

人民幣業務須知

A. 人民幣存款服務

I. 一般事項

- 1) 客戶於招商永隆銀行(「本行」)香港總行或分行開立人民幣存款賬戶,不可於本行內地分行提款。
- 2) 本行不提供人民幣跨境透支服務。
- 3) 人民幣定期存款最低金額為人民幣 10,000 元;人民幣儲蓄存款最低開戶金額為人民幣 1,000 元,如賬戶結餘低於人民幣 100 元,將不給予利息;人民幣往來存款最低開戶金額為人民幣 1,000 元^{註一}。
- 4) 人民幣存款利息計算以一年 360 日為基礎。
- 5) 現鈔提存,只限面額人民幣 10 元、20 元、50 元及 100 元的完整無缺鈔票。如欲提取大額人民幣現鈔,請預先與本行聯絡安排。

II. 香港居民人民幣存款賬戶

- 1) 客戶開立個人人民幣存款賬戶,須持有有效香港身份證。
- 2) 個人人民幣存款賬戶只限現鈔提存、支票存入、轉賬及人民幣與港幣雙向兌換。
- 3) 客戶持有本行個人人民幣存款賬戶可申請人民幣匯款服務;匯款人與收款人名稱必須相同;每人每天匯款不得超過等值人民幣 80,000 元^{註二}。(只適用於匯入內地)。

III. 香港居民人民幣往來賬戶

- 1) 人民幣支票在內地的使用限於在廣東省(包括深圳)的消費性支出^{註三}。每張支票金額不得超過人民幣 80,000 元^{註二},否則本行會退票並收取相關退票手續費用。客戶亦同意不會在一日內向本行兌付總金額超過人民幣 80,000 元的人民幣支票^{註二}。
- 2) 支票不得轉讓,只可存入收款人賬戶。
- 3) (i) 如人民幣往來賬戶出現透支,本行會於下一個營業日由客戶指定之人民幣儲蓄賬戶自動撥數以償還透支金額,並從人民幣儲蓄賬戶每次支取 1%撥數金額的手續費(最低收費人民幣 200 元),但有關手續費並不適用因本地交換支賬所引致之透支。
(ii) 在上述情況之下,如指定之人民幣儲蓄賬戶沒有足夠款項,自動撥數服務將不會生效。本行不會給予透支便利予人民幣往來賬戶,如賬戶沒有足夠款項便會退票,及從人民幣往來/儲蓄賬戶支取不足之數之 1%的服務費用(最低收費人民幣 200 元)。
- 4) 有關退票手續費用,請參閱《一般銀行服務及「金葵花理財」服務收費》。

IV. 商戶人民幣存款賬戶

- 1) 商戶開立人民幣存款賬戶(只限儲蓄及定期存款賬戶),須為香港成立之公司並持有有效香港商業登記證。
- 2) 商戶須與本行維持業務關係達三年以上,否則須提供相關服務經營背景的具體證明。
- 3) 商戶須向本行申請為香港指定商戶^{註四},本行會按中國人民銀行之規定審核商戶之申請。本行只接受香港指定商戶開立人民幣存款賬戶。

B. 人民幣債券投資服務

- 1) 個人或商戶客戶須於本行開立人民幣儲蓄賬戶及理財賬戶方可購買人民幣債券。
- 2) 客戶可經本行購買中國人民銀行及中國國家發展和改革委員會批准經銷之人民幣債券。
- 3) 人民幣債券轉換只可於同名賬戶進行,並不適用於第三者賬戶轉換。
- 4) 所有人民幣債券之交易將於客戶指定之人民幣儲蓄賬戶進行結算。

C. 人民幣卡服務

I. 香港居民人民幣信用卡

- 1) 客戶開立人民幣信用卡賬戶,須年滿 18 歲或以上及持有有效香港居民身份證。
- 2) 人民幣信用卡適用於內地「銀聯」信用卡網絡作購物簽賬及現金透支。
- 3) 客戶可選擇以下方式繳付信用卡賬款:
 - (i) 自動轉賬:客戶可申請自動轉賬服務,人民幣信用卡總結欠或最低還款額會於「到期付款日」從客戶於本行開立之人民幣儲蓄賬戶支取。
 - (ii) 親臨本行付款:客戶可備備月結單親臨本行香港總行或分行以港幣或人民幣現金繳付信用卡賬款。若客戶以港幣還款,實際還款金額將按付款日適用之兌換價計算;若以人民幣還款,本行只接受十元或更高面額之人民幣現鈔紙幣。

II. 人民幣卡特約商戶

- 1) 商戶申請成為人民幣卡特約商戶,須為香港成立之公司並持有有效香港商業登記證。
- 2) 人民幣卡特約商戶可接受「銀聯」卡在本港購物簽賬(須受下列第 3)項之限制)。
- 3) 根據中國人民銀行之規定:
 - (i) 賭博類和投資類商戶(如彩票、匯款、證券經紀等)不允許受理「銀聯」卡在本港的消費交易。
 - (ii) 投資及企業行為類商戶(如房地產經紀、保險銷售、廣告服務及商業攝影等)可以有限度地受理「銀聯」卡在本港的消費交易,但單筆交易金額不允許超過等值 5,000 美元。
- 4) 除以上第 3)項所述商戶類別外,其他商戶受理「銀聯」卡在本港的消費交易時,並沒任何消費金額的限制。

D. 人民幣債券發行機構及承銷商

- 1) 人民幣債券發行機構^{註五}可於本行開立人民幣存款賬戶(只限儲蓄及定期存款賬戶)以存入發行人民幣債券所得的人民幣資金。
- 2) 人民幣債券發行機構可為支付發債費用等相關款項辦理人民幣兌換港幣的單向兌換。
- 3) 人民幣債券發行機構可將在香港發行人民幣債券籌集得到的人民幣款項匯到內地,匯款金額以發行債券籌集得到的人民幣金額為限。
- 4) 人民幣債券發行機構可把人民幣從內地匯到香港,匯款金額以支付債券利息和償還本金的金額為限。
- 5) 人民幣債券承銷商可開立人民幣存款賬戶(只限儲蓄及定期存款賬戶)以存入與人民幣債券承銷活動有關的人民幣資金。

註:

- 一 本行有權隨時修訂該段所述金額。
- 二 限額根據《香港銀行人民幣業務的清算協議》釐訂。
- 三 消費性支出並不包括(i)購買固定資產或金融資產的支出及(ii)跨境貿易的支出。
- 四 香港指定商戶指與本行的業務關係達三年以上,提供(i)商業零售,(ii)餐飲,(iii)住宿,(iv)交通,(v)通訊,(vi)醫療,(vii)教育服務等行業的香港機構(包括業務關係不足三年但有具體證明其有真實相關經營背景的);但不包括(i)貨幣找換店、提供房地產、股票等資本和金融項目交易服務的機構,以及(ii)經營博彩業務的商業機構。
- 五 人民幣債券發行機構指按照《境內金融機構赴香港特別行政區發行人民幣債券管理暫行辦法》,經批准的可以赴香港發債的金融機構。
- 六 上述服務的收費詳情,客戶可參閱本行最新的收費簡介。除上述指定收費外,港幣存款賬戶的服務費用均適用於人民幣存款賬戶(兌換率 1:1)。
- 七 有關非香港居民開立人民幣賬戶之條款及細則,請參閱本行的賬戶及服務一般條款(經不時修訂的)。

招商永隆銀行有限公司謹啟

二零一七年二月

Notice on Renminbi Business

A. Renminbi Deposits Service

I. General Information

- 1) Customers opening a Renminbi deposit account with Head Office or branches of CMB Wing Lung Bank ("the Bank") in Hong Kong are not allowed to withdraw cash at mainland branches of the Bank.
- 2) Cross-border Overdraft on Renminbi account is not available.
- 3) The minimum amount of Renminbi fixed deposit is RMB10,000. The minimum initial deposit of Renminbi savings account is RMB1,000, and no interest will be paid on balance below RMB100. The minimum initial deposit of Renminbi current account is RMB1,000^{Note 1}.
- 4) Interest on Renminbi deposit account is calculated on the basis of 360 days a year.
- 5) The Bank only accepts Renminbi cash withdrawal and deposit in note form with denominations of RMB10, 20, 50 and 100. Damaged notes will not be accepted for deposit. Please contact the Bank in advance for cash withdrawal in large quantities.

II. Renminbi Deposit Account for Hong Kong residents

- 1) Customers opening a personal Renminbi deposit account must have a valid Hong Kong Identity Card.
- 2) For personal Renminbi deposit accounts, services including cash deposit/withdrawal, cheque deposit, fund transfer and exchange between HKD and RMB are available.
- 3) Customers maintaining a personal Renminbi deposit account with the Bank can apply for Renminbi remittance service. The name of the remitter and beneficiary must be the same, and the maximum amount of daily remittance is RMB80,000^{Note 2} (or equivalent) per person. (Only applicable to remittance to the Mainland)

III. Renminbi Current Account for Hong Kong residents

- 1) Renminbi cheque services on the Mainland shall be limited to payment on cheques used for acquisition of consumer goods and services within Guangdong Province (including Shenzhen^{Note 3}). The amount of each Renminbi cheque shall not exceed RMB80,000^{Note 2}, otherwise the cheque will be returned and a relevant handling fee will be charged. Customers also agree that the aggregate amount of cheques presented to the Bank on any day shall not exceed RMB80,000^{Note 2}.
- 2) Cheques are not transferable and can only be deposited into the payee's account.
- 3) (i) If the current account is overdrawn, the amount overdrawn will be transferred from the designated Renminbi savings account to replenish the current account by auto-sweeping on the following business day. Auto-sweeping handling fee, being 1% of the funds transferred (minimum: RMB200), will be debited to the Renminbi savings account. Overdraft due to local inward clearing is not subject to the handling fee.
 (ii) Auto-sweeping will not take effect if there are insufficient funds in the designated Renminbi savings account. Overdraft is not allowed in Renminbi current accounts, and the cheque will be returned if there are insufficient funds in the account. Service fee, being 1% of the insufficient amount (minimum: RMB200), will be debited to the Renminbi current/savings account.
- 4) For the charges of returned cheque, please refer to *General Banking and Sunflower Service Charges*.

IV. Renminbi Deposit Account for Corporate Customers

- 1) Customers opening a corporate Renminbi deposit account (limited to savings account and fixed deposit account) must be incorporated in Hong Kong with a valid Business Registration Certificate.
- 2) Customers should have business relationship with the Bank for more than 3 years, otherwise concrete evidence showing the relevant business activities must be provided.
- 3) Customers need to apply to the Bank to become a Hong Kong Designated Business Customer^{Note 4}, and the Bank will assess the application in accordance with the regulations set out by The People's Bank of China. The Bank only accepts opening of corporate Renminbi deposit account(s) by Hong Kong Designated Business Customers.

B. Renminbi Bond Investment Service

- 1) To purchase Renminbi bonds, both individual and corporate customers must hold a Renminbi savings account and a wealth management account with the Bank.
- 2) Customers can purchase through the Bank Renminbi bonds that have been approved by The People's Bank of China and The National Development and Reform Commission.
- 3) Transfers of Renminbi bonds can only be made between accounts in the same name. Bonds cannot be transferred to a third party's account.
- 4) All transactions of Renminbi bonds will be settled through the customer's designated Renminbi savings account.

C. Renminbi Card Service

I. Renminbi Credit Card for Hong Kong residents

- 1) Customers applying for personal Renminbi credit card must be aged 18 or above, and have a valid Hong Kong Identity Card.
- 2) Customers can settle retail purchases and make cash advances with Renminbi credit card at the China UnionPay network on the Mainland;
- 3) Customers may settle Renminbi credit card account by the following methods:
 - (i) Autopay: Customers can set up autopay authorization for direct debit of funds to the Renminbi savings account with the Bank on the payment due date to settle full or minimum payment.
 - (ii) Payment in person: Customers can bring along the statement and come to the Head Office or any branches of the Bank in Hong Kong to settle credit card account with cash over the counter either in HKD or RMB. For payment in HKD, the exact amount payable is determined by the prevailing exchange rate on the payment day. For payment in RMB, the Bank only accepts banknotes in denomination of RMB10 or above.

II. Renminbi Card Merchants

- 1) The Bank only accepts application for Renminbi card merchant service from companies incorporated in Hong Kong with a valid Business Registration Certificate.
- 2) With our Renminbi card merchant service, merchants can accept payments by China UnionPay (CUP) cards in Hong Kong, subject to the restrictions in item 3) below.
- 3) According to the regulations of The People's Bank of China:
 - (i) Merchants providing goods and services in gambling or investment (e.g. lottery, remittance, security brokerage, etc.) are not allowed to accept payments by CUP cards in Hong Kong.
 - (ii) Merchants providing goods and services in corporate business (e.g. real estate agency, insurance sale, advertising, commercial photography, etc.) can accept payments by CUP cards in Hong Kong, provided that each transaction amount does not exceed USD5,000 or equivalent.
- 4) There is no transaction limit for accepting payments by CUP cards by merchants other than those mentioned in item 3) above.

D. Renminbi Bond Issuers and Underwriters

- 1) Renminbi bond issuers^{Note 5} can open Renminbi deposit accounts (limited to savings account and fixed deposit account) with the Bank for depositing the funds received from Renminbi bond issuance.
- 2) One-way exchange is allowed for Renminbi bond issuers to convert RMB to HKD to settle the payments relating to bond issuance expenses.
- 3) Renminbi bond issuers can remit RMB funds received from bond issuance in Hong Kong to the Mainland. The remittance amount shall not exceed the amount of RMB funds thus raised.
- 4) Renminbi bond issuers can remit RMB from the Mainland to Hong Kong. The remittance amount shall not exceed the total amount required for interest and capital repayment.
- 5) Renminbi bond underwriter can open Renminbi deposit accounts (limited to savings account and fixed deposit account) with the Bank for depositing funds relating to bond underwriting activities.

Notes:

- 1) The Bank has the right to amend the specified limits at any time.
- 2) The limit is determined according to *Agreement for Settlement of Renminbi Banking Business in Hong Kong*.
- 3) Consumer spending does not cover: (i) expenditure for purchasing fixed assets or financial assets and (ii) expenditure for settlement of cross-border trade.
- 4) Hong Kong Designated Business Customers refer to Hong Kong establishments that have had a business relationship with the Bank for more than three years, and that engage in (i) commercial retail, (ii) catering, (iii) accommodation, (iv) transportation services, (v) communications services, (vi) medical services or (vii) educational services (including such establishments that have a business relationship with the Bank for less than three years, but with concrete evidence to show that they have the actual relevant business background), but excluding (i) money changers, establishments engaging in capital and financial transactions as property agents and stockbrokers, and (ii) commercial establishments engaging in gambling business.
- 5) Renminbi bond issuers refer to financial institutions that have been approved to issue bonds in Hong Kong pursuant to the "Provisional Administrative Measures for Bond Issuance in Hong Kong by Domestic Financial Institutions".
- 6) For the charges of the abovementioned services, please refer to our latest charges schedules. Save the charges specified above, service charges of HKD deposit accounts also apply to RMB deposit accounts (at the exchange rate of 1:1).
- 7) For the terms and conditions regarding the account opening of Renminbi accounts of non-Hong Kong residents, please refer to the Bank's General Conditions for Accounts and Services (as amended from time to time).