



通知 | 2021 年 9 月 15 日

## 关于降低小微企业支付手续费的通知

尊敬的客户:

Dear Valued Customer,

为贯彻落实国务院关于降低小微企业和个体工商户支付手续费工作部署，人民银行、银保监会、发展改革委、市场监管总局联合推出降费措施，进一步引导金融机构向实体经济让利，降低市场主体经营成本，优化实体经济发展环境。现将我行针对小微企业减费让利的具体举措公布如下。自 2021 年 9 月 30 日起：

In order to implement the State Council's work on reducing the payment fees for small and micro enterprises (SMEs) and individual industrial and commercial households, the People's Bank of China (PBOC), the China Banking and Insurance Regulatory Commission (CBIRC), the National Development and Reform Commission (NDRC), and the State Administration for Market Regulation (SAMR) jointly launched fee reduction measures to further guide financial institutions to surrender part of the profits to the real economy, reduce the operating costs of market enterprises, and optimize the development environment for real economy. We now announce the following specific measures for the reduction of fees for SMEs. From Sep 30, 2021:

(1) 降低银行账户服务收费

To reduce bank account service charges

我行无开户费及账户年费收费项目。

We do not charge account opening fee and account annual fee.

我行对小微企业免收全部人民币单位结算账户管理费，有效期至 2024 年 9 月 30 日。

We will not charge account maintenance fee to all RMB settlement accounts for SMEs until Sep 30, 2024.

(2) 降低人民币转账汇款手续费

To reduce RMB transfer and remittance processing fees

对小微企业通过柜台渠道进行的单笔 10 万元（含）以下的对公跨行转账汇款业务，

我行将按照现有政府指导价标准的 9 折实行优惠，优惠期至 2024 年 9 月 30 日。

For SMEs' inter-bank fund transfer over counter, a single transaction of less than RMB 100,000 (inclusive) will enjoy 10% discount based on the existing government-guided price standard, effective till Sep 30, 2024.

具体收费为 The specific charges are:

付款金额 Transaction amount	收费 Charge
1 万元以下（含 1 万元） Less than RMB 10,000 (inclusive)	收费 4.5 元每笔 RMB 4.5 per transaction
付款金额 1 万—10 万元（含 10 万元） RMB 10,000 – 100,000 (inclusive)	收费 9 元每笔 RMB 9 per transaction

(3) 取消部分票据业务收费

To cancel some check/draft related business charges

我行对所有企业取消收取支票工本费、挂失费。

We will waive manual check fee and loss report fee for all enterprises.

如需进一步信息，请联系花旗客户服务热线 8008201268 或您的客户经理。

If you have any further queries, please contact Citiservice Hotline 800-820-1268 or your relationship manager.

顺祝 商祺!

Best regards,

花旗银行 (中国) 有限公司

Citibank (China) Co., Ltd.