



澳門華人銀行  
Macau Chinese Bank

## 滙款申請書 APPLICATION FOR REMITTANCE

Reference No.: \_\_\_\_\_

日期 Date: \_\_\_\_\_

請用正楷填寫及在適當方格內加上✓號

Please use block letter & ✓ appropriate box

☐ 電滙 Telegraphic Transfer

☐ 滙票 Demand Draft

32A	滙款貨幣及金額 Remittance Currency & Amount	
50	滙款人 By order of	
57	收款銀行 Beneficiary Bank 地址及 SWIFT 代碼 Address & SWIFT BIC	
59	收款人賬號 Beneficiary's Account No. 收款人姓名及地址 Beneficiary's Name and Address	
70	附言 Message	
56	收款銀行之代理行 (如適用) Correspondent of Beneficiary's Bank (If applicable)	
71A	費用 Details of Charges	<input type="checkbox"/> SHA = (Sender and Receiver bear their respective Charges) <input type="checkbox"/> OUR
72	Sender to Receiver Information (銀行填寫) (for Bank Use Only)	
滙款人信息 Remitter's details		滙款用途/原因 Purpose of Remittance
地址 Address:	<input type="checkbox"/> 按賬戶留存地址 Same as A/C address	<input type="checkbox"/> 貨款 Payment for goods
電話 Telephone No.:		<input type="checkbox"/> 還款 Repayment
付款方式 Payment Method :		<input type="checkbox"/> 投資 Investment
<input type="checkbox"/> 附上支票 By Cheque No. _____ 賬號 A/C No. _____		<input type="checkbox"/> 貿易 Trading
<input type="checkbox"/> 請扣除賬戶 Please Debit my/our Account No. _____		<input type="checkbox"/> 材料費 Material Fee
<input type="checkbox"/> 手續費付予現金 Charges paid in cash		<input type="checkbox"/> 服務費 Service Fee
<input type="checkbox"/> 手續費請扣除賬戶 Please Debit my/our Account No. _____ for Charges		<input type="checkbox"/> 付樓款 Payment for property
		<input type="checkbox"/> 學費 Tuition
		<input type="checkbox"/> 生活費 Living Fee
		<input type="checkbox"/> 同名轉賬 Fund Transfer – Own Account
		<input type="checkbox"/> 其他 Other _____
銀行專用 For Bank Use Only		
		Transaction Value Date: _____ (YY/MM/DD)
		Settlement Corr. Bank: _____

本人(等)同意按背頁條款辦理上述滙款。

I/We hereby agree that this transfer is made subject to the condition printed overleaf.



滙款人簽署 Remitter Signature(s)

內部專用 For Internal Use Only			
Customer ID	CFT List Checked	Prepared by	Approved by

## 條 款

- 澳門華人銀行股份有限公司(下稱「本行」)有權委任一間或多於一間的代理行就匯款或與匯款有關的其他事項通知收款人。本行將不會就該等代理行的錯漏、疏忽、不為、延遲、清盤或結業而負上任何責任。而本行或任何代理行不會因為延遲或不能向收款人支付匯款、延遲就匯款通知收款人、或向收款人或任何本行的代理行發出的任何文件、信件、電報在寄發或傳送過程中所發生之錯誤、殘缺、遺漏、中斷或延遲而負上任何責任。本行不會就代理行或同業之行為、戰爭、檢查、封鎖、政變、或騷亂，本地或外國政府或其行政機關所施行之一切法律、規令、條例、管制及其他難以控制之事故所引起任何損失負責。本行或任何本行的代理行就匯款所採取的任何行動、如在善意及遵照適用的海外或本地法律、習慣或條例而執行的話，將對客戶具約束力。而本行或任何本行的代理行將不會因此而負上任何責任。
- 本行毋須通知客戶有關收款國當地法律或規例所實施之外匯管制或其他類似限制，亦毋須因為該等管制及限制而引致的任何損失或延遲負上任何責任。客戶應自行查詢有關之管制或限制。
- 在本行認為需要的情況下，可對匯款的附言內容進行翻譯/修改/刪減。本行將不會為因此而引致匯款人及/或收款人及/或任何其他人士的損失或延誤而負上任何責任。
- 有關匯款之一切通訊，本行可用文字或密碼發出，本行將不會為任何代理行及/或收款銀行因錯誤翻譯或理解該等通訊而負上任何責任。
- 在收款銀行或收款人實際收到匯款前，匯款可能要經過其他結算系統及/或收款當地的其他手續，而本行將不會為因此而引致的任何延誤或損失負上任何責任。
- 倘匯款涉及不同貨幣之兌換，將按本行處理兌換交易當時所提供之銀行買入價計算。
- 因此筆匯款而引致有關同業或代理行的支出，如非指定由匯款人承擔，概由收款人支付並從匯款金額中扣除。此外，本行有權要求匯款人負擔所有因此匯款而引致之一切費用。
- 即使匯款人指明由其承擔一切同業或代理行費用，但若任何代理行不按指示辦理而致令由收款人承擔有關費用，本行將不會因此而負上任何責任。
- 在本行指定截止接收匯款的時間後收到的任何匯款申請，得延後至下一銀行營業日方處理。
- 除非得到本行同意，否則當本行接受客戶的匯款申請後，客戶將不得進行任何更改、取消/退匯。在決定是否接受客戶取消/退匯匯款申請的要求時，本行可以考慮其是否已經接獲代理行及/或收款銀行已阻截及取消有關匯款的通知。假若銀行同意修改/取消/退匯匯款，申請人須親自攜同身份證明文件到本行辦理，及其匯款將受下列的條款及銀行附加的其他條款所約束：
  - 客戶需承擔本行及/或其代理行及/或收款銀行同意及/或考慮同意修改/取消/退匯匯款而引致的任何費用及開支，如屬取消/退匯，該等費用及開支應從退回客戶的款項中扣除。
  - 倘退款涉及不同貨幣之兌換，將按本行處理兌換交易當時所提供之銀行買入匯價折算。
  - 退款在扣取費用及開支後，本行會直接將退款存入該匯款交易的原支出帳戶內。本行將不會對此另發通知，客戶如有需要，可自行向本行查詢退款情況。
- 倘因任何原因(包括但不限於因該等匯款之收款人資料有誤、代理行及/或收款銀行拒絕支付等原因)，令代理行及/或收款銀行需扣留及或取消匯款，本行收到通知後，有權毋須徵得客戶同意或作事先通知的情況下，即可取消/退匯匯款。匯款將受下列的條款及銀行附加的其他條款所約束：
  - 匯款人需承擔銀行及/或其代理行及/或收款銀行因取消/退匯匯款而引致的任何費用及開支，而該等費用及開支將從退回給匯款人的款項中扣除。
  - 倘退款涉及不同貨幣之兌換，將按本行處理兌換交易當時所提供之銀行買入匯價折算。
  - 退款在扣取費用及開支後，本行會直接將退款存入該匯款交易的原支出帳戶內。本行將不會對此另發通知，客戶如有需要時，可自行向本行查詢退款情況。
- 客戶向銀行發出匯款申請前，應確保在有關帳戶內已備足夠的可用款項以供銀行隨時執行扣賬交易，若銀行在執行交易的當時，未能成功自指定的帳戶內扣除款項，本行仍絕對有權不接納或執行匯款指示。本行一概毋須對此導致的任何後果負責。
- 客戶同意並接受本行向其他有關銀行、其他機構及監管機構披露客戶的個人資料及關於客戶的匯款的資料。
- 申請人應小心審閱本申請書所列出之各項匯款內容及以上各項規條。
- 本條款以中、英文書寫。如有任何歧異，以中文版為準。

## TERMS AND CONDITIONS

- The Bank shall have the absolute discretion to appoint one or more correspondent(s) in advising the remittance to the Beneficiary and in relation to any other matter arising out of the remittance. The Bank shall not be responsible for any error, neglect, default, delay, omission, insolvency or failure in business of any such correspondents. And neither the Bank nor the Bank's correspondents shall be responsible for any delay in payment or non-payment of the remittance to the Beneficiary, delay in advising the remittance to the Beneficiary, or mutilation, error, omission, interruption or delay in transmission or delivery of any item, letter, telegram or cable to the Beneficiary or any of the Bank's correspondents. The Bank shall not be liable for the actions of our correspondents, sub-agent, or other agency, or declared or undeclared war, censorship, blockade, insurrection, civil commotion, or any law, decree, regulation, control, restriction or other act of a domestic or of foreign government or other group or groups exercising government powers whether de jure or de facto, or any act or event beyond our control. Any actions, process or other step taken by the Bank or any of the Bank's correspondents in connection with the remittance, if in good faith and in conformity with applicable foreign or domestic laws, customs or regulations, shall be binding on the Customer and shall not place the Bank or any of the Bank's correspondents under any liability to the Customer.
- The Bank is not responsible to advise the Customer of any foreign exchange control or other similar restriction which may be imposed by the laws or regulations of the country where payment of the remittance is to be effected. The Bank shall not be liable or responsible for any loss or delay resulting from such control and restriction. Customer is advised to make his own inquiries as to any such control or restriction.
- The Bank may translate/modify/drop the message(s) of the remittance in the Bank's sole and absolute opinion, so require. And the Bank shall not be liable and responsible for any error, loss or delay of the remittance to Remitter and/or Beneficiary and/or other parties.
- The Bank may send message(s) relating to the remittance either in words or in cipher and shall not be liable or responsible for any misinterpretation of the message(s), or any part thereof, by any of the Bank's correspondents and/or Beneficiary's bank.
- Payment of the remittance may need to go through the clearing system and/or certain local procedures of the country where the payment is to be made before the Beneficiary's bank or the Beneficiary has actually received the payment of the remittance. The Bank shall not be liable or responsible for any delay or loss of such cases.
- If the remittance involves currency conversion, the remitted amount shall be converted at the Bank's current buying rate.
- Any charges if not specified to be borne by the remitter, are borne by the Beneficiary and deducted from the proceeds of the remittance. In addition, the Bank is entitled to reimburse from the Remitter for the expenses of the Bank, its correspondents and agents.
- Even though Remitter(s) has/have appointed to bear overseas Correspondents' charges, but if any Correspondent Banks do not follow such appointment and arise such charges to the Beneficiary, the Bank shall not be liable and responsible for such error.
- If the application is accepted by the Bank after the cut-off time or anytime stipulated by the Bank for the processing of outward remittances, the application shall be postponed for processing on the following business day of the Bank.
- The application for the remittance, once accepted, cannot be amended or cancelled/refunded, unless otherwise agreed by the Bank. In considering whether to accept any request by the Customer for cancellation/refund of the remittance, the Bank may take into account whether it has received satisfactory confirmation from its correspondents and/or Beneficiary's bank that the remittance has been duly withheld and cancelled. In case the Bank agrees, request on amendment or cancellation will only be accepted if requested by the application in person upon presentation of proper identity documents, and will always be subject to the following conditions and any other additional conditions as the Bank may impose:
  - The Customer shall be liable for any costs and expenses incurred by the Bank and/or its correspondents and/or Beneficiary's bank in giving and/or considering to give effect of the amendment or cancellation/refund. Such costs and expenses, as conclusively determined by the Bank, shall be deducted from the amount to be refunded to the Customer if in the case of cancellation/refund.
  - If the refund involves currency conversion, the refunded amount shall be converted at the Bank's current buying rate.
  - After deduction of the costs and expenses, the refund should be directly deposited to the withdrawal account of the remittance. No advice of the deposit will be sent by the Bank. The customer may make his own inquiries to the Bank, if any needs.
- For whatever reasons (including but not limit to the erroneous Beneficiary's information, the rejection of payment...etc.), the Bank's correspondents and/or Beneficiary's bank have to withhold and cancel the remittance, the Bank, in receiving the advice, may cancel the remittance in its absolute discretion without prior notice to or approval of the Customer. Such refund will always be subject to the following conditions and any other additional conditions as the Bank may impose:
  - The Remitter shall be liable for any costs and expenses incurred by the Bank and/or its correspondents and/or Beneficiary's bank in cancelling of the remittance, and such costs and expenses, as conclusively determined by the Bank, shall be deducted from the amount to be refunded to the Remitter.
  - If the refund involves currency conversion, the refunded amount shall be converted at the Bank's current buying rate.
  - After deduction of the costs and expenses, the refund should be directly deposited to the withdrawal account of the remittance. No advice of the deposit will be sent by the Bank. The customer may make his own inquiries to the Bank, if any needs.
- Remittance instruction will not be accepted or effected if there is insufficient fund and the Bank may refuse to execute the instruction in its absolute discretion when there is not sufficient fund in the specified account to effect the debit transaction. Therefore customer is responsible to confirm there is sufficient fund available in the account for the Bank to effect such transaction. The Bank shall not howsoever be liable for any consequence arising out of the failure of the Bank to execute any instruction.
- Customers agree and accept that the Bank may disclose customers' personal information and information relating to customers' remittances to other banks and other entities involved and to the authorities.
- All payment instructions and conditions which are written hereon should be checked carefully by the Customer in each case.
- The conditions herein contained are written in English and Chinese. In the case of conflict, the Chinese version shall prevail.