

招商永隆企業一網通服務 交易限額及服務指示截止 時間

註釋：

- (1) 為保障客戶利益，客戶可透過招商永隆企業一網通或於各分行調整由銀行設定的每日最高交易限額及組合限額。
- (2) 交易服務時間內，客戶可透過招商永隆企業一網通設立交易指示。交易指示如在服務指示截止時間之後發出，將當作下一個工作天的交易指示處理。本行有權對服務時間作出調整。
- (3) 外匯交易服務時間
 同一企業內轉賬
 ➢ 星期一至星期五：上午 8 時 30 分至凌晨 2 時 30 分（翌日）
 至招商永隆銀行第三者賬戶
 ➢ 星期一至星期五：上午 9 時至下午 6 時
 星期六、星期日、公眾假期：暫停服務
 外匯交易時間同時受制於轉賬匯款操作時間
- (4) 撥存外匯孖展服務時間
 ➢ 星期一至星期五：上午 8 時 30 分至凌晨 2 時 30 分（翌日）
 ➢ 星期六：上午 8 時 30 分至下午 1 時
 非交易服務時間、公眾假期：暫停服務
- (5) 「轉數快」每筆轉賬限額為港幣/人民幣 100 萬元。

「招商永隆企業一網通服務」 - 交易限額(以港元計)及服務指示截止時間：

交易類別	每日最高交易限額(港元) ⁽¹⁾	組合限額 ⁽¹⁾	工作日	截止時間 ⁽²⁾
同一企業內轉賬				
▪ 至同名賬戶	9,999,999,999	A	星期一至日	24 小時
▪ 外匯買賣	9,999,999,999	A	星期一至五	凌晨 2 時 30 分 ⁽³⁾
▪ 撥存外匯孖展	9,999,999,999	A	星期一至五	凌晨 2 時 30 分 ⁽⁴⁾
			星期六	下午 1 時
轉賬至招商永隆銀行第三者賬戶				
▪ 至已登記賬戶	9,999,999,999	B	星期一至日	24 小時 ⁽³⁾
▪ 至未登記賬戶	9,999,999,999	C		
經「轉數快」付款至其他中國香港銀行⁽⁵⁾				
▪ 至已登記賬戶	9,999,999,999	B	星期一至日	24 小時
▪ 至未登記賬戶	9,999,999,999	C		
經特快轉賬(RTGS/CHATS)至其他中國香港銀行				
▪ 至已登記賬戶	9,999,999,999	B	星期一至五	下午 5 時 ⁽⁶⁾ (以非人民幣電匯)
▪ 至未登記賬戶	9,999,999,999	C		下午 5 時 30 分 ⁽⁶⁾ (以人民幣電匯)
一般匯款				
▪ 至已登記賬戶	9,999,999,999	B	星期一至五	下午 5 時 ⁽⁶⁾ (以非人民幣電匯)
▪ 至未登記賬戶	9,999,999,999	C		下午 5 時 30 分 ⁽⁶⁾ (以人民幣電匯)
匯款快線 (至招商銀行國內分行)				
▪ 至已登記賬戶	9,999,999,999	B	星期一至五	下午 5 時 ⁽⁷⁾
▪ 至未登記賬戶	9,999,999,999	C		
繳付賬單				
▪ 繳費至招商永隆銀行				
- 保險	9,999,999,999	B	星期一至六	下午 10 時
▪ 繳費至其他商戶				
- 稅務、專上學院及保險公司 ⁽⁸⁾	9,999,999,999	B	星期一至五	下午 4 時
- 公用事業及其他	9,999,999,999			
- 高風險商戶	9,999,999,999			

「招商永隆企業一網通服務」 - 交易限額(以港元計)及服務指示截止時間：

- (6) 於截止時間之前發出的特快轉賬/電匯指示可於當天執行。否則，該指示將於下一個結算日處理。(結算日不包括星期六、星期日、中國香港公眾假期、八號或以上颶風或黑色暴雨警告訊號懸掛期間)
- (7) 於截止時間之前發出的電匯往招商銀行國內分行指示可於當天執行。否則，該指示將於下一個中國及中國香港的共同結算日收到該筆款項。(結算日不包括星期六、星期日、中國及中國香港公眾假期、八號或以上颶風或黑色暴雨警告訊號懸掛期間)
- (8) 客戶每天最多可向每個稅務賬單號繳款 10 次，而每次上限金額為 HKD 999,999。
- (9) 開立定期的交易授權限額。
- (10) 普通定期 / 優惠定期(標準存款期) / 智能定存服務時間外、星期六、星期日、公眾假期的交易指示將當作下一個工作天的交易指示處理。
八號或以上颶風或黑色暴雨警告訊號懸掛期間：如常服務。
- (11) 匯存寶 / 優惠定期(靈活存款期) / 協商定期服務時間外、星期六、星期日、公眾假期：暫停服務。
八號或以上颶風或黑色暴雨警告訊號懸掛期間：如常服務。
- (12) 智能定存服務時間
- 開立指示：服務時間外、星期六、星期日、公眾假期的交易指示，將當作下一個工作天的交易指示處理。
 - 提取指示：服務時間外、星期六、星期日、公眾假期的交易指示、八號或以上颶風或黑色暴雨警告訊號懸掛期間：暫停服務。
- (13) 貿易融資服務包含所有顯示於「招商永隆企業一網通服務」內「貿易融資服務」頁面下的申請以及它的每日交易限額(港元)是共用的。貿易融資服務申請的交易限額以最終銀行實際審批的交易額度為準。

交易類別	每日最高交易限額(港元) ⁽¹⁾	組合限額 ⁽¹⁾	工作日	截止時間 ⁽²⁾
開立定期存款⁽⁹⁾				
▪ 普通定期	9,999,999,999	---	星期一至五	下午 6 時 ⁽¹⁰⁾
▪ 匯存寶			星期一至五	下午 6 時 ⁽¹¹⁾
▪ 優惠定期(標準存款期)			星期一至五	下午 9 時 ⁽¹⁰⁾
▪ 優惠定期(靈活存款期)			星期一至五	下午 9 時 ⁽¹¹⁾
▪ 協商定期			星期一至五	下午 8 時 ⁽¹¹⁾ (申請利率 / 一體化) 下午 9 時 ⁽¹¹⁾ (開立)
▪ 智能定存			星期一至五	下午 9 時 ⁽¹²⁾ (開立 / 提取)
發薪及強積金服務				
▪ 出糧寶	9,999,999,999	C	星期一至日	24 小時
▪ 出糧易				
▪ 快易供				
▪ C+快易發薪服務		---	星期一至日	下午 8 時 (至招商永隆銀行賬戶)
			星期一至日	下午 8 時 (至其他銀行賬戶)
其他銀行服務				
▪ 自動轉賬(付款)	9,999,999,999	C	星期一至日	下午 8 時 (至招商永隆銀行賬戶)
			星期一至日	下午 8 時 (至其他銀行賬戶)
▪ 貿易融資服務 ⁽¹³⁾	9,999,999,999	D	星期一至日	24 小時

服務組合限額	每日最高交易限額(港元) ⁽¹⁾
A. 同名賬戶調撥	9,999,999,999
B. 付款至已登記第三方	9,999,999,999
C. 付款至未登記第三方	9,999,999,999
D. 其他服務	9,999,999,999

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。

U-BANK@CMBWLB Transaction Limit & Service Time

Notes :

- (1) To safeguard customers' interest, Maximum Daily Transaction Limit set by the Bank and Combination Limit can adjust through U-BANK@CMBWLB or at branches.
- (2) During services hours, customers can submit transaction instructions through U-BANK@CMBWLB. Instructions submitted after daily cut-off time which will be processed on the next working day. The Bank reserves the right to revise the above-mentioned service hours.
- (3) Foreign Exchange Service Time
 Within Same Enterprise
 ➤ Monday to Friday: 8:30am–2:30am (Next Day)
 To 3rd Party Account with CMB Wing Lung Bank / CHATS
 ➤ Monday to Friday: 9:00am–6:00pm
 ➤ Saturdays, Sundays, public holidays: No service
 Foreign Exchange service time is also subject to Fund Transfer and Remittance service time.
- (4) Margin Deposit Service Time
 ➤ Monday to Friday: 8:30am–2:30am (Next Day)
 ➤ Saturday: 8:30am–1:00pm
 Non-service hour, public holidays: No service

Transaction Limit (HKD) & Service Cut-off Time for U-BANK@CMBWLB Services:

Transaction Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾	Combination Limit ⁽¹⁾	Working Day	Service Cut-off Time ⁽²⁾
Fund Transfer within Same Enterprise				
• To Registered own CMB Wing Lung Bank Account	9,999,999,999	A	Mon - Sun	24 hours
• Foreign Exchange	9,999,999,999	A	Mon - Fri	02:30am ⁽³⁾
• Margin Deposit	9,999,999,999	A	Mon - Fri	02:30am ⁽⁴⁾
			Sat	01:00pm
Fund Transfer to 3rd Party Account with CMB Wing Lung Bank				
• To Registered Account	9,999,999,999	B	Mon - Sun	24 hours ⁽³⁾
• To Non-registered Account	9,999,999,999	C		
FPS to other Hong Kong, China Bank⁽⁵⁾				
• To Registered Account	9,999,999,999	B	Mon - Sun	24 hours
• To Non-registered Account	9,999,999,999	C		
Express Transfer (RTGS/CHATS) to other Hong Kong, China Bank				
• To Registered Account	9,999,999,999	B	Mon - Fri	05:00pm ⁽⁶⁾ (for non-CNY payment)
• To Non-registered Account	9,999,999,999	C		05:30pm ⁽⁶⁾ (for CNY payment)
Remittance				
• To Registered Account	9,999,999,999	B	Mon - Fri	05:00pm ⁽⁶⁾ (for non-CNY payment)
• To Non-registered Account	9,999,999,999	C		05:30pm ⁽⁶⁾ (for CNY payment)
Express Remittance (To domestic branches of China Merchants Bank)				
• To Registered Account	9,999,999,999	B	Mon - Fri	05:00pm ⁽⁷⁾
• To Non-registered Account	9,999,999,999	C		
Bill Payment				
• Payment to CMB Wing Lung Bank				
- Insurance	9,999,999,999	B	Mon - Sat	10:00pm

Transaction Limit (HKD) & Service Cut-off Time for U-BANK@CMBWLB Services:

(5) Transfer limit per FPS transaction is HKD / CNY 1,000,000.

(6) Express Transfer (RTGS/CHATS) Telegraphic Transfer request submitted before the cut-off time which will be processed on the same day. Otherwise, it will be processed on the next HKD clearing day. (The HKD clearing day except Saturdays, Sundays and Hong Kong, China public holidays, typhoon signal no.8 or above is hoisted, and black rainstorm signal is in force.)

(7) Telegraphic Transfer to domestic branches of China Merchants Bank request submitted before the cut-off time which will be processed on the same day. Otherwise, it will be processed on the next common settlement date of Mainland China and Hong Kong, China (The settlement day except Saturdays, Sundays and public holidays in both Mainland China and Hong Kong, China, typhoon signal no.8 or above is hoisted, and black rainstorm signal is in force.)

(8) Customers can submit up to 10 tax payments per day to each bill number; The transaction amount limit is HKD999,999 per transaction.

(9) The transaction approval limit of Fixed Deposits Creation.

(10) Fixed Deposit / Prevailing Rate Fixed Deposit (Standard Tenors) / Smart Fixed Deposit requests made during non-service hours, Saturdays, Sundays, public holidays will be proceed on the next working day. When typhoon signal no.8 or above is hoisted or black rainstorm signal is in force: Services continue as usual.

(11) Foreign Exchange Fixed Deposit / Prevailing Rate Fixed Deposit (Fixed Tenors) / Negotiating Rate Fixed Deposit requests made during non-service hours, Saturdays, Sundays, public holidays: No service. Typhoon signal no.8 or above is hoisted or black rainstorm signal is in force: Services continue as usual.

Transaction Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾	Combination Limit ⁽¹⁾	Working Day	Service Cut-off Time ⁽²⁾
Payment to Other Merchants				
- Tax, Education & Insurance ⁽⁸⁾	9,999,999,999	B	Mon - Fri	04:00pm
- Utilities & Others	9,999,999,999			
- High-risk Merchant	9,999,999,999			
Fixed Deposits Creation⁽⁹⁾				
• Ordinary FD	9,999,999,999	---	Mon - Fri	06:00pm ⁽¹⁰⁾
• Foreign Exchange FD			Mon - Fri	06:00pm ⁽¹¹⁾
• Prevailing Rate FD (Standard Tenors)			Mon - Fri	09:00pm ⁽¹⁰⁾
• Prevailing Rate FD (Fixed Tenors)			Mon - Fri	09:00pm ⁽¹¹⁾
• Negotiating Rate FD			Mon - Fri	08:00pm ⁽¹¹⁾ (Rate Application / All-in-One) 09:00pm ⁽¹¹⁾ (Creation)
• Smart Fixed Deposit			Mon - Fri	09:00pm ⁽¹²⁾ (Creation / Withdrawal)
Payroll and MPF				
• Pay Easy	9,999,999,999	C	Mon - Sun	24 hours
• Auto-Fund				
• Flexi2				
• C+ Express Payroll			Mon - Sun	08:00pm (To CMBWLB Account)
			Mon - Sun	08:00pm (To Other Bank Account)

Transaction Limit (HKD) & Service Cut-off Time for U-BANK@CMBWLB Services:

(12) Smart Fixed Deposit Services Time

- Creation requests made during non-service hours, Saturdays, Sundays, public holidays will be proceed on the next working day.
- Withdrawal: requests made during non-service hours, Saturdays, Sundays, public holidays: No Service.

When typhoon signal no.8 or above is hoisted or black rainstorm signal is in force: No service.

Transaction Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾	Combination Limit ⁽¹⁾	Working Day	Service Cut-off Time ⁽²⁾
Others Banking Services				
• AutoPay (Out)	9,999,999,999	C	Mon - Sun	08:00pm (To CMBWLB Account)
			Mon - Sun	08:00pm (To Other Bank Account)
• Trade Finance Services ⁽¹³⁾	9,999,999,999	D	Mon - Sun	24 hours

- (13) Clients could initiate all the online trade applications under the category of "Trade Finance Services" on U-BANK@CMBWLB Services and its Daily Transaction Limit(s) (HKD) is shared. The transaction limit of Trade Finance Services' Application is subject to the Bank's final approval.

Combination Type	Maximum Daily Transaction Limit (HKD) ⁽¹⁾
A. Transfer within Accounts under the Same Name	9,999,999,999
B. Payment to Registered 3rd Party	9,999,999,999
C. Payment to Non-registered 3rd Party	9,999,999,999
D. Other Services	9,999,999,999

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