

“香港一卡通”賬戶客戶須知

1. 客戶所提交的“香港一卡通”賬戶開戶申請需由招商銀行香港分行審批和處理。開戶若不成功，銀行將可無需退回所提交的申請資料以及客戶為開通網上銀行而申請的 USB-KEY 費用。客戶自招商銀行內地分行提交的“香港一卡通”開戶申請若獲審批通過，須於接獲審批通過通知後的 2 個月內，自其他同名賬戶，將首筆款項匯入“香港一卡通”賬戶，否則銀行有權凍結甚至取消其已經開立的“香港一卡通”賬戶而無需另行通知；若該客戶訪問香港須親臨香港分行櫃檯更新其個人資料。
2. 鑒於跨境交易和反洗錢的要求，“香港一卡通”要求客戶提供內地證件以核實與內地招行一卡通持有者之身份的一致性，未提供內地證件或者所提供內地證件與內地一卡通開戶證件不一致的，將無法辦理跨境兌換交易和實時到賬之跨境匯款交易，具體詳情請諮詢本行工作人員。
3. “香港一卡通”人民幣賬戶只限持有香港居民身份證的人士方可開立。
4. 客戶申請開戶時所預留的簽字式樣將作為日後核實客戶身份及日後辦理所有有關賬戶內的所有業務的重要依據，敬請客戶審慎簽署申請表上的簽字式樣。客戶就業務辦理提交書面申請時，同時簽署多款簽名的同樣將作為簽名無效處理。
5. 若客戶在申請日起計一個月內仍未收妥招商銀行香港分行寄出的卡片，請即時致電本行客戶服務熱線 852-31195555（香港）或 86755-95555（中國內地），並填妥有關表格，以便儘快安排補發新卡。
6. 客戶如需要取消“香港一卡通”賬戶，需於香港分行櫃檯辦理。若客戶需要通過寄送申請的方式委託我行銷戶，需煩請客戶在申請銷戶前自行提取所有賬戶內之結餘款項。注意，若客戶開立賬戶不足六個月而申請銷戶，本行將按照收費表上列明的收費標準向客戶徵收有關費用。
7. 客戶在櫃檯、電話銀行、網上銀行等途徑辦理業務時，均使用“香港一卡通”卡面上完整的 16 位賬戶號碼，但接收香港本地匯入款項（CHATS）時，收款賬戶號碼為 238（銀行編號）+ 860 + 卡號最後七位數字號碼。
8. 客戶的“香港一卡通”賬戶名稱為客戶開戶時所提供身份證明文件上所載的英文姓名，請在接受匯款時向匯出方提供英文賬戶名稱。
9. 客戶辦理“香港一卡通”卡片掛失，可以根據實際需要選擇凍結或者不凍結賬戶，若選擇不凍結則賬戶出賬和入賬正常不受影響，若選擇凍結賬戶則出賬交易將可能受影響，詳情請諮詢我行工作人員。
10. 自成功開戶日起三個月後，本行將按月(或其他週期)自客戶賬戶內自動扣除賬戶管理費，而不論客戶是否確實使用該賬戶。收費標準和優惠減免規定請參閱招商銀行香港分行網頁 hk.cmbchina.com，客戶亦可到香港分行櫃面索取資費標準。
11. “香港一卡通”屬於借記卡，除非經招商銀行香港分行特別同意的情况，賬戶不允許透支。
12. 若客戶香港港幣賬戶出現欠費，請客戶儘快補足欠款，以確保賬戶正常運作。當客戶港幣活期賬戶內未有足夠費用繳付欠款，本行將保留權利，依次由客戶的美元活期、人民幣活期內扣除等值的欠款金額。若客戶的欠款超過 90 日仍未繳付，本行將有權關閉客戶的“香港一卡通”賬戶。
13. “香港一卡通”可以在有 JETCO（銀通）或 UNIONPAY（銀聯）標誌的自動取款機提款，但收費標準存在差異，客戶請確認後選用。
14. 客戶若需要更新個人資料，可以通過網上銀行、香港分行櫃檯、指定內地分行櫃檯提交申請，或者填妥本行更新個人資料申請表後寄送至我行，我行審核確認申請資料無誤後，將儘快為客戶更新。若客戶聯繫資料變更，須及時通知我行做相應變更，以便我行對客戶之各項服務不受影響。
15. 客戶開戶時須留存有效的電子郵件地址或內地手機號碼，方可獲得賬戶變動的通知，該通知服務的開通和取消之具體規定請諮詢我行工作人員。
16. “香港一卡通”資金交易可以通過網上銀行、電話銀行、櫃檯等各個渠道辦理，本行將不定期按照個別情況對各渠道的各項交易設定交易限額，並調整相關收費，詳情請參閱招商銀行香港分行網頁 hk.cmbchina.com。
17. “香港一卡通”所提供兌換內地一卡通賬戶人民幣業務之服務時間以招商銀行總行規定為準。詳情請參閱招商銀行香港分行網頁 hk.cmbchina.com。
18. 客戶存取大額現金時，本行將可能向客戶查詢大額現金的來源和用途，另本行要求客戶對進行的大額現金交易提前預約，並對客戶進行的大額現金交易收取費用，詳情請參閱招商銀行香港分行網頁 hk.cmbchina.com 或致電本行客戶服務熱線（香港）852-31195555。
19. 客戶在本行的所有業務均必須本人親自辦理，本行櫃檯同事可能要求客戶出示本人身份證明文件，如未能出示，本行將拒絕為客戶辦理任何業務。本行亦可能根據櫃檯業務實際要求，請客戶出示“香港一卡通”卡片和/或輸入交易密碼，否則可拒絕客戶辦理相應業務。
20. “香港一卡通”的定期存款到期前（含自動轉存新定期的情況）不允許提前支取。客戶如需更改定期到期指示，可在定期到期前自行於網上銀行辦理。
21. 客戶存入支票須待票款交收（一般為支票存入的次工作日下午 4 點）後方可使用。若營業當天香港地區出現 8 號（或以上）颱風警報或黑色暴雨警告，當天有可能由工作日改變為非工作日，因而可能影響當天支票的交收及各項自動轉賬及繳費安排，客戶請注意因支票交收導致款項需推遲一個工作日方可用。
22. 客戶轉賬匯款中所可能涉及之中間銀行和收款銀行收費，概與本行無關，本行無需對該類收費履行提示業務和無需對該類收費負責。
23. “香港一卡通”與內地一卡通之間的跨境聯動業務受香港和內地相關政策監管和約束，銀行不對政策變化而引發的客戶服務改變負任何責任。
24. 本行將不時修改“香港一卡通”賬戶的有關條款及收費標準，客戶請參閱招商銀行香港分行網頁 hk.cmbchina.com 或到招商銀行香港分行櫃面查詢，本行對有關內容及收費安排保留最終決定權利。

Important Notice to Hong Kong All-In-One Card Account Holders

1. The application for "Hong Kong All-In-One Card" account is subject to the approval of China Merchants Bank Hong Kong Branch (the "Bank"). The Bank will not return the application documents and will not refund the charge of the USB-Key for internet banking service to the applicant if the application is rejected. The customer, who submits his/her application through the counters in Mainland China branches which are authorized by the Bank, is required to make an incoming remittance into his/her "Hong Kong All-In-One Card" account from his/her another bank account within two months once he/she receives notice that his/her application is approved, otherwise the Bank reserves the right to freeze/close his/her "Hong Kong All-In-One Card" account without further notice. The customer is also required to visit the counters of the Bank for updating his/her personal information if he/she travels to Hong Kong.
2. If a customer is unable to provide his/her Mainland identification document or that the Mainland identification document is not consistent with the identity of the holder of Mainland "All-In-One Card", he/she would not be able to conduct cross-border transactions in a timely manner. According to the requirements of cross-border transactions and anti-money laundering regulations, such customer is required to provide his/her Mainland identification document for the Bank to verify his/her identity document for processing the application and maintenance of Mainland "All-In-One Card". For details please contact the Bank's staff.
3. Only holder of Hong Kong Identity Card is allowed to open the "Hong Kong All-In-One Card" RMB sub-account.
4. Customer's specimen signature is an important reference for verifying of his/her identity and the future use of banking services. Customer is requested to observe the same style of signature as specimen registered at the Bank. If any customer signs more than one style of signature in any written application of any banking service, such application would be treated as invalid.
5. If a customer does not receive the cards within one month after application, he/she is advised to call our hotline 852-31195555 (Hong Kong) or 86-755-95555 (Mainland China). And the customer might be required to fill in relevant form for the issuance of new cards.
6. If a customer decides to close his/her "Hong Kong All-In-One Card" account, he/she may apply through the counters of the Bank. If a customer makes such application in writing via mail, he/she should withdraw the remaining balance in the "Hong Kong All-In-One Card" account before sending his/her written application. Fees will be charged according to our tariff if the customer closes his/her account within six months after the account opening date.
7. The 16-digit account number appeared on the "Hong Kong All-In-One Card" would be used in all transactions either instructed at the counters, via phone or via internet. If a customer wants to receive the remittance through local CHATS, he/she should provide the remitter a 13-digit account number by adding 238 (being the Bank code) and 860 (being the Branch code) to the last 7-digit account number appeared on the card.
8. The English name printed on the identification document would be used as the account name of "Hong Kong All-In-One Card" account. Customer is required to provide his/her English name to the remitter for receiving any incoming remittance.
9. When a customer reports the lost of his/her "Hong Kong All-In-One Card", he/she can choose to freeze his/her account or not. Transactions may be affected if the customer chooses to freeze his/her account. For details please contact the Bank's staff.
10. Management fees will be deducted from customer's account monthly starting from the fourth month after the account opening date, no matter such account has been used or not. Customer may collect the tariff related to "Hong Kong All-In-One Card" account at the counter of the Bank, or may visit our website "hk.cmbchina.com" for the tariff and fees reduction offer.
11. Since the "Hong Kong All-In-One Card" is a debit card, overdrawn is not allowed except with the special approval of the Bank.
12. Once the HKD sub-account of the "Hong Kong All-In-One Card" is in arrears, the customer should deposit adequate amount to cover the fees in arrears so as to ensure the regular usages of the "Hong Kong All-In-One Card" account. The Bank reserves the right to first debit an equivalent HKD amount from such customer's USD sub-account and then from his/her RMB sub-account to cover the fees in arrears. If the customer fails to pay off the fees in arrears for over 90 days, the Bank reserves the right to close his/her "Hong Kong All-In-One Card" account without further notice.
13. Customer can withdraw cash via JETCO or UNIONPAY ATMs. Please be informed that different charges are imposed on the aforesaid channels of withdrawal.
14. The customer can update his/her personal information through internet banking services, counters in the Bank or counters in other Mainland China branches which are authorized by the Bank. The customer may also fill in and send the Personal Information Update Application Form to the Bank. We shall check the completeness of the information therein and update the customer's information accordingly as soon as possible. Customer should inform the Bank for any change of his/her contact information immediately so as to ensure the banking services will not be affected.
15. Customer needs to leave his/her valid email address or mobile phone number (in Mainland China) in order to receive notifications of his/her account movements. For details please contact the Bank's staff.
16. Customer can make his/her transaction through various channels like internet banking services, phone banking services or visit our counters in the Bank. The Bank may under different circumstances adjust the transaction limits and relevant charges from time to time. For details please visit our website "hk.cmbchina.com".
17. The service period of exchanging HKD of "Hong Kong All-In-One Card" account into RMB accounts of Mainland "All-In-One Card" account is according to the regulations of the head office of China Merchants Bank. For details please visit our website "hk.cmbchina.com".
18. Customer might be requested to provide the source and the purpose of the fund when he/she deposits/withdraws large amount of cash into/from his/her "Hong Kong All-In-One Card" account. Appointment should be made with the Bank in advance for such cash withdrawal, and relevant fees will be charged. Customers are advised to visit our website "hk.cmbchina.com" or call our hotline at 852-31195555 (Hong Kong) for details.
19. Customer should conduct his/her transactions at the counters of the Bank in person. He/She might be required to show his/her identification documents. The Bank may refuse to act on the instruction of such customer if he/she fails to do so. The Bank may depend on the actual requirement of any banking service, requests the customer to show his/her "Hong Kong All-In-One Card" and to input his/her password, and the Bank may refuse to act on such instruction if he/she fails to do so.
20. Customer is not allowed to withdraw any time deposit (including the auto-renewal cases) of "Hong Kong All-In-One Card" before the expiration date of such time deposit. The customer may change the preset expiration instructions via our internet banking services before the expiration date of his/her time deposits.
21. Even when the cheque has been duly deposited into "Hong Kong All-In-One Card" account, customer can only use such fund after the clearing process is completed. It will normally be 4 p.m. next business day after the cheque deposit date. If a No. 8 or above typhoon signal is hoisted or a black rainstorm warning is held on a business day, such business day may be changed to a non-business day, and such change may affect the cheque clearing, autopay and autodebit arrangements on that day. The customer should note that such fund may only be available on the next business day due to the abovementioned changes.
22. In the process of fund transfer, fees might be charged by intermediate bank or receiving bank. The Bank is not responsible for such charges and notifying such customer of the same.
23. Cross-border transactions between "Hong Kong All-In-One Card" account and Mainland "All-In-One Card" account are subject to the supervision and control of Hong Kong and Mainland China authorities. The Bank would not be liable for the changes of relevant services due to changes on rules, regulations and policies set up by the abovementioned authorities.
24. The Bank may from time to time amend the relevant terms and the tariff of the "Hong Kong All-In-One Card" account. Please visit our website "hk.cmbchina.com" or visit the Bank for details. The Bank reserves the right to make the final decision on the abovementioned contents and arrangement of charges.