

電話理財服務 2815 5211

電話理財代號：

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*指示一經確認，擬提取之貨幣金額或黃金數量將從有關賬戶中凍結，直至銀行已辦理該指示，或客戶在銀行辦理該指示之前自行撤回為止。	
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貨幣及貴金屬編號表

貨幣	編號	貨幣	編號	貴金屬	編號
港元	01	人民幣 (CNH)	13	九九金	30
澳元	02	挪威克朗	14	純金楓葉	31
紐元	03	丹麥克朗	15	千足安士金	33
加元	04	瑞典克朗	16	九九九九金	34
美元	05	新加坡元	17		
英鎊	06	泰國銖	20		
日元	08	韓圓	21		
瑞士法郎	09	馬來西亞零吉	22		
人民幣 (CNY)*	10	新台幣	23		
歐羅	11				

*註：人民幣 (CNY) 適用於商業客戶之跨境貿易人民幣結算服務。

交易類別	最高轉賬限額(港元)
內部轉賬 ⁺	個人客戶\$10,000,000 商業客戶\$50,000,000
外幣黃金買賣(每次) ⁺	\$1,000,000
指定戶口轉賬(每日)	個人客戶\$2,000,000 商業客戶\$10,000,000

⁺註：

- 外幣兌換每次最低限額為港幣20元或其等值
- 等值港幣以銀行上一個營業日該貨幣之平均兌換價計算

外幣及黃金買賣限價指示服務		
貨幣/貴金屬	最低提取金額	金額必須為下列數目的倍數
港幣/人民幣 (CNH)	50,000	5,000
英鎊/歐羅	5,000	500
美元/加元/澳元/瑞士法郎/紐元/新加坡元	10,000	1,000
挪威克朗/瑞典克朗/丹麥克朗	50,000	5,000
泰國銖	200,000	20,000
日元	1,000,000	100,000
九九金/九九九九金	5兩	1兩
純金楓葉/千足安士金	5安士	1安士

- 指示將於星期一至星期五服務時間內，而銀行有提供該等外幣及黃金買賣報價之情況下辦理。
- 儲入之買入或賣出價不能低於或高於當時報價的5%。
- 儲入之兌換價除英鎊必須為0.005的倍數及日元必須為0.0001的倍數外，其餘外幣及黃金均分別為0.001及5的倍數。

服務時間	星期一至星期五		星期六
	外幣買賣	上午9:00至凌晨2:30/凌晨3:30 [^]	上午9:00至下午1:00 [*]
黃金買賣 [#]	上午9:00至凌晨2:30/凌晨3:30 [^]	服務暫停	
人民幣買賣	上午9:00至凌晨2:30/凌晨3:30 [^]	上午9:00至下午1:00 [*]	
定期存款	上午9:00至下午8:00	服務暫停	
日利高賬戶提存	上午9:00至下午4:00	服務暫停	
查詢支票狀況及停止支票支付	上午8:00至下午8:00	上午8:00至下午8:00	

[^]紐約冬令時間 [#]倘為倫敦及紐約假期，則服務暫停。 ^{*}倘為香港公眾假期，則服務暫停。

如有任何查詢，請即致電 3199 9188。

註：

- 星期日及公眾假期或在下午八時後進行的交易，將作為下一個銀行營業日的交易處理。指定戶口轉賬（涉及其他銀行戶口）於星期六、日及公眾假期或下午二時三十分後遞交的指示，將於下一個營業日執行（不包括星期六）。
 - “賬號”即賬戶號碼最後之三位數字。
 - 服務會於每個營業日大約晚上八時暫停半小時進行資料更新。
- "If you would like to have an English version of this user guide, please contact our customer service representatives."

TELEMATIC BANKING ☎ 2815 5211

Telematic Code:

STEP 1 Please select language **1.** Cantonese **2.** English **3.** Mandarin

STEP 2 Please enter Telematic Code and PIN

STEP 3 Please select services

1. Fund Transfer, Foreign Exchange and Gold Trading

- Fund Transfer, Foreign Exchange and Gold Trading **1**
- Nominated Account Transfer **2**

2. Rate Enquiry

- Deposit Rate Enquiry **1**
- Exchange Rate Enquiry **2**
- Gold Price Enquiry **3**
- Prime Lending Rate Enquiry **4**
- Rate Enquiry by Fax **5**

3. Account Balance Enquiry

4. Time Deposit Services

- Confirmation Details Enquiry **1**
- New Time Deposit Placement **2**
- Time Deposit Renewal and Withdrawal **3**
- Change of Time Deposit Maturity Instruction **4**

5. Card Services

- Card Balance Enquiry **1**
- Card Payment **2**

6. Foreign Currency / Gold Trade Order

- Place an Order* **1**
- Revoke an Order **2**
- Outstanding Order Enquiry **3**

*Once the order has been acknowledged by the Bank, the amount of currency/ quantity of gold to be sold will be withheld from the relevant account until such order has been executed by the Bank or revoked by the customer prior to the execution of the order.

7. Foreign Exchange Margin Trading Services

- Balance Enquiry **1**
- Margin Deposit **2**
- Margin Withdrawal **3**
- Currency Transfer **4**

8. Other Services

- Cheque Status Enquiry **1**
- Stop Cheque Payment **2**
- Cheque Book Request **3**
- PIN Change **5**

Currency and Gold Codes Table

Currency	Codes	Currency	Codes	Precious Metal	Codes
HKD	01	CNH	13	99 Gold	30
AUD	02	NOK	14	Gold Maple Leaf	31
NZD	03	DKK	15	Ounce Gold	33
CAD	04	SEK	16	9999 Gold	34
USD	05	SGD	17		
GBP	06	THB	20		
JPY	08	KRW	21		
CHF	09	MYR	22		
CNY*	10	TWD	23		
EUR	11				

*Remark:
CNY applies to Trade Settlement Services for corporate customers.

Description	Maximum Limit (HKD)
Internal Fund Transfer*	Personal Customer \$10,000,000 Corporate Customer \$50,000,000
Exchange Transaction (per transaction)*	\$1,000,000
Nominated Account Transfer (per day)	Personal Customer \$2,000,000 Corporate Customer \$10,000,000

*Remarks:

- Minimum transaction limit for foreign currency exchange is HK\$20 or equivalent.
- The calculation for equivalent HKD is based on the average exchange rate of the withdrawal currency during the previous business day.

Foreign Currency & Gold Buy / Sell Order

Currency / Gold	Minimum Withdrawal Amount	Increment in Multiple of
HKD / RMB (CNH)	50,000	5,000
GBP / EUR	5,000	500
USD / CAD / AUD / CHF / NZD / SGD	10,000	1,000
NOK / SEK / DKK	50,000	5,000
THB	200,000	20,000
JPY	1,000,000	100,000
99G / 9999G	5 Taels	1 Tael
Gold Maple Leaf / Ounce Gold	5 Ounces	1 Ounce

- Orders will be executed from Monday to Friday during the service hours when the Bank's rate quotation for such currency or gold is available at the time.
- The buy or sell rate cannot be placed less or more than 5% of the prevailing rate.
- The exchange rate and gold price stored must be in multiple of 0.001 and 5 respectively, except GBP which is in 0.005 and JPY which is in 0.0001.

Service Hour	Mon - Fri	Sat
Foreign Currency Trade Order	9:00am to 2:30am/3:30am*	9:00am to 1:00pm*
Gold Trade Order#	9:00am to 2:30am/3:30am*	Service Unavailable
Renminbi Services	9:00am to 2:30am/3:30am*	9:00am to 1:00pm*
Time Deposit	9:00am to 8:00pm	Service Unavailable
Overnight Plus Deposit / Withdrawal	9:00am to 4:00pm	Service Unavailable
Cheque Status Enquiry and Stop Cheque Payment	8:00am to 8:00pm	8:00am to 8:00pm

*New York Winter Time

#Service is not available on London & New York Holiday.

*Service is not available on Hong Kong Public Holiday.

For enquiry, please call us at ☎ 3199 9188.

- Notes:**
- Transactions executed on Sunday & Public holiday or after 8:00pm will be valued on the next business day. Nominated Account Transfer involving other bank account executed on Saturday, Sunday & Public holiday or after 2:30pm will be valued on the next business day excluding Saturday.
 - Account suffix means the last 3 digits of account number.
 - Services are not available for approximately half an hour from 8:00pm on each business day for data update.