



Quick Reference Guide – Remittance Services Cutoff Time
快速参考指南 - 汇款服务截数时间

Currency (货币)	Code (代码)	Same-Day Value Cut-off Time (即日截止时间)
Australian Dollar (澳元) ¹	AUD	11:00
Renminbi (人民币)	CNH	15:30
Renminbi (人民币) [#] to / via mainland China or outside Hong Kong 通过中国大陆或香港以外地方	CNY	14:00
Euro (欧元) ²	EUR	17:00
Sterling Pound (英镑) ³	GBP	17:00
Hong Kong Dollar (港币)	HKD	17:00
Japanese Yen (日圆)	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.
截止时间可能因上海銀行(香港)有限公司(下称“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, 您的指示或不會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.
為避免處理匯款之延遲, 建議客戶於帳戶內保留足夠資金。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, 銀行賬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
请提供 (i) 收款银行 6 位数字银行代码 (BSB) 和 (ii) 最终收款人的完整地址
- 2) Please provide International Bank Account Number (IBAN) of the beneficiary
请提供收款人的国际银行账号 (IBAN)
- 3) Please provide 6 digits Sort Code (SC) of the beneficiary bank or International Bank Account Number (IBAN) of the beneficiary
请提供收款银行 6 位数字银行代码 (SC) 或收款人的国际银行账号 (IBAN)

Cross Border Renminbi Remittance 跨境人民币汇款

Applicant are required to provide the following for cross border payments to mainland China or outside Hong Kong
申请人必须提供以下信息作为跨境汇款用途

- 1) 12 digits China National Advanced Payment System (CNAPS) of the beneficiary bank
12 位数字大额支付系统编码
- 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
人民币汇款用途。如果没有以下指定的汇款用途，银行保留拒绝汇款的权利，恕不另行通知。

Purpose of Payment 汇款用途	Description 说明
Trade in Goods 货物贸易 /CGODDR/	Cross-border settlement conducted for trade in goods 货物贸易的跨境结算
Trade in Services 服务贸易 /CSTRDR/	Cross-border settlement conducted for trade in services 服务贸易的跨境结算
Capital Transfer 资本项下跨境支付 /CCTFDR/	Cross-border Capital account transactions as approved by relevant regulatory authorities 经相关监管机构批准的跨境资本账户交易
Charity Donation 慈善捐款 /CCDNDR/	Donation to charities (non-profit making organizations) 慈善捐款 (非牟利团体)
Other Current Account Transaction 其他经常项目/COCADR/	Current Account Transactions such as remittance of profits, bonus, dividend payment, tax payment and scholarships etc. 经常交易, 如: 利润汇出, 分红, 股息, 交税和奖学金等。

Should you have further enquiries, please contact your relationship manager directly.
如有任何疑问, 请直接与客户经理联络。