Personal Banking Standard Fees and Commissions

零售业务收费标准

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1. Standard transactions and services
日常交易和服务

1.1 Current Accounts 活期账户

Account opening/closing 账户开立/关闭	Free of charge		免费
Account maintenance fee 账户管理费	Free of charge		免费
(Dormant account*) (不动户)	200	EUR	per year
Account maintenance fee for small balance account * 小额账户管理费	15	EUR	per account per quarter

*A fee of 200 euro will be charged on a yearly basis for customers with no transaction in all accounts for over 36 months.
*超过 36 个月没有交易的客户将按年收取 200 欧元的账户管理费。

*A fee of 15 euro (or equal) will be charged on a quarterly basis for accounts with balance less than 100 euro.
*余额少于 100 欧元（或等值）的账户将按季度收取 15 欧元的账户管理费。

1.2 Account Statements 银行对账单

Paper-free 电子渠道	Free of charge 免费		
Mailing 邮寄	5	EUR	per statement

1.3 Bank Certificate 银行证明

Deposit certificate 存款证明	50	EUR

1.4 Other Services 其他服务

Enquiry for specific payment orders 交易查询			
within the last 12 months 一年内的交易查询	20	EUR	per payment order
within 1-2 years 1-2 年内的交易查询	50	EUR	per payment order
over 2 years 超过 2 年的交易查询	100	EUR	per payment order
Corrects, cancellation, queries for specified payment 交易修改，取消，查询费	20	EUR	
Foreign exchange 外币兑换	Free of charge	免费	
Postage charge 邮寄费	10 40	EUR / In the Netherlands EUR/ Out of the Netherlands	
Cable fee 电报费	20	EUR	per swift

2. Overview of transfer costs
转账交易费用

2.1 Transfers – Outward Remittance 转账 – 汇出汇款

Within SEPA countries 在 SEPA 地区内	Free of charge 免费
Outside SEPA countries or in foreign currency 在 SEPA 国家外或外币汇款	0.40% per payment min. 10 euro – max. 100 euro
Urgent payment (non-SEPA countries) 加急汇款（非 SEPA 地区）	0.40% per payment min. 10 euro – max. 100 euro plus urgent fee 25 euro

2.2 Transfers – Inward Remittance 转账 – 汇入汇款

Inward remittance transfer 汇款入账	Free of charge 免费
Return remittance 退汇	15 EUR per swift

3. Internet Banking
网上银行

3.1 Bank of China Internet Service 中国银行网银服务

Internet Banking opening 开立网上银行	Free of charge	免费
E-token request 电子令牌申请	5	EUR
E-token lost 电子令牌挂失	5	EUR
Reset username 用户重置	5	EUR
Reset password 密码重置	5	EUR