

非主要貨幣匯款指南

重要事項/免責聲明：

1. 此指南中包含的資料僅供給客戶作一般參考，並可在沒有通知下隨時變更。
2. 對於任何列載於此指南的有關資料(包括但不限於適用之外匯管制法規及當地銀行法規)是否準確、充足或詳盡，中國銀行(香港)有限公司(「本行」)並沒有作出任何陳述，亦不作任何保證，而客戶不應將有關資料當作準確、充足或詳盡而加以倚賴。對於有關資料或內容的錯誤或錯漏，本行明確卸棄有關責任。
3. 請在發出匯款指示前向收款人瞭解收款國家/地區當地的有關法規要求。
4. 所有匯款均受相關賬戶及匯款交易的條款所約束。客戶可以在銀行網頁(www.bochk.com)或任何一間分行內取得相關條款。

貨幣	截匯時間	最快生效日期	注意事項
亞美尼亞特拉姆 (AMD)	17:00	T+2	<ul style="list-style-type: none"> ✧ 需要提供匯款用途。 ✧ 需要在附言欄提供收款人的法人實體類型 (例如慈善機構、企業等)，格式如下： <ul style="list-style-type: none"> - /REC/BENEFICIARY TYPE:INDIVIDUAL ✧ 如匯款金額超過 2000 萬特拉姆，同時匯款人並非收款人的情況下，須提供交易相關的證明文件 (例如發票、貸款合同等)。 ✧ 需要在收款人賬號前加上 3 位數的銀行代碼 <ul style="list-style-type: none"> - 103 or 900 Central Bank of Armenia - 115 ArmbusinessBank - 118 Anelik Bank - 151 Ararat Bank - 157 AmeriaBnak - 160 VTB Bank Armenia - 163 Armekonombank - 166 Prometey Bank - 175 BTA Bank - 181 Armneian Development Bank - 193 Converse Bank - 205 Inecobank - 208 Mellat Bank - 214 Byblos Bank Armenia - 217 HSBC Bank Armenia - 220 ACBA Credit Agricol Bank - 223 Artsakhbank - 241 Unibank - 247 Ardshininvestbank - 250 Armswisbank ✧ 如匯款予亞美尼亞中央銀行 (CBRAAM22XXX)，需在附言欄提供以下信息：

			<ul style="list-style-type: none"> - 收款人的居留權種類 (1 為居民, 2 為非居民) - 收款人的法人地位 (11—商業機構; 12—非牟利機構; 21—個人; 22—個人企業家) - 10 位數 TIN 數碼 (適用於法人實體或個人企業家) 或 Social Card (適用於個人) - 收款人名稱 <p>格式例子: //2//11//1802630897//EXAMPLE AG//</p>
孟加拉塔卡 (BDT)	17:00	T+2	<ul style="list-style-type: none"> ✧ 因 SWIFT 代碼並不能指明確實分行, 所以需提供收款銀行地址及分行編號。 ✧ 收款人需要填寫匯入匯款表格(FORM C), 並列明匯款用途。除 FORM C 外, 境內代理銀行或收款行可能要求收款人提供證明檔以確定收款人身份及匯款用途, 例如: 發票、有效的工作證等。 ✧ 為加快完成檢查手續, 建議匯款人提供收款聯絡人及電話於匯款指示的匯款附言內。
保加利亞列弗 (BGN)	17:00	T+1	<ul style="list-style-type: none"> ✧ 需提供 22 位元收款人國際銀行賬戶號碼(IBAN)。 ✧ 涉及稅款的匯款需於匯款附言內提供: <ul style="list-style-type: none"> ■ BULSTAT UIC (法人的身份號碼) 或 EGN 號碼 (個人的身份號碼) 或 LNC 號碼 (需要繳交稅款、關稅或保險金的外國人身份證號碼); ■ 對應稅局提供正式登記號碼的付款種類編號(6 位)。
智利披索 (CLP)	17:00	T+2	<ul style="list-style-type: none"> ✧ 如收款人是企業戶, 匯款人需要於附言欄提供 8 或 9 位數字/英數的 RUT 稅務編號。 ✧ 如以款人是個人戶, 匯款人需要於附言欄提供 8 或 9 位數字的 RUN 稅務編號。 ✧ 需要於附言欄提供匯款用途。 ✧ 代理銀行或收款銀行有可能會要求收款人提供相關文件, 以符合當地的外匯管制規定和適用的銀行監管要求。 ✧ 匯款金額不可包含小數位。
哥斯達尼加科朗 (CRC)	17:00	T+2	<ul style="list-style-type: none"> ✧ 需提供收款人地址、收款人聯絡名稱及電話號碼。 ✧ 需提供收款人稅務識別號碼 (Cedula Juridica or Cedula Natural)及 DIMEX ID。 ✧ 需要提供匯款用途。 ✧ 需提供 22 位元收款人國際銀行賬戶號碼(IBAN)。
捷克克朗 (CZK)	17:00	T+0	<ul style="list-style-type: none"> ✧ 需提供 24 位元收款人國際銀行賬戶號碼(IBAN)。
吉布提法郎 (DJF)	17:00	T+2	<ul style="list-style-type: none"> ✧ 需要於附言欄提供匯款用途。 ✧ 匯款金額不可包含小數位。 ✧ 代理銀行或收款銀行有可能會要求收款人提供相關文件, 以符合相關的外匯管制規定和當

			<p>地銀行適當的監管要求。需要提供證明文件(例如發票或資薪證明)以證明匯款用途</p> <ul style="list-style-type: none"> ✧ 支付貨款或服務費必須提供發票文件。
阿爾及利亞第納爾 (DZD)	17:00	T+1	<ul style="list-style-type: none"> ✧ 收款人賬戶號碼必須為 20 位元並建議提供 24 位元收款人國際銀行賬戶號碼(IBAN)，即 DZ+XX+20 位元賬戶號碼。 ✧ 需提供明確的匯款用途及匯款性質。 ✧ 如有關匯款性質屬於資本注入，需於匯款指示上注明資本注入「Capital Injection」的匯款用途。
埃塞俄比亞比爾 (ETB)	17:00	T+2	<ul style="list-style-type: none"> ✧ 不接受匯款用途為外國直接投資及貸款。 ✧ 需提供收款銀行的分行名稱或完整地址。 ✧ 需提供收款人的聯絡名稱及電話號碼。
格魯吉亞拉里 (GEL)	17:00	T+2	<ul style="list-style-type: none"> ✧ 不接納稅款支付的匯款用途。 ✧ 需提供 22 位元收款人國際銀行賬戶號碼(IBAN)。 ✧ 需提供匯款用途。
匈牙利福林 (HUF)	17:00	T+0	<ul style="list-style-type: none"> ✧ 匯款金額不可包含小數位。 ✧ 需提供 28 位元收款人國際銀行賬戶號碼(IBAN)。
印尼盾 (IDR)	17:00	T+2	<ul style="list-style-type: none"> ✧ 代理銀行或收款銀行有可能會要求收款人提供相關文件，以符合相關的外匯管制規定和當地銀行適當的監管要求。 ✧ 必須提供收款銀行 SWIFT Code. ✧ 如以印尼盾支付予非居民賬戶且每個外地款付人每日交易金額超過 100 萬美元等值，需要提供包括銷售合同及發票等與交易相關的證明文件，並由收款人向收款銀行提供。 ✧ 按照當地慣例，匯款金額不可包含小數位。 ✧ 支付予出口商（印尼法人）的匯款，需要在附言欄位提供代碼“1011//”、發票號碼及發票金額並根據以下格式提供：“1011//” + Invoice 1 number + “(“ + Invoice 1 amount + ”)” + ... + Invoice n number + “(“ + Invoice n amount + ”)” <p>例子：1011//123abc(350000)234cde(1250000)</p> <ul style="list-style-type: none"> ✧ 必須提供匯款用途並按下表選擇相應的匯款用途代碼，請於附言欄中輸入相應的匯款用途，相關格式為: /PURP/CODE/Purpose Description (Text)。(例如:/PURP/2011/Goods

Transaction)

匯款用途代碼 (CODE)	匯款用途 (Purpose Description)
A. 貨物交易	
2011	Export Goods
2012	Import Goods
2802	Refund Export
2803	Refund Import
2018	Exp / Imp advance full pay
2019	Exp / Imp advance partial pay
2015	Bunkers & Stores
2097	Trading goods in Indo
2098	Selling Goods outside Indo
2804	Refund other goods
B. 服務交易	
2400	Goods processing svcs
2405	Repair and maintenance Svcs
2411	Sea transport Svcs
2412	Air transportation Svcs
2413	Others transportation Svcs
2421	Export / import – Sea freight
2422	Export / import – Air freight
2423	Export / import – Others freight
2431	Non-exp/imp – Sea freight
2432	Non-exp/imp – Air freight
2433	Non-exp/imp – Others freight
2441	Support – Sea transportation
2442	Support – Air transportation
2443	Support – Other transportation
2450	Post and Courier

			2461	Business Trip
			2462	Personal Trip
			2466	Medical Svs in Indonesia
			2467	Medical Svs outside Indonesia
			2468	Education / training in Indo
			2469	Education / training out Indo
			2480	Communication Service
			2490	Computer Services
			2495	Information services
			2501	Construction in Indo < 1 year
			2502	Construction in Indo > 1 year
			2511	Construction out Indo < 1 year
			2512	Construction out Indo > 1 year
			2521	Life insurance Premium
			2522	Life insurance Benefit
			2523	Freight insurance Premium
			2524	Freight insurance Claim
			2525	Other insurance Premium
			2526	Other insurance Claim
			2531	Reinsurance
			2532	Reinsurance Claim
			2533	Reinsurance Comission
			2541	Auxiliary insurance services
			2546	Pension Fund Contributions
			2547	Pension Fund Benefit
			2550	Financial Service
			2560	Intellectual Property Rights
			2570	Research and Development

			2580	Legal, acc'ing, consulting, PR
			2590	Advertising- Market rsch- Poll
			2600	Architecture, other technical
			2610	Mining, agri, and waste
			2615	Leasing Goods
			2616	Leasing transport
			2630	Trade Service
			2640	Other Business Svs
			2651	Svs art and recr in Indonesia
			2652	Svs art and recr outside Indo
			2660	Government Services
			2670	Other Transaction Service
			2127	Netting - related export
			2129	Netting - Not related export
			C. 收益	
			2701	Interest non-resident < 1 yr
			2702	Interest non-resident > 1 yr
			2705	Interest current and savings
			2710	Interest Loans
			2716	Interest resident < 1 yr
			2717	Interest resident > 1 yr
			2720	Gold swap
			2725	Dividends and gains
			2730	Transaction fee by owner Sec
			2731	Transaction fee by owner Gold
			2150	Worker's remittances
			2163	Labor Income
			2741	Rental - Land

			2742	Rental - Building
			2743	Rental - Land and Building
			2751	Grants no purchase obligation
			2752	Grants w/ purchase obligation
			2760	Sanctions / penalties
			2765	Taxes on products
			2766	Taxes on income
			2767	Others
			2770	Use of natural resources right
			D. 資本交易/融資	
			2193	Sale/Purch - Marketing asset
			2194	Sale/Purch - Contract, license
			2197	Sale and Purchase - Land
			2198	Sale and Purchase - Building
			2203	Investment - in Indonesia
			2204	Investment - outside Indonesia
			2206	Capital divestment - in Indo
			2207	Capital divestment - out Indo
			2311	Stock - non residents
			2321	Bonds > 1 yr - non res
			2322	MTNs > 1 yr - non res
			2323	Long term sec > 1 yr - non res
			2331	Try Bills < 1 yr - non res
			2332	Promes < 1 yr - non res
			2333	Other Notes < 1 yr - non res
			2341	Stock - Resident
			2342	Other equity - Resident
			2351	Other debt sec > 1 yr - Res

2352	Indonesian government bonds
2353	Companies Bonds
2354	Medium Term Notes - Resident
2361	SBI and SWBI
2362	SPN
2363	Promes < 1 yr - Resident
2364	NCD < 1 yr - Resident
2365	Bonds < 1 yr - Resident
2366	SDBI
2371	Mutual Funds
2372	Exchange Traded Fund
2375	Repo sales by owner < 1 yr Res
2376	Repo sales by owner > 1 yr Res
2377	Resale repo buyer < 1 yr - Res
2378	Resale repo buyer > 1 yr - Res
2379	Repurchase repo < 1 yr - Res
2380	Repurchase repo > 1 yr - Res
2381	Purch sec in repo < 1 yr - Res
2382	Purch sec in repo > 1 yr - Res
2821	Repo sales owner < 1 yr Nonres
2822	Repo sales owner > 1 yr Nonres
2823	Resale repo buyer < 1 yr Nonres
2824	Resale repo buyer >1 yr Nonres
2825	Repurchase repo < 1 yr -Nonres
2826	Repurchase repo > 1 yr -Nonres
2827	Purch sec repo < 1 yr - Nonres
2828	Purch sec repo > 1 yr - Nonres
2221	Loan wdrl with maturity < 1 yr

			2222	Loan wdrl with maturity > 1 yr
			2231	Loan repayment < 1 yr
			2232	Loan repayment > 1 yr
			2233	Financial Leasing
			2383	Factoring Indo bank < 1 yr
			2384	Factoring Indo bank > 1 yr
			2385	Factoring Indo company < 1 yr
			2386	Factoring Indo company > 1 yr
			2387	Factoring bank abroad < 1 yr
			2388	Factoring bank abroad > 1 yr
			2389	Factoring comp abroad < 1 yr
			2390	Factoring comp abroad > 1 yr
			2391	Gold swap cash tfr < 1 yr
			2392	Gold swap cash tfr > 1 yr
			2393	Gold swap refund owner < 1 yr
			2394	Gold swap refund owner >1 yr
			2395	Gold swap receipt funds < 1 yr
			2396	Gold swap receipt funds > 1 yr
			2397	Gold swap receipt owner < 1 yr
			2398	Gold swap receipt owner > 1 yr
			2808	Working capital - Oil and Gas
			2809	Working capital - Non Oil Gas
			2811	Advance pay - Non exp/imp good
			2812	Advance pay – Insurance
			2813	Advance pay – others
			2814	Receipt/ Refund IPO
			2815	Reimbursement on bailouts
			2240	Placement TD < 3 months local

			2241	Placement other <3months local
			2242	Placement 3 to 6months local
			2243	Placement > 6 months local
			2244	Withdrawal TD < 3 months local
			2245	Withdrawal other < 3mo local
			2246	Withdrawal 3 mo to 6mo local
			2247	Withdrawal > 6 months local
			2251	Placements < 3 months abroad
			2252	Placements > 3 months abroad
			2255	Withdrawal < 3 months abroad
			2256	Withdrawal > 3 months abroad
			2257	Withdrawal Export proceed
			2261	Spot FCY against IDR
			2262	Spot FCY against FCY
			2263	Forward FCY against IDR
			2264	Forward FCY against FCY
			2271	Derivative - Gain on fwd trx
			2272	Derivative - FRA
			2273	Derivative - IRS or CCS
			2274	Derivative - Repayable margin
			2275	Derivative - Non Repay margin
			2276	Derivative - Option trx
			2277	Derivative - Prin CCS first lg
			2278	Derivative - Prin CCS final lg
			2279	Derivative - Premium CDS trx
			2280	Deposit
			2282	Refunds non export/import
			2299	Others capital transaction

			<table border="1"> <tr> <td colspan="3">E. 特定交易</td> </tr> <tr> <td>2901</td> <td colspan="2">Trx between non-residents</td> </tr> <tr> <td>2902</td> <td colspan="2">Payment credit card and alike</td> </tr> <tr> <td>2903</td> <td colspan="2">FCY trade, buy, sell, send</td> </tr> <tr> <td>2904</td> <td colspan="2">Travel check trade, buy, clear</td> </tr> <tr> <td>2905</td> <td colspan="2">Export LC - Negotiate</td> </tr> <tr> <td>2911</td> <td colspan="2">Export LC - Redisc/Refinancing</td> </tr> <tr> <td>2912</td> <td colspan="2">Export LC - Payment</td> </tr> <tr> <td>2906</td> <td colspan="2">Return funds, change, ammend</td> </tr> <tr> <td>2907</td> <td colspan="2">Change of resident status</td> </tr> <tr> <td>2150</td> <td colspan="2">TKI income abroad</td> </tr> <tr> <td>2981</td> <td colspan="2">DHE Deposit 1 month</td> </tr> <tr> <td>2982</td> <td colspan="2">DHE Deposit 3 month</td> </tr> <tr> <td>2983</td> <td colspan="2">DHE Deposit 6 month</td> </tr> <tr> <td>2984</td> <td colspan="2">DHE Deposit > 6 month</td> </tr> <tr> <td>2985</td> <td colspan="2">DHE Deposit Settlement</td> </tr> <tr> <td>2986</td> <td colspan="2">Reksus - Funds between Reksus</td> </tr> <tr> <td>2987</td> <td colspan="2">Reksus - Non SDA funds</td> </tr> <tr> <td>2988</td> <td colspan="2">Reksus - Interest Profit share</td> </tr> </table>	E. 特定交易			2901	Trx between non-residents		2902	Payment credit card and alike		2903	FCY trade, buy, sell, send		2904	Travel check trade, buy, clear		2905	Export LC - Negotiate		2911	Export LC - Redisc/Refinancing		2912	Export LC - Payment		2906	Return funds, change, ammend		2907	Change of resident status		2150	TKI income abroad		2981	DHE Deposit 1 month		2982	DHE Deposit 3 month		2983	DHE Deposit 6 month		2984	DHE Deposit > 6 month		2985	DHE Deposit Settlement		2986	Reksus - Funds between Reksus		2987	Reksus - Non SDA funds		2988	Reksus - Interest Profit share	
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以色列謝克爾 (ILS)	17:00	T+1	<ul style="list-style-type: none"> ✧ 需提供 23 位元收款人國際銀行賬戶號碼 (IBAN)。 																																																									
約旦第納爾 (JOD)	17:00	T+1	<ul style="list-style-type: none"> ✧ 需提供收款人賬戶名稱及完整地址。 ✧ 需提供 30 位元收款人國際銀行賬戶號碼 (IBAN)。 ✧ 必須提供匯款用途並按下表選擇相應的匯款用途代碼，請於附言欄中輸入相應的匯款用途，相關格式為: /PURP/CODE/Purpose Description (Text)。 (例如: /PURP/0102/Utility Bill Payment) <table border="1"> <thead> <tr> <th>匯款用途代碼 (Code)</th> <th>匯款用途 (Description of Details)</th> <th>匯款類別 (Classification)</th> </tr> </thead> <tbody> <tr> <td>0101</td> <td>Invoice Payment & Purchase</td> <td>Personal</td> </tr> </tbody> </table>	匯款用途代碼 (Code)	匯款用途 (Description of Details)	匯款類別 (Classification)	0101	Invoice Payment & Purchase	Personal																																																			
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			0102	Utility Bill Payment	
			0103	Prepaid Cards Recharging	
			0104	Standing Orders	
			0105	Personal Donation	
			0106	Family Assistance & Expenses	
			0107	Individual Social Security Subscription	
			0108	Associations Subscriptions	
			0109	Saving and Funding Account	
			0110	Heritance	
			0111	End of Service Indemnity	
			0201	Public Sector Employees Salaries	Salaries & Wages
			0202	Laborers Salaries	
			0203	Private Sector Staff Salaries	
			0204	Jordanian Diplomatic Staff Salaries	
			0205	Foreign Diplomatic Salaries	
			0206	Overseas Incoming Salaries	
			0207	Civil/Military Retirement Salaries	
			0208	Social Security Retirement Salaries	
			0209	Established Social Security Subscription	
			0301	Investment Revenues	Investment Remittances
			0302	Brokerage Investment	
			0303	Insurance	
			0304	Subscriptions to international nonmonetary organizations	
			0305	Local Investment	
			0306	External Investment	
			0307	Tender bond Guarantee	
			0401	Air Freight	Transportation & Tourism
			0402	Land Freight	

			0403	Sea Freight	
			0404	Travel and Tourism	
			0501	Government Delegation Transfers	Training & Delegation
			0502	Private Sector Delegation Transfers	
			0503	Governmental Education	
			0504	Private Sector Education	
			0601	Public Sector Exportation	Import & Export
			0602	Private Sector Exportation	
			0603	Public Sector Importation	
			0604	Private Sector Importation	
			0701	Religious Communities Aid	External Aid
			0702	International Communities Aid	
			0703	Arab Communities Aid	
			0704	UN Aid	
			0705	Charity Communities Aid	
			0801	Telecommunications Services	Services
			0802	Financial Services	
			0803	Information Technology Services	
			0804	Consulting Services	
			0805	Construction Services	
			0806	Maintenance & Assembling Services	
			0807	Marketing & Media Services	
			0808	Mining Services	
			0809	Medical & Health Services	
			0810	Cultural, Education & Entertainment Services	
			0811	Rental Expenses	
			0812	Real Estate	
			0813	Taxes	

			0814	Fees	
			0815	Commissions	
			0816	Franchise & License Fees	
			0817	Cheque Collection	
			0818	Membership fees	
			0901	Municipality Funds	Funding
			0902	Government Funds	
			0903	Private Sector Funds	
			0904	External Incoming Funds	
			1001	International Communities & Embassies Remittances	Diplomacy
			1102	Long-Term Loans Interest Installments/Public Sector	
			1103	Short-Term Loans Installments/Public Sector	
			1104	Short-Term Loans Interest Installments/Public Sector	
			1105	Long-Term Loans Installments/Private Sector	
			1106	Long-Term Loans Interest Installments/Private Sector	
			1107	Short-Term Loans Installments/Private Sector	
			1108	Short-Term Loans Interest Installments/Private Sector	
			1109	Loans Installments Against Governmental Guarantee	
			1110	Loans Interest Installments Against Governmental Guarantee	
			1111	Credit Card Payment	
			1112	Personal Loan Payment	
			1201	Rerouting	General
			1202	Scientific Research Support	
肯雅先令 (KES)	17:00	T+2	<ul style="list-style-type: none"> ✧ 按當地市場慣例，匯款金額需四捨五入至最接近的 0.05。 		
南韓圓 (KRW)	17:00	T+2	<ul style="list-style-type: none"> ✧ 對於南韓圓匯款，根據付款金額將需要附加資訊；相關資料是為了方便境內支付銀行聯繫受益人。 ✧ 匯款金額小於五百八十萬南韓圓，不需要提供匯款用途及額外資料。 ✧ 匯款金額五百八十萬南韓圓以上，必須提供以下資料在附言欄位上： <ul style="list-style-type: none"> ■ 收款人名稱及聯絡電話； 		

			<ul style="list-style-type: none"> ■ 匯款用途需於匯款附言內提供； ■ 公司匯款必須提供商業登記號碼 (10數位)； ■ 個人匯款必須包括收款人身份證號碼(13位元數位編碼：nnnnnn-nnnnnnn)或護照號碼。 <p>◇ 當匯款金額超過五千八百萬南韓圓(或五萬美元等值)，南韓圓匯款的最終收款人須提供證明文件，以證明文件核證該筆外匯交易的用途。</p> <p>◇ 南韓圓的匯款金額必須以整數輸入，不可包含小數位，否則會被整筆退回。</p>
科威特第納爾 (KWD)	17:00	T+1	◇ 需要提供 30 位元收款人國際銀行賬戶號碼(IBAN)。
斯里蘭卡盧比 (LKR)	17:00	T+2	<p>◇ 不接受匯款用途為外國直接投資及貸款。</p> <p>◇ 需要提供匯款用途。</p>
萊索托洛蒂 (LSL)	17:00	T+2	<p>◇ 不接受匯款用途為外國直接投資及貸款。</p> <p>◇ 需要提供收款人完整地址。</p>
馬達加斯加阿里亞里 (MGA)	17:00	T+2	<p>◇ 不接受匯款用途為外國直接投資及貸款。</p> <p>◇ 需要提供匯款用途。</p> <p>◇ 需要提供外國發票。</p> <p>◇ 需要提供包含以下格式的 27 位元收款人國際銀行賬戶號碼(IBAN)，IBAN 格式以 MG46 開始的完整收款人國際銀行賬戶號碼(IBAN):</p> <ul style="list-style-type: none"> ■ 銀行編號 - 5位 ■ 分行編號 - 5位 ■ 賬戶號碼 - 11位 ■ RIB Key - 2位
蒙古圖格裡克 (MNT)	17:00	T+2	◇ 需要提供收款人完整位址。
馬拉威克瓦查 (MWK)	17:00	T+2	◇ 不接受匯款用途為外國直接投資及貸款。
馬來西亞令吉 (MYR)	17:00	T+1	<p>◇ 涉及MYR貨幣的所有外匯交易需要提供“商業原因”及相關檔。收款人需要提供這些文件由代理行或收款銀行，以符合相關的外匯管制規定和當地銀行監管要求。</p> <p>◇ 必須提供收款銀行SWIFT Code.</p> <p>◇ 支付給非居民MYR 賬戶只限作為以下用途：</p> <ol style="list-style-type: none"> a) 直系家庭成員之間的任何用途 b) 在馬來西亞產生的收入或開銷

c) 作為以下結算用途

i) 馬來西亞的貨物或服務貿易

ii) 由馬來西亞令吉資產所產生的收入或收益

iii) 非居民與當地商品貿易商進行的murabahah商品交易

iv) 使用馬來西亞令吉面值的非融資擔保證

✧ 必須提供匯款用途並按下表選擇相應的匯款用途代碼，請於附言欄中輸入相應的匯款用途，相關格式為: /PURP/CODE/Purpose Description (Text)。(例如: /PURP/00000/Food and live animals)

匯款用途代碼 (CODE)	匯款用途 (Purpose Description Text)
00000	Food and live animals
01000	Beverages and tobacco
02000	Crude materials, inedible, except fuels
03000	Mineral fuels, lubricants and related materials
04000	Animal and vegetable oils, fats and waxes
05000	Chemicals and related products, not classified elsewhere
06000	Manufactured goods
07000	Machinery, non-customised packaged software and transport equipment
07100	Power lines, pipelines and undersea communication cables
08000	Miscellaneous manufactured articles
09000	Commodities and miscellaneous transactions, not classified elsewhere
09100	Refunds relating to goods transactions
09700	Non-monetary gold
10010	Goods for processing (manufacturing services)
11110	Freight by air
11120	Freight by sea
11130	Freight by other modes of transportation
11210	Passenger fare by air
11220	Passenger fare by sea
11230	Passenger fare by other modes of transportation

			12110	Airport services
			12120	Port services
			12130	Other terminal facilities
			12140	Postal and courier services
			12210	Charter of aircraft (with crew)
			12220	Charter of ships and vessels (with crew)
			12230	Charter of other modes of transport (with crew)
			12310	Rentals/operating leasing of aircraft (without crew)
			12320	Rentals/operating leasing of ships and vessels (without crew)
			12330	Rentals/operating leasing of other transport equipment (without crew)
			12400	Fees for salvage operations
			12500	Repair and maintenance of aircraft, ships and other transport equipment
			13110	Goods and services purchased by travellers
			13210	Goods and services purchased through business and official travel
			13220	Goods and services purchased by short term workers
			13300	Travel for pilgrimage and religious observances
			13400	Travel for medical treatment
			13500	Education-related
			14110	Direct investment income
			14120	Portfolio investment income
			14140	Investment income attributable to Non-resident policyholders in insurance, pension
			14210	Interest paid to/ received from related Non-resident company relating to loan obligations,
			14220	Interest paid to/ received from non-related Non-resident company relating to loan obligations,
			14230	Interest paid to/received from Non-residents on deposits and negotiable instruments of deposits (NIDs)
			14240	Interest paid to/received from Non-residents on investment in bonds and notes.

			14250	Interest paid to/received from Non-residents on money market instruments.
			14310	Wages and salaries in cash
			14320	Wages and salaries in kind/benefits attributable to employees
			14330	Employer's social contributions
			14410	Taxes on products and productions
			14420	Subsidies on products and productions
			14430	Rental on natural resources
			15100	Malaysian government offices abroad and foreign offices in Malaysia
			15200	International organisations
			15300	Trade missions
			15400	Commission & other charges relating to loan obligations of the Malaysian Government.
			15500	The Bank minting of coins and printing of notes.
			16100	Telecommunication services
			16210	Construction and installation services in Malaysia
			16220	Construction and installation services abroad
			16311	Premium paid/received on high risk insurance/takaful relating to fire, marine, aviation, etc
			16312	Premiums paid/received on other general insurance/takaful
			16313	Premium paid/received on life insurance/takaful
			16314	Premiums paid/received on reinsurance/retakaful
			16315	Premium paid/received on insurance/takaful on goods in the process of being exported/imported
			16321	Claims settlements on high risk insurance/takaful relating to fire, marine, aviation, etc.
			16322	Claims settlements on other general insurance/takaful
			16323	Claims settlements on life insurance/takaful
			16324	Claims paid/received on reinsurance/retakaful
			16325	Claims paid/received on insurance/takaful on goods

			16332	Auxiliary Insurance Services
			16410	Explicitly-charged financial services
			16420	Explicit margins on buying and selling of financial instruments
			16430	Explicitly-charged asset management services
			16440	Financial intermediation service charges indirectly measured (FISIM)
			16510	Computer services
			16520	Information services
			16610	Charges associated with intellectual property rights
			16620	License fees to reproduce and distribute intellectual property
			16711	Merchanting trade in Malaysia
			16712	Merchanting trade Abroad
			16720	Sharing of administrative expenses
			16730	Research and development
			16740	Architectural, engineering, and other technical services
			16750	Agricultural, mining, and on-site processing
			16760	Business services
			16771	Legal services
			16772	Accounting services
			16773	Management consulting services
			16780	Rental services
			16791	Trade-related services
			16792	Waste treatment services
			16793	Other business services
			16810	Audio-visual and artistic related services
			16820	Health services
			16830	Education services
			16840	Heritage and recreational services
			16850	Other personal services

			16910	Refunds relating to services transactions
			17010	Inter-company settlement for offsetting payables against receivables.
			17020	Transfer by a company to/from its own current account overseas.
			21110	Grants, aid, donations and unclaimed monies
			21120	Pension, gratuity
			21131	Taxes on income, wealth and other taxable assets (government sector)
			21132	Fines and penalties (government sector)
			21133	Social contributions and benefits (government sector)
			21140	Compensation and pledging
			21201	Personal transfer
			21210	Grants and gifts
			21220	Workers' remittances
			21230	Legacies, compensations and prizes
			21241	Taxes on income, wealth and other taxable assets (private sector)
			21242	Fines and penalties (private sector)
			21245	Net premiums on non-life insurance and standardised guarantees.
			21246	Non-life insurance claims and calls under standardised guarantees.
			22130	Other capital transfers (government sector)
			22220	Migrant transfer
			22230	Other capital transfers (private sector)
			23000	Acquisition/ disposal of non-produced, non-financial assets
			31111	Extension/receipt (drawdown) of long-term term loan to/from Non-resident.
			31112	Repayment of principal to/by Non-resident on long-term term loan.
			31113	Prepayment of principal to/by Non-resident on long-term term loan.
			31121	Extension/receipt (drawdown) of short-term term loan to/from Non-resident.
			31122	Repayment of principal to/by Non-resident on short-term term loan.
			31123	Prepayment of principal to/by Non-resident on short-term term loan.
			31311	Issuance

			31312	Redemption
			31411	Financial lease extension to/receipt from Non-residents.
			31412	Repayment of financial lease to/receipt from Non-residents.
			31413	Prepayment of financial lease to/receipt from Non-residents.
			31511	Credit facilities extension to/receipt from Non-resident.
			31512	Repayment of credit facilities to/by Non-resident.
			31513	Prepayment of credit facilities to/by Non-resident.
			31911	Extension to /receipt from Non-resident.
			31912	Repayment of other loans facilities to/by Non-resident.
			31913	Prepayment of other loans facilities to/by Non-resident.
			31921	Extension to /receipt from Non-resident.
			31922	Repayment of other loans facilities to/by Non-resident.
			31923	Prepayment of other loans facilities to/by Non-resident.
			33000	Employee stock options
			34000	Subscriptions/ Contributions to/ Reimbursement from International Organisations
			35130	Mergers and acquisitions
			35140	Equity investment other than mergers and acquisitions
			35200	Liquidation of investment
			35300	Head office accounts in branches
			36110	Corporate stocks and shares issued by residents in domestic capital market.
			36120	Corporate stocks and shares issued by residents in international markets.
			36130	Corporate stocks and shares issued by Non-residents in international markets.
			36140	Corporate stocks and shares issued by Non-residents in domestic capital market.
			36210	Bonds and notes issued by residents in domestic capital market.
			36220	Bonds and notes issued by residents in international markets.
			36230	Bonds and notes issued by Non-residents in international markets.
			36240	Bonds and notes issued by Non-residents in domestic capital market.
			36310	Money market instruments issued by residents in domestic capital market.

			36320	Money market instruments issued by residents in international markets.
			36330	Money market instruments issued by Non-residents in international markets.
			36340	Money market instruments issued by Non-residents in domestic capital market.
			36410	Purchase/sale of Malaysian Government securities.
			36420	Purchase/sale of Foreign Government securities.
			37100	Swaps
			37200	Forwards
			37300	Futures
			37400	Options
			39111	Purchase/sale of real estate in Malaysia (commercial).
			39112	Purchase/sale of real estate in Malaysia (residential).
			39121	Purchase/sale of real estate abroad (commercial).
			39122	Purchase/sale of real estate abroad (residential).
			39210	Placement/withdrawal of deposits of residents with/from financial institutions abroad.
			39220	Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan
莫桑比克梅蒂卡爾 (MZN)	17:00	T+2	<ul style="list-style-type: none"> ✧ 匯款人需要於收款人賬號欄位提供NIB號碼。NIB號碼為21位或25位(MZ59 + 21位數字)英數字符。 ✧ 如匯款屬貸款性質，需要提供以下文件： <ol style="list-style-type: none"> 1. 借款人及貸款人的身份證明文件 2. 貸款合同副本 3. 證明資金來源的銀行單據 4. 還款時間表 ✧ 需要提供的證明文件會因應匯款用途而有所不同 ✧ 代理銀行或收款銀行有可能會要求收款人提供其他相關文件，以符合當地的外匯管制規定和適用的銀行監管要求。 ✧ 不接受用作海外直接投資用途款項。 	

納米比亞元 (NAD)	17:00	T+2	<ul style="list-style-type: none"> ✧ 代理銀行或收款銀行有可能會要求收款人提供其他相關文件，以符合當地的外匯管制規定和適用的銀行監管要求。 ✧ 需要提供8-13位元收款人賬戶號碼。 																						
尼日利亞奈拉(NGN)	17:00	T+2	<ul style="list-style-type: none"> ✧ 需要提供10位元NUBAN收款人賬戶號碼。 ✧ 代理銀行或收款銀行有可能會要求收款人提供相關文件，以符合相關的外匯管制規定和當地銀行適當的監管要求。 ✧ 不接受匯款人及收款人均為個人的匯款。 																						
尼泊爾盧比 (NPR)	17:00	T+2	<ul style="list-style-type: none"> ✧ 需要提供詳細的貿易用途。 ✧ 不提供貿易相關(包括進口及出口)的匯款服務 																						
巴布亞新幾內亞基那 (PGK)	17:00	T+2	<ul style="list-style-type: none"> ✧ 沒有特別要求。 																						
菲律賓披索 (PHP)	17:00	T+1	<ul style="list-style-type: none"> ✧ 匯款指示必須包含收款人的賬戶號碼、名稱、及地址，否則會被退回。 ✧ 如匯款用途為投資，相關文件需事先獲確認。 ✧ 代理銀行或收款銀行有可能會要求收款人提供相關文件，以符合相關的外匯管制規定和當地銀行適當的監管要求。 ✧ 必須提供匯款用途並按下表選擇相應的匯款用途代碼，請於附言欄中輸入相應的匯款用途，相關格式為: /PURP/CODE/Purpose Description (Text)。(例如:/PURP/UBIL/Utility Bills) <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: left;">匯款用途代碼 (CODE)</th> <th style="text-align: left;">匯款用途 (Purpose Description Text)</th> </tr> </thead> <tbody> <tr> <td>UBIL</td> <td>Utility Bills</td> </tr> <tr> <td>GOVT</td> <td>Government Levies / Taxes</td> </tr> <tr> <td>EDUC</td> <td>Educational Fee</td> </tr> <tr> <td>INSU</td> <td>Insurance</td> </tr> <tr> <td>LOAR</td> <td>Loan Repayment</td> </tr> <tr> <td>INTE</td> <td>Loan Interest</td> </tr> <tr> <td>MDCS</td> <td>Medical/Health Services</td> </tr> <tr> <td>GDSV</td> <td>Purchase / Sale of Properties, Goods & Services</td> </tr> <tr> <td>SUPP</td> <td>Supplier/Vendor Payment</td> </tr> <tr> <td>SALA</td> <td>Payroll/Salaries</td> </tr> </tbody> </table>	匯款用途代碼 (CODE)	匯款用途 (Purpose Description Text)	UBIL	Utility Bills	GOVT	Government Levies / Taxes	EDUC	Educational Fee	INSU	Insurance	LOAR	Loan Repayment	INTE	Loan Interest	MDCS	Medical/Health Services	GDSV	Purchase / Sale of Properties, Goods & Services	SUPP	Supplier/Vendor Payment	SALA	Payroll/Salaries
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波蘭茲羅提 (PLN)	17:00	T+0	<ul style="list-style-type: none"> ◇ 需要提供28位元收款人國際銀行賬戶號碼(IBAN)。 ◇ 如匯款至波蘭社會保障機構(ZUS)需要提供ZUS的個人賬戶號碼(26位)： <ul style="list-style-type: none"> ■ 檢查數位 (2位數字) ■ 固定ZUS號碼 (11位數字) ■ 附加號碼 (3位數字) ■ 稅務識別號碼 (NIP) (10位數字) ◇ 如匯款至波蘭稅務局需要按以下次序提供額外資料： <ul style="list-style-type: none"> ■ NIP號碼(稅務號碼)； ■ 身份證號碼； ■ 申報類別(如 'S'、'M' 等)； ■ 申報號碼(如 01、02 等)； ■ 申報日期(MM-月、YY-年)； 																										
巴拉圭瓜拉尼 (PYG)	17:00	T+2	<ul style="list-style-type: none"> ◇ 需提供收款人稅務編號：“Cedula de Indentidad”為個人收款人的稅務編號。“RUC”為企業收款人的稅務編號。 ◇ 需要提供匯款用途。 ◇ 匯款金額不可包含小數位。 																										

羅馬尼亞新列伊 (RON)	17:00	T+1	<ul style="list-style-type: none"> ✧ 需要提供24位元收款人國際銀行賬戶號碼(IBAN)。 ✧ 如匯款給有在羅馬尼亞公共財政部(SWIFT代號 TREZROBU) 開戶的國家/地區預算案、當地預算案、國家/地區社會保險預算案、失業基金及醫療社會保險基金，匯款人及收款人的財政識別字(NIF)必須提供。如匯款給其他有於羅馬尼亞公共財政部(SWIFT代號 TREZROBU) 開戶的任何實體，匯款人NIF資料需於匯款人資料或附言內提供，而收款人NIF資料需於收款人名稱及位址欄內提供。注意如匯款人是非居民及沒有NIF，匯款人需於羅馬尼亞當地委託稅務代表。而該稅務代表的NIF資料需要於匯款人資料欄內提供。
盧旺達法郎 (RWF)	17:00	T+2	<ul style="list-style-type: none"> ✧ 不接受匯款用途為外國直接投資及貸款。 ✧ 匯款金額不可包含小數位。
塞拉利昂利昂 (SLL)	17:00	T+2	<ul style="list-style-type: none"> ✧ 不接受匯款用途為外國直接投資及貸款。
台灣新台幣(TWD)	17:00	T+2	<ul style="list-style-type: none"> ✧ 代理銀行或收款銀行有可能會要求收款人提供相關文件，以符合相關的外匯管制規定和當地銀行適當的監管要求。 ✧ 按照當地慣例，匯款金額不可包含小數位。 ✧ 所有匯款必須提供收款人地址及匯款用途。 ✧ 需於匯款附言內提供收款人的聯絡電話。 ✧ 匯款人名稱、收款人名稱、收款人地址、及附言必須為英文。
越南盾 (VND)	17:00	T+2	<ul style="list-style-type: none"> ✧ 所有匯款必須提供匯款用途。 ✧ 代理銀行或收款銀行有可能會要求收款人提供相關文件，以符合相關的外匯管制規定和當地銀行適當的監管要求。 ✧ 除 SWIFT 代碼及城市名稱外，需要提供收款銀行的完整資料，包括收款銀行(分行)名稱、收款銀行地址、CITAD 支付清算代碼(在 IBPS 的清算代碼)。 ✧ 為了準確處理匯款，建議提供8位元CITAD編碼。CITAD支付清算代碼如下：第1-2位元數位代表地區代碼，後3位元數字表示該收款行代碼，而最後3位元數位則代表分行編碼。 ✧ 必須提供收款人名稱及地址。 ✧ 根據個人匯款的防洗錢要求，必須提供居住證明： <ol style="list-style-type: none"> 1. 當供應商/收款人為越南當地居民，必須提供收款人的公民身份證號碼，出生日期則可選擇性提供。 2. 請在身份證號碼號碼前加上“CIT ID”： <ul style="list-style-type: none"> • 舊有公民編號：如CIT ID 023512345(包括9位數字)；

			<ul style="list-style-type: none"> • 新公民身份證號碼：如CIT ID 079186003137(包括12位號數字)； • 建議提供收款人現時使用的電話號碼 <p>3. 如供應商／收款人是外國人，必須提供相關文件證明非居收款人為當地合法及收款銀行可能要求收款的理由。相關文件可能包括工作簽證、僱傭合約、服務發票。</p> <p>✧ 匯款金額不可包含小數位。</p> <p>✧ 涉稅款項需要滿足當地稅局的要求，需要提供的資料因應稅項而有所不同。當地稅局有可能暫緩涉稅交易，而相關稅款不會被退回。本行會轉送所有收到的資料，然而本行無法控制當地稅局是否受理所呈交的資料。</p>
贊比亞克瓦查 (ZMW)	17:00	T+2	✧ 需要提供收款銀行分行號。