


CITICfirst 備用抵押透支服務 — 有關網上銀行結餘查詢服務提升之客戶通知

貴為CITICfirst 備用抵押透支服務的客戶，您可全面結合存放於銀行的資產以提供一筆額外流動現金，讓您靈活配合理財需要。為使您能更有效使用透支服務，我們現已提升有關網上銀行服務功能，讓您更容易查詢備用抵押透支服務及其他有關賬戶的可用結餘及可提取結餘。

查詢閣下抵押予中信銀行(國際)備用抵押透支服務保證的存款賬戶「可用之總結餘」

1. 進入www.cncbinternational.com後登入網上銀行，然後按「我的賬戶」。
2. 畫面將呈現您的「賬戶概覽」，於該頁的底部將列出您的「可用之總結餘款項(港幣)」。


中信銀行(國際)
 CHINA CITIC BANK INTERNATIONAL

樣本

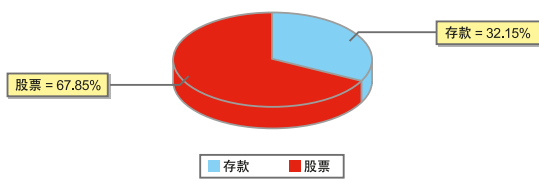
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資產/負債(總值)	港幣等值	資產	港幣等值	負債	港幣等值
存款及投資	5,045,522.60	存款	1,622,191.65	信用卡	0.00
貸款	1,332,129.34	投資	3,423,330.95	貸款	1,332,129.34



存款 = 32.15%
股票 = 67.85%

存款 股票

貸款					
貸款類別	戶口號碼	貨幣	貨幣金額/透支限額	貸款結餘	貸款結餘(港幣)
透支服務					
	XXXX-XXXX-XXXX-XXXX	港幣	500,000.00	151,131.34	151,131.34
	XXXX-XXXX-XXXX-XXXX	港幣	1,000,000.00	180,998.00	180,998.00
備用抵押透支服務					
	XXXX-XXXX-XXXX-XXXX	港幣	1,374,000.00	1,000,000.00	1,000,000.00
總值					1,332,129.34

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可用之總結餘款項(港幣)	161,728.39
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可用之總結餘款項指所有抵押予銀行作備用抵押透支服務保證的戶口可用之總結餘款項(只適用於個人戶口)。客戶可於有抵押戶口提取或轉賬前查詢最新可用之總結餘款項。有關私人銀行客戶的聯名戶口之查詢，請與您的私人銀行客戶總監聯絡。有關CITICfirst客戶的聯名戶口之查詢，請與您的CITICfirst私人客戶經理/客戶主任聯絡或致電CITICfirst個人電話理財及投資專線3603 3333。

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此「可用之總結餘款項(港幣)」指閣下所有抵押予中信銀行(國際)備用抵押透支服務保證的戶口可提取之總結餘款項(只適用於個人戶口)。

查詢各類存款賬戶之「可用結餘」及「可提取結餘」

1. 於「我的賬戶」內選擇「存款」。
2. 於每個存款戶口均列出「可用結餘」及「可提取結餘」。



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貸款類別	戶口號碼	貨幣	結餘	可用結餘	可提取結餘	港幣等值
綜合貨幣結單儲蓄戶口						
	XXXX-XXXX-XXXX-XXXX	港幣	399,324.35	399,324.35	161,728.39	1,622,191.65
	XXXX-XXXX-XXXX-XXXX	美元	6.97	6.97	6.97	
	XXXX-XXXX-XXXX-XXXX	英鎊	78,435.72	78,435.72	12,724.49	
總值						1,622,191.65

註：
 「可用結餘」為在本行同一戶口名義的「備用抵押透支服務」戶口及其他相關戶口之間的可調動資金結餘。
 「可提取結餘」則為可作任何用途使用之結餘。
 「可提取結餘」只作個別戶口查詢之用途；有關戶口之可提取總結餘，請查詢「可用之總結餘款項(港幣)」(位於「賬戶概覽」頁的最底部)。

此「可用結餘」為閣下在本行以同一戶口持有人名義下的CITICfirst備用抵押透支服務戶口及其相關戶口之間的可調動資金結餘。

此「可提取結餘」為閣下於該存款戶口可作任何用途使用之結餘。(如須查詢CITICfirst備用抵押透支服務及其有關戶口之可提取總結餘，請參考「可用之總結餘款項(港幣)」(位於「賬戶概覽」頁的最底部)。

查詢CITICfirst 備用抵押透支服務戶口之「可提取結餘」

1. 於「我的賬戶」內選擇「貸款」。
2. 於備用抵押透支服務戶口將列出「可提取結餘」。



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貸款類別	戶口號碼	貨幣	貨幣金額/透支限額	可提取結餘	貸款結餘	貸款結餘(港幣)
透支服務						
	XXXX-XXXX-XXXX-XXXX	港幣	500,000.00	不適用	151,131.34	151,131.34
	XXXX-XXXX-XXXX-XXXX	港幣	1,000,000.00	不適用	180,998.00	180,998.00
備用抵押透支服務						
	XXXX-XXXX-XXXX-XXXX	港幣	1,374,000.00	130,000.00 CR	1,000,000.00	1,000,000.00
總值						1,332,129.34

註：
 「可提取結餘」為可作任何用途使用之結餘。

此「可提取結餘」為閣下於CITICfirst備用抵押透支服務戶口可作任何用途使用之結餘。

註：

- 若CITICfirst備用抵押透支服務戶口有存款結餘，有關戶口資料會顯示於「我的賬戶」列下之「存款」頁。
- 若客戶只擁有一個聯名的CITICfirst備用抵押透支服務戶口，「可用之總結餘款項(港幣)」及「可提取結餘」均不會顯示於CITICfirst網上銀行服務。

另外，您亦可透過電話理財服務查詢「可用結餘」及「可提取結餘」。


如有任何查詢，請聯絡您的CITICfirst客戶經理或致電CITICfirst專線3603 3333。

CITICfirst Standby Secured Overdraft Facility – Customer Notification of Enhanced Balance Enquiry Function on i-banking

As our CITICfirst Standby Secured Overdraft Facility customer, you can mobilize your different assets to provide you with the flexible cashflow to achieve your financial goals. To help you use the facility more effectively, we have enhanced the balance enquiry function on i-banking platform for you to enquire available balance and available withdrawal balance of your Standby Secured Overdraft Facility account and its related accounts conveniently.

Enquire Total Available Balance of Deposit Account(s) charged to China CITIC Bank International as security for Standby Secured Overdraft Facility

1. Go to www.cncbinternational.com. Click “My Accounts” after you login CITICfirst i-banking.
2. “Account Summary” will be shown and you can find “Total Deposit Available Balance (HKD)” section at the bottom of the page.


中信银行(国际)
 CHINA CITIC BANK INTERNATIONAL

Sample

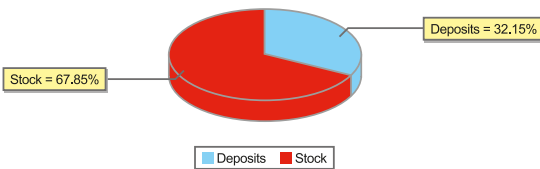
Shortcut to:-
 LOGOUT 繁體 | 简体

[HOME](#) | [My Accounts](#) | [BANKING](#) | [INVESTMENTS](#) | [CREDIT CARD](#) | [INSURANCE](#) | [ACCOUNT OPENING](#) | [CUSTOMER SER](#)

[ACCOUNT SUMMARY](#) | [DEPOSITS](#) | [INVESTMENTS](#) | [INSURANCE](#) | [LOANS](#) | [CREDIT CARD](#)

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Total Portfolio	HKD Equivalent	Assets	HKD Equivalent	Liabilities	HKD Equivalent
Savings & Investments	5,045,522.60	Deposits	1,622,191.65	Credit Cards	0.00
Loans	1,332,129.34	Investments	3,423,330.95	Loans	1,332,129.34



Stock = 67.85%
Deposits = 32.15%

Deposits Stock

Loan Type	Account Number	CCY	Loan Amount/ Credit Line Limit	Loan Outstanding	Loan Outstanding (HKD)
Line of Credit					
	XXXX-XXXX-XXXX-XXXX	HKD	500,000.00	151,131.34	151,131.34
	XXXX-XXXX-XXXX-XXXX	HKD	1,000,000.00	180,998.00	180,998.00
Standby Secured OD					
	XXXX-XXXX-XXXX-XXXX	HKD	1,374,000.00	1,000,000.00	1,000,000.00
Total					1,332,129.34

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Total Deposit Available Balance (HKD)	161,728.39
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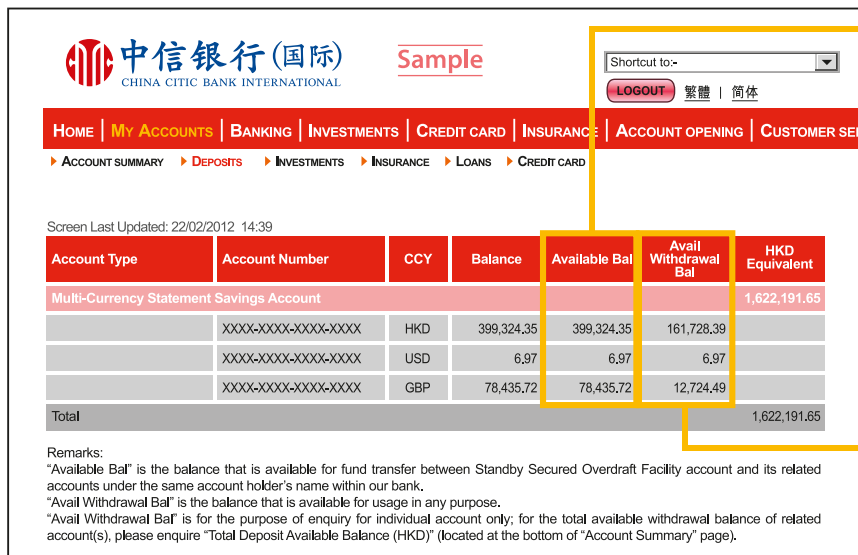
Total Deposit Available Balance refers to the sum of the available balance of the deposit accounts which have been charged to the Bank as security for Standby Secured Overdraft Facility (applicable to single name account(s) only). Customer is advised to enquire the latest Total Deposit Available Balance before performing cash withdrawal or fund transfer activities of the pledged account(s). For joint name account of Private Banking customers, please contact your Private Banking Relationship Director. For joint name account of CITICfirst customers, please contact your CITICfirst Relationship Manager/CITICfirst Associate or call our designated CITICfirst Phone Banking and Investment Hotline at 3603 3333 for enquiry.

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“Total Deposit Available Balance (HKD)” represents the sum of the available withdrawal balance of all your deposit account(s) which has/have been charged to China CITIC Bank International as security for CITICfirst Standby Secured Overdraft Facility (applicable to single name account only).

Enquire "Available Balance" and "Available Withdrawal Balance" under Deposit Account(s)

1. Select "Deposits" under "My Accounts".
2. You can find "Available Bal" and "Avail Withdrawal Bal" under each deposit account.



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Account Type	Account Number	CCY	Balance	Available Bal	Avail Withdrawal Bal	HKD Equivalent
Multi-Currency Statement Savings Account						
	XXXX-XXXX-XXXX-XXXX	HKD	399,324.35	399,324.35	161,728.39	
	XXXX-XXXX-XXXX-XXXX	USD	6.97	6.97	6.97	
	XXXX-XXXX-XXXX-XXXX	GBP	78,435.72	78,435.72	12,724.49	
Total						1,622,191.65

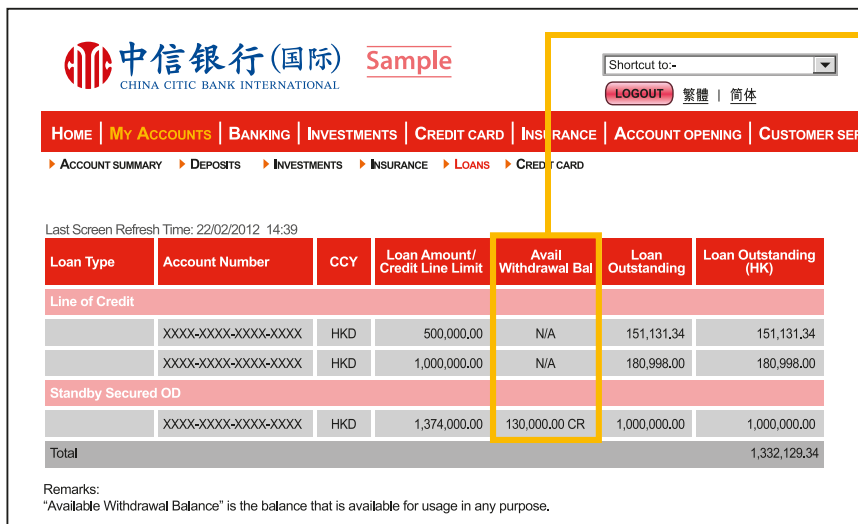
Remarks:
 "Available Bal" is the balance that is available for fund transfer between Standby Secured Overdraft Facility account and its related accounts under the same account holder's name within our bank.
 "Avail Withdrawal Bal" is the balance that is available for usage in any purpose.
 "Avail Withdrawal Bal" is for the purpose of enquiry for individual account only; for the total available withdrawal balance of related account(s), please enquire "Total Deposit Available Balance (HKD)" (located at the bottom of "Account Summary" page).

"Available Bal" represents the balance that is available for fund transfer between CITICfirst Standby Secured Overdraft Facility account and its related accounts under the same account holder's name within our bank.

"Avail Withdrawal Bal" represents the balance that is available for usage in any purpose under respective deposit account(s). [For enquiring the total "Available Withdrawal Balance" of CITICfirst Standby Secured Overdraft Facility and its related account(s), please refer to "Total Deposit Available Balance (HKD)" (located at the bottom of "Account Summary" page).]

Enquire "Available Withdrawal Balance" under CITICfirst Standby Secured Overdraft Facility Account

1. Select "Loans" under "My Accounts".
2. You can find "Avail Withdrawal Bal" under Standby Secured OD account.



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Loan Type	Account Number	CCY	Loan Amount/Credit Line Limit	Avail Withdrawal Bal	Loan Outstanding	Loan Outstanding (HK)
Line of Credit						
	XXXX-XXXX-XXXX-XXXX	HKD	500,000.00	N/A	151,131.34	151,131.34
	XXXX-XXXX-XXXX-XXXX	HKD	1,000,000.00	N/A	180,998.00	180,998.00
Standby Secured OD						
	XXXX-XXXX-XXXX-XXXX	HKD	1,374,000.00	130,000.00 CR	1,000,000.00	1,000,000.00
Total						1,332,129.34

Remarks:
 "Available Withdrawal Balance" is the balance that is available for usage in any purpose.

"Avail Withdrawal Bal" under Standby Secured OD account represents the balance that is available for usage in any purpose under your CITICfirst Standby Secured Overdraft Facility account.

Remarks:

- For CITICfirst Standby Secured Overdraft Facility account with credit balance, the account information is shown under "Deposits" section of "My Accounts".
- For customer holding only a joint name CITICfirst Standby Secured Overdraft Facility account, the balance of "Total Deposit Available Balance (HKD)" and "Available Withdrawal Balance" are NOT shown in CITICfirst i-banking.

Besides, you can also enquire the "Available Balance" and "Available Withdrawal Balance" via [phone banking](#).

Should you have any enquiries, please contact your CITICfirst Relationship Manager or call the CITICfirst hotline at 3603 3333.