



Quick Reference Guide – Remittance Services Cutoff Time  
快速參考指南 - 匯款服務截數時間

Currency (貨幣)	Code (代碼)	Same-Day Value Cut-off Time (即日截止時間)
Australian Dollar (澳元) <sup>1</sup>	AUD	11:00
Renminbi (人民幣)	CNH	15:30
Renminbi (人民幣) # to / via mainland China or outside Hong Kong 通過中國大陸或香港以外地方	CNY	14:00
Euro (歐元) <sup>2</sup>	EUR	17:00
Sterling Pound (英鎊) <sup>3</sup>	GBP	17:00
Hong Kong Dollar (港幣)	HKD	17:00
Japanese Yen (日圓)	JPY	10:00
Singapore Dollar (新加坡元)	SGD	12:00
U.S. Dollar (美元)	USD	17:00

- This cut-off time may vary by Bank of Shanghai (Hong Kong) Limited (“the Bank”) from time to time at our absolute discretion due to our business and operation need. The Bank reserves the right to vary the cut-off times at any time without prior notice. In case of any disputes, the decision of the Bank shall be conclusive.  
截止時間可能因上海銀行(香港)有限公司(下稱“銀行”)之銀行業務和營運需求不時修改, 銀行保留隨時修訂所有截止時間之權利而無需任何事先通知。如有任何爭議, 銀行有最終決定權。
- In general cases, the instruction of Remittance Applications submitted before the cut-off time will be processed on the same day; otherwise, it will be processed on the next working day. In any event that instructions involving a foreign element can be effected only on days when banks in the relevant markets are open for business in the relevant jurisdictions.  
在一般情況下, 匯款申請在截止時間之前提交將在同一天處理, 否則將在下一個工作日處理。如您的匯款指示涉及外地因素時, 有關指示或只能於相關市場管轄區域之銀行工作日處理。
- Please note that the Bank may, in our absolute discretion and without any liability whatsoever, refuse to accept or act in accordance with any instruction without giving any reason unless required by Applicable Regulations. Your instructions may not in all cases be processed or processed immediately or at any particular time of the day.  
除受適用的法規規定外, 銀行可拒絕接受或執行指示, 且無須提供理由及不需要承擔任何責任。另外, 您的指示或不立即處理或於該日之某特定時間處理。
- To avoid any delay in the payment process, customer is advised to maintain sufficient funds in account and must provide the valid information including beneficiary’s name, account number and SWIFT address of the beneficiary bank for our further handling.  
為避免處理匯款之遲延, 建議客戶於賬戶內保留足夠資金。並且提供有效信息, 包括收款人姓名, 賬號和收款銀行國際銀行代碼等。
- Please note that the terms of Non-liability on bank and Limitation of bank’s liability of the Bank’s Terms and Conditions for Accounts and Services also apply to processing your instructions.  
請注意, 銀行帳戶及服務的章程及條款中的“本行無責任”及“本行的責任限制”條款也適用於處理您的指示。
- The Bank is not liable for any delay due to process associated with regulatory requirements.  
因與監管要求相關流程而導致的任何延遲, 銀行概不負責。



**N.B.**

- 1) Please provide (i) 6 digits Bank State Branch (BSB) code of the beneficiary bank and (ii) full address for final beneficiary  
請提供 (i) 收款銀行 6 位數字銀行代碼 (BSB) 和 (ii) 最終收款人的完整地址
- 2) Please provide International Bank Account Number (IBAN) of the beneficiary  
請提供收款人的國際銀行賬號 (IBAN)
- 3) Please provide 6 digits Sort Code (SC) of the beneficiary bank or International Bank Account Number (IBAN) of the beneficiary  
請提供收款銀行 6 位數字銀行代碼 (SC) 或收款人的國際銀行賬號 (IBAN)

**# Cross Border Renminbi Remittance 跨境人民幣匯款**

Applicant are required to provide the following for cross border payments to mainland China or outside Hong Kong  
申請人必須提供以下信息作為跨境匯款用途

- 1) 12 digits China National Advanced Payment System (CNAPS) of the beneficiary bank  
12 位數字大額支付系統編碼
- 2) Purpose of payment for all Renminbi Telegraphic Transfer. Bank reserve the right to reject without prior notice if without one of below specified payment purpose  
人民幣匯款用途。如果沒有以下指定的匯款用途，銀行保留拒絕匯款的權利，恕不另行通知。

Purpose of Payment 匯款用途	Description 說明
Trade in Goods 貨物貿易 /CGODDR/	Cross-border settlement conducted for trade in goods 貨物貿易的跨境結算
Trade in Services 服務貿易 /CSTRDR/	Cross-border settlement conducted for trade in services 服務貿易的跨境結算
Capital Transfer 資本項下跨境支付 /CCTFDR/	Cross-border Capital account transactions as approved by relevant regulatory authorities 經相關監管機構批准的跨境資本賬戶交易
Charity Donation 慈善捐款 /CCDNDR/	Donation to charities (non-profit making organizations) 慈善捐款 (非牟利團體)
Other Current Account Transaction 其他經常項目/COCADR/	Current Account Transactions such as remittance of profits, bonus, dividend payment, tax payment and scholarships etc. 經常交易，如：利潤匯出，分紅，股息，交稅和獎學金等。

Should you have further enquiries, please contact your relationship manager directly.  
如有任何疑問，請直接與客戶經理聯絡。