

慈溪农村商业银行服务价格标价表

二、银行卡业务

一、借记卡 Debit Card				
序号 SEQUE NCE	服务项目 ITEMS	服务价格（市场调节价）PRICES (MARKET ADJUSTED)	文件依据 BASED ON	备注 REMARKS
1	年费 Annual Fee	10元/年（联名卡）RMB10 Per Year (Co-Branded Card)	《浙江农商银行系统丰收借记卡业务管理办法》、《浙江农商银行系统丰收借记卡章程》、《宁波慈溪农村合作银行丰收慈客隆借记联名卡章程》、中国人民银行办公厅《关于进一步做好农民工银行卡特色服务工作的通知》（[2006]293号）、行长室请示 According to relative rules	普通借记卡目前免收 Waived For Standard Debit Card
2	挂失手续费 Lost Report Fee	10元/笔 RMB10 Per Item		密码挂失免费 Waived For Password Lost Report, 智能柜员机上目前免费 Waived on ITM
3	卡片工本费 Card Cost	普通借记卡10元/张，定制借记卡30元/张（2025年1月1日起） Standard Debit Card For RMB10 Per Card, Customized Debit Card For RMB30 Per Card (Starting from January 1st, 2025)		普通借记卡目前免收 Waived For Standard Debit Card
4	系统内异地取现及转账付出 Cross-Region Withdrawal (Transfer Out) Within Rural Financial System	按取现或转账金额的0.5%收取，最低1元，最高50元 At 0.5% Of Withdrawal Or Transfer Amount With Minimum Of RMB1 And Maximun Of RMB50		目前免收 Waived
5	系统内异地存款及转账存入 Cross-Region Depoist (Transfer In) Within Rural Financial System	按存款或转账金额的0.5%收取，最低1元，最高50元 At 0.5% Of Deposit Or Transfer Amount With Minimum Of RMB1 And Maximun Of RMB50		目前免收 Waived
6	同城跨系统自助设备取现 Intra-city Cross-Systems Withdraw At ATMs	2元/笔 RMB2 Per Item		目前免收 Waived
7	异地跨系统自助设备取现 Cross Regions And Cross-Systems Withdrawal At ATMs Cross Regions	2元/笔+取现金额的0.5%收取，最低3元，最高52元 RMB2 Per Item Plus 0.5% Of Withdrawal Amount With Minimum Of RMB3 And Maximun Of RMB52		目前免收 Waived
8	境外通过银联网络ATM取款交易手续费 Service Charge For ATM Withdrawal Via Unionpay Outside China	12元/笔+取现金额的1%收取，最低13元 RMB12 Per Item Plus 1% Of Withdrawal Amount With Minimum Of RMB13		每卡每月前3笔免收费用，澳门地区每卡每月10笔（不含）以上按标准收费 Free of charge for first three transations per card per month. More than 10 items per card per month according to the standard fees in MACAO.
9	农民工卡取款手续费 Rural Migrant Workers Card Withdrawal Charge	按取款金额0.8%，最低1元，最高20元 At 0.8% Of Withdrawal Amount With Minimum Of RMB1 And Maximun Of RMB20		
10	借记卡跨行ATM转账手续费 Interbank Transfer Fee At ATMs	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%收取，最低5元，最高50元 Transfer Intra- City: At RMB3 Per Item For Trasfer Amount Less Than RMB 10000; At RMB5 Per Item for Transfer Amount between RMB 10000 To 50000;AT RMB8 Per Item For Transfer Amount Between RMB50000 To 100000; At RMB10 Per Item For Transfer Amount Above RMB100000. Transfer Cross Regions: At 1% Of Transfer Amount With Minimum Of RMB5 And Maximun Of RMB50		目前免收 Waived
二、信用卡 Credit Card				
序号 SEQUE NCE	服务项目 ITEMS	服务价格（市场调节价）PRICES (MARKET ADJUSTED)	文件依据 BASED ON	备注 REMARKS
1	年费 Annual Fee	金卡：主卡80元/年，副卡40元/年 普通卡：主卡40元/年，副卡20元/年 台融卡：白金卡1888元/卡，专属卡40元/卡 Golden Card: RMB80 Per Year For Principal Card, RMB40 Per Year For Supplementary Card. Normal Card: RMB40 Per Year For Principal Card, RMB20 Per Year For Supplementary Card. Taiwan Financial Card: RMB1888 Per Year For Platinum Card, RMB40 Per Year For Exclusive Card.	《浙江农商银行系统丰收信用卡业务管理办法》 According to relative rules	目前免收 Waived
2	违约金 Penalty	按最低还款额未还部分5%收取，最低1元，最高2500元 At 5% Non-repayment Part Of Minimum Payment, With Minimun Of RMB1 And Maximun Of RMB2500 分期付款提前还款的（利息分期收取），按剩余分期金额中未偿还本金的3%收取违约金 Prepayment by installment(fee paid by installment), At 3% outstanding principal in installment amount		
3	补发新卡工本费 Card Replacement And Issuing Fee	10元/张 RMB10 Per Card		目前免收 Waived
4	跨行ATM取现 Interbank Withdrawal At ATMs	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%收取，最低13元 Intra- City: RMB2 Per Item, Cross Regions: RMB2 Per Item Plus 0.5% Of Withdrawal Amount With Minimum Of RMB3 And Maximun Of RMB 52. Overseas: RMB12 Per Item Plus 1% Of Withdrawal Amount With Minimum Of RMB13		目前免收 Waived
5	跨行ATM转账 Interbank Transfer At ATMs	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 境内异地：转出卡按1%收取，最低5元，最高50元 Transfer Intra-city: At RMB3 Per Item For Trasfer Amount Less Than RMB 10000; At RMB5 Per Item For Transfer Amount between RMB 10000 To 50000;Transfer Cross Regions: At 1% Of Transfer Amount With Minimum Of RMB5 And Maximun Of RMB50		目前免收 Waived
6	挂失手续费 Lost Report Fee	20元/笔 RMB20 Per Item		公务卡免费 Civil service card Waived
7	调阅签购单手续费 Retrieval Purchase Paper Fee	境内：10元/份 Domestic: RMB10 Per Item 境 外：50元/份 Overseas: RMB50 Per Item		交易确为他人冒用或记账错误，则免收 Waived When Transaction Is Made By Illeagl Use Or Mistaken
8	系统内异地取现及转账付出 Cross-Region Withdrawal (Transfer Out) Within Rural Financial System	按取现或转账金额的0.5%收取，最低1元，最高50元 At 0.5% Of Withdrawal Or Transfer Amount With Minimum Of RMB1 And Maximun Of RMB50		目前免收 Waived
9	系统内异地存款及转账存入 Cross-Region Depoist (Transfer In) Within Rural Financial System	按存款或转账金额的0.5%收取，最低1元，最高50元 At 0.5% Of Deposit Or Transfer Amount With Minimum Of RMB1 And Maximun Of RMB50		目前免收 Waived
10	补制对账单手续费 Supplementary Statement Processing Fee	10元/份（自索取日起前十二个月内免费） RMB10 Per Serving （Free Within 12 Months From The Date Of Request)		
11	境外ATM查询手续费 Overseas ATM Inquiry Service Fee	2元/笔 RMB2 Per Item		目前免收 Waived
12	特约商户刷卡手续费 Merchant credit card fee	贷记卡扣率标准不低于0.60%；借记卡扣率标准不低于0.405%、单笔封顶20元；优惠类商户贷记卡扣率标准不低于0.468%，借记卡扣率标准不低于0.39%，单笔封顶15.6元（优惠期限至2027.9.29） Credit card no less than 0.60pct;Debit card no less than 0.405pct,maximum of RMB20 per item;preferential merchant credit card no less than 0.468pct,debit card no less than 0.39pct,maximum of RMB15.6 per item. (Until September 29, 2027)		中国人民银行杭州中心支行 浙江银保监局 浙江省发展改革委员会 浙江省市场监管转发《关于降低小微企业和个体工商户支付手续费的通知》的通知》（杭银发〔2021〕88号）、《关于调整小微企业和个体工商户有关银行卡业务手续费的函》（银联函〔2021〕32号）、《宁波市银行卡刷卡手续费价格的同业约定》 According to relative rules

