

南洋商業銀行有限公司

人民幣業務附加說明

Nanyang Commercial Bank, Limited

Supplemental Information On  
Renminbi Services

 NCB 南洋商業銀行



謹請同時參照本行的《零售銀行服務一般說明》

## 一般開戶說明

- 接受持有本行認可之有效身份證明文件的個人客戶申請開立人民幣相關賬戶(包括儲蓄賬戶、綜合貨幣儲蓄賬戶及往來賬戶(前述三項只適用於個人客戶)/商業儲蓄賬戶(人民幣)、商業綜合貨幣儲蓄賬戶(人民幣)及商業往來賬戶(人民幣等)(前述三項只適用於企業客戶)(本行或需影印有關文件副本留存)。其他客戶可根據適用法律法規及本行的規定開立人民幣相關賬戶。
- 若客戶同時並分別以香港居民和非香港居民身份在本行持有任何賬戶,本行可隨時不給予事先通知而結束或暫停客戶操作相關賬戶。本行恕不負責由此導致的任何損失或引起的任何申索。
- 因涉及外匯買賣投資,本行有權不接受未成年人士開戶。
- 客戶須閱讀本行現時之《服務條款》及人民幣相關賬戶之規則,表示明白及接受,並填寫及簽署開戶及其他有關文件(包括制作印鑑式樣及存摺隱形印鑑等)。
- 本行可能設有最低開戶金額要求,詳情請向本行職員查詢。
- 本行有權拒絕開立賬戶或提供任何或所有人民幣服務而無須給予任何解釋。

## 1. 綜合貨幣儲蓄賬戶(只適用於個人客戶) / 商業儲蓄賬戶(人民幣)及商業綜合貨幣儲蓄賬戶(人民幣)(只適用於企業客戶)

### 1.1 開戶

- 於有關手續完成後,本行將向客戶提供賬戶結單或客戶獲發存摺一本(存摺只適用於個人客戶)。

### 1.2 運作

- 個人賬戶持有人可於營業時間內,隨時到本行之分行,辦理人民幣提存及轉賬至本行其他人民幣賬戶。
- 如不涉及香港與內地之間的人民幣資金調撥,客戶可以辦理本行內的同名/不同名賬戶轉賬。
- 客戶直接提存人民幣現鈔,需經本行同意,並須按本行釐定準則繳付手續費。
- 客戶要求提取人民幣現鈔,須視乎本行付款分行實際庫存情況或作預約安排提取。
- 本行可規定兌換交易的截止時間,並可於指定時間後,不提供港幣及/或其他貨幣與人民幣直接的兌換交易。
- 客戶的港幣及/或其他貨幣之人民幣兌換交易不受限額限制,惟本行有權但無義務接受有關申請。
- 若賬戶結餘為零,本行可主動結束該賬戶而不作通知。
- 若賬戶連續在較長一段時間內(由本行決定,現為2年),沒有主動敘做存入或支付款項交易,本行有權視之為不動戶,在客戶恢復賬戶活動前,本行將對其進行特別管理(如限制交易、停計利息等)或收費。

### 1.3 收費及利息計算準則

- 若開戶不足三個月結清者，本行有權收取手續費。
- 人民幣儲蓄利率會因應市場變化而作出調整，本行不作預先通知。
- 利息以每日存款餘額計算，每月結息一次。
- 計算利息時，計算至小數點後2個位結息，小數點後2位不捨棄，累計滿足進位後結息。(日圓計算至元位結息，小數點後不捨棄，累計滿足元位進位後結息)。
- 利息計算公式：每日餘額 × 當日本行訂定的人民幣儲蓄利率 ÷ 360日
- 若遇賬戶結清，利息一般將截計至結清賬戶日前一天。有關利息計算安排詳情，請與本行職員查詢。
- 賬戶內人民幣存款若低於本行所訂的最低存款餘額，則該存款不計給利息。
- 各類人民幣提、存交易，本行有權收取額外之交易費。
- 本行有權收取賬戶管理費，詳細收費準則，請參閱本行之收費表。

## 2. 往來賬戶(只適用於個人客戶) / 商業往來賬戶(人民幣) (只適用於企業客戶)

### 2.1 運作

- 香港居民個人客戶的人民幣支票在內地之使用只限用於廣東省內支付消費性支出。
- 非香港居民的人民幣支票不可以內地使用。
- 使用人民幣支票須遵守不時生效的每張支票及/或每日的限額(若有)。
- 可存入人民幣往來賬戶內的金額會設定不時生效的上限(若有)。
- 本行有權將您於儲蓄賬戶及綜合貨幣儲蓄賬戶(前述兩項只適用於個人客戶) / 商業儲蓄賬戶(人民幣)及商業綜合貨幣儲蓄賬戶(人民幣) (前述兩項只適用於企業客戶)內的所有或任何人民幣金額轉入您的往來賬戶(只適用於個人客戶) / 商業往來賬戶(人民幣) (只適用於企業客戶)，以支付向本行兌付的人民幣支票，並將徵收費用。
- 退票將徵收費用。
- 往來賬戶 / 商業往來賬戶(人民幣)可能計付利息。
- 儲蓄賬戶、綜合貨幣儲蓄賬戶及往來賬戶(前述三項只適用於個人客戶) / 商業儲蓄賬戶(人民幣)、商業綜合貨幣儲蓄賬戶(人民幣)及商業往來賬戶(人民幣) (前述三項只適用於企業客戶)共用港幣及/或其他貨幣與人民幣之間兌換交易的交易限額(若有)。

### 2.2 收費計算準則

- 若往來賬戶開戶不足三個月結清者，本行有權收取手續費。
- 人民幣往來賬戶利率會因應市場變化而作出調整，本行不作預先通知。
- 各類人民幣提、存交易，本行有權收取額外之交易費。
- 本行有權收取往來賬戶 / 商業往來賬戶(人民幣)之賬戶管理費，詳細收費準則，請參閱本行之收費表。

### 3. 定期存款

#### 3.1 存款

- 客戶必需先開立定期一本通賬戶(只適用於個人客戶) / 商業定期存款賬戶(只適用於企業客戶)方可敘造定期存款，可申請辦理本行各類人民幣定期存款業務（請參閱本行有關宣傳簡章）。
- 本行或設有定期存款最低起存金額要求（請參閱本行有關宣傳簡章）。
- 客戶可於辦理定期存款時，向本行發出到期指示處理其本金及利息，例如：本金及利息續存、本金及利息轉入指定之同幣種儲蓄賬戶或綜合貨幣儲蓄賬戶(前述兩項適用於個人客戶) / 商業儲蓄賬戶(人民幣)或商業綜合貨幣儲蓄賬戶(人民幣)(前述兩項適用於企業客戶)等。到期日本行一般不作任何通知。
- 客戶可通過其於本行開立的儲蓄賬戶或綜合貨幣儲蓄賬戶(前述兩項只適用於個人客戶) / 商業儲蓄賬戶(人民幣)或商業綜合貨幣儲蓄賬戶(人民幣)(前述兩項只適用於企業客戶)調撥資金，以辦理定期存款，本行不接受客戶直接以現鈔作定期存款。
- 人民幣存款可能設有每戶/每筆金額上限，本行不接受辦理超逾金額上限之存款。

#### 3.2 收費及利息計算準則

- 計算利息時，計算至小數點後2個位入賬。
- 若本行同意客戶提取未到期定期存款，本行除有權不計付利息外，亦有權計收補償費用。
- 本行有權對人民幣定期存款交易收取手續費，有關費率請參閱本行之收費表。

### 4. 零存整付存款(只適用於個人客戶)

零存整付存款接受以人民幣及指定存款期開立，客戶可根據自身需要作出選擇。客戶亦可選擇供款金額及供款日，但存款不可少於本行規定的最低限額。詳情請向本行職員查詢。

零存整付存款手續完成後，本行會發出「定期存款通知書」，其內載有存入款項之有關紀錄，包括：存款目標金額、每期供款金額、每期供款日、總存期、到期日及利率等，客戶應即時檢查，若有不符，須即時向本行提出。

客戶於開立零存整付存款時，可設定以客戶於本行開立的賬戶自動扣賬供款，不接受以非本行賬戶扣賬供款。於存款到期日，有關存款及其利息將存入同一賬戶。若有關之預定供款日並非香港銀行營業日，客戶應提前一個香港銀行營業日供款或於扣賬賬戶備有足夠款項以作扣賬供款用。若預定供款日為月末最後一日且為星期六，有關款項將於該日的前一香港銀行營業日於扣賬賬戶扣除。

若客戶未能按時於預定供款日供款，則本行有權扣減利息。

### 5. 提款卡

人民幣相關賬戶客戶可憑本行發出的提款卡，透過自動櫃員機或指定電子媒體對已登記賬戶24小時進行查詢、轉賬至本行的另一賬戶及現金提款等交易。

### 5.1 申請

- 客戶可親自前往本行填寫有關之開戶申請表格，提供一個簽署印鑑以留作本行記錄後，交回本行。客戶亦可經個人網上銀行、手機銀行線上發起申請。
- 申請提款卡時，客戶除可登記一個主賬戶外，亦可登記其在本行開立的港幣儲蓄/往來賬戶或人民幣儲蓄/往來賬戶或綜合貨幣儲蓄賬戶(包含人民幣)作為附屬賬戶。每張卡最多可登記賬戶數量以本行不時修訂為準(須視提款卡類別而定)。客戶就其名下賬戶(包括單簽生效聯名賬戶)，最多可附掛於其名下的5張卡，唯客戶名下賬戶作為提款卡主賬戶時僅能附掛於1張提款卡。
- 本行會要求客戶出示充分的身份證明文件，在本行核實客戶身份及申請表上所填寫資料無誤並接納申請後，會發予客戶密碼通知函或由客戶即時設定提款卡密碼。
- 若所申請之提款卡未能即時發給客戶，該卡將郵寄予客戶(須視乎卡類別而定)。

### 5.2 運作

- 客戶可於貼有「銀通」或「銀聯」標誌的自動櫃員機辦理交易(須視乎卡類別而定)。
- 客戶可於貼有「易辦事」或「銀聯」標誌的商戶進行刷卡消費交易(須視乎卡類別而定)。
- 每個單簽生效聯名賬戶最多可獲發1張以該聯名賬戶作為主賬戶之提款卡。該單簽生效聯名賬戶的其他持有人可選擇將該聯名賬戶作為附屬賬戶附掛至其他提款卡。
- 所有提款卡包括新發卡或現有提款卡(港幣/人民幣)，以每張提款卡單獨計算交易限額(不論提款卡下掛的賬戶數目)，每張提款卡每日交易限額如下：
  - 每卡每日現金提現及轉賬至不同名戶口的最高限額

提款卡類別 <sup>註一</sup>	每卡每日最高限 <sup>註二</sup>	可調整之額度
普通提款卡(含南商簡易卡、預製卡)	20,000.00	客戶可自行調整每卡的交易限額(須為100的倍數，不得超過每日最高限額)
南商理財提款卡	30,000.00	
南商私人銀行提款卡	30,000.00	

\*轉賬至同名戶口包括本人作為主聯繫人的聯名賬戶，每日交易限額不設上限，支持港幣及人民幣轉賬。

註一：每卡每日最高限額會根據客戶所持有提款卡的類別而定。

註二：每卡每日最高限額以港幣計算，現金提現及轉賬至不同名戶口共用一額度。

- 刷卡消費之每日限額：  
透過「易辦事」、「銀聯」的刷卡消費之每卡每日限額為港幣50,000.00。客戶可持卡進行境外消費，與香港境內消費共用限額。若客戶需要關閉境

外消費服務，可至分行、提款卡熱線申請。

- 卡內轉賬每日限額：  
卡內登記的各賬戶之間的同幣值轉賬沒有限制。
  - 每一提款卡每次提款最多人民幣4,000元或人民幣2,500元(視乎自動櫃員機型號而定)，最少人民幣100元。
  - 在內地指定地點之自動櫃員機辦理之交易限額會有所不同，請參閱本行之宣傳簡章。
  - 境外自動櫃員機提款及交易限額：  
客戶於香港境外進行自動櫃員機提款前，需為其使用的提款卡啟動境外提款功能，以及設定其有效時期及上限（視乎地區、卡種及自動櫃員機網絡而定）。  
客戶項下每張提款卡的境外提款上限不可高於客戶該卡之每日現金提現限額。
- 提款卡有關之收費詳情，請參閱本行有關之收費表。

## 6. 匯款

### 6.1 委辦

- 只接受以電匯方式辦理。
- 匯款人必須為本行的客戶，在本行開立人民幣有關賬戶。匯款金額均自同名賬戶扣除。
- 本行可要求匯款人於委辦時提供認為必要之資料。

### 6.2 電匯

- 本行會按客戶“電匯申請書”上所提供資料，通過『環球銀行財務電訊協會(SWIFT)』的電腦網絡系統、電傳或電報形式，通知清算行或代理行，把款項轉收款銀行，再交付予收款人。
- 香港居民個人客戶委辦匯至內地的跨境人民幣匯款，收款人及匯款人必須為同一人。
- 委辦人民幣匯款，匯款金額若設定有金額上限，則本行不接受辦理超逾金額上限之匯款。

### 6.3 取消匯款或退匯

- 因匯款被取消或先前匯往香港以外地區的而被相關銀行退回的款項，只能存入原匯款人的人民幣有關賬戶，但本行為遵守香港金融管理局、清算行及任何其他監管機構的規則及條例另作處理的除外。
- 因香港以外地區外匯管制或其他限制導致被退匯及由此引起的任何額外費用或損失，由客戶承擔。

(上述各項收費及利率標準請參閱本行有關之收費表) 註釋：『本行』是指“南洋商業銀行有限公司”在香港的各分行。

Please also refer to our General Information.

### **General information on account opening**

- We accept the individual holding a valid identity certificate as recognized by us to open Renminbi related accounts (including Savings Account, Multi-currency Savings Account and Current Account (the aforementioned 3 items are only applicable to individual customers) / Business Savings Account (Renminbi), Business Multi-currency Savings Account (Renminbi) and Business Current Account (Renminbi) (the aforementioned 3 items are only applicable to corporate customers) etc.) (photocopies of relevant documents may be taken and kept by us for the record). Other customers may open related Renminbi accounts according to the applicable laws and regulations and our rules.
- If you at the same time maintain the accounts with us as respectively being both Hong Kong and non-Hong Kong resident, we may at any time and without giving any prior notice close or suspend the relevant accounts. We should not be liable for any loss resulted therein or any claim arising therefrom.
- Since our services involve foreign exchange transaction, we have the right to decline an application by a minor.
- You have to read our current “Conditions for Services” and rules for Renminbi related accounts, indicate your understanding and acceptance, and complete and sign the account opening and other relevant documents (including giving us your specimen signature for record and a black light signature in the passbook).
- We may set a minimum initial balance for account opening purpose. Please inquire with our staff for details.
- We are entitled to decline the opening of an account or the provision of any or all Renminbi services without giving you any reason.

### **1. Multi-currency Savings Accounts (only applicable to individual customers) / Business Savings Account (Renminbi) and Business Multi-currency Savings Account (Renminbi) (only applicable to corporate customers)**

#### **1.1 Account opening**

The Bank will provide you with statement of account or a passbook (passbook is only applicable to individual customers) may be issued to you upon completion of the relevant procedures.

#### **1.2 Operation**

- Individual account holder may effect Renminbi withdrawal, deposit and transfer to



other Renminbi accounts with us during business hours at our branches.

- If no Renminbi funds transfer between Hong Kong and the Mainland is involved, customers is allowed to conduct fund transfer between the accounts under the same or different name in the bank.
- Direct withdrawal and deposit of Renminbi notes is subject to our consent and a handling charge is payable according to the guidelines prescribed by us.
- Your request for withdrawal in Renminbi notes is subject to availability of notes in the relevant office or prior appointment.
- We may set a cut-off time for exchange transaction and may decline the exchange between Hong Kong dollars and/or other currencies and Renminbi after our designated time.
- Exchange between Hong Kong dollars and/or other currencies and Renminbi by you has no amount limit. However, we may but are not obliged to accept the exchange application.
- Where the balance of an account is zero, we may close the account without notifying you.
- Where you have not effected any deposit or withdrawal for a long period of time (to be determined at our sole discretion, currently two years), we may regard the relevant account as inactive and carry out special administrative procedure (such as restricting transactions, stop computing interest, etc) or impose charges in relation to such an account before any activity is resumed by you.

### 1.3 Guidelines relating to fees and computation of interest

- Where an account is closed in less than three months after its opening, we may impose a handling fee.
- We will not give prior notice of any change in Renminbi savings interest rates, which may vary according to the market conditions.
- Interest will accrue on account balance on a daily basis and be credited to the account each month.
- Computation of interest on account balance will be truncated to 2 decimal places. The remaining interest will be accumulated and is credited to accounts when it is equal to one cent (for Japanese Yen, the remaining interest will be accumulated and is credited to accounts when it is equal to one yen).
- Formula for interest computation for accounts: Daily balance savings interest rate for Renminbi prescribed by us on that day  $\div$  360 days.
- In case of closure of an account, generally interest will be calculated and accrued up to the day preceding the day on which the account is closed. For details of interest calculation arrangement, please consult our staff.
- No interest will accrue on the balance of Renminbi in your account which does not

meet the minimum balance requirement.

- We are entitled to charge additional transactional fees for each transaction, withdrawal or deposit of Renminbi.
- We are entitled to charge an account management fee for your account. Please refer to our Schedules of Charges for details of the fee.

## **2. Current Accounts (only applicable to individual customers) / Business Current Account (Renminbi) (only applicable to corporate customers)**

### 2.1 Operation

- Renminbi cheque for Hong Kong residents can only be used to make payments of consumer spending in Guangdong province in the Mainland.
- Renminbi cheque for non-Hong Kong residents cannot be used to make payments in the Mainland.
- Renminbi cheque is subject to a limit, if any, per cheque and/or per day from time to time in force.
- Deposit into a Renminbi Current Account is subject to a limit, if any, from time to time in force.
- We may transfer all or any Renminbi funds in your Savings Account and Multi-currency Savings Accounts (the aforementioned 2 items are only applicable to individual customers) / Business Savings Account (Renminbi) and Business Multi-currency Savings Account (Renminbi) (the aforementioned 2 items are only applicable to corporate customers) to your Current Account (only applicable to individual customers) / Business Current Account (Renminbi) (only applicable to corporate customers) to pay Renminbi cheque presented to us and fees will be charged.
- Fees will be charged for dishonoured cheque.
- Interest may be paid on the credit balance in the Current Account / Business Current Account (Renminbi).
- The limit (if any) on Exchange between Renminbi and Hong Kong dollars or other currencies is shared between your Savings Account, Multi-currency Savings Accounts and your Current Account (the aforementioned 3 items are only applicable to individual customers) / Business Savings Account (Renminbi), Business Multi-currency Savings Account (Renminbi) and Business Current Account (Renminbi) (the aforementioned 3 items are only applicable to corporate customers).

### 2.2 Guidelines relating to fees

- Where a current account is closed in less than three months after its opening, we may impose a handling fee.
- We will not give prior notice of any change in Renminbi current interest rates,

which may vary according to market conditions.

- We are entitled to charge additional transactional fees for each transaction, withdrawal or deposit of Renminbi.
- We are entitled to charge an account management fee for your Current Account / Business Current Account (Renminbi). Please refer to our Schedules of Charges for details of the fee..

### **3. Fixed deposit**

#### 3.1 Deposit

- Customers must open a Time Deposit Account (only applicable to individual customers) / Business Time Deposit Account (only applicable to corporate customers) for placing time deposits. You may apply for Renminbi fixed deposit service(s) with us (please refer to our marketing leaflets).
- A minimum initial balance requirement may be set for fixed deposit. Please refer to our marketing leaflets for details.
- On making a deposit, you may give instructions for the disposal of principal and interest at maturity (for example, automatic rollover, transfer to designated Savings Accounts and Multi-currency Savings Accounts (the aforementioned 2 items are only applicable to individual customers) / Business Savings Account (Renminbi) and Business Multi-currency Savings Account (Renminbi) (the aforementioned 2 items are only applicable to corporate customers) etc.) with the same currency. No reminder of the maturity date will be sent.
- A deposit may be funded by transfer of fund from your Savings Account or Multi-Currency Savings Accounts (the aforementioned 2 items are only applicable to individual customers) / Business Savings Account (Renminbi) or Business Multi-currency Savings Account (Renminbi) (the aforementioned 2 items are only applicable to corporate customers) maintained with us. Cash will not be accepted for placing a deposit directly..
- A cap may be set for each transaction/account for a Renminbi deposit. Deposit exceeding the cap will not be accepted.

#### 3.2 Guidelines relating to fees and computation of interest

- Interest on deposit is truncated to 2 decimal places.
- If we permit early withdrawal, no interest will be paid, and compensation and charges will be deducted.
- We are entitled to charge a handling fee for Renminbi fixed deposit transaction. Please refer to our Schedules of Charges for the rates.

#### **4. Club Deposit (only applicable to individual customers)**

Club Deposit may be maintained in Renminbi currency and in designated deposit tenor in accordance with your needs and goals. You may also choose the deposit amount (subject to the prescribed minimum amount) and the date starting the instalments. Please consult our staff for details.

We will issue a “Deposit Confirmation” setting out the information about the Club Deposit, including: the target amount at maturity, amount for each instalment, instalment date, the deposit tenor, the maturity date and the interest rate etc. after setting up a Club Deposit. Please check the details promptly and let us know if there is any error.

You may arrange an autopay instruction to debit the deposit amount from your designated account maintained with us when setting up a Club Deposit. Payment from other banks shall not be accepted. Upon maturity, all the deposits and interests will be paid to the same designated account. If the instalment date is a non-business day in that month, you should make instalment or have sufficient funds in your designated account on the preceding business day. If the instalment date is scheduled on the last day of a month and falls on a Saturday, instalment will be debited from the designated account on the preceding business day.

If any instalment is not paid on time, we are entitled to deduct interest payable.

#### **5. ATM Card**

With a debit card issued by us, the holder of Renminbi related account may conduct account balance enquiry, transfer to another account with us and cash withdrawal through ATM or through designated electronic media 24 hours a day.

##### **5.1 Application**

- You may attend our office and fill in the account-opening application form, provide a specimen signature on our record and return the form to us. Application via Personal Internet Banking or Mobile Banking is available.
- When applying for an ATM card, you may, in addition to registering one principal account, register subsidiary accounts (such as a HKD Savings Account or Current Account or a Renminbi Savings or Current Account or a Multi-currency Savings Account (including Renminbi)) that you hold with us. The maximum number of accounts that you may register for each ATM card (depending on the card type) is subject to our revision from time to time. You may register any of your accounts under your name (including single-sign joint account) up to a maximum of 5 Cards, but only 1 card with account under your name as primary account will be issued.

- You are required to produce satisfactory identification document(s). Where we have verified your identity and the information provided in the application form and accepted your application, a sealed letter containing the password will be issued to you or you are required to set up your password for the ATM card immediately.
- If the ATM card applied for is not handed over to you immediately, it will be mailed to you (depending on the card type).

## 5.2 Operation

- You may use ATMs with the logo “JETCO” or “UnionPay” (depending on the card type).
- You may make purchase at the outlet bearing the “EPS” logo or “UnionPay” logo (depending on the card type).
- Only 1 ATM card with the same single-sign joint account as primary account will be issued. The other holders of joint account (single-sign joint account only) may use the account as sub-account in other ATM cards.
- The maximum daily transaction limit applicable to all new issued and existing ATM card (HKD/Dual Currency) for each ATM card will be calculated separately (regardless of the number of accounts registered under the ATM card) at the ATMs listed in the table below:
  - Maximum Daily Limit per Card for Cash Withdrawals and Transfers to Accounts under different name

ATM Card Category <sup>1</sup>	Maximum Daily Limit per Card <sup>2</sup>	Adjustable Amount
Regular ATM Card (including NCB Fast Cash Card, Pre-Embossed Card)	20,000.00	Customer can adjust the limit (must be in multiples of 100 but not exceed the maximum daily limit)
NCB Wealth Management ATM Card	30,000.00	
NCB Private Banking ATM Card	30,000.00	

\* Transfers to same-name Accounts, including joint accounts where the customer is the primary contact, have no daily transaction limit and support transfers in HKD and RMB.

### Remarks:

- 1 The maximum daily limit per card will be determined by the category of ATM card held by the customer.
  - 2 The maximum daily limit per card is calculated in HKD, and the limit is shared between cash withdrawals and transfers to accounts under different name.
- Daily limit for POS transactions :  
Daily maximum limit for “EPS” or “UnionPay” POS transaction is HKD50,000. Customers may use card for overseas POS transactions, and sharing the daily limit for POS transactions. Customers can deactivate the overseas POS transaction service through branches or ATM Card 24-hour Customer Service Hotline.

- Daily transfer(s) limit among registered account:  
No daily limit for transfer in same currency among registered accounts.
- For each card, the maximum cash withdrawal limit is CNY4,000 or CNY2,500 per transaction (depending on ATM model) while the minimum is CNY100 per transaction.
- Different limits may apply to designated ATMs in the Mainland, please refer to our marketing leaflets.
- ATM cash withdrawal outside Hong Kong and withdrawal limit:  
Prior to perform ATM cash withdrawal outside Hong Kong, customers are required to activate their ATM card in used, as well as to set up the valid day range and cash withdrawal limit (depending on region, card type and ATM networks). The maximum overseas withdrawal limit of each of the ATM card owned by customers must be lower than the daily cash withdrawal limit of the card.
- Please refer to schedules of charges for details of the service fees on ATM cards.

## **6. Remittance**

### **6.1 Authorization**

- We accept telegraphic transfer only.
- The payer must be our customer, and holds Renminbi related account with us. The amount to be remitted must be debited from the payer's Renminbi related account with us.
- We may have to require the payer to provide the information of the necessity.

### **6.2 Telegraphic Transfer**

- We shall act on the information provided by you and, through the computer network system of the Society of Worldwide Inter-bank Financial Telecommunication (SWIFT), facsimile or telegram, instruct the clearing bank or our correspondent bank to pay the funds to the beneficiary's bank which would then make available such funds to the beneficiary.
- For the Hong Kong resident individual account holder, when making cross border Renminbi telegraphic transfer to the Mainland, the beneficiary and payer must be the same person.
- If there is an upper limit for Renminbi telegraphic transfer, remittance exceeding the upper limit will not be accepted.

### **6.3 Canceling or returning remittance:**

- The funds returned from the related bank because the remittance is cancelled or funds have been returned from the outside of Hong Kong that have previously

been remitted to the outside of Hong Kong will only be credited to the remitter's Renminbi related account. We may otherwise deal with the returned funds to comply with the rules and regulations of the Hong Kong Monetary Authority, the clearing bank and any other authorities.

- The remitted funds maybe returned due to the foreign currency controls or other restrictions outside of Hong Kong and you shall be responsible for any extra costs or losses resulted.

Please refer to our Schedules of Charges for details of the standard fees and interest rates. "We" and "us" refer to the branches in Hong Kong of Nanyang Commercial Bank, Limited.

