

招商永隆企業一網通服務 交易限額及服務時間

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減低每日交易限額及組合限額。
- (2) 本行預設之組合限額
 - A. 同名賬戶調撥：HKD999,999,999
 - B. 付款至已登記第三方：HKD500,000,000
 - C. 付款至未登記第三方：HKD5,000,000
 - D. 其他服務：HKD10,000,000
- (3) 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。
- (4) 外匯買賣服務時間(包括以轉賬/匯款貨幣之外的貨幣結算)
 - 星期一至星期五：9:00am - 6:00pm;
 - 星期六、星期日、公眾假期、八號或以上颶風或黑色暴雨警告訊號懸掛期間：暫停服務；
 本行有權對上述服務時間作出調整。
- (5) 電匯服務(一般匯款)截數時間
 - 一般匯款：於星期一至五 3:00pm 前收到指示，電匯會於當日發出；如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)
 - 電匯往招商銀行國內分行(匯款快線)：於 5:00pm (星期一至五)前收到指示，電匯會在當日發出；於上述時間後收到指示，招商銀行會在下一個中國及香港的共同結算日收到該筆款項。(結算日不包括星期六、星期日及中國及香港的公眾假期)
- (6) 若匯款指示的執行當天為懸掛八號或以上颶風訊號或黑色暴雨警告之工作天，本行將於當天銀行服務恢復後處理有關指示。否則，該指示將於下一個結算日處理。

「招商永隆企業一網通服務」- 交易限額(以港元計)及服務時間：

交易類別	本行預設之每日分項總交易限額 ⁽¹⁾	組合限額 ⁽¹⁾⁽²⁾	服務時間 ⁽³⁾	每日截數時間 ⁽³⁾
同一企業內轉賬				
▪ 至已登記招商永隆銀行同名賬戶	999,999,999	A	24 小時	---
▪ 外匯買賣	100,000,000	A	請參閱註釋 ⁽⁴⁾	---
▪ 撥存外匯孖展	100,000,000	A	請參閱註釋 ⁽⁴⁾	---
轉賬至招商永隆銀行第三者賬戶				
▪ 至已登記賬戶	500,000,000	B	24 小時	---
▪ 至未登記賬戶	5,000,000	C	請參閱註釋 ⁽⁴⁾	---
經「轉數快」轉賬至本地其他銀行				
▪ 至已登記賬戶	500,000,000	B	24 小時	---
▪ 至未登記賬戶	1,000,000	C		
特快轉賬(RTGS/CHATS)至本地其他銀行				
▪ 至已登記賬戶	500,000,000	B	星期一至星期五： 9:00am-5:00pm 請參閱註釋 ⁽⁴⁾	星期一至星期五： 5:00pm ⁽⁶⁾
▪ 至未登記賬戶	5,000,000	C		
繳付賬單				
▪ 繳費至招商永隆銀行				
- 租購及租賃	500,000	B	24 小時	星期一至星期六： 10:00pm
- 放款	500,000			
- 保險	500,000			
- 租務	500,000			
▪ 繳費至其他商戶				
- 稅務、專上學院及保險公司	1,000,000	B	24 小時	星期一至星期五： 4:00pm
- 公用事業及其他	1,000,000			
- 高風險商戶	1,000,000			
一般匯款				
▪ 至已登記賬戶	500,000,000	B	星期一至星期五： 9:00am-5:00pm 請參閱註釋 ⁽⁴⁾	星期一至星期五： 3:00pm 請參閱註釋 ⁽⁵⁾⁽⁶⁾
▪ 至未登記賬戶	5,000,000	C		
匯款快線				
▪ 至已登記賬戶	500,000,000	B	星期一至星期五： 9:00am-5:00pm 請參閱註釋 ⁽⁴⁾	星期一至星期五： 5:00pm 請參閱註釋 ⁽⁵⁾⁽⁶⁾
▪ 至未登記賬戶	5,000,000	C		
發薪及強積金服務				
▪ 出糧寶	5,000,000	C	24 小時	7:00pm
▪ 出糧易				
▪ 快易供				

交易類別	本行預設之每日分項總交易限額 ⁽¹⁾	組合限額 ⁽¹⁾⁽²⁾	服務時間 ⁽³⁾	每日截數時間 ⁽³⁾
其他銀行服務				
▪ 購買本票	10,000,000	D	星期一至星期五： 9:00am-9:00pm 星期六：9:00am-1:00pm 請參閱註釋 ⁽⁷⁾	---
▪ 即期匯票	10,000,000	D	星期一至星期五： 8:30am-9:00pm 星期六：8:30am-1:00pm 請參閱註釋 ⁽⁷⁾	---
▪ 開立定期存款	請參閱註釋 ⁽⁸⁾	---	星期一至星期五： 9:00am-6:00pm 請參閱註釋 ⁽⁸⁾	---
▪ C+快易發薪服務	5,000,000	---	24 小時	請參閱註釋 ⁽⁹⁾
▪ 自動轉賬(付款)	5,000,000	---	24 小時	---
▪ 信用證 ⁽¹⁰⁾	999,999,999 ⁽¹⁰⁾	A	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。

(7) 客戶在星期一至五 3:00pm 前或星期六 10:30am 前發出指示，可於當日到所指定行所領取本票/匯票，如在上述時間之後發出指示，則在下一個工作天 10:00am 後方可領取。

(8) 開立定期存款服務時間
 > 星期一至星期五：9:00am - 6:00pm；
 > 星期六、星期日、公眾假期、八號或以上颶風或黑色暴雨警告訊號懸掛期間：暫停服務。

開立定期存款交易限額：

貨幣 Currency	每日交易限額 Daily Transaction Limit(s)
澳元 AUD	999,999,999,999
加元 CAD	999,999,999,999
英鎊 GBP	999,999,999,999
紐西蘭元 NZD	999,999,999,999
美元 USD	999,999,999,999
人民幣 CNY	999,999,999,999
新加坡元 SGD	999,999,999,999
港元 HKD	9,999,999,999,999
泰銖 THB	9,999,999,999,999

(9) C+快易發薪截數時間
 > 至招商永隆銀行賬戶：星期一至五 7:00pm
 > 至其他銀行賬戶：星期一至五 12:00pm
 於上述時間之後收到的交易指示將於下一個工作天處理。

(10) 信用證申請的交易限額以最終銀行實際審批的信用證交易額度為準。

U-BANK@CMBWLB Transaction Limit & Service Time

Notes:

- (1) To safeguard customers' interest, daily Sub-Limit and Combination Limit can be reduced through U-BANK@CMBWLB or at branches.
- (2) Bank Default Combination Limit:
 - A. Transfer within Accounts under the Same Name: HKD999,999,999
 - B. Payment to Registered 3rd Party : HKD500,000,000
 - C. Payment to Non-registered 3rd Party : HKD5,000,000
 - D. Other Services: HKD10,000,000
- (3) During Services Hours, customers can create transaction instructions through U-BANK@CMBWLB. Instructions given after daily cut-off time are treated as next working day transaction.
- (4) Foreign Exchange Service Time (including CHATS/TT settled by currency other than the remit currency)
 - Monday to Friday: 9:00am–6:00pm
 - Saturdays, Sundays, public holidays, when typhoon signal no.8 or above is hoisted or black rainstorm signal is in force: No service

The Bank reserves the right to revise the aforesaid service hours.
- (5) Telegraphic Transfer Services Cut-off Time
 - General TT: Request for Telegraphic Transfer 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).
 - TT to domestic branches of China Merchants Bank (Express Remittance): Request for Telegraphic Transfer will be processed on the day of request if it is accepted before 5:00pm on Monday to Friday. Otherwise, China Merchants Bank will receive the amount in the next common settlement date of Mainland China and Hong Kong (The settlement day does not include Saturdays, Sundays and public holidays in both Mainland China and Hong Kong).
- (6) For the requested transfer date falls on a working day on which Typhoon no. 8 or above signal or the Black Rainstorm Signal is hoisted, the request will be processed after bank service resumed on that day. Otherwise, the request will be processed on next clearing day.

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

Transaction Type	Bank Default Maximum Daily Sub-Limit ⁽¹⁾	Combination Limit ⁽¹⁾⁽²⁾	Service Hours ⁽³⁾	Daily Cut-off Time ⁽³⁾
Fund Transfer within Same Enterprise				
• To Registered own CMB Wing Lung Bank Account	999,999,999	A	24 hrs	---
• Foreign Exchange	100,000,000	A	Please refer to Notes ⁽⁴⁾	---
• Margin Deposit	100,000,000	A	Please refer to Notes ⁽⁴⁾	---
Fund Transfer to 3rd Party Account with CMB Wing Lung Bank				
• To Registered Account	500,000,000	B	24 hrs	---
• To Non-registered Account	5,000,000	C	Please refer to Notes ⁽⁴⁾	---
Fund Transfer to other local Bank via FPS				
• To Registered Account	500,000,000	B	24 hrs	---
• To Non-registered Account	1,000,000	C		
Express Transfer (RTGS/CHATS) to other local Bank				
• To Registered Account	500,000,000	B	Mon to Fri: 9:00am – 5:00pm Please refer to Notes ⁽⁴⁾	Mon to Fri: 5:00pm ⁽⁶⁾
• To Non-registered Account	5,000,000	C		
Bill Payment				
• Payment to CMB Wing Lung Bank				
- Hire Purchase & Leasing	500,000	B	24 hrs	Mon to Sat: 10:00pm
- Loans	500,000			
- Insurance	500,000			
- Rental Payment	500,000			
• Payment to Other Merchants				
- Tax, Education & Insurance	1,000,000	B	24 hrs	Mon to Fri: 4:00pm
- Utilities & Others	1,000,000			
- High-risk Merchant	1,000,000			
Remittance				
• To Registered Account with other Bank	500,000,000	B	Mon to Fri: 9:00am – 5:00pm Please refer to Notes ⁽⁴⁾	Mon to Fri: 3:00pm Please refer to Notes ⁽⁵⁾⁽⁶⁾
• To Non-registered Account with other Bank	5,000,000	C		
Express Remittance				
• To Registered Account with other Bank	500,000,000	B	Mon to Fri: 9:00am – 5:00pm Please refer to Notes ⁽⁴⁾	Mon to Fri: 5:00pm ⁽⁶⁾ Please refer to Notes ⁽⁵⁾⁽⁶⁾
• To Non-registered Account with other Bank	5,000,000	C		
Payroll and MPF				
• Pay Easy	5,000,000	C	24 hrs	7:00pm
• Auto-Fund				
• Flexi2				

- (7) If the request is made before 3:00pm on Monday to Friday or before 10:30am on Saturday, cashier orders/ demand drafts are ready for collection on the same day at the designated branch. If request is made after the aforesaid time, collection is scheduled for the next working day after 10:00am.
- (8) Fixed Deposits Creation Service Time
- Monday to Friday: 9:00am–6:00pm
 - Saturdays, Sundays, public holidays, when typhoon signal no.8 or above is hoisted or black rainstorm signal is in force: No service

The transaction limit of Fixed Deposits Creation:

Currency	Daily Transaction Limit(s)
AUD	999,999,999,999
CAD	999,999,999,999
GBP	999,999,999,999
NZD	999,999,999,999
USD	999,999,999,999
CNY	999,999,999,999
SGD	999,999,999,999
HKD	9,999,999,999,999
THB	9,999,999,999,999

- (9) C+ Express Payroll Service Cut-off Time
- Payment to CMB Wing Lung Bank Account: Monday to Friday 7:00pm
 - Payment to other Bank Account: Monday to Friday 12:00pm
- Transaction instructions given after the above-mentioned time will be processed in the next working day.
- (10) The transaction limit of Letter of Credit Application is subject to the Bank's final approval.

Transaction Type	Bank Default Maximum Daily Sub-Limit ⁽¹⁾	Combination Limit ⁽¹⁾⁽²⁾	Service Hours ⁽³⁾	Daily Cut-off Time ⁽³⁾
Other Banking Services				
▪ Purchase of Cashier Order	10,000,000	D	Mon to Fri: 9:00am – 9:00pm Sat: 9:00am – 1:00pm Please refer to Notes ⁽⁷⁾	---
▪ Demand Draft	10,000,000	D	Mon to Fri: 8:30am – 9:00pm Sat: 8:30am – 1:00pm Please refer to Notes ⁽⁷⁾	---
▪ Fixed Deposits Creation	Please refer to Notes ⁽⁸⁾	---	Mon to Fri: 9:00am – 6:00pm Please refer to Notes ⁽⁸⁾	---
▪ C+ Express Payroll	5,000,000	---	24 hrs	Please refer to Notes ⁽⁹⁾
▪ AutoPay (Out)	5,000,000	---	24 hrs	---
▪ Letter of Credit ⁽¹⁰⁾	999,999,999 ⁽¹⁰⁾	A	24 hrs	---

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