

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

- 接受持有有效的香港身份證的個人客戶申請開立人民幣相關賬戶(包括人民幣儲蓄賬戶/外匯寶儲蓄賬戶(包含人民幣)及人民幣往來賬戶等)(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。
- 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，詳情請向本行職員垂詢。
- 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. 人民幣儲蓄賬戶/外匯寶儲蓄賬戶(包括人民幣)

1.1 開戶

手續完成後，本行或會發出存摺一本。

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。
- 指定商戶的賬戶持有機構，僅能以人民幣現金及/或債券轉讓及償還項下人民幣資金存入；人民幣存款可兌換為港幣，但港幣不能兌換為人民幣。
- 如不涉及香港與內地之間的人民幣資金調撥，客戶可以辦理跨銀行或本行內的同名/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之間的兌換交易。
- 港幣及/或其他貨幣與人民幣之兌換交易受不時生效的限額所限。如客戶超逾設定金額上限，本行有權不接受超逾之部份，或將超逾之部份以其他付款形式退回客戶。
- 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，每月底付息一次。
- 計算利息時，以四捨五入方式計算至小數點後2個位入賬。
- 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. 人民幣往來賬戶

2.1 運作

- 個人客戶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。
- 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)。
- 本行有權將您於人民幣儲蓄賬戶/外匯寶儲蓄賬戶(包含人民幣)內的所有或任何人民幣金額轉入您的人民幣往來賬戶，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。
- 人民幣往來賬戶可能計付利息。
- 人民幣儲蓄賬戶/外匯寶儲蓄賬戶(包含人民幣)及人民幣往來賬戶共用港幣及/或其他貨幣與人民幣之間兌換交易的交易限額(若有)。

2.2 收費及利息(如計付利息)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。
- 往來賬戶利息以每日存款餘額計算，每月底付息一次。
- 往來賬戶計算存款利息時，以四捨五入方式計算至小數點後2個位入賬。
- 往來賬戶利息計算公式：
每日餘額 × 當日本行訂定的人民幣往來賬戶利率 ÷ 360日
- 若遇往來賬戶結清，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。
- 往來賬戶內存款若低於本行所訂的最低存款餘額，則不計付利息。
- 各類人民幣提、存交易，本行有權收取額外之交易費。
- 本行有權收取人民幣往來賬戶之賬戶管理費，詳細收費準則，請參閱本行之收費表。

3. 定期存款

3.1 存款：

- 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人民幣儲蓄賬戶/外匯寶儲蓄賬戶(包括人民幣)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人民幣儲蓄賬戶/外匯寶儲蓄賬戶(包含人民幣)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，以四捨五入方式計算至小數點後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

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。詳情請向本行職員垂詢。

零存整付存款手續完成後，本行會發出「定期存款確認通知」，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. 中銀卡

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，或指定電子媒體，進行上述全部交易。

5.1 申請

- 須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。
- 申請中銀卡時，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/往來賬戶或外匯寶儲蓄賬戶(包含人民幣)作為附屬賬戶(不可超過兩個，須視中銀卡類別而定)。
- 本行會要求客戶出示充分的身份證明文件，在核實客戶身份及申請表上所填寫資料無誤並接納申請後，會即時發予客戶一封密封的密碼通知函，客戶須即時簽收。
- 客戶首次申請發卡時，不須即時繳付年費，有關費用將於稍後向客戶有關賬戶扣取。
- 若所申請之「中銀卡」未能即時發給客戶，該卡將於3-4個工作天內，寄往客戶有關主賬戶的登記地址。

5.2 運作

- 客戶可於貼有「」標誌、「銀通」、「銀聯」、「PLUS」或內地有「中銀通」標誌的自動櫃員機辦理交易(須視乎中銀卡類別而定)。
- 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(須視乎中銀卡類別而定)。
- 單簽生效聯名戶賬戶持有人可按其需要各自申請中銀卡，每個單簽生效聯名賬戶最多可獲發5張中銀卡，供5名聯名戶賬戶持有人使用。
- 每張中銀卡均具獨立卡號並壓印在卡面中央位置以作識別，至於卡內主賬戶號碼則壓印在卡面左下方位置供客戶參考。
- 如客戶持有以聯名戶作主賬戶的晶片式中銀卡並非為該聯名戶的首張發卡，在自動櫃員機或指定電子媒體的選擇交易賬戶畫面內，客戶可從首二個或首三個登記賬戶中選擇賬戶進行交易，視乎自動櫃員機或指定電子媒體是否支援晶片式中銀卡而定。
- 所有中銀卡包括新發卡或現有中銀卡(包括南洋商業銀行發出之南商財互通卡港幣賬戶部份)，以同一客戶計算(不論客戶持有的中銀卡數目)，每名客戶交易限額如下：
- 每日現金提現限額

客戶類別 ^{註二}	每日最高限額	可調整之額度
一般客戶	10,000.00 ^{註一}	10,000.00或20,000.00 ^{註一}
「好自在」綜合賬戶	20,000.00 ^{註一}	10,000.00或20,000.00 ^{註一}
南商理財晉富集	20,000.00 ^{註一}	10,000.00或20,000.00 ^{註一}
南商理財尊貴薈	30,000.00 ^{註一}	10,000.00、20,000.00 或 30,000.00 ^{註一}

註一：視乎交易幣值而定，每日最高限額以港幣或人民幣計算。

註二：指客戶項下所有單名及聯名賬戶中的最高服務層級。

- 刷卡消費及卡外轉賬之每日限額：
每日轉賬至卡外其他同幣值之賬戶，及「易辦事」、「銀聯」的刷卡消費之每日限額為港幣或人民幣50,000元。(視乎交易幣值而定)
- 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。
- 中銀卡有關之收費詳情，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。
- 個人客戶委辦匯至內地的跨境人民幣匯款，收款人與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關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 Hong Kong identity card to open Renminbi related accounts (including Renminbi savings account, multi-currency savings account (including Renminbi) and Renminbi current account, 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.
- 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. Renminbi savings accounts / Multi-Currency savings accounts (including Renminbi)

1.1 Account opening

A passbook may be issued 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.
- Designated business account holder may make deposit in Renminbi in cash and/or the proceeds from Renminbi bond transfer or payment, Renminbi deposit may be exchanged into Hong Kong dollars but not the other way round.
- If no Renminbi funds transfer between Hong Kong and the Mainland is involved, customers are allowed to conduct fund transfer between the accounts under the same or different name in the same or different banks.
- Direct withdrawal and deposit of Renminbi notes are 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 is subject to a limit as in force from time to time. We are entitled to reject any part of your transaction which exceeds or may exceed the limit, and return to you the excess by other mode(s) of payment.
- 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 at the end of each month.
- Computation of interest on account balance will be rounded to 2 decimal places.
- Formula for interest computation for accounts: $\text{Daily balance} \times \text{savings interest rate for Renminbi prescribed by us on that day} \div 360 \text{ days}$.
- 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. Renminbi current accounts

2.1 Operation

- Renminbi cheque for individual can only be used to make payments of consumer spending in Guangdong province 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 Renminbi savings account/Multi-Currency savings accounts (including Renminbi) to your Renminbi current account 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.
- The limit (if any) on Exchange between Renminbi and Hong Kong dollars or other currencies is shared between your Renminbi savings account/Multi-Currency savings accounts (including Renminbi) and your Renminbi current account.

2.2 Guidelines relating to fees and, if interest is payable, computation of interest

- 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.
- Interest will accrue on current account balance on a daily basis and be credited to the account at the end of each month.
- Computation of deposit interest on account balance will be rounded to 2 decimal places.
- Formula for interest computation for current accounts: Daily balance x current account interest rate for Renminbi prescribed by us on that day ÷ 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 current 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 Renminbi current account. Please refer to our Schedules of Charges for details of the fee.

3. Fixed deposit

3.1 Deposit

- You may apply for Renminbi fixed deposit service(s) with us (please refer to our marketing leaflets).
- A minimum initial balance requirement is 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 Renminbi savings accounts/Multi-Currency savings accounts (including Renminbi) etc). No reminder of the maturity date will be sent.
- A deposit may be funded by transfer of fund from your Renminbi savings account/ Multi-Currency savings accounts (including Renminbi) 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 rounded 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

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. BOC 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 conduct all of the foregoing transaction through designated electronic media 24 hours a day.

5.1 Application

- You must personally attend our office and fill in the account-opening application form, provide a specimen signature on our record and return the form to us.
- When applying for a BOC card, you may, in addition to registering one principal account, register up to two 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 (according to the type of BOC card).
- 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 and you are required to sign for its receipt immediately.
- When you apply for a BOC Card for the first time, you are not required to pay the annual fee immediately. The annual fee will be debited from your account on a later date.
- If the card applied for is not handed over to you immediately, it will be sent to the address specified under your principal account within about three to four working days.

5.2 Operation

- You may use ATMs with the logo “”, “JETCO”, “UnionPay”, “PLUS” or “中銀通” in the Mainland (depending on the card type).
- You may make purchase at the outlet bearing the “EPS” logo or “UnionPay” logo (depending on the card type).
- Joint account (single-sign joint account only) holder(s) may apply for individual BOC Card. Up to 5 BOC Cards with the same single-sign joint account as primary account will be issued to 5 joint account holders for their respective use.
- The unique card number is embossed on the centre part of the card face for identification purpose while the primary account number is embossed on lower left side of the card face for your reference.
- If your chip-based BOC Card with your joint account as the primary account is not the first card issued for the joint account, you may at the account selection screen of ATMs and our designated service channels access any of the first two or three

registered accounts for conducting transactions, depending on whether the ATMs and the designated service channels are compatible with the chip-based BOC Card or not.

- The maximum daily cash withdrawal limit applicable to all existing and new issued BOC Card (including the HKD account linked to NCB Wealth Express Card issued by Nanyang Commercial Bank, Limited) for each customer (regardless of the number of BOC Cards registered under the same account holder) are listed in the table below.
- Daily cash withdrawal limit

Customer segment ²	Maximum Daily Limit	Limit for adjustment
General customer	10,000.00 ¹	10,000.00 or 20,000.00 ¹
i-Free Integrated Account customer	20,000.00 ¹	10,000.00 or 20,000.00 ¹
NCB Wealth Management Prime customer	20,000.00 ¹	10,000.00 or 20,000.00 ¹
NCB Wealth Management VIP customer	30,000.00 ¹	10,000.00, 20,000.00 or 30,000.00 ¹

Remarks:

1 The maximum daily limit is based on HKD or CNY, depending on the currency of transaction.

2 Refers to the highest “Class” among all the single account(s) and joint account(s) under the customer.

- Daily limit for POS transaction and transfer(s) to other account(s) not registered under the card:
Daily maximum limit for transfer(s) to other account(s) in same currency, “EPS” or “UnionPay” POS transaction is HKD50,000 or CNY50,000 (depending on the currency of transaction).
- 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.
- Please refer to schedules of charges for details of the service fees on BOC 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 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 may be 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.

