

中信銀行(國際)有限公司(「銀行」)根據不時適用之任何法律、規定、法令,或任何監管機構、政府機構、清算行、交易機構或專業機構發佈之任何(不論是否具有法律效力)規則、指示、指引、守則、通知、限制或類似規定(包括香港及中國內地地區)(「適用規定」),以及銀行一般條款及所有在一般條款內提及的適用特別條款(包括「存款賬戶條款」內的「人民幣儲蓄戶口、人民幣支票戶口及人民幣定期戶口附加條款」或「私人銀行—銀行及投資服務條款」內的「銀行服務條款」(視乎情況而定))(「條款及細則」)列舉銀行為客戶開立人民幣賬戶及提供有關的人民幣服務所適用的限制及限額。本資料說明只供客戶作參考之用,而有關限制及限額將以有關機構所發佈相關的適用規定為準。

China CITIC Bank International Limited (the “Bank”) sets out below applicable restrictions and limits in relation to the opening of RMB accounts and the provision of related RMB services to customers in a scope subject to any law, regulation or order, or any rule, direction, guideline, code, notice, restriction or the likes (whether or not having the force of law) issued by any regulatory authority, government agency, clearing bank, exchange body or professional body applicable from time to time (in Hong Kong and Mainland China) (“Applicable Regulations”), the General Terms and Conditions and all the applicable Specific Terms and Conditions as referred to in the General Terms and Conditions of the Bank (including the “Additional Terms and Conditions for Renminbi Savings Account, RMB Current Account and RMB Time Deposit Account” under the “Terms and Conditions for Deposit Accounts”, or the “Terms and Conditions for Banking Services” under the “Private Banking – Terms and Conditions for Banking and Investment Services” (as the case may be)) (“Terms and Conditions”). This Information Sheet is for customers’ reference only and the relevant restrictions and limits shall be governed by the Applicable Regulations published by the relevant authorities from time to time:

A. 定義

Definitions

1. 除本文內容另有所指,本資料說明中,所用之詞彙及措詞應具有以下涵義:

Unless the context otherwise requires, the terms and expressions appearing in this document shall have the following meaning:

- 「香港居民」指持有香港身分證之個人人士,即使該人士也許同時持有其他司法管轄區的居民或公民身份證明。「非香港居民」亦據此相對地理解。
“Hong Kong resident” refers to an individual who is a holder of a Hong Kong Identity Card, notwithstanding that the person may also possess an identity proof of residency or citizenship of another jurisdiction. A “non-Hong Kong resident” shall be construed accordingly.
- 「個人(香港居民)戶口」指銀行應一名或以上個人人士向銀行申請以香港居民身份開立,而開立及維持的人民幣戶口(定義見條款及細則)。
“Personal (Hong Kong Residents) Account” refers to an RMB Account (as defined in the Terms and Conditions) opened and maintained by the Bank for one or more individual(s) who applied for the opening of such RMB Account as Hong Kong resident(s) with the Bank.
- 「個人(非香港居民)戶口」指銀行應一名或以上個人人士向銀行申請以非香港居民身份開立,而開立及維持的人民幣戶口(定義見條款及細則)。個人(非香港居民)戶口的所有戶口持有人均須為非香港居民。
“Personal (Non-Hong Kong Residents) Account” refers to an RMB Account opened and maintained by the Bank for one or more individuals who applied for the opening of such RMB Account as non-Hong Kong resident(s) with the Bank. All the account holders of a Personal (Non-Hong Kong Residents) Account must be non-Hong Kong residents.

B. 一般開戶/提供人民幣服務的要求

General Requirements for Account Opening/ RMB Service Provision

2. 個人戶口

Personal Accounts

2.1 任何個人人士可向銀行申請開立人民幣儲蓄戶口及/或一個人民幣支票戶口(人民幣支票戶口適用於18歲或以上之客戶)。Any individual may apply with the Bank to request to open RMB Savings Account and/or one RMB Current Account (RMB Current Account is only available to customers aged 18 or above).

2.2 個人(非香港居民)戶口的戶口持有人必須並非為任何香港身分證的持有人。倘若持有個人(非香港居民)戶口的個人人士成為香港居民,該個人人士必須立即以書面形式通知銀行。

Account holder(s) of a Personal (Non-Hong Kong Residents) Account must not be holder(s) of any Hong Kong Identity Card(s). An individual account holder of a Personal (Non-Hong Kong Residents) Account must notify the Bank in writing immediately if he/she becomes a Hong Kong resident.

C. 個人人民幣支票

Personal RMB Cheque

3. 個人(香港居民)戶口 Personal (Hong Kong Residents) Accounts

3.1 個人(香港居民)戶口所簽發之人民幣支票可於香港使用，而在中國內地地區之使用僅限於中國廣東省(包括深圳)內消費性支出。該等人民幣支票是不可轉讓的。

RMB cheques issued under a Personal (Hong Kong Residents) Account can be used in Hong Kong, and can only be drawn to make payments of consumer spending in the Guangdong province in Mainland China (including Shenzhen). Such RMB cheques are not transferable.

3.2 個人(香港居民)戶口的持有人須確保任何一天內就人民幣支票戶口要求付款之有關在中國廣東省(包括深圳)購買消費品及/或接受服務費用之支票總額不得超過最高限額人民幣 80,000 元。

Holders of Personal (Hong Kong Residents) Accounts shall ensure that the total amount of RMB cheques (that are issued and drawn in relation to the payment for the acquisition of consumer goods and/or services within the Guangdong Province in Mainland China (including Shenzhen)) presented for payment under the RMB Current Account on any day does not exceed RMB80,000.

4. 個人(非香港居民)戶口 Personal (Non-Hong Kong Residents) Accounts

4.1 個人(非香港居民)戶口所簽發及提取的人民幣支票將只可於香港使用。RMB cheques issued and drawn under a Personal (Non-Hong Kong Residents) Account shall only be used in Hong Kong.

D. 匯款 Remittance

5. 個人(香港居民)戶口 Personal (Hong Kong Residents) Accounts

5.1 透過個人(香港居民)戶口委辦從香港到中國內地地區的人民幣電匯匯款，收款人與匯款人的戶名必須完全相同。每個個人(香港居民)戶口持有人每日匯款之最高限額為人民幣 80,000 元。

When making RMB telegraphic transfers from Hong Kong to Mainland China through a Personal (Hong Kong Residents) Account, the account holder name of the beneficiary and that of the remitter must be the same. The daily maximum amount of remittance for an account holder of Personal (Hong Kong Residents) Account(s) is RMB80,000.

6. 個人(非香港居民)戶口 Personal (Non-Hong Kong Residents) Accounts

6.1 透過個人(非香港居民)戶口匯款人民幣款項往來中華人民共和國，將受中華人民共和國內或其有關機關批核。

Remittance of any RMB amount through any Personal (Non-Hong Kong Residents) Account maintained with the Bank to/from the People's Republic of China shall be subject to the approval from the relevant authorities in or of the People's Republic of China.

Notes:

1. 本資料說明載列所有資料乃根據銀行對有關法律、規則、規定、指示以及適用於人民幣戶口或人民幣服務之規定指引所知及理解而提供。銀行對有關規定的準確性或完全性概不負上任何責任。客戶可親臨銀行任何分行或與銀行職員聯絡了解有關更新資料。All the information set out in this Information Sheet is provided to the best of the Bank's knowledge and understanding of the relevant law, rules, regulations, directions and guidelines governing or otherwise applicable to the RMB account or RMB services. The Bank is not liable for the accuracy or completeness of the relevant regulations. Customers may visit any of the Bank's branches or contact the staff of the Bank for the most relevant updated information.

2. 本文的中英文版本如有任何意義差歧，概以英文版本為準。If there is any inconsistency between the English and Chinese versions, the English version shall prevail