

網上銀行服務  
匯款服務申請表

## APPLICATION FORM FOR REMITTANCE SERVICE OF ONLINE BANKING SERVICES

致：中國銀行澳門分行  
TO：BANK OF CHINA MACAU BRANCH

本戶已詳閱、瞭解和同意接受列於此頁背面的各條款。現委託 貴行在網上銀行服務項下增加下列指定的匯款收款人資料，以便通過網上銀行服務辦理有關匯款交易。

I/We/Our company, the account holder(s), understand and agree with the Terms and Conditions list on the back of this page, and hereby request your Bank to register the following remittance beneficiary's details for remitting through online Banking Services.

電子銀行號碼 e-Banking No. / 客戶 CIF KEY (企網專用) CIF KEY 【BOCNET (Corp.)】		戶名 Account Name	
中銀 e 網(個人)專用 For BOCNET (Personal) only	每天匯出款金額累總上限： Daily Accumulated Outward Remittance Limit:	<input type="checkbox"/> 按銀行設定的上限 Set up by the Bank	<input type="checkbox"/> 自設上限 Set up by myself/ourselves _____

收款人名稱 Beneficiary's Name			
收款人地址 Beneficiary's Address			
收款銀行/地址 Beneficiary's Bank/Address			
收款人賬號 Beneficiary's A/C No.		每天匯款金額累總上限 Daily Transaction Limits	HKD/MOP
收款人名稱 Beneficiary's Name			
收款人地址 Beneficiary's Address			
收款銀行/地址 Beneficiary's Bank/Address			
收款人賬號 Beneficiary's A/C No.		每天匯款金額累總上限 Daily Transaction Limits	HKD/MOP
收款人名稱 Beneficiary's Name			
收款人地址 Beneficiary's Address			
收款銀行/地址 Beneficiary's Bank/Address			
收款人賬號 Beneficiary's A/C No.		每天匯款金額累總上限 Daily Transaction Limits	HKD/MOP
收款人名稱 Beneficiary's Name			
收款人地址 Beneficiary's Address			
收款銀行/地址 Beneficiary's Bank/Address			
收款人賬號 Beneficiary's A/C No.		每天匯款金額累總上限 Daily Transaction Limits	HKD/MOP
收款人名稱 Beneficiary's Name			
收款人地址 Beneficiary's Address			
收款銀行/地址 Beneficiary's Bank/Address			
收款人賬號 Beneficiary's A/C No.		每天匯款金額累總上限 Daily Transaction Limits	HKD/MOP

本戶茲確認以上之申請  
The account holder(s) hereby confirm the above application

簽署  
Signature(s)  
日期 Date:

此欄銀行專用 FOR BANK USE ONLY

釋放部門  審核員	接辦行  審核員
經辦	接辦行代碼：  經辦

## 條款

鑒於 貴行應本戶的要求，同意本戶通過網上銀行服務辦理匯款交易，本戶謹此承諾及同意除受“一般服務條款”及網上銀行服務條款所約束外，亦同時受下列條款所約束：

- 1 中國銀行股份有限公司澳門分行(下稱銀行)有絕對的權力委任一間或多於一間之代理行匯款或與匯款有關的其他事項通知收款人。銀行將不會由於該等代理行的錯漏、疏忽、不為、延遲、清盤或結業而負上任何責任。而銀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、或向收款人或任何銀行的代理行發出的任何文件、信件、電郵的延遲而負上任何責任。銀行或任何銀行的代理行就匯款所採取的任何活動，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。而銀行或任何銀行的代理行將不會因此而負上任何責任。
- 2 銀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。
- 3 在銀行認為需要的情況下，可對匯款的附言內容進行翻譯/更改/刪減。而銀行將不會為因此而引致客戶及/或收款人及/或任何其他人的損失或延誤而負上任何責任。
- 4 有關匯款之一切通訊，銀行可用文字或密碼發出，銀行將不由於銀行之任何代理行及/或收款銀行錯誤翻譯或理解該等通訊而負上任何責任。
- 5 倘因任何原因(包括但不限於合併、重組等原因)，銀行須對背頁提供之收款銀行資料進行更改，銀行有權毋須事先通知客戶或獲得其同意，即可更改資料，及按更改資料執行匯款指示。
- 6 在銀行認為需要的情況下，銀行有權在匯款指示所指定的地點以外不同地點支付匯款。
- 7 在收款銀行或收款人實際收到匯款前，該等匯款可能要經過其他結算系統及/或收款當地的其他手續，而銀行將不會為因此而引致的任何損失或延誤而負上任何責任。
- 8 除非客戶另有相反指示，匯款將以付款國之貨幣支付。
- 9 倘匯款涉及不同貨幣之兌換，將按銀行處理兌換交易當時銀行所提供之匯率計算。
- 10 海外銀行費用，如非指定由客戶承擔，概由收款人支付並從匯款金額中扣除。此外，銀行有權要求客戶負擔所有因此匯款而引致之一切費用。
- 11 即使客戶指明一切海外銀行費用由匯款人承擔，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，銀行將不會因此而負上任何責任。
- 12 客戶透過網上銀行服務所選擇之匯款交易匯出日期，僅視為該等匯款由銀行匯出之日期，而非為收款銀行或收款人收到匯款之日期。
- 13 每營業日如銀行在其可隨時指定截止接收匯款的時間後收到的任何匯款申請，銀行將視該等申請於下一個營業日接到。
- 14 客戶透過網上銀行服務發出的匯款指示，若銀行基於任何原因拒絕或延遲辦理，銀行將不會對因此而引致的任何損失而負上任何責任。
- 15 當銀行接受客戶的匯款申請後，客戶將不得進行任何更改。同時，除非銀行同意，否則也不得取消/退匯。在決定是否接受客戶取消/退匯匯款申請的要求時，銀行可以考慮其是否已經獲得代理行及/或收款銀行已扣留及取消有關匯款的通知。假若銀行同意取消/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：
  - a 客戶需承擔銀行及/或其代理行及/或收款銀行同意及/或考慮同意取消/退匯匯款而引致的任何費用及開支，而該等費用及開支應從退回客戶的款項中扣除。
  - b 倘退匯涉及不同貨幣之兌換，將按銀行處理兌換交易當時銀行所提供之匯率計算。
  - c 退款在扣取費用及開支後，銀行會直接將退款存入該匯款交易的原支出賬戶內。銀行將不會對此另發通知，客戶在認為有需要時，應自行向銀行查詢退款情況。
- 16 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，銀行收到通知後，絕對有權在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：
  - a 客戶需承擔銀行及/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，而該等費用及開支應從退回客戶的款項中扣除。
  - b 倘退匯涉及不同貨幣之兌換，將按銀行處理兌換交易當時銀行所提供之匯率計算。
  - c 退款在扣取費用及開支後，銀行會直接將退款存入該匯款交易的原支出賬戶內。銀行將不會對此另發通知，客戶在認為有需要時，應自行向銀行查詢退款情況。
- 17 客戶向銀行發出匯款申請前，應確保在有關賬戶內已存入足夠的可用款項以備銀行隨時扣賬執行交易，銀行在收到客戶的匯款申請後，可隨時執行有關交易，若銀行在執行交易的當時，未能成功自指定的賬戶內扣除款項，銀行仍絕對有權不接納或執行匯款指示。銀行一概毋須對由此導致的任何後果負責。
- 18 客戶同意並承認銀行向有關銀行、其他機構及主管當局披露客戶的個人資料及關於客戶的匯款的資料。
- 19 本條款以中、英文書寫。如有任何歧異，以中文版為準。

## TERMS AND CONDITIONS

In consideration of the Bank's agreeing at the request of the account holder(s) to remit through the Bank's Online Banking Service. The account holder(s) understand and agree with, in addition to Conditions for Services and Terms and Conditions for Online Banking Services, the following terms and conditions as well :

- 1 The Bank shall have the absolute and unfettered 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, in advising the remittance to the Beneficiary or in the transmission or delivery of any item, letter, telegram or cable to the Beneficiary or any of the Bank's correspondents. 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.
- 2 The Bank is not responsible to advise the Customer of any 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.
- 3 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 Customer and/or Beneficiary and/or other parties.
- 4 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.
- 5 The Bank may at any time in its absolute discretion without prior notice to or approval of the Customer, amend the Beneficiary's bank information which is set out on the back of this page, for whatever reasons (including but not limited to merger, reorganization...etc): and produce the remittance instruction in accordance with the new information.
- 6 The Bank may make payment of the remittance at a place different from that specified in the remittance instruction if the circumstances, in the Bank's sole and absolute opinion, so require.
- 7 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 loss or delay of such cases.
- 8 In the absence of any instructions of the Customer of the contrary, payment of the remittance will be effected in the currency of the country in which the payment is actually made.
- 9 If the remittance is in relation to currency conversion, the Bank may convert the withdraw amount at a rate which is currently quoted by the Bank.
- 10 If overseas correspondents' charges are not specified borne by the Customer, are borne by the Beneficiary and deducted from the proceeds of the remittance. In addition, the Bank is entitled to reimburse from the Customer for the expenses of the Bank, its correspondents and agents.
- 11 Even though Customer(s) has/have appointed that overseas Correspondents' charges should be borne by the remitter, 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.
- 12 The remitting date selected in Online Banking Services is merely deemed to be the transaction date, but not the payment effected date.
- 13 If the application is accepted by the Bank at a time after the deadline or anytime stipulated by the Bank for the processing of outward remittances, the application shall be deemed to be accepted by the Bank on the next following business day of the Bank.
- 14 For any remittance transactions issued through Online Banking Services by customer(s), the Bank shall accept no liability or responsibility if it refuses to make or delays in making the transferred remittance for whatever reasons.
- 15 The application for the remittance, once accepted by the Bank, cannot be amended. And, unless the Bank agrees in writing, the remittance may not be cancelled/refunded. 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 to cancel the remittance, such agreement will always be subject to the following conditions and any other additional conditions as the Bank may impose:
  - a 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 cancellation/refund, and such costs and expenses, as conclusively determined by the Bank, shall be deducted from the amount to be refunded to the Customer.
  - b If the refund is in relation to currency conversion, the Bank may refund amount at a rate which is currently quoted by the Bank.
  - c 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.
- 16 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, in receiving the advice, the Bank 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:
  - a The Customer 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 Customer.
  - b If the refund is in relation to currency conversion, the Bank may refund at a rate which is currently quoted by the Bank.
  - c 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.
- 17 Remittance instruction will not be accepted or effected if there is insufficient fund and the Bank may effect the transaction anytime after it has received the instruction. Therefore customer is responsible to confirm if there is sufficient fund in the account for the Bank to effect such transaction. The Bank may refuse to effect the instruction in its absolute discretion. The Bank shall not howsoever be liable for any consequence arising out of the failure of the Bank to execute any instruction.
- 18 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.
- 19 The conditions herein contained are written in English and Chinese. In the case of conflict, the Chinese version shall prevail.