

### 有關 企業客戶的人民幣跨境 匯款提供匯款目的

配合內地第二代支付系統 ( CNAPS2 ) 的清算要求，企業客戶辦理人民幣匯款往內地 ( 跨境人民幣匯款 ) 須按 CNAPS2 格式以匯款目的代碼提供匯款用途。未提供匯款用途的匯款可能會延遲處理或被退匯，匯款人可能需要承擔額外費用及匯率損失的風險。

在申請辦理跨境人民幣匯款時，企業客戶請按表一上的交易/業務種類提供與該筆匯款的匯款用途 ( 或匯款目的代碼 )。

表一：匯款目的代碼與交易/業務種類參照表

匯款目的代碼	匯款用途	交易/業務種類
CGODDR	貨物貿易	包括個人購物、一般貨物、用於加工的貨物、修理所需的貨物、運輸工具在港口購買的貨物，以及信用證、進口代收、進口設備付款、預付貨款等
CSTRDR	服務貿易	包括個人賬單支付、與運輸有關的服務、旅遊、通信服務、建築安裝及勞務承包服務、保險、金融服務、電腦和資訊服務、專有權利使用費和特許費、體育文化和娛樂服務、企業或金融機構支付水電煤費用、租金、審計費、酒店房費、律師費、宣傳費、廣告費、版權費、設計費、調研費用、公司註冊費、醫療費用、前面未有提及的政府服務、其他商業服務等
CCTFDR	資本項下 跨境支付	包括資本賬戶 ( 資本轉移和非生產、非金融資產的收買/放棄 )、增資、減資、資本金投入、直接投資、證券投資、其他投資、股東貸款/還款、特批資本項目、境外對內地直接投資 ( 「 FDI 」 ) 資金匯劃 ( 公司 )、人民幣合資格境外機構投資者 ( 「 RQFII 」 ) ( 公司 )、債券、公司之間的資金調撥、個人投資等
CCDNDR	慈善捐款	捐款 ( 非牟利機構 )
COCADR	其他經常項目	包括收益和經常轉移、利潤匯出、分紅、股息、交稅、獎學金等

提供匯款用途 ( / 匯款目的代碼 ) 的方法：

- (1) 若是通過企業網上銀行發動跨境人民幣匯款，只需要從版面上的下拉選單選擇適當的「匯款用途」。
- (2) 若是通過匯款申請書發動跨境人民幣匯款，請在表格上剔選適當的「匯款用途」 ( 如果是 PDF 版本匯款申請書，從表格上的下拉選單選取 )。

銀行系統會把你提供的匯款用途自動對應為 CNAPS2 匯款目的代碼配置在匯款外發電文上。

如欲查詢詳情，請與中國銀行(香港)屬下分行聯絡或致電匯款查詢熱線：(852) 2836 8788。

**Re: Purpose of Payment must be given on  
Cross-Border RMB Remittance of Corporate Customers**

To fulfill the clearing bank requirements of China National Advanced Payment System 2 (CNAPS2), corporate customers are required to indicate the nature or purpose of payment on each remittance amount in Renminbi to the mainland (Cross-Border RMB Remittance) by standard CNAPS2 codeword on the instruction. If no indication of purpose is given, the remittance may be delayed or returned and the remitter may have to bear the additional charges and subject to exchange rate risk.

On each Cross-Border RMB Remittance instruction, Corporate customer please provide the corresponding Payment Purpose of the related Transaction or Business by referring to below Table 1.

**Table 1: Relationship of Payment Purpose/Codeword and Transaction & Business Category**

<b>Codeword</b>	<b>Payment Purpose</b>	<b>Transaction &amp; Business Category</b>
CGODDR	Cross-Border Goods Trade	Cross-border settlement conducted for trade in goods, including individual retail consumptions, general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment, etc.
CSTRDR	Cross-Border Service Trade	Cross-border settlement conducted for trade in services, including individual bill payments, services or fees relating to transportation; travel; communications; construction services; installation projects and their subcontract services; insurance; financial services; computer and information services; royalties and license fees; sports and entertainment; water, electricity and gas bills to be paid by corporations or financial institutions; rent; audit fees; hotel accommodation fees; legal fees; advertising and promotion fees; copyright and design fees; research and development fees; company registration fees; medical expenses; government services not mentioned above and other commercial services, etc.
CCTFDR	Cross-Border Capital Transfer	Capital account transactions, (capital transfers and acquisition/disposal of non-productive or non-financial assets), capital injection, capital reduction, capital payment, direct investments, securities investments, other investments, shareholder's loan/repayment, other capital payments as approved by relevant regulatory authorities, fund transfers for foreign direct investment ("FDI") by enterprises and RMB Qualified Foreign Institutional Investor ("RQFII") projects by enterprises, bonds, fund transfer between enterprises, individual investments, etc.
CCDNDR	Charity Donation	Donation to charities (non-profit making organizations)
COCADR	Other Current Account Transactions	Income and current transfers, remittance of profits, bonus, dividend payment, tax payment and scholarships, etc.

**How to indicate Payment Purpose/Codeword on cross border RMB remittance instruction**

- (1) Via internet banking, please select the appropriate payment purpose from the respective pull-down menu.
- (2) On paper application form, please tick the appropriate box of payment purpose on the form. On PDF electronic application form, please select the appropriate payment purpose from the pull-down menu.

The Bank's system will convert the selected Payment Purpose to the corresponding CNAPS2 codeword and place it on the outgoing message of remittance.

For details of the service, please contact any branch of BOCHK or Remittance Enquiry Hotline: (852) 2836 8788.