

## Dual Currency ATM Card



### 1 Card 2 Currencies 3 Accounts

**Enjoy cross-border financial convenience with our Dual Currency ATM Card**

To best fit your cross-border financial needs, China CITIC Bank International (CNCBI) Dual Currency ATM Card allows you to link with up to 3 deposit accounts including HKD and RMB in one card, offering easy cash withdrawal and saving you on currency exchange expenses.

### Minimize expenses on currency exchange with dual currency settlement

With CNCBI's Dual Currency ATM Card, cash withdrawal via the UnionPay ATM network and purchase via Point of Sales (POS) terminals in Mainland China are settled from your RMB account to save expenses on currency exchange, while those transactions made in Hong Kong, Macau and overseas are settled from your HKD account.

### Enjoy the ultra-convenient "Auto Fund Transfer among Accounts" function

In case of insufficient funds in your HKD/RMB account for cash withdrawal via UnionPay ATM network, with "Auto Fund Transfer among Accounts" function activated, the entire transaction amount will be automatically transferred among the accounts linked with your Dual Currency ATM Card according to predefined account prioritization to effect the withdrawal, offering you greater flexibility and convenience.


#### ! Smart Tips:

To enjoy the benefit of "Auto Fund Transfer among Accounts" function, please remember to:

1. Activate "Auto Fund Transfer among Accounts" function
2. Link at least 2 deposit accounts to the Dual Currency ATM Card
3. Activate "Overseas ATM Cash Withdrawal" function for transactions made outside HK

# How does “Auto Fund Transfer among Accounts” function work:

## Example 1 – Cash withdrawal in Mainland China

Customer would like to withdraw CNY1,000 via  ATM with Dual Currency ATM Card.

However, the Default Designated Account (i.e. Secondary Account) has a balance of CNY500 only which does not have sufficient funds for the required withdrawal amount of CNY1,000 and the withdrawal service fee of CNY15 at UnionPay ATM network in Mainland China (i.e. CNY1,015 in total).

With the activation of “Auto Fund Transfer among Accounts” function, customer can successfully withdraw the required CNY1,000 from the Secondary Account after transferring the required funds automatically from the Master Account.

Linked A/C	Currency	Beginning Balance	Transactions Details	Balance after Auto Fund Transfer	Final Balance
Master	HKD	2,000	-1,218 (transfer to Secondary Account)	782	782
Secondary	CNY	500	+1,015 (transfer from Master Account)	1,515	500
Third	—	—	—	—	—




Customer has successfully withdrawn CNY1,000

- 1 Transfer from Master Account with HKD1,218 which is equivalent to CNY1,015, i.e. including the required withdrawal amount of CNY1,000 and the withdrawal service fee of CNY15 at UnionPay ATM network in Mainland China
- 2 The required CNY1,000 withdrawn from the Secondary Account with a service fee of CNY15 deducted

Remark: Reference exchange rate of Example 1: CNY1=HKD1.2

## Example 2 – Cash withdrawal in Japan

Customer would like to withdraw JPY10,000 via  ATM from his Dual Currency ATM Card.

However, the Default Designated Account (i.e. Master Account) has a balance of HKD500 (eqv. JPY6,667) only which does not have sufficient funds for the required withdrawal amount of JPY10,000 (eqv. HKD750) and the withdrawal service fee of HKD15 at UnionPay ATM network Overseas (i.e. HKD765 in total).

With the activation of “Auto Fund Transfer among Accounts” function, customer can successfully withdraw the required JPY10,000 from the Master Account after transferring the required funds automatically from the Third Account.

Linked A/C	Currency	Beginning Balance	Transactions Details	Balance after Auto Fund Transfer	Final Balance
Master	HKD	500	+765 (transfer from Third Account)	1,265	500
Secondary	CNY	1,000	—	1,000	1,000
Third	HKD	1,000	-765 (transfer to Master Account)	235	235



Customer has successfully withdrawn JPY10,000

- 1 Transfer from Third Account with HKD765, i.e. including the required withdrawal amount of JPY10,000 (eqv. HKD750) and the withdrawal service fee of HKD15 at UnionPay ATM network overseas
- 2 The required JPY10,000 (eqv. HKD750) withdrawn from Master Account with the service fee of HKD15 deducted

Remark: Reference exchange rate of Example 2: JPY1=HKD0.075



Although both Secondary Account and Third Account have sufficient funds for the withdrawal transaction, the system will choose the account for fund transfer according to predefined account prioritization, with priority given to the one in the same currency of the Default Designated Account. If that account still does not have sufficient funds, the system will then choose the account in another currency.

## Example 3 – Cash withdrawal in Mainland China

Customer would like to withdraw CNY1,000 via  ATM from his Dual Currency ATM Card.

However, the Default Designated Account (i.e. Secondary Account, the first CNY account linked to the card) has a balance of CNY500 only which does not have sufficient funds for the required withdrawal amount of CNY1,000 and the withdrawal service fee of CNY15 at UnionPay ATM network in Mainland China (i.e. CNY1,015 in total).

Even with the activation of “Auto Fund Transfer among Accounts” function, the transaction will be REJECTED since none of the accounts linked to the card had sufficient balance for the transaction and service fee (i.e. CNY1,015 which is eqv. HKD1,218). System will NOT sum up the balance of ALL accounts in order to complete the transaction.

Linked A/C	Currency	Balance	
Master	HKD	500	← less than CNY1,015 (eqv. HKD1,218)
Secondary	CNY	500	← less than CNY1,015
Third	CNY	500	← less than CNY1,015










Transaction rejected

Remark: Reference exchange rate of Example 3: CNY1=HKD1.2

## Card features at a glance

### Cash Withdrawal & Balance Enquiry in different locations

Transaction account	Hong Kong			Mainland China		Macau		Overseas
	CNCBI ATM	 ATM	 ATM	 ATM	 ATM	 ATM	 ATM	 ATM
Cash withdrawal: Transaction accounts and currency type of notes								
HKD a/c (Master)	HKD / RMB	HKD / RMB	HKD	RMB	RMB*	MOP	MOP	Local Currency
RMB a/c	RMB	n/a	HKD*	n/a	RMB	n/a	MOP*	Local Currency*
Balance Enquiry								
HKD a/c	✓	✓	✓ <sup>▲</sup>	✓	✓ <sup>▲</sup>	✓	✓ <sup>▲</sup>	✓ <sup>▲</sup>
RMB a/c	✓	✓	-	✓	✓ <sup>▲</sup>	✓	-	-

### Point of Sales purchase

	Hong Kong		Mainland China		Macau		Overseas
	 		 		 		
HKD a/c	✓	✓	✓	- <sup>#</sup>	✓	✓	✓
RMB a/c	-	-	-	✓	-	-	-

### Other Service<sup>△</sup>:

- Fund Transfer / Bill Payment / Donation<sup>△</sup>
- Statement / Cheque Book Request<sup>†</sup>
- Change PIN

#### Remarks:

- When performing cash withdrawal/POS purchase via UnionPay ATM network in Hong Kong or overseas, the Master Account will be the Default Designated Account for withdrawal transaction. When performing cash withdrawal/POS purchase via UnionPay ATM network in Mainland China, the linked RMB account will be the Default Designated Account for withdrawal transaction. If both the Secondary Account and the Third Account are of RMB account, the Secondary Account of RMB will be the Default Designated Account for withdrawal transaction. If there is no RMB account linked with the ATM Card, the Master Account (HKD account) will be the Default Designated Account for withdrawal transaction.
- "Auto Fund Transfer among Accounts" function is only applicable to Dual Currency ATM Card linked with other HKD account(s) or RMB account(s) (exclude the Master Account). "Auto Fund Transfer among Accounts" refers to cash withdrawal transaction made by customers via UnionPay ATM network, where the whole transaction amount will be automatically transferred to the Default Designated Account from other linked account(s) when there is insufficient fund in the Default Designated Account for withdrawal, provided that there is sufficient fund in the other linked account(s). If there is insufficient fund in all linked account(s) for the whole amount withdrawal, such withdrawal request will be cancelled. For details, please refer to the How does "Auto Fund Transfer among Accounts" function work section in this leaflet.
- All the above examples are for illustration only and the exchange rates are subject to the market condition at the point of transaction.
- If you want to use ATM services overseas and/or in Mainland China, please be reminded to activate the "Overseas ATM card cash withdrawal function", set the activation period and daily overseas withdrawal limit in advance via our iBanking / inMotion / Customer Service Hotline (Tel: 2287 6767) / any JETCO ATMs in Hong Kong. **Activation is not required for cash withdrawal transactions performed at those ATMs marked with "JETCO" Logo in Mainland China and Macau.**
- For ATM card service fees and charges, please refer to the latest "Bank Service Fees and Charges" for details.

\* Only applicable to the ATM Card with the "Auto Fund Transfer among Accounts" function activated for fund transfer transaction when the Default Designated Account does not have sufficient funds.

▲ Account balance of the Default Designated Account will be shown in local currency for reference.

# If there is no RMB account linked with the ATM Card, the Master Account (HKD account) will be accessed for the transaction.

△ Applicable to CNCBI & JETCO ATM only.

△ Support HKD to HKD account only for Fund Transfer / Bill Payment / Donation Service.

† Statement / Cheque Book Request Service is applicable to Current Account only.