

Return cheque/ Clearing

The Bank reserves the right to return cheque and to impose relevant service charge(s) when the cheque are returned due to technique errors, or when they are drawn from accounts with insufficient funds, altered without authorization, post-dated or out of date.

	Cheque deposited on	Funds available
HKD cheque clearing schedule	Monday to Friday	After 3:30pm on the next business day
HKD cheque clearing schedule	Monday to Friday	After 3:30pm on the next business day
CNY cheque clearing schedule	Monday to Friday	After 3:30pm on the next business day

The reference to “business day” means a day, other than the Saturday, Sunday or public holiday, on which banks are opened for general in Hong Kong.