit		The handling charge is 100 yuan each transaction			
Other credit certification		The handling charge is 200 yuan each transaction except for small and micro enterprises that meet national standards			
Reproduction of receipt		The handling charge: 10 yuan/piece for the current year, 20 yuan/piece for a different year. Free of charge due to the fault of the bank.			
Inquire historical transaction record		The handling charge will be free for the current year; for a different year, 5 yuan for each transaction, up to 100 yuan. Free of charge due to law enforcement agencies including public security organs, procuratorial organs and people's courts to inquire, freeze or deduct accounts.			

网银业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
USBKEY工本费	现金或转账	首次发放暂免，换发30元/个	市场调节价	1、关于印发《瑞丰银行对公电子银行业务管理办法》的通知（瑞银发〔2024〕113号） 2、《转发中国人民银行等部门关于降低小微企业和个体工商户支付手续费的通知》（浙信联办便函〔2021〕157号） 3、《中国人民银行 银保监会 发展改革委 市场监管总局关于降低小微企业和个体工商户支付手续费的通知》（银发〔2021〕169号）	提供收费凭证
跨行转账手续费	转账	转账金额在0-2万元(含)手续费每笔为1元，2-100万元(含)每笔为3元，100万元以上每笔按转账金额的万分之零点零八收取，最高不超过50元。			提供账单

Internet banking business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Production cost of USBKEY	Cash or transfer	It is temporarily free of charge for first issuance, and replacing the USBKEY will be charged 30 yuan each.		1.Notice on Issuing The Bank of Ruifeng Corporate Electronic Banking Business Management Measures (Rui Feng Yin Hang [2024] No. 113) 2.Forwarding notice of The People's Bank of China and other departments on Reducing The Payment Fee of Small and Micro Enterprises and Individual Industrial and Commercial Households (ZhESOFT Memo (2021) No. 157) 3.Notice of the State Administration of Market Regulation of the Development and Reform Commission of the Banking and Insurance Regulatory Commission of the People's Bank of China on Reducing Payment Commission for Small and Micro Enterprises and Individual Industrial and Commercial Households (Yinfa [2021] No. 169)	Providing charge receipt
Handling charge for inter-bank transfer	Transfer	RMB 1 will be charged for each transaction less than RMB 20,000(included);RMB 3 for each transaction from RMB 20,000 to RMB 1000,000(included);For more than RMB 1 million, it will be charged at the rate of 0.0008% of the transferred/re-mitted amount for each transaction, up to RMB 50.			Providing bill

国际业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
汇出汇款	转账	汇款金额的 ¥ 50≤1‰≤ ¥ 1000 或汇款金额的 \$ 10≤1‰≤ \$ 160	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011] 523号）	提供收费凭证
汇出汇款修改		¥ 100/笔或 \$ 16/笔			
汇出汇款退汇		¥ 100/笔或 \$ 16/笔			
汇出汇款全额到帐		按代理行费用照实收取			
汇入汇款退汇		¥ 200/笔或 \$ 32/笔			
汇入汇款转汇		¥ 100/笔或 \$ 16/笔			
进口开证		开证金额的 ¥ 300元≤1.5‰			
进口开证修改		¥ 100/笔			
进口开证撤销		¥ 100/笔			

International business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Outward remittance	Transfer	¥50≤1‰≤¥1000 of the remittance amount or \$10≤1‰≤\$160 of the remittance amount	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Changing the outward remittance		¥100/transaction or \$16/transaction			
Reexchange of outward remittance		¥100/transaction or \$16/transaction			
The full amount of outward remittance arrives at the account		It will be charged according to the charges of the agent bank.			
Reexchange of inward remittance		¥200/transaction or \$32/transaction			
Inward remittance transfer		¥100/transaction or \$16/transaction			
Import letter of credit		¥300≤1.5‰ of the amount of import letter of credit			
Changing the import letter of credit		¥100/transaction			
Recall the import letter of credit		¥100/transaction			

国际业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
远期信用证承兑 /承诺付款	转账	承兑金额的 ¥ 200元≤1‰	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011] 523号）	提供收费凭证
进口开证偿付费		申请人收取 ¥ 200≤1‰≤ ¥ 1000 受益人收取 \$ 50≤1‰≤ \$ 200			
不符点处理费		¥ 450/笔或 \$ 80/笔			
出口来证通知 /转递		¥ 200/笔或 \$ 32/笔			
出口来证预通知 /简电通知		¥ 100/笔或 \$ 16/笔			
出口来证修改通知		¥ 100/笔或 \$ 16/笔			
审单/议付		交单金额的 ¥ 150≤1.25‰ 或交单金额的 \$ 24≤1.25‰			
出口来证加保兑		信用证金额的 ¥ 300≤2‰			

International business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Usance letter of credit accep- tance/payment commitment	Transfer	¥200≤1‰ of the bank's acceptance amount	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Reimbursement charges of import letter of credit		Applicant receives ¥200≤1‰≤¥1000 Beneficiary receives \$50≤1‰≤\$200			
Discrepancy handling charges		¥450/transaction or \$80/transaction			
Notification/transfer of import letter of credit		¥200/transaction or \$32/transaction			
Previous notice of import letter of credit/brief cable notice		¥100/transaction or \$16/transaction			
Notice of import letter of credit changes		¥100/transaction or \$16/transaction			
Documents examination/negoti- ation		¥150≤1.25‰ of the amount of document presenting \$24≤1.25‰ of the amount of document presenting			
Export letter of credit with confirmation		¥300≤2‰ of the credit certificate amount			

国际业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
保兑证修改	转账	¥100/笔	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011]523号）	提供收费凭证
出口来证修改		¥100/笔			
出口来证撤证/注销		¥100/笔			
出口撤证恢复费		¥100/笔			
信用证转让		1)信用证条款不变¥200 2)信用证条款改变¥200≤1‰≤¥1000			
无偿交（放）单		¥200/笔			
出口来证付款		来证付款金额的¥200≤1.5‰			
信用证退单手续费		¥100/笔或\$16/笔			

International business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Change confirmation certificate	Transfer	¥100/transaction	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Change import letter of credit		¥100/transaction			
Cancel/write off the import letter of credit		¥100/transaction			
The renewal fee of canceled import letter of credit		¥100/transaction			
Credit certificate transfer		1)Without changing credit certificate terms: ¥200 2)Changing credit certificate terms:¥200≤1‰≤¥1000			
Presenting/releasing documents without charges		¥200/transaction			
Import letter of credit payment		¥200≤1.5‰ of the amount of import letter of credit			
The handling charges of the chargeback of credit certificate		¥100/transaction or \$16/transaction			

国际业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
进口开证加保兑	转账	信用证金额的 ¥ 300≤1‰	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011] 523号）	提供收费凭证
出口托收		托收金额的 ¥ 100≤1‰≤ ¥ 2000 或托收金额的 \$ 16≤1‰≤ \$ 320			
进口代收		代收金额的 ¥ 200≤1‰≤ ¥ 2000 或代收金额的 \$ 32≤1‰≤ \$ 320			
无偿（免付款）交单		¥ 200/笔			
托收退单手续费		¥ 200/笔或 \$ 32/笔			
修改托收委托书		¥ 100/笔或 \$ 16/笔			
进口承兑手续费		¥ 150/笔或 \$ 24/笔			
进口代收偿付费		¥ 100/笔或 \$ 16/笔			
进口代收拒付		¥ 100/笔			
光票托收		托收金额的 ¥ 50≤1‰≤ ¥ 1000 或托收金额的 \$ 8≤1‰≤ \$ 160			

International business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Import letter of credit with confirmation	Transfer	¥300≤1‰ of the credit certificate amount	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Outward collection		¥100≤1‰≤¥2000 of the collection amount or \$16≤1‰≤\$320 of the collection amount			
Inward collection		¥200≤1‰≤¥2000 of the collection amount or \$32≤1‰≤\$320 of the collection amount			
Presenting the documents without charges (without payment)		¥200/transaction			
The handling charge of collection chargeback		¥200/transaction or \$32/transaction			
Change the collection engagement letter		¥100/transaction or \$16/transaction			
The handling charges of import acceptance		¥150/transaction or \$24/transaction			
Reimbursement charges of inward collection		¥100/transaction or \$16/transaction			
Dishonor the inward collection		¥100/transaction			
Clean collection		¥50≤1‰≤¥1000 of the collection amount or \$8≤1‰≤\$160 of the collection amount			

国际业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
买入光票	转账	票面金额的 ¥ 50≤7.5‰ 或票面金额的 \$ 8≤7.5‰	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011] 523号）	提供收费凭证
旅行支票托收		托收金额的 ¥ 50≤1‰≤ ¥ 1000 或托收金额的 \$ 8≤1‰≤ \$ 160			
兑付旅行支票		兑付金额的 ¥ 50≤7.5‰ 或兑付金额的 \$ 8≤7.5‰			
退票		¥ 50/笔或 \$ 8/笔			
代售旅行支票		旅行支票票面金额的0.5-1%			
融资类保函/备用信用证		协议价格，2.5‰—7.5‰			
预付款保函/备用信用证		¥ 500≤1‰			
进口付款保函/备用信用证		¥ 300≤2‰			
履约保函/备用信用证		¥ 500≤2‰			
投标保函/备用信用证		¥ 300≤1‰			

International business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Purchase clean bills	Transfer	¥50≤7.5‰ of the amount of par value or \$8≤7.5‰ of the amount of par value	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Traveler's check collection		¥50≤1‰≤¥1000 of the collection amount or \$8≤1‰≤\$160 of the collection amount			
Cash the traveler's check		¥50≤7.5‰ of the cashing amount or \$8≤7.5‰ of the cashing amount			
Return the bill		¥50/transaction or \$8/transaction			
Commission sale of traveler' s check		0.5–1% of the amount of par value of traveler' s check			
Financing guarantee/standby letter of credit		Negotiation price, 2.5‰—7.5‰			
Advance payment guarantee/standby letter of credit		¥500≤1‰			
Import payment guarantee/standby letter of credit		¥300≤2‰			
Performance guarantee/standby letter of credit		¥500≤2‰			
Bid bond/standby letter of credit		¥300≤1‰			

国际业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
租赁保函	转账	¥1000≤1‰	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011]523号）	提供收费凭证
其他保函/备用信用证		2‰—5‰			
保函通知		¥200/笔或\$32/笔			
保函修改		¥200/笔或\$32/笔			
保函注销		¥200/笔或\$32/笔			
转开保函/备用信用证		按新开立保函的标准收费			
提货担保		提货担保金额的¥300元≤1‰			
保付加签业务		保付金额的¥500元≤2‰			
提单背书		收单前：¥500≤1‰ 收单后：¥200/笔			
出口保理		发票金额的1‰—10‰			
进口保理		承担风险的进口保理收取发票金额的4%-15%， 不承担风险的进口保理收取发票金额的2‰-6‰			

International business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Leasing guarantee	Transfer	¥ 1000 ≤ 1‰	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Other guarantees/-standby letter of credit		2‰—5‰			
Guarantee notice		¥ 200/transaction or \$ 32/transaction			
Guarantee changes		¥ 200/transaction or \$ 32/transaction			
Guarantee cancellation		¥ 200/transaction or \$ 32/transaction			
Re-issuing guarantee against C/G from another bank/standby letter of credit		Charged according to the new charging standard of guarantee			
Shipping guarantee		¥ 300 ≤ 1‰ of the amount of the shipping guarantee			
Per Aval		¥ 500 ≤ 2‰ of the guaranteed amount			
Endorsement of bill of lading		Before receiving the bill: ¥ 500 ≤ 1‰ After receiving the bill: ¥ 200/transaction			
Export insurance and settlement		1‰—10‰ of invoice amount			
Import insurance and settlement		For the import insurance and settlement that covers risks, it will be charged at the rate of 4‰—15‰ of the invoice amount. For the import insurance and settlement that does not cover risks, it will be charged at the rate of 2‰—6‰ of the invoice amount.			

国际业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
票据挂失止付	转账	¥ 100/笔或 \$ 16/笔	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011] 523号）	提供收费凭证
查询/催收		¥ 100/笔或 \$ 16/笔 (系我行责任免收, 国外银行费用按实收取)			
资信证明		¥ 200-800/笔			
外币携带证		¥ 20/笔			
海事调查		¥ 500-1000/笔			
银行询证函		¥ 100/笔			
代核印押		¥ 50/笔			
代加押		¥ 500/笔			
咨询费		¥ 100-1000/笔			
存款证明		¥ 200/笔			
预审单据费		¥ 200/笔			

International business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Reporting the loss of receipt and stopping payment	Transfer	¥100/transaction or \$16/transaction	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Inquiry/collection		¥100/transaction or \$16/transaction (free of charge if it's our fault.The charge of foreign banks will be charged on the actual costs occurred.)			
Credit certificate		¥200-800/transaction			
Foreign currency holding certificate		¥20/transaction			
Maritime investigation		¥500-1000/transaction			
Letter of Consultation		¥100/transaction			
Agency for verifying the specimen seal impression and authentication		¥50/transaction			
Agency for adding authentication		¥500/transaction			
Consulting fees		¥100-1000/transaction			
Certificate of deposit		¥200/transaction			
Preliminary receipt review charge		¥200/transaction			

国际业务（邮电费）					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
一、邮费	转账	按实收取	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011]523号）	提供收费凭证
二、电报费					
1、国内					
全电开证/保函	转账	¥40/笔或\$7/笔	市场调节价		
其他	转账	¥10/笔或\$2/笔	市场调节价		
2、港澳台地区					
全电开证/保函	转账	¥300/笔或\$48/笔	市场调节价		
其他	转账	¥80/笔或\$13/笔	市场调节价		

International business(Postage)					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
I. Postage	Transfer	It will be charged on actual costs occurred.	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
II. Cable charge					
1. Domestic business					
Full cable certificate/guarantee	Transfer	¥ 40/transaction or \$ 7/transaction	Market-adjusted price		
Others	Transfer	¥ 10/transaction or \$ 2/transaction	Market-adjusted price		
2. Hong Kong, Macao and Taiwan regions					
Full cable certificate/guarantee	Transfer	¥ 300/transaction or \$ 48/transaction	Market-adjusted price		
Others	Transfer	¥ 80/transaction or \$ 13/transaction	Market-adjusted price		

国际业务（邮电费）					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
3、国外				《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011] 523号）	提供收费凭证
全电开证/保函	转账	¥ 600/笔或 \$ 96/笔	市场调节价		
其他	转账	¥ 150/笔或 \$ 24/笔	市场调节价		
三、快邮费	转账	按实收取			

International business(Postage)					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
3. Foreign business				Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Full cable certificate/guarantee	Transfer	¥ 600/transaction or \$ 96/transaction	Market-adjusted price		
Others	Transfer	¥ 150/transaction or \$ 24/transaction	Market-adjusted price		
III. Express mail charge	Transfer	It will be charged on actual costs occurred.			

国际业务类（国内信用证）					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
开证手续费	一次性收取， 现金或转账	按开证金额的0.05%-1%收取，最低300元/笔	市场调节价	《瑞丰银行关于办理国内信用证业务收费情况的报备》 (瑞银发[2017] 259号)	提供收费 凭证
修改手续费		按每笔100元收取。增额修改的，对增额部分按开证手续费标准收取，最低100元/笔，不另收取修改手续费			
到期付款确认手续费		按到期付款金额的0.05%收取，最低200元/笔			
通知手续费		按每笔100元收取			
修改通知手续费		按每笔50元收取			
议付手续费		按议付单据金额的0.1%收取，最低100元/笔			
电报费		按实收取			
快邮费		按实收取			

International Business (Domestic Letter of Credit)					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Handling charge for issuing L/C	It is charged at one time, by cash or transfer	It will be charged at the rate of 0.05%-1% of L/C amount, and the minimum is 300 yuan/transaction	Market-adjusted price	Report of The Bank of Ruifeng Concerning the Charge of Conducting Domestic L/C Business (Rui Yin Fa [2017] No. 259)	Providing charge receipt
Change handling charge		It is charged 100 yuan for each transaction. – For the modified increased amount: The increased part will be charged according to the handling fee of the issue of L/C , the minimum is 100 yuan for each transaction, and no other handling charges are required.			
Handling charge for payment at maturity confirmation		It will be charged at the rate of 0.05% of due payment, the minimum is 200 yuan for each transaction.			
Handling charge for notification		It will be charged 100 yuan for each transaction.			
Handling charge for change notification		It will be charged 50 yuan for each transaction.			
Handling charge for negotiation		It will be charged at the rate of 0.1% of the negotiation receipt amount, the minimum is 100 yuan for each transaction.			
Cable charge		It will be charged on actual costs occurred.			
Express mail fee		It will be charged on actual costs occurred.			

国际业务类(福费廷信保通)					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
承诺费	转账	0-30天 0.22%-0.85% 31-90天 0.23%-0.95% 91-180天 0.25%-1.50% 181-270天 0.30%-2.00% 271-360天 0.40%-2.50%	市场调节价	《瑞丰银行关于“福费廷信保通”业务收费标准调整情况的报告》(瑞银[2026] 104号)	提供收费凭证
	资信查询费	1000元/笔			

保管箱业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
挂失	现金或转账	10元/次	市场调节价	1、瑞丰银行《关于印发保管业务收费标准的通知》(瑞丰银行2011年6月28日红头通知)	提供收费凭证
换锁		300元/具			
破箱		大众箱500元/次，宽体箱1000元/次，特种箱2000元/次。			

International Business (Forfeiting under credit insurance)					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Commitment fee	Transfer	0-30days 0.22%-0.85% 31-90days 0.23%-0.95% 91-180days 0.25%-1.50% 181-270days 0.30%-2.00% 271-360days 0.40%-2.50%	Market-adjusted price	The adjustment report of The Bank of Ruifeng on charges of Forfeiting under credit insurance (Rui Yin [2026] No.104)	Providing charge receipt
	Credit inquiry fee	¥1000/transaction			

Safe deposit box business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
report the loss	Cash or transfer	10 yuan/time	Market-adjusted price	1. Notice of The Bank of Ruifeng on Printing and Issuing the Charging Standard of Custody Service (Bank of Ruifeng red tape notice on June 28, 2011)	Providing charge receipt
Change the lock		300 yuan for each lock			
Break the box		Common box: 500 yuan/time, wide body box: 1000 yuan/time, special box: 2000 yuan/time			

保函业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
投标保证金	一次性收取 或 按 季 收 取，转账划 拨或扣款	按保函金额的0.2%-1.2%（年费率）收取	市场调节价	瑞银发[2021]25号 《瑞丰银行国内保函 业务操作管理办法》	结算手续 费凭证
履约保函		按保函金额的0.25%-1.2%（年费率）收取			
预收（付）款退款保函		按保函金额的0.25%-1.2%（年费率）收取			
付款保函		按保函金额的0.35%-1.5%（年费率）收取			
质量保函		按保函金额的0.3%-1.5%（年费率）收取			
见索即付保函		按保函金额的0.35%-2.5%（年费率）收取			
借款保函		按保函金额的0.35%-2.5%（年费率）收取			
租赁保函		按保函金额的0.35%-2.5%（年费率）收取			
其他保函		按保函金额的0.3%-3.0%（年费率）收取			

Guarantee business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Bid bond	Transfer or direct deduction on a lump-sum or quarterly basis	Charged at the rate of 0.2%–1.2% (annual rate) of the bond amount	Market-adjusted price	Rui Yin Fa [2021] No.25 The Bank of Ruifeng on Domestic Guarantee Business Operation	Voucher for the settlement handling charge
Performance guarantee		Charged at the rate of 0.25%–1.2% (annual rate) of the bond amount			
Advance collection (payment)/refund guarantee		Charged at the rate of 0.25%–1.2% (annual rate) of the bond amount			
Payment guarantee		Charged at the rate of 0.35%–1.5% (annual rate) of the bond amount			
Quality guarantee		Charged at the rate of 0.3%–1.5% (annual rate) of the bond amount			
Demand guarantee		Charged at the rate of 0.35%–2.5% (annual rate) of the bond amount			
Loan guarantee		Charged at the rate of 0.35%–2.5% (annual rate) of the bond amount			
Leasing guarantee		Charged at the rate of 0.35%–2.5% (annual rate) of the bond amount			
Other guarantees		Charged at the rate of 0.3%–3.0% (annual rate) of the bond amount			

委托贷款					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
委托贷款手续费	一次性收取或按季收取，转账划拨或扣款	贷款金额1亿人民币以下：月手续费率0.15‰-3‰，发放时一次性收取的，年手续费率不低于1.5‰；贷款金额1亿人民币（含）以上：月手续费率0.1‰-2‰，发放时一次性收取的，年手续费率不低于1‰，单笔手续费不足1000元的，按1000元收取。	市场调节价	瑞银发[2020]400号《瑞丰银行委托贷款管理办法》	结算手续费凭证

代售贵金属					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
代售贵金属	转账	代理销售/回购投资金手续费根据产品类型和买卖类型分别计费,代理销售工艺金类手续费根据产品类型和合作公司分别计费。	市场调节价	双方合作协议	开具统一发票

Entrusted loan					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Handling charge for entrusted loan	Transfer or direct deduction on a lump-sum or quarterly basis	The loan amount below 100 million: the monthly handling charge rate is 0.15‰-3‰, collected on a lump-sum basis upon granting and the annual handling charge rate is not lower than 1.5‰; the loan amount over 100 million (included): the monthly handling charge rate is 0.1‰-2‰, collected on a lump-sum basis upon granting and the annual handling charge rate is not lower than 1‰. for the handing charge lower than 1,000 in one transaction, it will be charged 1,000.	Market-adjusted price	Rui Yin Fa [2020] No.400 The Bank of Ruifeng on Admin-istrating Entrusted Loans	Voucher for the settlement handling charge

Precious metals sold on commission					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Precious metals sold on commission	Transfer	The handling charge of selling or buying back investment gold on commission will be charged respectively according to the product type and the business type. The handling charge of selling craft gold on commission will be charged respectively according to the product type and the cooperative corporation.	Market-adjusted price	Bilateral cooperation agreement	Issue uniform invoice

ETC					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
ETC发行服务费	现金或转账	1.ETC设备新安装:130元/套(其中:OBU:120元/个,CPU卡:10元/张) 2.ETC设备遗失补办:130元/套(其中:OBU:120元/个,CPU卡:10元/张) 仅对遗失部分进行收费 3.ETC设备破损补换(人为原因):130元/套(其中:OBU:120元/个,CPU卡:10元/张) 仅对破损部分进行收费	市场调节价	《关于调整ETC发行服务费的通知》(零售金融部[2023]43号)	提供收费凭证

代理业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
代理其他金融机构产品手续费	转账	双方合作协议	市场调节价	双方合作协议	

撮合业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
居间服务费	转账	双方合作协议	市场调节价	双方合作协议	

监管账户服务费					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
监管费	转账	双方合作协议	市场调节价	双方合作协议	

ETC					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
ETC distribution service fee	Cash or transfer	1.New installation of ETC equipment: 130 yuan/set (of which: OBU: 120 yuan/piece, CPU card: 10 yuan/piece) 2.Replacement for lost ETC equipment: 130 yuan/set (of which: OBU: 120 yuan/piece, CPU card: 10 yuan/piece)Only charge for missing parts 3.Replacement of damaged ETC equipment (human causes): 130 yuan/set (including: OBU: 120 yuan/pc, CPU card: 10 yuan/pc)Charge only for damaged parts	Market-adjusted price	《Notice on Adjustment of ETC Distribution Service Fee 》(Retail Finance Department [2023] No.43)	Providing charge receipt

Agency business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Handling fees for products of other financial institutions	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Matching business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Intermediary fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Regulatory account service fee					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Supercision fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

理财直接融资工具					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
发行服务费	转账	双方合作协议	市场调节价	双方合作协议	

债权融资计划					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
承销费	转账	双方合作协议	市场调节价	双方合作协议	

代理推介业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
推介费	转账	双方合作协议	市场调节价	双方合作协议	

理财业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
理财产品管理费	转账	双方合作协议	市场调节价	双方合作协议	

咨询业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
提供咨询服务	转账	双方合作协议	市场调节价	双方合作协议	

Direct financing tools for financial managementgt					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Issue service charge	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Debt financing plan					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
underwriting fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Referral service					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
referral fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Wealth management business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Wealth management product management fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Consulting services					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Provide consulting services	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

非支付结算类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
存单、存折挂失	现金	手续费 5 元 / 笔	市场调节价	1、省联社《关于下发全省农村合作金融机构非基本结算类服务收费指导价的通知》（浙信联办[2006]177号） 2、《关于实施非基本结算类服务收费的通知》（本行[2007]44号）	提供收费凭证
印鉴挂失		手续费 5 元 / 笔			
个人存款证明		手续费 20 元 / 笔			
个人贷款证明		手续费 20 元 / 笔			

Non-payment settlement					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Loss report of deposit receipt and bankbook	Cash	The handling charge is 5 yuan each transaction	Market-adjusted price	1. Province cooperative union's Notice on Issuing the Guided Price of Non-basic Settlement Service for Provincial Rural Cooperative Financial Institutions (Zhe Xin Lian Ban [2006] No.177) 2. Notice on Carrying out the Charges of Non-basic Settlement Service (Ben Hang [2007] No.44)	Providing charge receipt
Loss report of the signature card		The handling charge is 5 yuan each transaction			
Certificate of personal deposit		The handling charge is 20 yuan each transaction			
Personal loan certificate		The handling charge is 20 yuan each transaction			

支付结算类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
现金支票	现金或转账	手续费 0.6 元 / 份	政府指导价	1、《国家计委、中国人民银行关于进一步规范银行结算业务收费的通知》(计价费[1996]184号) 2、《中国人民银行关于规范电子汇划收费标准的通知》(银发[2001]385号) 3、《国家计委、中国人民银行关于制定电子汇划收费标准的通知》(计价格[2001]791号) 4、《省农信联社办公室关于调整银行服务指导价格的通知》(浙信联办[2014]144号) 5、《关于调整部分银行服务收费的通知》(浙信联办便函(2017)90号) 6、《转发中国人民银行等部门关于降低小微企业和个体工商户支付手续费的通知》(浙信联办便函(2021) 157 号) 7、《中国人民银行 银保监会 发展改革委 市场监管总局关于降低小微企业和个体工商户支付手续费的通知》(银发[2021]169号)	提供收费凭证
转账支票		手续费 0.6 元 / 份（我行为非清分机转账支票）			
跨行转账汇款		手续费：2000元以下（含）不论普通或加急每笔收取2元，2000元—5000元（含）不论普通或加急每笔收取5元，5000元—1万元（含）不论普通或加急每笔收取10元，1万元—5万元(含)不论普通或加急每笔收取15元，5万元以上普通汇款每笔按汇划金额的万分之三收取，最高不超过50元。5万元以上加急汇款每笔按汇划金额的万分之三点六收取，最高不超过50元。汇划财政金库、救灾、抚恤金等款项免收手续费。			
未在银行开户的汇款		手续费按汇款金额百分之零点五，最高不超过 50 元 / 每笔。			
委托收款		手续费 1 元 / 笔，邮政快递费 21.50 元 / 笔。邮政快递费的收费标准可根据邮政部门的调整作相应调整。			
委托收款划付		通过跨行汇划的，标准同跨行汇款的手续费。			

Payment and settlement					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Cash check	Cash or transfer	The handling charge is 0.6 yuan/piece.	Government guided price	1.Notice of the State Development Planning Commission and the People's Bank of China Concerning Further Standardizing the Charges of Bank Settlement Business (Ji Jia Fei [1996] No.184) 2.Notice of the People's Bank of China Concerning Standardizing charging standard of Electronic Remittance (Yin Fa [2001] No.385) 3.Notice of the State Development Planning Commission and the People's Bank of China Concerning Formulating the Charging Standard of Electronic Remittance (Ji Jia Ge [2001] No.791) 4.Notice of Zhejiang Province Association Office of Rural Credit Cooperatives Concerning Adjusting Guided Prices of Bank Service (Zhe Xin Lian Ban [2014] No.144) 5.Notice on adjusting the prices of some of the bank services. (Zhe Xin Lian Ban [2017] No.90) 6.Forwarding notice of The People's Bank of China and other departments on Reducing The Payment Fee of Small and Micro Enterprises and Individual Industrial and Commercial Households (ZhESoft Memo (2021) No. 157) 7.Notice of the State Administration of Market Regulation of the Development and Reform Commission of the Banking and Insurance Regulatory Commission of the People's Bank of China on Reducing Payment Commission for Small and Micro Enterprises and Individual Industrial and Commercial Households (Yinfa [2021] No. 169)	Providing charge receipt
Transfer checks		The handling charge is 0.6 yuan/piece (The transfer check is not conducted via sorter).			
Inter-bank transfer remittance		Handling charge: No matter regular or urgent, RMB 2 will be charged for each transaction less than RMB 2,000 (included);,RMB 5 for each transaction from RMB 2,000 to RMB 5,000 (included);RMB 10 for each transaction from RMB 5,000 to RMB 10,000 (included);RMB 15 for each transaction from RMB 10,000 to RMB 50,000 (included);For more than RMB 50,000, it will be charged at the rate of 0.03% of the regular transferred/remitted amount for a transaction, while for the urgent transferred/remitted amount,it will be charged at the rate of 0.036%, both up to RMB 50. No handling charges for items including remittance and transfer of financial treasury, disaster relief and pension for the disabled or for the family of the deceased.			
Remittance without opening an account at the bank		The handling charge will be charged at the rate of 0.5% of remittance amount, up to 50 yuan for a transaction.			
Consignment collection		The handling charge is 1 yuan for a transaction, and the express fee is 21.50 yuan for each transaction. The charging standard of express fee may be adjusted according to that of the post department.			
Consignment collection payment		If it is inter-bank remittance and transfer, the charging standard is the same as the that of inter-bank remittance.			

支付结算类（农信银系统）					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
现金通存通兑	现金或转账	手续费按汇款金额百分之零点五收取，最高不超过 50 元。	政府指导价	1、《关于开通农信银全国通存通兑业务的通知》（浙信联办[2008]18号） 2、《关于开办农信银全国通存通兑业务的通知》（本行[2008]97号）	提供收费凭证
转账通存		手续费：2000元以下（含）每笔收取2元，2000元—5000元（含）每笔收取5元，5000元—1万元（含）每笔收取10元，1万元—5万元(含)每笔收取15元，5万元以上汇款每笔按汇划金额的万分之三收取，最高不超过50元。			
账户查询		手续费 1 元 / 笔			

Payment and settlement (Rural credit cooperatives and banks system)					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Universal cash saving and withdrawing	Cash or transfer	The handling charge will be charged at the rate of 0.5% of the transferred/remitted amount, up to RMB 50.	Government guided price	1. Notice on Opening the National Universal Cash Saving and Withdrawing Service of Rural Credit Cooperatives and Banks (Zhe Xin Lian Ban [2008] No.18) 2. Notice on Starting the National Universal Cash Saving and Withdrawing Service of Rural Credit Cooperatives and Banks (Ben Hang[2008] No. 97)	Providing charge receipt
Transfer and universal cash saving		Handling charge:RMB 2 will be charged for each transaction less than RMB 2,000 (included);RMB 5 for each transaction from RMB 2,000 to RMB 5,000 (included);RMB 10 for each transaction from RMB 5,000 to RMB 10,000 (included);RMB 15 for each transaction from RMB 10,000 to RMB 50,000 (included);It will be charged at the rate of 0.03% of the regular transferred/remitted amount for a transaction more than RMB 50,000, up to RMB 50.			
Account inquiry		The handling charge is 1 yuan each transaction			

银行卡类（借记卡）					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
借记卡挂失手续费	现金	手续费10元/卡(仅指借记卡挂失,密码挂失不收费)	市场调节价	1、省联社《关于印发浙江省农村合作金融机构丰收卡业务相关管理规定（试行）的通知》（浙信联业[2005]50号） 2、《关于下发金融IC借记卡收费标准的通知》（红头[2015]197号） 3、关于澳门地区丰收借记卡ATM取现收费标准公告的通知（电子银行部[2015]18号） 4、《省农信联社办公室关于收取丰收借记卡境外ATM取现手续费的通知》（浙信联办[2018]29号） 5、《关于“DIY借记卡”正式推广发行及明确收费标准的通知》（零售金融部〔2024〕130号）	提供收费凭证
借记卡补卡工本费	现金	工本费10元/卡(社保卡15元/卡、DIY借记卡80元/卡)。2015年4月1日起第二张芯片卡开卡10元/张。			
借记卡跨行ATM取现手续费	转账	境内免费。2018年4月1日起丰收借记卡境外取现按12元/笔+取现金额的1%收取,最低13元/笔, 每卡每月前3笔免收费用。			客户持有的他行银行卡,收费标准按照发卡行相关规定执行
农民工卡取款手续费	转账	按取款金额的0.8%计收, 最低1元, 最高20元, 查询余额不收费。收取的手续费直接由发卡银行从交易银行借记卡中扣除。		省联社《关于做好农民工银行卡特色服务工作的通知》（浙信联绍办明传[2008】2号）	提供收费凭证

Bank card (debit card)					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Handling charge for loss report of debit card	Cash	Handling charge 10 yuan/card (for the loss report of debit card, loss report of password is free of charge)	Market-adjusted price	1. Province cooperative union's Notice on Issuing the Related Administrative Measures of Harvest Card Business of Zhejiang Province Rural Cooperative Financial Institutions (for trial) (Zhe Xin Lian Ye [2005] No.50) 2. Notice on Issuing the Charging Standard of Financial IC Debit Card (Red tape [2015] No. 197) 3. Notice on the Charging Standard of ATM Withdrawal via Harvest Debit Card in Macao (Dian Zi Yin Hang Bu [2015] No.18) 4.Notice of Zhejiang Province Association Office of Rural Credit Cooperatives on collecting handling charge of inter-bank ATM withdrawal with harvest debit card(Zhe Xin Lian Ban [2018] No.29) 5.Notice on the formal promotion and issuance of DIY debit cards and clear collection standards（Retail Finance Division〔2024〕No.130	Providing charge receipt
The production cost of debit card re-issuance	Cash	Production cost 10 yuan/card (social security card 15 yuan/card、DIY debit card re-issuance 80 yuan/card) Since April 1, 2015, the activation of the second chip card will be charged 10 yuan/card.			
Handling charge of inter-bank ATM withdrawal with debit card	Transfer	Free in domestic.Starting from April 1, 2018, overseas cash withdrawal from Fengshou debit card will be charged at 12 yuan/transaction + 1% of the withdrawal amount, with a minimum of 13 yuan/transaction. The first 3 transactions per month of each card will be exempted.			Bank cards held by customers of other banks shall be charged according to the relevant regulations of the issuing bank
Handling charge of withdrawal for rural migrant worker card	Transfer	It will be charged at 0.8% of the withdrawal amount, the lowest of which is 1 yuan and the highest of which is 20 yuan. The balance inquiry is free of charge. The handling charge will be deducted directly from the debit card of transaction bank by the card issuing bank.		Province cooperative union's Notice on Providing Special Service for Rural Migrant Worker Bank Card Effectively (Zhe Xin Lian Shao Ban Ming Chuan [2008] No.2)	Providing charge receipt

银行卡类（贷记卡）					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
卡片工本费	转账	首次发卡、到期续卡免工本费。柜面挂失工本费10元/卡(暂免)，电话挂失工本费10元/卡。	市场调节价	1.关于修订印发《瑞丰银行丰收信用卡业务管理办法》的通知（瑞银发【2024】7号） 2.《浙江农商联合银行办公室关于调整信用卡逾期还款违约金收取规则的通知》（浙农商银办【2025】106号）	提供账单
挂失手续费	转账	书面、电话挂失手续费20元/卡。			提供收费凭证或账单
违约金	转账	按最低还款额未还部分5%收取，最低1元,最高2500元。			提供账单
异地取现及转账付出手续费	——	按取现或转账金额的 0.5% 收取，最低 1 元，最高 50 元。现暂免费。			——
跨行 ATM 取现手续费	——	境内同城：2元/笔，境内异地：2元/笔+取现金额的0.5%收取，最低3元，最高52元，境外12元/笔+取现金额的1%，最低13元。现暂免费。			——
跨行 ATM 转账手续费	——	境内同城：转出卡金额在1万元（含）以内的，按每笔3元收取；1万元至5万元（含），按每笔5元收取；5万元至10万元（含），按每笔8元收取；10万元以上，按每笔10元收取。境内异地：转出卡按1%，最低5元，最高50元。现暂免费。			——
境外ATM查询手续费	转账	2元/笔			提供账单

Bank card type (debit card)					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Production cost of card	Transfer	Issuing the card for the first time or renewing the card when it expires are free of charge. The production cost of loss report over the counter is 10 Yuan/card (temporarily free), and the production cost of loss report via phone is 10 yuan/card.	Market-adjusted price	1.Notice on the Revised Issuance of the Ruifeng Bank Fengshou Credit Card Business Management Measures (Rui Yin Fa [2024] No.7) 2.Notice from the Office of Zhejiang Rural Commercial Bank United Bank on Adjusting the Credit Card Overdue Repayment Breach of Contract Fee Collection Rules (Zhe Nong Shang Yin Ban [2025] No.106)	Providing bill
Handling charge of loss report	Transfer	The handling charge of loss report via written method or telephone is 20 yuan/-card.			Providing vouchers or bills
Default	Transfer	It will be charged at the rate of 5% of the overdue part of minimum payment, bottomed at 1 yuan and capped at 2500 yuan.			Providing bill
Handling charge for non-local withdrawal and transfer	——	It will be charged at the rate of 0.5% of the withdrawal or transfer amount, the lowest of which is 1 yuan and the highest of which is 50 yuan. It is temporarily free of charge.			——
Handling charge for inter-bank ATM withdrawal	——	Local transfer within China: 2 yuan/transaction, non-local transfer within China: 2 yuan/transaction+0.5% of the withdrawal amount, the lowest of which is 3 yuan and the highest of which is 52 yuan. Overseas withdrawal: 12 yuan/transaction+1% of the withdrawal amount, the lowest of which is 13 yuan. It is temporarily free of charge.			——
Handling charge for inter-bank ATM transfer	——	Local transfer within China: RMB 3 will be charged for each transaction not more than RMB 10,000 (included); RMB 5 for each transaction from RMB 10,000 to RMB 50,000 (included); RMB 8 for each transaction from RMB 50,000 to RMB 100,000 (included); RMB 10 for each transaction more than RMB 100,000. Non-local transfer within China: it will be charged 1% of the transfer amount, the lowest of which is 5 yuan and the highest of which is 50 yuan. It is temporarily free of charge.			——
The handling charge of ATM inquiry out of China	Transfer	2 yuan/transaction			Providing bill

银行卡类 (标准贷记卡分期业务)					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
分期提前还款	分期提前还款	按剩余分期金额中未偿还本金的3%收取违约金	市场调节价	关于修订印发《瑞丰银行丰收信用卡业务管理办法》的通知（瑞银发【2024】7号）	

Bank card type (standard credit card installment business)					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Installment prepayment	Installment prepayment	Liquidated damages shall be charged at 3% of the outstanding principal of the remaining installment amount	Market-adjusted price	Notice on the Revised Issuance of the Ruifeng Bank Fengshou Credit Card Business Management Measures (Rui Yin Fa [2024] No.7)	

银行卡类（福农卡）					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
年费	——	金卡/白金卡：暂免	市场调节价	1、瑞丰银行《关于开展福农卡业务试点工作的通知》(瑞丰银行2016年9月18日红头通知) 2、浙江农商银行系统丰收信用卡章程(2022版)、丰收信用卡福农卡领用合约(2022版) 3、《浙江农商银行联合银行办公室关于调整信用卡逾期还款违约金收取规则的通知》(浙农商银办【2025】106号)	——
卡片工本费	——	补发新卡：暂免			——
挂失手续费	转账	20元/卡			提供收费凭证
违约金	转账	按最低还款额未还部分5%收取，最低1元, 最高2500元			提供账单
补制对账单手续费	——	自索取日起前十二个月内免费			——
调阅签购单手续费	——	暂免			——
外汇兑付手续费	转账	按交易金额的1%收取			提供账单
手续费	转账	手续费根据用信金额和用信天数收取，年手续费率6.09%—8.7%			提供账单

Bank Card (Funong Card)					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Annual fee	——	Golden Card/Platinum Card: temporarily free of charge	Market-adjusted price	1. The Bank of Ruifeng's Notice Concerning Conducting the Pilot Work of Funong Card Business (The red tape notice of Bank of Ruifeng on September 18, 2016) 2. Zhejiang Rural Commercial Bank System Harvest Credit Card Charter (2022 version), Harvest Credit Kafunong Card acquisition Contract (2022 version) 3. Notice from the Office of Zhejiang Rural Commercial Bank United Bank on Adjusting the Credit Card Overdue Repayment Breach of Contract Fee Collection Rules (Zhe Nong Shang Yin Ban [2025] No.106)	——
Production cost of card	——	Re-issuance of new card: temporarily free of charge			——
Handling charge of loss report	Transfer	20 yuan/card			Providing charge receipt
Default	Transfer	It will be charged at the rate of 5% of the overdue part of minimum payment, bottomed at 1 yuan and capped at 2500 yuan.			Providing bill
Handling charge of reproduction of account statement	——	It is free of charge within 12 months after the requesting day.			——
Handling charge for reading transaction receipt	——	Temporarily free of charge			——
Handling fee of foreign exchange cashing	Transfer	It is charged at the rate of 1% of the transaction amount			Providing bill
Commission Fee	Transfer	The handling charge is charged according to the amount and days of using the credit, and the annual handling charge is 6.09%—8.7%			Providing bill

网银业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
USBKEY 工本费	现金或转账	首次发放暂免，换发 30 元 / 个	市场调节价	1、《瑞丰银行网上银行业务管理办法》（瑞丰银行[2013]154号） 2、《关于调整我行电子银行收费标准的通知》（[2015]787号）	提供收费凭证

保管箱业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
挂失	现金或转账	10元/次	市场调节价	1、瑞丰银行《关于印发代保管业务收费标准的通知》（瑞丰银行2011年6月28日红头通知）	提供收费凭证
换锁		300元/具			
破箱		大众箱500元/次，宽体箱1000元/次，特种箱2000元/次。			

Internet banking business					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Production cost of USBKEY	Cash or transfer	It is temporarily free of charge for first issuance, and replacing the USBKEY will be charged 30 yuan each.	Market-adjusted price	1.Measures for The Bank of Ruifeng on Online Banking Business (Rui Feng Yin Hang [2013] No. 154) 2.Notice on Adjusting the Charging Standard of E-banking of Our Bank ([2015] No. 787)	Providing charge receipt

Safe deposit box business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
report the loss	Cash or transfer	10 yuan/time	Market-adjusted price	1. Notice of The Bank of Ruifeng on Printing and Issuing the Charging Standard of Custody Service (Bank of Ruifeng red tape notice on June 28, 2011)	Providing charge receipt
Change the lock		300 yuan for each lock			
Break the box		Common box: 500 yuan/time, wide body box: 1000 yuan/time, special box: 2000 yuan/time			

国际业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
汇出汇款	转账	汇款金额的 ¥ 50 ≤ 1‰ ≤ ¥ 1000 或汇款金额的 \$ 10 ≤ 1‰ ≤ \$ 160	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011] 523号）	提供收费凭证
汇出汇款修改		¥ 100/ 笔或 \$ 16/ 笔			
汇出汇款退汇		¥ 100/ 笔或 \$ 16/ 笔			
汇出汇款 全额到帐		按代理行费用照实收取			
汇入汇款退汇		¥ 200/笔或 \$ 32/笔（受益人主动拒收汇款时，可向受益人收取或内扣；找不到收款人向汇出行退汇时，内扣）			
汇入汇款转汇		¥ 100/ 笔或 \$ 16/ 笔，内扣，转汇同城他行或代理行，此项费用免收。			
光票托收		托收金额的 ¥ 50 ≤ 1‰ ≤ ¥ 1000 或托收金额的 \$ 8 ≤ 1‰ ≤ \$ 160			

International business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Outward remittance	Transfer	¥50≤1‰≤¥1000 of the remittance amount or \$10≤1‰≤\$160 of the remittance amount	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Changing the outward remittance		¥100/transaction or \$16/transaction			
Reexchange of outward remittance		¥100/transaction or \$16/transaction			
The full amount of outward remittance arrives at the account		It will be charged according to the charges of the agent bank.			
Reexchange of inward remittance		¥200/transaction or \$32/transaction (When the beneficiary refuses to accept the payment, it can be charged from the beneficiary or deducted from the inside; when the bank can not find the receiver and return remittance to the remitting bank, it will be deducted from the inside)			
Inward remittance transfer		¥100/transaction or \$16/transaction, it will be deducted from the inside. When it is transferred to other banks or agency bank in the local city,free of charge.			
Clean collection		¥50≤1‰≤¥1000 of the collection amount \$8≤1‰≤\$160 of the collection amount			

国际业务类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
买入光票	转账	票面金额的 ¥ 50 ≤ 7.5‰ 或票面金额的 \$ 8 ≤ 7.5‰	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011] 523号）	提供收费凭证
旅行支票托收		托收金额的 ¥ 50 ≤ 1‰≤ ¥ 1000 或托收金额的 \$ 8 ≤ 1‰≤ \$ 160			
兑付旅行支票		兑付金额的 ¥ 50 ≤ 7.5‰ 或兑付金额的 \$ 8 ≤ 7.5‰			
退票		¥ 50/ 笔或 \$ 8/ 笔			
代售旅行支票		旅行支票票面金额的 0.5-1%			
查询 / 催收		¥ 100/ 笔或 \$ 16/ 笔（系我行责任免收，国外银行费用按实收取）			
外币携带证		¥ 20/ 笔			
存款证明		¥ 200/ 笔			

International business					
Chargeable item	Charging method	Charging standard	Pricing mode	Charge basis	Remark
Purchase clean bills	Transfer	¥50≤7.5‰ of the amount of par value \$8≤7.5‰ of the amount of par value	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Traveler's check collection		¥50≤1‰≤¥1000 of the collection amount \$8≤1‰≤\$160 of the collection amount			
Cash the traveler's check		¥50≤7.5‰ of the cashing amount \$8≤7.5‰ of the cashing amount			
Return the bill		¥50/transaction or \$8/transaction			
Commission sale of traveler's check		0.5-1% of the amount of par value of traveler's check			
Inquiry/ collection		¥100/transaction or \$16/transaction (free of charge if it's our fault. The charge of foreign banks will be charged on the actual costs occurred.)			
Foreign currency holding certificate		¥20/transaction			
Certificate of deposit		¥200/transaction			

国际业务（邮电费）					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
邮费	转账	按实收取	市场调节价	《瑞丰银行外汇业务服务价格管理办法》（瑞丰银行[2011]523号）	提供收费凭证
电报费					
1、国内		¥10/笔或\$2/笔			
2、港澳台地区		¥80/ 笔或\$13/ 笔			
3、国外		¥150/ 笔或\$24/ 笔			
快邮费		按实收取			

代售贵金属					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
代售贵金属	转账	代理销售/回购投资金手续费根据产品类型和买卖类型分别计费,代理销售工艺金类手续费根据产品类型和合作公司分别计费。	市场调节价	双方合作协议	开具统一发票

International business (Postage)					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Postal fee	Transfer	It will be charged on the actual costs occurred.	Market-adjusted price	Measures of the Bank of Ruifeng for Service Price of Foreign Exchange (Rui Feng Yin Hang [2011] No.523)	Providing charge receipt
Cable charge					
1. Domestic business		¥10/transaction or \$2/transaction			
2. Hong Kong, Macao and Taiwan regions		¥80/transaction or \$13/transaction			
3. Foreign business		¥150/transaction or \$24/transaction			
Express mail fee		It will be charged on the actual costs occurred.			

Precious metals sold on commission					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Precious metals sold on commission	Transfer	The handling charge of selling or buying back investment gold on commission will be charged respectively according to the product type and the business type. The handling charge of selling craft gold on commission will be charged respectively according to the product type and the cooperative corporation.	Market adjusted price	Bilateral cooperation agreement	Issue uniform invoice

短信通知类					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
账户金额变动短信通知服务费	转账	1.客户签约多个手机号,第一个签约手机号免费,每新增签约一个手机号,按2元/账户/月标准收费。 2.客户通过丰收互联自主或柜面申请开通短信按2元/账户/月的标准收取短信服务费,功能开通成功后当月实时生效,并于开通后次月始按月收取短信服务费,客户如有多个账户均需开通本功能的,须每个账户分别开通与收费。	市场调节价	1.《关于推广小额资金变动消息通知服务的通知》(瑞丰银行[2020]67号) 2.《关于小额资金变动短信通知服务自主开通功能上线的通知》零售金融部(2021)312号、《转发关于新增小额资金变动短信发送策略的通知》零售金融部(2024)227号 运营管理部(2024)207号	

ETC					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
ETC发行服务费	现金或转账	1.ETC设备新安装:130元/套(其中:OBU:120元/个,CPU卡:10元/张) 2.ETC设备遗失补办:130元/套(其中:OBU:120元/个,CPU卡:10元/张) 仅对遗失部分进行收费 3.ETC设备破损补换(人为原因):130元/套(其中:OBU:120元/个,CPU卡:10元/张) 仅对破损部分进行收费	市场调节价	《关于调整ETC发行服务费的通知》(零售金融部[2023]43号)	提供收费凭证

代理业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
代理其他金融机构产品手续费	转账	双方合作协议	市场调节价	双方合作协议	

撮合业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
居间服务费	转账	双方合作协议	市场调节价	双方合作协议	

SMS notification class					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
SMS notification service fee for account amount change	Transfer	1.Customers sign up for more than one mobile phone number, and the first one is free. For each new mobile phone number signed, it will be charged according to the standard of 2 yuan / Account / month 2.The customer will be charged a short message service fee of 2 yuan/account/month for self-opening SMS through Harvest Internet or at bank outlets shall. After the function is successfully activated, it will take effect immediately in the month, and the SMS service fee will be charged monthly from the next month after the activation. If this function needs to be activated, each account must be activated and charged separately.	Market-adjusted price	1.«Notice on the promotion of small amount fund change information notification service»(Rui Feng Yin Hang [2020] No.67) 2.«Notice on the Launch of the Self-Opening Function of the SMS Notification Service for Small Amounts of Funds Changes»(Ministry of Retail Finance [2021] No. 312) 、«Circular on Forwarding the Notice Regarding the New SMS Delivery Strategy for Small-Amount Fund Changes»Retail Finance Department Document No. 227 [2024] Operations Management Department Document No. 207 [2024]	

ETC					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
ETC distribution service fee	Cash or transfer	1.New installation of ETC equipment: 130 yuan/set (of which: OBU: 120 yuan/piece, CPU card: 10 yuan/piece) 2.Replacement for lost ETC equipment: 130 yuan/set (of which: OBU: 120 yuan/piece, CPU card: 10 yuan/piece)Only charge for missing parts 3.Replacement of damaged ETC equipment(human causes): 130 yuan/set (including: OBU: 120 yuan/pc, CPU card: 10 yuan/p-c)Charge only for damaged parts	Market-adjusted price	《Notice on Adjust-ment of ETC Distribution Service Fee 》(Retail Finance Department [2023] No.43)	Providing charge receipt

Agency business					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Handling fees for products of other financial institutions	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Matching business					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Intermediary fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

监管账户服务费					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
监管费	转账	双方合作协议	市场调节价	双方合作协议	

理财直接融资工具					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
发行服务费	转账	双方合作协议	市场调节价	双方合作协议	

债权融资计划					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
承销费	转账	双方合作协议	市场调节价	双方合作协议	

代理推介业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
推介费	转账	双方合作协议	市场调节价	双方合作协议	

理财业务					
收费项目	收费方式	收费标准	定价形式	收费依据	备注
理财产品管理费	转账	双方合作协议	市场调节价	双方合作协议	

Regulatory account service fee					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Supercision fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Direct financing tools for financial managemengt					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Issue service charge	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Debt financing plan					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
underwriting fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Referral service					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
referral fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

Wealth management business					
Chargeable item	Type of charge	Charging standard	Pricing mode	Charge basis	Remark
Wealth management product management fee	Transfer	Bilateral cooperation agreement	Market-adjusted price	Bilateral cooperation agreement	

生效日期:2026年10月20日