

U-BANK @CMB WLB Services

Diversified Corporate e-Banking Services to
Help Expand Business Anytime Anywhere

User Guide Transaction Limit & Service Time

Version CHD-026 (2025/08)

For any enquiries, please contact U-BANK@CMBWLB Services Hotline at (852) 3711 0117 or (86) 4008 822388 . Service Time: Monday to Friday 9:00 AM to 6:00 PM (Hong Kong time) (except Hong Kong public holidays or during the period when the Black Rainstorm Warning or Typhoon Warning Signal no.8 or above are hoisted).

Transaction Limit & Service Time

Transaction Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾	Group	Working Day	Cut off Time ⁽²⁾
Fund Transfer within Same Enterprise				
• To Registered own CMBWLB Account	9,999,999,999	A	Mon - Sun	24 hours
• Foreign Exchange	9,999,999,999	A	Mon - Fri	02:30 am ⁽³⁾
• Margin Deposit	9,999,999,999	A	Mon - Fri	02:30 am ⁽⁴⁾
			Sat	01:00 pm
Fund Transfer to 3rd Party Account with CMB Wing Lung Bank				
• To Registered Account	9,999,999,999	B	Mon - Sun	24 hours ⁽³⁾
• To Non Registered Account	9,999,999,999	C		
FPS to other Hong Kong, China Bank ⁽⁵⁾				
• To Registered Account	9,999,999,999	B	Mon - Sun	24 hours
• To Non Registered Account	9,999,999,999	C		

Transaction Limit & Service Time

Transaction Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾	Group	Working Day	Cut off Time ⁽²⁾
Payment Connect to Mainland China Bank ⁽⁵⁾				
• To Registered Account	9,999,999,999	B	Mon - Sun	24 hours
• To Non Registered Account	9,999,999,999	C		
Express Transfer (RTGS/CHATS) to other Hong Kong, China Bank				
• To Registered Account	9,999,999,999	B	Mon - Fri	05:00 pm ⁽⁶⁾ (for non-CNY payment)
• To Non Registered Account	9,999,999,999	C		05:30 pm ⁽⁶⁾ (for CNY payment)
Remittance				
• To Registered Account	9,999,999,999	B	Mon - Fri	05:00 pm ⁽⁶⁾ (for non-CNY payment)
• To Non Registered Account	9,999,999,999	C		05:30 pm ⁽⁶⁾ (for CNY payment)

Transaction Limit & Service Time

Transaction Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾	Group	Working Day	Cut off Time ⁽²⁾
Express Remittance (To domestic branches of China Merchants)				
• To Registered Account	9,999,999,999	B	Mon - Fri	05:00 pm ⁽⁷⁾
• To Non Registered Account	9,999,999,999	C		
Bill Payment				
Payment to CMB Wing Lung Bank				
• Insurance	9,999,999,999	B	Mon - Sat	10:00 pm
Payment to Other Merchants				
• Tax, Education & Insurance ⁽⁸⁾	9,999,999,999	B	Mon - Fri	04:00 pm
• Utilities & Others				
• High Risk Merchant				

Transaction Limit & Service Time

Transaction Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾	Group	Working Day	Cut off Time ⁽²⁾
Fixed Deposits Creation ⁽⁹⁾				
• Ordinary FD	9,999,999,999	---	Mon - Fri	06:00 pm ⁽¹⁰⁾
• Foreign Exchange FD				06:00 pm ⁽¹¹⁾
• Prevailing Rate FD (Standard Tenors)				09:00 pm ⁽¹⁰⁾
• Prevailing Rate FD (Fixed Tenors)				09:00 pm ⁽¹¹⁾
• Negotiating Rate FD				08:00 pm ⁽¹¹⁾ (Rate Application / All in One)
				09:00 pm ⁽¹¹⁾ (Creation)
• Smart Fixed Deposit	09:00 pm ⁽¹¹⁾ (Creation / Withdrawal)			
Payroll and MPF				
• C+ Express Payroll	9,999,999,999	---	Mon - Sun	08:00 pm

Transaction Limit & Service Time

Transaction Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾	Group	Working Day	Cut off Time ⁽²⁾
Others Banking Services				
• AutoPay (Out)	9,999,999,999	C	Mon - Sun	08:00 pm
• Trade Finance Services ⁽¹³⁾	9,999,999,999	D	Mon - Sun	24 hours

Combination Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾
A. Transfer within Accounts under the Same Name	9,999,999,999
B. Payment to Registered 3rd Party	9,999,999,999
C. Payment to Non Registered 3rd Party	9,999,999,999
D. Other Services	9,999,999,999

Notes

- 1) To safeguard customers' interest, Maximum Daily Transaction Limit set by the Bank and Combination Limit can adjust through U-BANK@CMBWLB or at branches.
- 2) During services hours, customers can submit transaction instructions through U-BANK@CMBWLB. Instructions submitted after daily cut-off time which will be processed on the next working day. The Bank reserves the right to revise the above-mentioned service hours.
- 3) Foreign Exchange Service Time
Within Same Enterprise
 - Monday to Friday: 8:30 am – 2:30 am (Next Day)
To 3rd Party Account with CMB Wing Lung Bank / CHATS
 - Monday to Friday: 9:00 am – 6:00 pm

Saturdays, Sundays, public holidays: No service
Foreign Exchange service time is also subject to Fund Transfer and Remittance service time.
- 4) Margin Deposit Service Time
 - Monday to Friday: 8:30 am – 2:30 am (Next Day)
 - Saturday: 8:30 am – 1:00 pm

Non-service hour, public holidays: No service
- 5) Transfer limit for FPS and Payment Connect is HKD / CNY 1,000,000 / per transaction.
- 6) Express Transfer (RTGS/CHATS) Telegraphic Transfer request submitted before the cut off time which will be processed on the same day. Otherwise, it will be processed on the next HKD clearing day. (The HKD clearing day except Saturdays, Sundays and Hong Kong, China public holidays.)

Notes

- 7) Telegraphic Transfer to domestic branches of China Merchants Bank request submitted before the cut off time which will be processed on the same day. Otherwise, it will be processed on the next common settlement date of Mainland China and Hong Kong, China (The settlement day except Saturdays, Sundays and public holidays in both Mainland China and Hong Kong, China).
- 8) Customers can submit up to 10 tax payments per day to each bill number; The transaction amount limit is HKD999,999 per transaction.
- 9) The transaction approval limit of Fixed Deposits Creation.
- 10) Fixed Deposit / Prevailing Rate Fixed Deposit (Standard Tenors) / Smart Fixed Deposit requests made during non service hours, Saturdays, Sundays, public holidays will be proceed on the next working day. When typhoon signal no.8 or above is hoisted or black rainstorm signal is in force: No service.
- 11) Foreign Exchange Fixed Deposit / Prevailing Rate Fixed Deposit (Fixed Tenors) / Negotiating Rate Fixed Deposit requests made during non service hours, Saturdays, Sundays, public holidays, Typhoon signal no.8 or above is hoisted or black rainstorm signal is in force: No service.
- 12) Smart Fixed Deposit Services Time
 - Creation requests made during non service hours, Saturdays, Sundays, public holidays will be proceed on the next working day.
 - Withdrawal: requests made during non service hours, Saturdays, Sundays, public holidays: No Service.

When typhoon signal no.8 or above is hoisted or black rainstorm signal is in force: No service.

Notes

- 13) Clients could initiate all the online trade applications under the category of "Trade Finance Services" on U-BANK@CMBWLB Services and its Daily Transaction Limit(s) (HKD) is shared. The transaction limit of Trade Finance Services' Application is subject to the Bank's final approval.

Remarks

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