招商永隆銀行
CMB WING LUNG BANK

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

招商永隆銀行電子服務交易限額及服務時間

「提款卡」、「網上銀行」、「手機銀行」及「電話銀行」– 交易限額(以港元計)及服務時間：

交易類別	途徑				本行預設之每日分項總交易限額	服務時間	每日截數時間 (2)
	提款卡(1)	網上銀行	手機銀行	電話銀行			
提取現金(每賬戶) (3)	***<< 每人每日交易綜合限額 – 港幣等值 3 萬元 >>***						
▪ 由存款賬戶	✓				20,000	24 小時	星期一至星期六：10:00pm
▪ 由信用卡賬戶(現金透支)	✓				20,000		
轉賬 (4)	***<< 每日交易綜合限額 – 港幣等值 999,999,999 元 >>***						
▪ 至招商永隆卡同名戶口	✓				999,999,999	24 小時	星期一至星期六：10:00pm
▪ 至招商永隆銀行同名戶口		✓	✓	✓	999,999,999		
▪ 敍做定期存款		✓	✓	✓	999,999,999	24 小時(5)	星期一至星期五：8:00pm
轉賬 (4)	***<< 每日交易綜合限額 – 港幣等值 100 / 500 萬元 >>*** (18)						
▪ 至未登記招商永隆銀行第三者戶口	✓				50,000	24 小時	星期一至星期六：10:00pm
		✓	✓		200,000/2,000,000(8)		
▪ 至已登記招商永隆銀行第三者戶口				✓	1,000,000		
		✓	✓		1,000,000/5,000,000(18)		
▪ 至未登記其他銀行戶口 (6)		✓	✓		200,000/2,000,000(8)		
▪ 至已登記其他銀行戶口 (6)				✓	1,000,000		
		✓	✓		1,000,000/5,000,000(18)		
▪ 跨行轉賬 (7)	✓				20,000		
繳付賬單 (4)	***<< 每日交易綜合限額 – 港幣等值 100 萬元 >>***						
▪ 繳付本行賬單						24 小時	星期一至星期六：10:00pm
- 信用卡	✓	✓	✓	✓	200,000		
- 租購及租賃		✓	✓	✓	50,000		
- 保險		✓	✓		200,000		
- 租務		✓	✓		150,000		
▪ 繳付其他商號賬單						24 小時	自動櫃員機及電話銀行 星期一至星期五：7:00pm 網上銀行及手機銀行 星期一至星期五：4:00pm
- 稅務、專上學院及保險公司	✓	✓	✓	✓	1,000,000		
- 公用事業及其他	✓	✓	✓	✓	100,000		
外匯買賣	***<< 每日交易綜合限額 –港幣等值 999,999,999 元 >>***						
▪ 外匯買賣		✓	✓	✓	999,999,999	24 小時(9)	- - -
▪ 撥存外匯孖展		✓		✓	999,999,999	請參閱註釋(9)	- - -
簽發電子支票	***<< 每日交易綜合限額 – 港幣等值 20 萬元 >>***						
▪ 簽發電子支票		✓			200,000	24 小時	- - -
黃金買賣	***<< 每日交易綜合限額 – 150 單位>>***						
▪ 黃金買賣		✓	✓	✓	150 單位	星期一至星期五：9:00am – 5:00pm	- - -
證券交易 (10)	***<< 每日交易限額 – 港幣等值 5 億元 >>*** (11)						
▪ 證券買賣指示 (每次交易限額)		✓	✓	✓	100,000,000	24 小時	- - -
證券賬戶轉賬	***<< 每日交易限額 – 港幣等值 999,999,999 元 >>***						
▪ 證券賬戶轉賬 (每宗交易限額)		✓	✓	✓	999,999,999	24 小時(12)	星期一至星期六：6:00pm
銀證轉賬	***<< 每日交易綜合限額 – 港幣等值 1,000 萬元 >>***						
▪ 銀行轉賬至證券商			✓		10,000,000	請參閱註釋(17)	- - -
基金買賣	***<< 每日交易綜合限額 – 港幣等值 5 億元 >>*** (13)						
▪ 基金買賣 (每宗交易限額)		✓	✓		100,000,000	24 小時	星期一至星期五：3:00pm
股票掛鈎投資	***<< 每日交易限額 – 港幣等值 5,000 萬元 >>***						
▪ 股票掛鈎投資 (每宗交易限額)			✓		5,000,000	24 小時	星期一至星期五：3:00pm
C+快易發薪	***<< 每日交易綜合限額 – 港幣等值 500 萬元 >>***						
▪ C+快易發薪		✓			5,000,000	24 小時	星期一至星期五：8:00pm
銀商付款	***<< 每日交易綜合限額 – 港幣等值 1,000 萬元 >>***						
▪ 銀商付款		✓			10,000,000	星期一至星期五：8:00am – 4:30pm	- - -
其他銀行服務	***<< 每日交易綜合限額 – 港幣等值 100 萬元 / 500 萬元 >>*** (18)						
▪ 購買外幣現鈔 (14)		✓	✓		200,000	星期一至星期六：8:00am – 10:00pm	
▪ 購買電匯 – 未登記其他銀行戶口 (15)		✓	✓		200,000/2,000,000(8)		
▪ 購買電匯 – 已登記其他銀行戶口 (15)		✓	✓		1,000,000/5,000,000(18)	請參閱註釋(16)	
▪ 強積金供款		✓		✓	200,000	24 小時	星期一至星期六：9:00pm
▪ 轉賬至馬會電話投注戶口 (4)	✓				50,000		星期一至星期五：4:00pm
▪ 易辦事(包括轉賬至馬會電話投注戶口) (4)	✓				50,000		
▪ 繳費靈	✓				100,000		

「小額轉賬」– 交易限額(以港元計)及服務時間：

交易類別	本行預設之每次分項總交易限額	服務時間	每日截數時間 (2)
<< 每人每日交易綜合限額 – 港幣等值 1 萬元 >>			
▪ 手機銀行轉賬至未登記賬戶(6)	10,000(8)	24 小時	星期一至星期六：10:00pm
▪ WeChat Pay 服務		24 小時	- - -

本行會按需要修改上述有關資料，一切以本行最新公佈為準。

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CMB Wing Lung Bank Electronic Services Transaction Limit & Service Time

Transaction Limit (HKD) & Service Time for ATM, NET Banking, Mobile Banking & Phone Banking Services:

Transaction Type	Available Channel(s)				Bank Default Max. Daily Sub-Limit	Service Hours	Daily Cut-off Time (2)
	ATM (1)	NET Banking	Mobile Banking	Phone Banking			
Cash Withdrawal (Per Account) (3)	***<< Daily Consolidated Transaction Limit for Each Customer – HKD Equivalent 30,000 >>***						
• From Deposit A/C	✓				20,000	24 hrs	Mon to Sat: 10:00pm
• From Credit Card A/C (Cash Advance)	✓				20,000		
Fund Transfer (4)	***<< Daily Consolidated Transaction Limit – HKD Equivalent 999,999,999 >>***						
• To own CMB Wing Lung Card A/C	✓				999,999,999	24 hrs	Mon to Sat: 10:00pm
• To own CMB Wing Lung Bank A/C		✓	✓	✓	999,999,999		
• Fixed Deposit Creation		✓	✓	✓	999,999,999	24 hrs (5)	Mon to Fri: 8:00pm
Fund Transfer (4)	***<< Daily Consolidated Transaction Limit – HKD Equivalent 1,000,000 / 5,000,000>>*** (18)						
• To non-registered 3rd Party A/C within Bank	✓				50,000	24 hrs	Mon to Sat: 10:00pm
		✓	✓		200,000/2,000,000 (8)		
• To registered 3rd Party A/C within Bank				✓	1,000,000		
		✓	✓		1,000,000/5,000,000 (18)		
• To non-registered A/C with Other Bank (6)		✓	✓		200,000/2,000,000 (8)		
• To registered A/C with Other Bank (6)				✓	1,000,000		
		✓	✓		1,000,000/5,000,000 (18)		
• Interbank Transfer (7)	✓				20,000		
Bill Payment (4)	***<< Daily Consolidated Transaction Limit – HKD Equivalent 1,000,000 >>***						
• Payment to CMBWLB						24 hrs	Mon to Sat: 10:00pm
- Credit Card	✓	✓	✓	✓	200,000		
- Hire Purchase & Leasing		✓	✓	✓	50,000		
- Insurance		✓	✓		200,000		
- Rental Payment		✓	✓		150,000		
• Payment to Other Merchants						24 hrs	ATM & Phone Banking: Mon to Fri: 7:00pm NET Banking & Mobile Banking: Mon to Fri: 4:00pm
- Tax, Education & Insurance	✓	✓	✓	✓	1,000,000		
- Utilities & Others	✓	✓	✓	✓	100,000		
Foreign Exchange	***<< Daily Consolidated Transaction Limit –HKD Equivalent 999,999,999 >>***						
• Foreign Exchange		✓	✓	✓	999,999,999	24 hrs (9)	- - -
• Margin Deposit		✓		✓	999,999,999	Please refer to Note (9)	- - -
e-Cheque Issuance	***<< Daily Consolidated Transaction Limit – HKD Equivalent 200,000 >>***						
• e-Cheque Issuance		✓			200,000	24 hrs	- - -
Gold Dealing	***<< Daily Consolidated Transaction Limit – 150 units >>***						
• Gold Dealing		✓	✓	✓	150 units	Mon to Fri: 9:00am – 5:00pm	- - -
Securities Trading (10)	***<< Daily Transaction Limit – HKD Equivalent 500,000,000 >>*** (11)						
• Securities Trading (Limit Per Transaction)		✓	✓	✓	100,000,000	24 hrs	
Securities Account Transfer	***<< Daily Transaction Limit –HKD Equivalent 999,999,999 >>***						
• Securities Account Transfer (Limit Per Transaction)		✓	✓	✓	999,999,999	24 hrs (12)	Mon to Sat: 6:00pm
Bank-Securities Funds Transfer	***<< Daily Consolidated Transaction Limit –HKD Equivalent 10,000,000 >>***						
• Bank to Securities Firm			✓		10,000,000	Please refer to Note (17)	- - -
Investment Fund Trading	***<< Daily Consolidated Transaction Limit – HKD Equivalent 500,000,000 >>*** (13)						
• Investment Fund Trading (Limit Per Transaction)		✓	✓		100,000,000	24 hrs	Mon to Fri: 3:00pm
Equity Linked Investments	***<< Daily Transaction Limit – HKD Equivalent 50,000,000 >>***						
• Equity Linked Investments(Limit Per Transaction)			✓		5,000,000	24 hrs	Mon to Fri: 3:00pm
C+ Express Payroll	***<< Daily Consolidated Transaction Limit – HKD Equivalent 5,000,000 >>***						
• C+Express Payroll		✓			5,000,000	24 hrs	Mon to Fri: 8:00pm
Merchant Payment	***<< Daily Consolidated Transaction Limit – HKD Equivalent 10,000,000 >>***						
• Merchant Payment		✓			10,000,000	Mon to Fri: 8:00am–4:30pm	- - -
Other Banking Services	***<< Daily Consolidated Transaction Limit – HKD Equivalent 1,000,000 / 5,000,000>>*** (18)						
• Purchase of Foreign Currency Notes (14)		✓	✓		200,000	Mon to Sat: 8:00am – 10:00pm	- - -
• Purchase of T/T to unregistered A/C with other bank (15)		✓	✓		200,000/2,000,000 (8)		
• Purchase of T/T to registered A/C with other bank (15)		✓	✓		1,000,000/5,000,000 (18)	Please refer to Note (16)	
• MPF Contribution		✓		✓	200,000	24 hrs	Mon to Sat: 9:00pm
• Fund Transfer to Jockey Club's Telebet A/C (4)	✓				50,000		Mon to Fri: 4:00pm
• EPS Transaction (including fund transfer to Jockey Club's Telebet A/C) (4)	✓				50,000		
• PPS Transaction	✓				100,000		

Transaction Limit (HKD) & Service Time for Small-Value Fund Transfer:

Transaction Type	Bank Default Max. Sub-Limit Per Transaction	Service Hours	Daily Cut-off Time (2)
<< Daily Consolidated Transaction Limit for Each Customer – HKD Equivalent 10,000 >>			
• Fund Transfer to non-registered A/C via Mobile Banking (7)	10,000 (8)	24 hrs	Mon to Sat: 10:00pm
• WeChat Pay Services		24 hrs	- - -

The Bank may revise the above information when necessary. The latest information provided by the Bank shall prevail.

註 釋：

(1) 為保障客戶利益，客戶可透過招商永隆網上銀行或於各分行減低每日交易限額。
(2) 交易指示如在每日交易截數時間之後發出，將當作下一個工作天的交易指示處理。
(3) 提款卡每卡每日提款上限為港幣二萬元。每次提款金額最少為港幣三百元。(最少提款金額不適用於本行提款機)
(4) 客戶透過提款卡進行轉賬及繳付賬單，每卡每日限額合共港幣一百萬元；易辦事及轉賬至馬會電話投注戶口，每卡每日限額合共港幣五萬元。轉賬至其他銀行戶口(包括電匯)，每客戶每日限額合共港幣一百萬元。
(5) 定期存款指示若於每日(星期一至五)之截數時間後發出，或於星期六、星期日及公眾假期發出，將於下一個工作天執行；惟電話銀行服務於每日截數時間後、以及星期六、星期日、公眾假期、八號或以上颱風或黑色暴雨警告訊號懸掛期間，暫不提供定期存款指示服務。
(6) 轉賬至其他銀行賬戶之指示於兩個工作天內辦妥(收到指示當日不計算在內)。如交易指示於星期六、日及公眾假期發出，將當作下一個工作天的交易指示處理。
(7) 只可轉賬至提供跨行轉賬之銀通成員銀行。
(8) 一般個人/聯名客戶通過手機銀行、網上銀行轉賬或電匯至未登記招商永隆銀行及/或其他銀行戶口每日限額合共等值港幣二十萬元。金葵花、私人財富管理、私人銀行個人客戶以及中小企業客戶通過手機銀行、網上銀行轉賬或電匯至未登記招商永隆銀行及/或其他銀行戶口每日限額合共等值港幣二百萬元。小額轉賬每日限額為等值港幣一萬元。新開通電子銀行服務 180 個自然日內（含第 180 個自然日）的一般個人客戶/聯名客戶、金葵花客戶，通過手機銀行、網上銀行轉賬或電匯至未登記招商永隆銀行及/或其他銀行戶口每日限額合共等值港幣二十萬元。180 個自然日后，限額方可調整至所屬客群最高限額。
(9) 外匯買賣服務時間（一點通及網上銀行）
- 星期一至星期日 24 小時服務 - 除泰銖以外，所有本行提供電匯買賣服務之外幣
- 星期一至星期五 8:30am 至 5:00 pm - 泰銖
- 星期六 8:30 am 至 1:00 pm - 泰銖

外匯買賣服務時間（電話銀行）及撥存外匯孖展
- 星期一至星期五 - 8:30 am 至 翌晨 2:30/3:30 am* - 除泰銖以外，所有本行提供電匯買賣服務之外幣
- 8:30 am 至 5:00 pm- 泰銖
- 星期六 - 8:30 am 至 1:00 pm- 所有本行提供電匯買賣服務之外幣
- 星期日及公眾假期暫停服務

* 根據北美之夏令時間（DST）而定

(10) 香港交易及結算所有限公司(交易所)之交易時間為:
星期一至五 9:00 am – 12:00 pm，1:00 pm – 4:10 pm
(11) 每日交易限額指當天所有市場買入指示(包括成交及未成交)之總金額加上當天所有市場沽出指示(包括成交及未成交)之總金額。
(12) 本行有權對相關服務時間作出相應調整。
(13) 每日交易綜合限額指每日經網上銀行及手機銀行發出之所有指示之淨交易金額(整額認購金額減去預計贖回金額)。
(14) 分行預約外幣現鈔處理時間為工作日(星期一至五) 9:00 am 至 5:00 pm 或工作日（星期六）9:00 am 至 1:00 pm。若客戶在分行處理時間內完成線上交易指示，可於第二個工作日到所選擇分行領取外幣現鈔；若客戶在分行處理時間之後完成線上交易指示，則可於第三個工作日到所選擇分行領取外幣現鈔。請注意部分分行於星期六休息(請參閱本行最新的分行服務時間安排)。
(15) 於星期一至五 3:00 pm 前收到指示，電匯會於當日發出；如在上述時間之後收到指示，電匯會在下一個香港結算日發出。(香港結算日不包括星期六、星期日及公眾假期)。
(16) 購買電匯服務時間
- 以匯款貨幣相同之貨幣結算：每天 8:30 am – 9:00 pm
- 以匯款貨幣之外的貨幣結算：星期一至五 8:30 am – 9:00 pm, 星期六 8:30 am – 1:00 pm

(17) 服務時間視乎個別證券商。
(18) 一般個人/聯名客戶通過手機銀行、網上銀行轉賬或電匯至已登記招商永隆銀行及/或其他銀行戶口每日限額合共等值港幣一百萬元。金葵花、私人財富管理、私人銀行個人客戶以及中小企業客戶通過手機銀行、網上銀行轉賬或電匯至已登記招商永隆銀行及/或其他銀行戶口每日限額合共等值港幣五百萬元。新開通電子銀行服務 180 個自然日內（含第 180 個自然日）的一般個人客戶/聯名客戶、金葵花客戶，通過手機銀行、網上銀行轉賬或電匯至已登記招商永隆銀行及/或其他銀行戶口每日限額合共等值港幣五十萬元。180 個自然日后，限額方可調整至所屬客群最高限額。

Notes:

(1) To safeguard customers' interest, daily cycle limit can be reduced through NET Banking or at branches.
(2) Instructions given after daily cut-off time are treated as next working day transaction.
(3) Daily cash withdrawal limit for each CMB Wing Lung Card or CMB Wing Lung Credit Card is HKD20,000.
(4) The transaction limit per card for Fund Transfer and Bill Payment is HKD1,000,000 while the transaction limit per card for EPS transaction and fund transfer to Jockey Club's Telebet Account is HKD50,000. The daily transaction limit per customer for Fund Transfer to other bank (Including T/T, also known as remittance or wire transfer) is HKD1,000,000.
(5) Instruction for fixed deposits creation sent after the daily cut-off time on Monday to Friday, or sent on Saturdays, Sundays or public holidays will be processed on the next working day. However, fixed deposits creation in Phone Banking Service is not available after the daily cut-off time, as well as on Saturdays, Sundays, public holidays, and when typhoon signal no. 8 or above is hoisted or black rainstorm signal is in force.
(6) For fund transfer to accounts with other banks, transaction will be completed within two working days (excluding instructions receiving day). Instructions given on Saturday, Sunday and public holiday are treated as next working day transaction.
(7) Interbank fund transfer can only be made to accounts with JETCO members' banks which provide interbank fund transfer service.
(8) The total daily transaction limit for Fund Transfer or T/T to non-registered Account with CMB Wing Lung Bank &/or Other Bank via Mobile Banking or Net Banking is HKD 200,000 equivalent as massive individual/joint customer. The total daily transaction limit for Fund Transfer or T/T to non-registered Account with CMB Wing Lung Bank &/or Other Bank via Mobile Banking or Net Banking is HKD 2,000,000 equivalent as Sunflower, Private Wealth Management, Private Bank individual customer and SME customer. For Sunflower, Private Wealth Management, Private Bank individual customer and SME customer. The daily transaction limit for small-value fund transfer is HKD 10,000 equivalent. For newly registered e-Banking services within the first 180 natural days (including the 180th natural day), the daily transfer limit via Mobile Banking, Net Banking, or T/T to unregistered CMB Wing Lung Bank and/or other bank accounts for massive individual customers/joint customers, and Sunflower customers, is a total equivalent to HKD 200,000. After 180 natural days, the limit can be adjusted to the highest limit of the customer group.
(9) Foreign Exchange Service time (CMBWLB Wintech and CMB Wing Lung NET Banking)
- Monday to Sunday 24 hrs - For TT exchange of all foreign currencies provided by the Bank except Thai Baht (THB)
- Monday to Friday 8:30 am to 5:00 pm - THB
- Saturday 8:30 am to 1:00 pm – THB

Foreign Exchange Service time (CMB Wing Lung Phone Banking) and Margin Deposit
- Monday to Friday - 8:30 am to 2:30/3:30 am of the following day* for TT exchange of all foreign currencies provided by the Bank except Thai Baht (THB)
- 8:30 am to 5:00 pm for Thai Baht (THB)
- Saturday - 8:30 am to 1:00 pm for TT exchange of all foreign currencies provided by the Bank
- No service on Sundays and public holidays

* According to daylight saving time of North America (DST).

(10) The trading hours of The Hong Kong Exchanges and Clearing Limited (the "HKEx") are Monday to Friday 9:00am - 12:00pm, 1:00pm - 4:10pm
(11) Daily Transaction limit is the summation of the considerations for all buy orders in all markets (executed and non-executed) plus the total amount of all sell orders in all markets (executed and non-executed) on the same day.
(12) Our Bank reserves the right to revise our service hours.
(13) Daily Consolidated Transaction Limit refers to the net transaction amount of all instructions placed through NET Banking and Mobile Banking on the same day (lump sum subscription amount minus estimated redemption amount).

(14) The branch processing hours for foreign currency notes are from 9:00 am to 5:00 pm on working days from Monday to Friday or from 9:00 am to 1:00 pm on Saturday workday. If the request is accepted within branch processing hours, the notes can be collected on the next working day. If the request is accepted after branch processing hours, the notes can be collected on the third working day. Please note that some branches will be closed on Saturdays (please refer to our latest information on service hours).

(15) Request for T/T will be processed on the day of request if it is accepted before 3:00pm on Monday to Friday. Request which is accepted after the above-mentioned time will be processed on the next HKD clearing day. (a HKD clearing day except Saturday, Sunday and HK public holiday).

(16) Purchase of Telegraphic Transfer Service Time

- TT settled by same currency of the remit currency: Daily 8:30 am – 9:00 pm
- TT settled by currency other than the remit currency: Monday to Friday 8:30 am – 9:00 pm, Saturday 8:30 am – 1:00 pm

(17) Service hour varies from Securities Firm.

(18) The total daily transaction limit for Fund Transfer or T/T to registered account with CMB Wing Lung Bank &/or Other Bank via Mobile Banking or Net Banking is HKD 1,000,000 equivalent as massive individual/joint customer. The total daily transaction limit for Fund Transfer or T/T to registered account with CMB Wing Lung Bank &/or Other Bank via Mobile Banking or Net Banking is HKD 5,000,000 equivalent as Sunflower, Private Wealth Management, Private Bank individual customer and SME customer. For Sunflower, Private Wealth Management, Private Bank individual customer and SME customer. For newly registered e-Banking services within the first 180 natural days (including the 180th natural day), the daily transfer limit for massive individual customers/joint customers, and Sunflower customers, through Mobile Banking, Net Banking, or T/T to registered CMB Wing Lung Bank and/or other bank accounts is a total equivalent to HKD 500,000. After 180 natural days, the limit can be adjusted to the highest limit of the customer group.