



託管多幣往來賬戶之一般說明

General Information on Custody Multi-Currency Current Account

本說明介紹由中國銀行(香港)有限公司(「本行」)所提供的託管多幣往來賬戶(見下述定義)服務。客戶須參照《零售銀行服務一般說明》以及《人民幣業務附加說明》。除非在本說明另有說明,《零售銀行服務一般說明》以及《人民幣業務附加說明》內之相關內容適用於託管多幣往來賬戶。本說明所載的內容應被視作《零售銀行服務一般說明》以及《人民幣業務附加說明》的附加內容,如有任何不一致的地方,概以本說明為準。

第 1 部分: 開立賬戶

- 1.1 「託管多幣往來賬戶」是指客戶在本行維持的託管多幣往來賬戶，為一個多幣種可透支的往來賬戶，主要目的用作與客戶所託管相關的資金交收和扣賬。
- 1.2 託管多幣往來賬戶只限合資格客戶申請。「合資格客戶」為符合本行託管及信託服務部審查要求以及可使用 (a) 環球銀行財務電訊協會(SWIFT)電報報文及/或 (b) 電子渠道 (其定義載於本行《企業電子及線上服務條款》(「iGTB 服務條款」) 中，包括 iGTB NET、iGTB MOBILE、iGTB CONNECT、iGTB API 及 iGTB SCO) 的機構級客戶。託管多幣往來賬戶不適用於獨資公司、自然人或/及由自然人擁有的無限公司。為免存疑，《零售銀行服務一般說明》以及《人民幣業務附加說明》內所有與獨資公司、自然人或/及由自然人擁有的無限公司相關的內容不適用於託管多幣往來賬戶。此外，託管多幣往來賬戶接受有限合夥開戶申請，且該合夥人結構中的合夥人必須為有限公司，不得為自然人或無限公司。
- 1.3 如合資格客戶希望申請開立託管多幣往來賬戶，客戶須提供本行可不時指定的資料及文件，並填寫及完成本行可不時指定的表格及程序。有關申請須經本行進一步審查，本行有絕對酌情權決定是否批准開立賬戶或提供任何或所有有關服務而無須給予任何解釋。
- 1.4 客戶若有需要把其外幣資金轉往另一本港的銀行，或將港幣資金轉往海外銀行，可申請以匯款 (只限電匯) 方式辦理。本行不接受以票匯方式辦理匯款。為免存疑，所有《零售銀行服務一般說明》以及《人民幣業務附加說明》內的與票匯相關的內容不適用於託管多幣往來賬戶。
- 1.5 託管多幣往來賬戶利息是以單息計算，並以四捨五入方式計算至小數點後 2 個位入賬 (日圓則以四捨五入方式計算至元位入賬)，計算基礎為：
港元、英鎊、新加坡元：365 日為一年
其他貨幣：360 日為一年
託管多幣往來賬戶的利息每月結息一次。
- 1.6 本行會因應市場變化而調整託管多幣往來賬戶之利率，本行不會就此作預先通知。
- 1.7 本行有權就託管多幣往來賬戶的有關服務收取費用。服務取費 (如有) 將從客戶在託管多幣往來賬戶中扣取。
- 1.8 本行有權不時全權酌情調整任何利率及更改任何費用及收費。請參閱本行之可不時全權酌情更新或調整的《一般銀行服務收費表》(載於本行網站 (www.bochk.com))。已支付的費用及收費將顯示於客戶的賬戶結單。
- 1.9 成功開戶後，本行將每月或按本行決定的時段向客戶提供託管多幣往來賬戶的賬戶月結單。月結單語言版本將與客戶在《開戶申請表(公司/ 機構)》或《客戶/ 賬戶/ 服務資料修改表格 (公司/ 機構)》的選擇相同。另外，如客戶可通過 iGTB NET 及/或 iGTB MOBILE 操作託管多幣往來賬戶，本行可通過 iGTB NET 及 iGTB MOBILE 提供託管多幣往來賬戶月結單。如客戶可通過環球銀行財務電訊協會 (SWIFT) 收取電報報文 MT940，本行將向客戶於每個工作天 (即指銀行在香港開門營業日子) 發送電報報文 MT940 至客戶提供之銀行識別碼。

- 1.10 本行《服務條款》適用於託管多幣往來賬戶，所有相關客戶受《服務條款》內的適用的條款所約束。《服務條款》與本說明有任何不一致的地方，概以《服務條款》為準。
- 1.11 如合資格客戶擬開立託管多幣往來賬戶，並申請通過本行的電子渠道操作託管多幣往來賬戶，客戶須提供本行可不時指定的資料及文件，並填寫及完成本行可不時指定的表格及程序。有關申請須經本行進一步審核，本行擁有絕對酌情權決定是否批准該申請或提供任何或所有電子服務（定義載於 iGTB 服務條款），而無須給予任何解釋。
- 1.12 任何本行可能會提供予客戶的電子服務是受限於適用於 iGTB 服務條款內適用的條款與細則，本行有權不時全權酌情修訂 iGTB 服務條款內容。登記使用任何電子服務即等同客戶接受 iGTB 服務條款，並會受其約束。iGTB 服務條款與本說明有任何不一致的地方，概以 iGTB 服務條款為準。
- 1.13 本行保留隨時全權酌情修訂、暫停或取消與託管多幣往來賬戶及/或電子渠道及/或電子服務相關的產品與服務，以及修訂本說明以及其相關文件和條款的酌情權而毋須事先通知。如有任何爭議，本行保留最終決定權。
- 1.14 如本說明的英文及中文版本如有任何不一致，概以英文版本為準。本說明的任何中文版本僅供參考。

第 2 部分: 託管多幣往來賬戶之特點

- 2.1 受限於第 3 部分所述的不適用的內容，託管多幣往來賬戶提供《零售銀行服務一般說明》、《人民幣業務附加說明》及 iGTB 服務條款內所述的相關服務，服務範圍包括但不限於：
- (a) 客戶可透過一個戶口號碼處理 14 種貨幣（包括港幣、英鎊、人民幣、美元、澳幣、加幣、紐幣、新加坡元、歐元、日圓、丹麥克朗、挪威克朗、瑞典克朗及瑞士法郎）的交易結算及相關的資金交收和扣賬；
 - (b) 客戶可申請通過本行電子渠道操作託管多幣往來賬戶，並有可能使用由本行不時全權酌情批准客戶可使用的任何電子服務；
 - (c) 客戶可申請日間及隔夜透支信貸服務（須取得由本行全權酌情決定的信貸審批）；
 - (d) 客戶可獲取賬戶月結單（以郵寄方式或通過 iGTB NET 及/或 iGTB MOBILE 收取），供查閱各項收支記錄；
 - (e) 匯出匯款；
 - (f) 匯入匯款；及
 - (g) 定期存款。

第 3 部分: 託管多幣往來賬戶不提供之服務

- 3.1 本行不會就託管多幣往來賬戶向客戶提供任何存摺、實物支票、電子支票簽發、票據、賬戶識別卡、信用卡、櫃台交易（櫃台現鈔交易）以及電話銀行服務、快速支付系統及貿易金融之服務。因此，《零售銀行服務一般說明》以及《人民幣業務附加說明》內所有與以上服務相關的內容不適用於託管多幣往來賬戶。
- 3.2 客戶僅可使用由本行不時全權酌情決定客戶可通過指定電子渠道使用的電子服務內的服務、功能及產品。除進行本行不時提供或允許之交易及活動外，客戶不得將電子服務用於其他

目的。本行在任何情況下皆享有全權酌情決定向客戶提供電子服務內的任何服務及/或產品之範圍之最終權利。

第 4 部分: 風險聲明

外匯買賣風險

外幣投資受匯率波動而產生獲利及虧損風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而蒙受虧損，客戶並將須承受貨幣兌換成本（即相關貨幣的買賣差價）。

人民幣兌換限制風險

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損，客戶並將須承受貨幣兌換成本（即人民幣的買賣差價）。（只適用於企業客戶）目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

This Information describes the Multi-Currency Current Account (as defined below) services provided by us, Bank of China (Hong Kong) Limited (the “Bank”). Customers shall refer to “General Information” and “Supplemental Information On Renminbi Services”. Unless otherwise specified in this Information, the relevant content within “General Information” and “Supplemental Information On Renminbi Services” apply to the Custody Multi-Currency Current Accounts. The content in this Information shall be considered as supplementary to “General Information” and “Supplemental Information On Renminbi Services”. In case of any inconsistency, this Information shall prevail.

Part 1: Account Opening

- 1.1 “Custody Multi-Currency Current Account” refers to a multi-currency overdraft current account maintained by customer with the Bank, which can be used by customer to, inter alia, support custody related transactions.
- 1.2 The Custody Multi-Currency Current Account is only available for application by Eligible Customers. An “Eligible Customer” is an institutional customer who meets the review requirements of our custody and trust services department and can utilize (a) telegraphic messages via the Society for Worldwide Interbank Financial Telecommunication (SWIFT) and/or (b) Electronic Channels (which is defined in our Terms And Conditions For Corporate Electronic And Online Services (“**iGTB T&Cs**”), includes iGTB NET, iGTB MOBILE, iGTB CONNECT, iGTB API and iGTB SCO) . Custody Multi-Currency Current Account is not applicable to sole proprietorships, natural persons, or unlimited companies owned by natural persons. For the avoidance of doubt, all content related to sole proprietorships, natural persons, or unlimited companies owned by natural persons in “General Information” and “Supplemental Information On Renminbi Services” does not apply to Custody Multi-Currency Current Account. In addition, the Custody Multi-Currency Current Account accepts account opening applications from limited partnerships, provided that all partners within the limited partnership structure are limited liability companies. Natural persons or unlimited companies are not eligible to serve as partners in such structures.
- 1.3 If an Eligible Customer wishes to apply for opening a Custody Multi-Currency Current Account, the customer must provide the information and documents specified by the Bank, and complete

and fill out the forms and procedures designated by the Bank. Such applications are subject to further review by the Bank, and the Bank has absolute discretion to decide whether to approve the account opening or provide any or all related services without providing any reason.

- 1.4 If customer needs to transfer foreign currency funds to another bank in Hong Kong or Hong Kong dollar funds to an overseas bank, customer may apply to do so via remittance (limited to telegraphic transfer). The Bank does not accept remittance by bank draft. For the avoidance of doubt, all content related to bank drafts under the “General Information” and “Supplemental Information On Renminbi Services” does not apply to Custody Multi-Currency Current Account.
- 1.5 Interest on deposit under the Custody Multi-Currency Current Account will be calculated on a simple basis, and rounded to 2 decimal places (for Japanese Yen, rounded to yen) and based on:
For HK Dollar, Pound Sterling, Singapore Dollar: 365-day year
For other currencies: 360-day year
Interest will be credited to the Custody Multi-Currency Current Account monthly.
- 1.6 The interest rate for the Custody Multi-Currency Current Account may be adjusted by the Bank in response to market changes without prior notice.
- 1.7 The Bank reserves the right to charge fees for services related to the Custody Multi-Currency Current Account. Services fees (if any) will be deducted from the customer’s Custody Multi-Currency Current Account.
- 1.8 The Bank reserves the right to adjust any interest rates and amend any fees and charges at any time at its sole discretion. Please refer to the Bank’s services charges schedule, which is available on the Bank’s website (www.bochk.com) and may be updated or varied by the Bank at any time at its sole discretion. Fees and charges already paid will be displayed on customer’s account statement.
- 1.9 Upon successful account opening, the Bank will provide the customer with a monthly account statement for Custody Multi-Currency Current Account, or at intervals determined by the Bank. The language of the statement will match the customer’s selection on the account opening application form. Additionally, if the Custody Multi-Currency Current Account is connected to iGTB NET and/or iGTB MOBILE, the Bank may make available such monthly account statement via iGTB NET and/or iGTB MOBILE. If the customer is able to receive telegraphic messages via the Society for Worldwide Interbank Financial Telecommunication (SWIFT) MT940, the Bank will send an MT940 message to the customer’s provided Bank Identifier Code (BIC) for each business day (i.e. the day on which banks are open for business in Hong Kong).
- 1.10 “Conditions for Services” of the Bank applies to Custody Multi-Currency Current Account. The applicable terms of “Conditions for Services” shall be binding on all relevant customers. If there is any inconsistency between “Conditions for Services” and this Information, “Conditions for Services” shall prevail.
- 1.11 If the customer wishes to apply for the Custody Multi-Currency Current Account to be connected to our Electronic Channels, the customer must provide the information and documents specified by the Bank, and complete and fill out the forms and procedures designated by the Bank. Such applications are subject to further review by the Bank, and the Bank has absolute discretion to decide whether to approve the application or provide any or all of the Electronic Services (as defined in the iGTB T&Cs) without providing any reason.

1.12 All Electronic Services that may be made available to the customer by the Bank would be subject to the applicable terms and conditions under the iGTB T&Cs, which may be varied by the Bank at any time at its sole discretion. By subscribing to any of the Electronic Services, the customer will be taken as having accepted and will be bound by the iGTB T&Cs. If there is any inconsistency between the iGTB T&Cs and this Information, the iGTB T&Cs shall prevail.

1.13 The Bank reserves the right, as its discretion, to amend, suspend, or terminate the product and services related to Custody Multi-Currency Current Account and/or the Electronic Channels and/or the Electronic Services, as well as to revise this Information and its related documents and terms and conditions without prior notice. In case of any dispute, the Bank retains the final decision.

1.14 In the event of any inconsistency between the English and Chinese versions of this Information, the English version shall prevail. Any Chinese version of this Information is for reference only.

Part 2: Features of Custody Multi-Currency Current Account

2.1 Subject to the inapplicable content as mentioned in Part 3, the Custody Multi-Currency Current Account offers relevant services stated in “General Information” and “Supplemental Information On Renminbi Services” and the iGTB T&Cs, including but not limited to the following:

- (a) By opening a single account, customer can handle trade settlement transactions and related cash payment and cash receipt in 14 various currencies (including HKD, GBP, RMB, USD, AUD, CAD, NZD, SGD, EUR, JPY, DKK, NOK, SEK and CHF);
- (b) Customer can apply for the Custody Multi-Currency Current Account to be connected to our Electronic Channels, and subject to the Bank’s approval from time to time at its sole discretion, may be provided with any of the Electronic Services;
- (c) Customer can apply for intra-day and overnight overdraft facility (subject to the Bank’s credit approval at its sole discretion);
- (d) Customer will be provided with monthly account statements (delivered by mail or be made available via iGTB NET and/or iGTB MOBILE) with various income and expenditure records;
- (e) Outward remittance;
- (f) Inward remittance; and
- (g) Time deposit.

Part 3: Services not available for Custody Multi-Currency Current Account

3.1 The Bank will not provide customers with passbooks, physical cheques, e-cheque issuance, notes, account identification card, credit cards, counter transactions (counter cash services), phone banking services, Faster Payment system services, trade finance services for Custody Multi-Currency Current Account. Therefore, all content that is related to the abovementioned services under the “General Information” and “Supplemental Information On Renminbi Services” does not apply to Custody Multi-Currency Current Account.

3.2 The customer may only use the services, functionalities and products under the Electronic Services that the Bank may make available to the customer on the designated Electronic Channel(s) as decided by the Bank from time to time at its sole discretion. The customer shall not use the Electronic Services for any purpose other than to conduct the types of transactions and activities which the Bank may make available or permit from time to time. In any event, the Bank has the absolute right to make its own decision at its sole discretion as to what services and/or products under the Electronic Services that are made available to the customer.

Part 4: Risk Disclosure

Risk of Foreign Currency Trading

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

RMB Conversion Limitation Risk

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). (Only applicable for corporate customers) RMB is currently not fully freely convertible. Corporate customers who intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.