

## 遞交匯出電匯全額到賬匯款的注意事項

- 只適用於透過「中銀企業網上銀行」遞交的電匯交易。
- 在「匯款貨幣」部分，選擇 USD 或 EUR。
- 在「費用」部分，選擇「手續費由指定賬戶扣賬」及由匯款人承擔「代理行費用」。
- 在「給銀行的指示」部分，**請勿**選擇任何選項。
- 如選擇「匯款貨幣」為 USD 時，客戶需在「代理行資料\*」部分輸入相關資料。在「國家/地區」欄位中選擇“美國”，並在「請輸入 SWIFT 碼」欄位中輸入 Bank of New York 的 SWIFTCODE “IRVTUS3NXXX”，並於「給收款人的附言」欄位首行首位置輸入代碼“FULLPAY”。如客戶未能按以上指示輸入代理行 SWIFTCODE 及代碼，有關美元匯款交易將被視作一般電匯處理而不會使用全額到賬匯款服務，但仍會被收取全額到賬匯款服務附加收費。
- 客戶需注意在申請使用美元或歐元的匯出電匯全額到賬匯款服務後，如美元或歐元電匯選擇的「收款銀行國家/地區名稱」屬於「匯出電匯全額到賬匯款服務支接收款國家/地區名單」內的國家/地區，以及在「費用」部分選擇由匯款人承擔「代理行費用」，有關交易如沒有完全按以上的指示正確輸入相關資料(例如：在「給銀行的指示」部分選擇下拉選項選擇任一選項)，亦將被收取全額到賬匯款服務附加收費。惟因有關交易輸入資料不正確，而不會被視作匯出電匯全額到賬匯款交易處理。所以客戶必須小心地按以上的指示輸入相關交易資料。



**Points to note when submitting Guaranteed Payfull**  
**OUTWARD TELEGRAPHIC TRANSFER**

- Applicable to telegraphic transfer transaction submitted via BOC Corporate Banking Services Online (“CBS Online”).
- Choose “USD” or “EUR” in “Remit Currency” section.
- In “Charges” section, choose “Handling fees to be deducted from the selected account” and “Correspondent Bank Charges” to be borne by Remitter.
- **Do not** select any option in the “Message to Bank” section.
- For “Remit Currency” is in “USD”, customers need to input the related information in the “Correspondent Bank Details\*” section. Choose “United States” in the “Country / Region” field and input the SWIFTCODE of Bank of New York “IRVTUS3NXXX” in the “Please Enter SWIFT Code” field. Besides, customers need to input the code “FULLPAY” in the first place of the first line in the field of “Message to Beneficiary”. If customers fail to input SWIFTCODE of correspondent bank and the code as above, the telegraphic transfer transaction in USD will be handled as normal telegraphic transfer transaction but not as transaction using Guaranteed Payfull Service. However, the transaction will still be charged the Additional Fee of Guaranteed Payfull Services.
- After applying for the Guaranteed Payfull Service for Outward Telegraphic Transfer in USD or EUR, customers have to pay attention to the telegraphic transfer transaction with “Remit Currency” is “USD” or “EUR”. If the selected “Beneficiary Bank Country / Region” of the transaction matched with the “Beneficiary country/area supporting the Guaranteed Payfull Service for Outward Telegraphic Transfer” and the transaction with the option of “Correspondent Bank Charges” to be borne by the Remitter in “Charges” section, the Additional Fee of Guaranteed Payfull Services for Outward Telegraphic Transfer will still be charged if the customer do not follow the above steps (e.g. selected either option in the “Message to Bank” field) and the transaction will not be treated as Guaranteed Payfull Service transaction due to incorrect information provided. So, customers have to follow the above steps for inputting the related information of the transaction carefully.