

匯出匯款客戶參考資料表

一般查詢

電話：(852) 2233 3000 (滙豐個人理財客戶適用) / (852) 2748 8288 (商業客戶適用)

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SWIFT：HSBCHKHHHKH

重要事項

- 請確保閣下在付款指示中提供完整及清晰的資料，否則該付款指示有可能因此而被延誤、不被處理或被代理銀行及/或受款銀行退回並收取費用。本行毋須就此承擔任何損失及責任。而有關被代理銀行及/或受款銀行收取的費用，將會從付款金額中或閣下的任何銀行戶口中扣取。
- 本行會盡力通知受款銀行閣下就付款指示所指定的任何付款條件，但本行無責任在進行付款前核對或核實是否已經符合該條件。閣下不可撤銷地授權本行進行付款並由閣下自行承擔風險。
- 本行無法查證受款戶口的資料。受款銀行採用的查證程序在不同國家/地區可能有所不同。例如：某些銀行需查證戶口號碼及戶口名稱，方可處理匯入匯款，而某些銀行只需查證戶口號碼或戶口名稱。閣下應確保向本行提供的受款戶口資料屬正確及完整。
- 本行雖會盡力通知代理銀行或受款銀行任何閣下於付款指示中致所指定受款人或受款銀行的訊息，但至於代理銀行或受款銀行會否傳達該訊息或就該訊息採取行動，本行就此無控制權。本行概不負責就代理銀行或受款銀行未有傳達該訊息或就該訊息採取行動所引致或與之有關的任何損失。
- 請在發出匯款指示前向受款人了解受款國當地的有關法規要求，提供詳盡及充足的資料或可加快處理匯款的時間。
- 所有提供的資料須由有關代理銀行或受款銀行根據當地的法規作出查核，匯款時間有可能因此而延誤或需時更長。
- 本行有權決定是否接受任何更改已否生效的電匯或經「即時支付結算系統」的跨行轉賬指示的申請（例如更改受款人姓名及/或受款人戶口號碼）。本行將會通知代理銀行及/或受款銀行閣下被本行接受的更改指示，但須視乎代理銀行及/或受款銀行會否就該指示採取行動，本行就此並無控制權。除本行的費用外，代理銀行及/或受款銀行在處理閣下的更改申請時，可能會收取有關費用並從付款金額或閣下的任何銀行戶口中扣除。
- 本行保留修改下述資料的權利。以下資料只供參考，本行對下述資料所造成的任何損失概不負責。
- 請聯絡本行職員以獲取最新資訊。
- 此參考資料表的中英文本如有歧義或不符，概以英文本為準。

目錄

如何加快匯出匯款給海外受款人	第 2 頁
個別國家/地區的特別要求	第 2 頁
非主要貨幣的匯款	第 2 頁
人民幣匯出匯款的注意事項	第 3 頁
人民幣匯款目的指引	第 3 - 4 頁
匯出匯款至印度的注意事項	第 5 頁
匯出匯款至印度的「匯款目的」	第 5 - 14 頁
匯出匯款至約旦的注意事項	第 15 頁
匯出匯款至約旦的「匯款目的」	第 15 - 16 頁
美元電匯	第 17 頁
如客戶選擇由受款人支付海外或其他銀行費用	第 17 頁
如客戶選擇由付款人支付海外或其他銀行費用	第 18 頁
支付所有海外或其他銀行費用的選項	第 18 - 19 頁
替第三者支付匯款的注意事項	第 20 頁

如何加快匯出匯款給海外受款人：

- 提供受款銀行的 SWIFT 銀行辨識碼 (BIC)。
- 您需在滙豐紀錄內維持適當的住址（適用於個人客戶）或商業地址（適用於企業客戶）以進行匯出匯款交易。
- 給美國受款人
 - 提供九位數位聯邦儲備系統通訊網絡號碼（Fedwire Routing No.）。
 - 如經紐約結算所系統（New York CHIPS）匯款，請提供六位數位美國銀行業間清算系統會員編號（CHIPS UID No.）。
- 給英國受款人
 - 提供六位數位銀行代碼（Bank Sorting Code）。
- 給歐盟國家或歐洲經濟區受款人的歐羅匯款
 - 提供受款銀行的 SWIFT BIC。
- 給印度受款人的非滙豐戶口
 - 印度盧比：提供受款銀行的印度財務保安編號（IFSC），匯款將經當地付款系統存入受款人戶口。

個別國家/ 地區的特別要求

- 不接受新台幣、馬來西亞令吉、尼日利亞奈拉及印尼盾的匯款。
- 匯出匯款至以下國家/ 地區必需要提供「匯款目的」：
 - 中國內地（僅適用於人民幣匯款）、埃及、印度、約旦、馬來西亞、毛里裘斯共和國、泰國、孟加拉、菲律賓、斯里蘭卡及台灣。
- 如匯款匯至/ 匯經加拿大滙豐銀行，而匯款達 10,000 加元或以上，需提供受款人的詳細資料，包括：姓名、地址及戶口號碼。
- 如以任何貨幣匯款至阿拉伯聯合酋長國、約旦、卡塔爾、巴基斯坦、歐盟國家或歐洲經濟區，需提供 IBAN 號碼。

非主要貨幣的匯款

- 常見非主要貨幣包括：南韓圓、越南盾及孟加拉塔卡等。
- 非主要貨幣的匯率為暫時性，實際匯率將取決於中轉銀行或受款銀行收到匯款單時的匯率。兩者之間的差異將從付款人的戶口扣除或存入付款人的戶口。

人民幣匯出匯款的注意事項

- 所有以人民幣匯出的匯款必須註明匯款目的。有關人民幣匯款目的的定義及範圍，請參閱以下的「人民幣匯款目的指引」。
- 提供受款銀行的 SWIFT BIC。
- 人民幣匯款受制於人民幣結算銀行的運作模式。匯款將不會於中國內地假期（如：勞動節、國慶等）期間處理。
- 個人客戶的注意事項

香港居民匯出人民幣匯款至中國內地大灣區理財通：	中國居民的大灣區理財通匯出人民幣匯款至中國內地：	匯出人民幣匯款至中國內地：	匯出人民幣匯款至海外國家/地區（中國除外）：
<ul style="list-style-type: none"> - 所有跨境匯款必須與匯款專戶及投資專戶之間進行。 - 投資者累計通過北向通從匯款專戶淨匯款至投資專戶的金額將限於： <ul style="list-style-type: none"> ✓ 總額度暫定為1,500億元人民幣及 ✓ 個人額度為150萬元或300萬元人民幣（基於客戶選擇決定） ✓ 客戶在投資中獲得收益，將資金（連同利潤）匯回指定人民幣儲蓄戶口的情況下，其後續匯款金額可高於個人額度，但該金額不能超過個人額度加上獲得的利潤的總和。 <p>注意：北向通淨額計算方式如下：北向通額度使用量 = （北向通由香港流出資金的累計總額） - （北向通流入香港資金的累計總額）</p> <ul style="list-style-type: none"> - 大灣區理財通匯款僅支援 'BEN'（受款人支付所有費用）作為本地/海外費用選項 	<ul style="list-style-type: none"> - 所有跨境匯款必須與匯款專戶和投資專戶之間進行。 - 中國居民的南向通人民幣跨境匯款至中國內地的匯款專戶不設每天匯款限額，中國內地的受款人戶口名稱需與匯款人戶口名稱相同。 - 大灣區理財通匯款僅支援 'BEN'（受款人支付所有費用）作為本地/海外費用選項 	<ul style="list-style-type: none"> - 香港居民每天匯款上限為80,000人民幣。限額同時適用於每個人民幣戶口，包括聯名戶口。非香港居民不受每天限額所限。 - 由香港居民指示的匯款，中國內地的受款人戶口名稱需與匯款人戶口名稱相同。受款人戶口需與匯款人戶口屬同一戶口名稱。請提供中國內地聯名戶口檔以作銀行核實姓名完全相同之用。 - 銀行將使用匯款人的中文姓名作為發出匯款指示的紀錄。如閣下只有英文姓名存於本行，本行將使用英文名稱作替代。 - 如閣下希望於匯款時使用中國內地的人民幣戶口中的英文姓名，請於指示中提出。 - 請注意，非香港居民需從內地有關政府單位或內地受款銀行取得內地有關政府單位的匯款批准。如有關匯款被拒絕，銀行將可能收取有關費用。 	<ul style="list-style-type: none"> - 匯出匯款至海外國家/地區不設匯款限額。 - 受款人戶口可為第三者戶口或匯款人個人名義戶口。

- 企業客戶的注意事項
 - 匯出匯款至中國內地只限用於貿易（包括商品及服務）結算。其他用途的匯款需預先獲中國內地當局批准。
 - 本行接受匯款至中國內地以外的其他國家/地區，而涉及人民幣兌換的匯出匯款指示。有關匯款或受當地法令規管。
 - 所有匯出匯款至中國內地需受內地當局檢證及監管。銀行必須遵守中國內地當局的規例及要求。銀行建議客戶於遞交指示前先向中國內地受款公司查詢。
- 人民幣匯款目的指引

客戶需要根據其跨境人民幣及其他外幣至中國內地的支付指定適當的付款目的。任何未經指定的「付款代碼」的跨境人民幣及其他外幣至中國內地的付款將被延遲或拒絕。

人民幣匯出匯款的注意事項（續）

● 人民幣匯款目的指引（續）

匯款目的代碼及定義（僅適用於非個人客戶）：

匯款目的代碼	有關滙豐智能表格 匯款目的代碼	範圍	定義
貨物貿易	/ 商業戶口/ 貨物貿易	跨境貨物貿易	包括一般貨物、用於加工的貨物、修理所需的貨物、運輸工具在港口購買的貨物，以及信用證、進口代收、進口設備付款、預付貨款等。
服務貿易	/ 商業戶口/ 服務貿易	跨境服務貿易	包括與運輸有關的服務、旅遊、通信服務、建築安裝及勞務承包服務、保險、金融服務、電腦和資訊服務、專有權利使用費和特許費、體育文化和娛樂服務、企業或金融機構支付水電煤費用、租金、審計費、酒店房費、律師費、宣傳費、廣告費、版權費、設計費、調研費用、公司註冊費、醫療費用、前面未有提及的政府服務、其他商業服務等。
資本項下跨境支付	/ 商業戶口/ 資本項下跨境支付	資本項下跨境支付	包括資本賬戶（資本轉移和非生產、非金融資產的收買/ 放棄）、增資、減資、資本金投入、直接投資、證券投資、其他投資、股東貸款/ 還款、特批資本項目、境外對內地直接投資（「FDI」）資金匯劃（公司）、人民幣合資格境外機構投資者（「RQFII」）（公司）、債券、公司之間的資金調撥等。
慈善捐款	/ 商業戶口/ 慈善捐款	慈善捐款	捐款（非牟利機構）。
其他經常項目	/ 商業戶口/ 其他經常項目	其他經常項目	包括收益和經常轉移、利潤匯出、分紅、股息、交稅、薪金支付（轉至個人戶口）等。

匯款目的代碼及定義（僅適用於個人客戶）：

匯款類別	匯款目的代碼	範圍	定義
A) 香港居民的人民幣匯款至中國內地	1. 香港居民一般匯款	香港居民一般匯款	經香港匯往內地同名賬戶的個人匯款。
B) 香港居民的人民幣匯款至海外國家/ 地區， 或 C) 非香港居民的人民幣匯款至中國內地/ 海外國家/ 地區	1. 慈善捐款	慈善捐款	慈善捐款（非牟利機構）。
	2. 經常賬目轉賬	經常賬目轉賬	收益和經常轉移、利潤匯出、分紅、股息、交稅、獎金等。
	3. 投資	投資	個人投資
	4. 購物支付	購物支付	個人購物
	5. 服務支付	服務支付	個人賬單支付、與運輸有關的服務、旅遊、通信服務、建築安裝、保險、金融服務、電腦和資訊服務、體育文化和娛樂服務、租金、酒店房費、律師費、醫療費用、前面未有提及的政府服務、其他商業服務等。
D) 香港居民的人民幣匯款至中國內地大灣區理財通 或 E) 中國居民的大灣區理財通人民幣匯款至中國內地	1. 香港居民大灣區理財通	香港居民大灣區理財通匯款	經香港匯往內地同名大灣區理財通戶口的個人匯款。
	2. 中國居民大灣區理財通	中國居民大灣區理財通匯款	經香港由大灣區理財通匯往內地同名戶口的個人匯款。

匯出匯款至印度的注意事項

- 如透過個人網上理財提交匯款指示電匯至印度滙豐的個人名義戶口將不收取本地及海外費用。
- 如透過櫃檯/ 郵遞提交匯款指示電匯至受款人印度滙豐的 NRI/ NRE/ FCNR 戶口將不收取本地及海外費用。
- 所有匯出/ 匯入至印度的匯款均受印度中央銀行，印度儲備銀行 (RBI) 管理，並受外匯管理法 (FEMA) 規管。外匯管理法指由印度儲備銀行以通告和通函形式不時發出的規定，並對客戶和授權經銷商（如外幣清算銀行）具約束力。印度的銀行或需就有關跨境匯款作出盡職審查。客戶應在付款指示上註明匯款目的，以便印度的銀行審視該跨境匯款的允許性。
- 任何匯出至印度的匯款如未有註明匯款目的代碼，將可引致延誤或不獲處理。請參閱下列由印度儲備銀行提供的匯款目的代碼。印度儲備銀行將不時更新匯款目的代碼，請瀏覽印度儲備銀行的網頁 (www.rbi.org.in) 取得最新匯款目的代碼及有關規定的詳細資料。

Group No	Purpose Group Name	Purpose Code	RBI Description	HSBC guidance on the description
00	Capital Account	P0017	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc, land acquired by government, use of natural resources) - Government	
		P0019	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government	
		P0028	Capital transfer receipts (Guarantee payments, Investment Grant given by the government/international organisation, exceptionally large Non-life insurance claims including claims arising out of natural calamity) - Government	
		P0029	Capital transfer receipts (Guarantee payments, Investment Grant given by the Non-government, exceptionally large Non-life insurance claims including claims arising out of natural calamity) – Non-Government	
		P0099	Other capital receipts not included elsewhere	
	Financial Account Foreign Direct Investment	P0003	Repatriation of Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in equity shares	Transfer to own account. Declaration required from beneficiary
		P0004	Repatriation Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in debt instruments	Transfer to own account. Declaration required from beneficiary
		P0005	Repatriation of Indian investment abroad in real estate	

匯出匯款至印度的注意事項（續）

● 匯出匯款至印度的「匯款目的」（續）

		P0006	Foreign Direct Investment made by overseas Investors in India in equity shares	Foreign direct investment in India via <Automatic/Government approval> route. Declaration require from beneficiary
		P0007	Foreign Direct Investment made by overseas Investors in India in debt instruments	Foreign direct investment in India via <Automatic/Government approval> route. Declaration require from beneficiary
		P0008	Foreign Direct Investment made by overseas Investors in India in real estate	Foreign direct investment in India via <Automatic/Government approval> route. Payment sent to Builder /Developer FOR PURCAHSE OF PROPERTY: Payment sent to Other than developer/Builder for purchasing property
	Foreign Portfolio Investment	P0001	Repatriation of Indian Portfolio investment abroad in equity capital (shares)	
		P0002	Repatriation of Indian Portfolio investment abroad in debt instruments	
		P0009	Foreign Portfolio Investment made by overseas Investors in India in equity shares	Foreign direct investment in India via <Automatic/Government approval> route. Declaration require from beneficiary
		P0010	Foreign Portfolio Investment made by overseas Investors in India in debt Instruments.	Foreign direct investment in India via <Automatic/Government approval> route. Declaration require from beneficiary
	External Commercial Borrowings	P0011	Repayment of loans extended to Non-Residents	Loan to <Relationship> (mention the exact relation) with <Maturity Period> and Interest Fee. ECB LRN NUMBER TO BE CONFIRM
		P0012	Long & medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)	Loan to <Relationship> (mention the exact relation) with <Maturity Period> and Interest Fee. ECB LRN NUMBER TO BE CONFIRM
	Short term credits	P0013	Short term loans with original maturity up to one year from Non-Residents to India (Short-term Trade Credit)	Loan to <Relationship> (mention the exact relation) with <Maturity Period> and Interest
	Banking Capital	P0014	Receipts o/a Non-Resident deposits (FCNR(B)/NR€RA, etc) {Ads should report these even if funds are not "swapped" into Rupees}	

匯出匯款至印度的注意事項（續）

● 匯出匯款至印度的「匯款目的」（續）

		P0015	Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)	Loan to <Relationship> (mention the exact relation) with <Maturity Period> and Interest Fee
		P0016	Purchase of a foreign currency against another currency.	
	Financial Derivatives and Others	P0020	Receipts on account of margin payments, premium payment and settlement amount etc under Financial derivative transactions	
		P0021	Receipts on account of sale of share under Employee stock option	
		P0022	Receipts on account of other investment in ADRs/GDRs	
	External Assistance	P0024	External Assistance received by India e.g. Multilateral and bilateral loans received by Govt. of India under agreements with other govt./international institutions.	Loan to <Relationship> (mention the exact relation) with <Maturity Period> and Interest Fee
		P0025	Repayments received on account of External Assistance extended by India	
01	Export (of Goods)	P0101	Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.) – Other than Nepal and Bhutan	Payment of fees for <exact nature of service against which fees is being paid>
		P0102	Realisation of export bills (in respect of goods) sent on collection (full invoice value) – Other than Nepal and Bhutan	Realisation of export bills (in respect of goods) sent on collection (full invoice value) – Other than Nepal and Bhutan,
		P0103	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF – other than Nepal and Bhutan	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF – other than Nepal and Bhutan. For advance payment we require confirmation from beneficiary bank that beneficiary will comply with the Guidelines prescribed in the RBI A.P. (DIR Series) Circular No. 74 dated February 09, 2015 including the reporting requirements as stipulated therein.
		P0104	Receipts against export of goods not covered by the GR/PP /SOFTEX/EC copy of shipping bill etc (under Intermediary/transit trade, ie, third country export passing through India	Payment of fees for <exact nature of service against which fees is being paid>

匯出匯款至印度的注意事項（續）

● 匯出匯款至印度的「匯款目的」（續）

		P0108	Goods sold under merchenting/Receipt against export leg of merchenting trade#	Payment of fees for <exact nature of service against which fees is being paid>
		P0109	Export realisation on account of exports to Nepal and Bhutan, if any	Export realisation on account of exports to Nepal and Bhutan, if any including advance,
02	Transport	P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad	
		P0202	Receipts on account of operating expenses of Foreign shipping companies operating in India	
		P0205	Receipts on account of operational leasing (with crew) – Shipping companies	
		P0207	Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad	
		P0208	Receipt on account of operating expenses of Foreign Airlines companies operating in India	
		P0211	Receipt on account of operational leasing (with crew) – Airlines companies	
		P0214	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Shipping Companies)	
		P0215	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Airlines companies)	
		P0216	Receipts of freight fare -Shipping companies operating abroad	
		P0217	Receipts of passenger fare by Indian Shipping companies operating abroad	
		P0218	Other receipts by Shipping companies	
		P0219	Receipts of freight fare by Indian Airlines companies operating abroad	
		P0220	Receipts of passenger fare – Airlines	
		P0221	Other receipts by Airlines companies	

匯出匯款至印度的注意事項（續）

● 匯出匯款至印度的「匯款目的」（續）

		P0222	Receipts on account of freights under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	
		P0223	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	
		P0224	Postal & Courier services by Air	
		P0225	Postal & Courier services by Sea	
		P0226	Postal & Courier services by others	
03	Travel	P0301	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, Emporiums,	For travel/tour agent for travel expenses
		P0302	Business travel	For travel/tour agent for travel expenses
		P0304	Travel for medical treatment including TCs purchased by hospitals	For travel/tour agent for travel expenses
		P0305	Travel for education including TCs purchased by educational institutions	For travel/tour agent for travel expenses
		P0306	Other travel receipts	For travel/tour agent for travel expenses
		P0308	Foreign Currencies/TCs surrendered by returning Indian tourists.	
05	Construction Services	P0501	Receipts on account of services relating to cost of construction of projects in India	
		P0502	Receipts on account of construction works carried out abroad by Indian Companies	
06	Insurance and Pension Services	P0601	Life Insurance premium except term insurance	
		P0602	Freight insurance – relating to import & export of goods	Payment of fees for <exact nature of service against which fees is being paid>
		P0603	Other general insurance premium including reinsurance premium; and term life insurance premium	
		P0605	Auxiliary services including commission on insurance	Payment of commission for <exact nature of service against which commission is being paid>

匯出匯款至印度的注意事項（續）

● 匯出匯款至印度的「匯款目的」（續）

		P0607	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)	
		P0608	Life insurance claim settlements (excluding term insurance) received by residents in India	
		P0609	Standardised guarantee services	
		P0610	Premium for pension funds	
		P0611	Periodic pension entitlements eg monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.	
		P0612	Invoking of standardised guarantees	
07	Financial Services	P0701	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, etc.	
		P0702	Investment banking – brokerage, under writing commission etc.	Payment of commission for <exact nature of service against which commission is being paid>
		P0703	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.	
08	Telecommunication, Computer & Information Services	P0801	Hardware consultancy/implementation	
		P0802	Software consultancy/implementation (other than those covered in SOFTEX form)	
		P0803	Data base, data processing charges	
		P0804	Repair and maintenance of computer and software	
		P0805	News agency services	
		P0806	Other information services- Subscription to newspapers, periodicals, etc	
		P0807	Off-site Software Exports	Off-site Software Exports including advance, Other
		P0808	Telecommunication services including electronic mail services and voice mail services	

匯出匯款至印度的注意事項（續）

● 匯出匯款至印度的「匯款目的」（續）

		P0809	Satellite services including space shuttle and rockets, etc	
09	Charges for the use of intellectual property n.i.e	P0901	Franchises services	
		P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks, industrial processes, franchises etc	
10	Other Business Services	P1002	Trade related services – commission on exports / imports	Payment of commission for <exact nature of service against which commission is being paid>
		P1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies	
		P1004	Legal services	
		P1005	Accounting, auditing, book keeping services	
		P1006	Business and management consultancy and public relations services	
		P1007	Advertising, trade fair service	
		P1008	Research & Development services	
		P1009	Architectural services	
		P1010	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.	
		P1011	Inward remittance for maintenance of offices in India	
		P1013	Environmental Services	
		P1014	Engineering Services	
		P1015	Tax consulting services	Payment for statutory taxes in India
		P1016	Market research and public opinion polling service	
		P1017	Publishing and printing services	
		P1018	Mining services like on-site processing services analysis of ores etc.	

匯出匯款至印度的注意事項（續）

● 匯出匯款至印度的「匯款目的」（續）

		P1019	Commission agent services	Payment of commission for <exact nature of service against which commission is being paid>
		P1020	Wholesale and retailing trade services.	
		P1021	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies	
		P1022	Other Technical Services including scientific/space services	
		P1099	Other services not included elsewhere	
11	Personal, Cultural & Recreational services	P1101	Audio-visual and related services like Motion picture and video tape production, distribution and projection services.	
		P1103	Radio and television production, distribution and transmission services	
		P1104	Entertainment services	
		P1105	Museums, library and archival services	
		P1106	Recreation and sporting activity services	
		P1107	Educational services (eg fees received for correspondence courses offered to non-resident by Indian institutions)	Payment of school/education/tuition fees for <beneficiary>
		P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)	
		P1109	Other Personal, Cultural & Recreational services	
12	Govt. not included elsewhere (G.n.i.e.)	P1201	Maintenance of foreign embassies in India	
		P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.	
13	Secondary Income	P1301	Inward remittance from Indian non-residents towards family maintenance and savings	For family support
		P1302	Personal gifts and donations	Gift remittance. FCRA Registration number require

匯出匯款至印度的注意事項（續）

● 匯出匯款至印度的「匯款目的」（續）

		P1303	Donations to religious and charitable institutions in India	Donation/foreign contribution with FCRA Registration number <FCRA Registration number>. FCRA Registration number required
		P1304	Grants and donations to governments and charitable institutions established by the governments	Donation/foreign contribution with FCRA Registration number <FCRA Registration number>
		P1306	Receipts/Refund of taxes	
		P1307	Receipts on account of migrant transfers including Personal Effects	
14	Primary Income	P1401	Compensation of employees	Payment to employee for <exact nature of payment - salary, etc.>
		P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)	Loan to <Relationship> (mention the exact relation) with <Maturity Period> and Interest Fee
		P1405	Inward remittance towards interest receipts of ADs on their own account (on investments.)	Transfer to own account
		P1408	Inward remittance of profit by branches of Indian FDI Enterprises (including bank branches) operating abroad	
		P1409	Inward remittance of dividends (on equity and investment fund shares) by Indian FDI Enterprises, other than branches, operating abroad	Towards dividend payment. Unique Identification Number issued by RBI <UIN Number>
		P1410	Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their Parent company in India.	
		P1411	Inward remittance of interest income on account of Portfolio Investment made abroad by India	
		P1412	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares	Towards dividend payment. Unique Identification Number issued by RBI <UIN Number>
		P1499	Other income receipts	
15	Others	P1501	Refunds/rebates on account of imports	
		P1502	Reversal of wrong entries, refunds of amount remitted for non-imports	
		P1503	Remittances (receipts) by residents under international bidding process	

匯出匯款至印度的注意事項（續）

● 匯出匯款至印度的「匯款目的」（續）

		P1505	Deemed Exports (exports between SEZ, EPZs and Domestic Tariff Areas)	Payment of fees for <exact nature of service against which fees is being paid>. Subject to exports between SEZ, EPZs and Domestic Tariff Areas
16	Maintenance and repair services n.i.e	P1601	Receipts on account of maintenance and repair services rendered for Vessels, Ships, Boats, Warships, etc.	
		P1602	Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc.	
17	Manufacturing services	P1701	Receipts on account of processing of goods	

- Merchanting 指不在居民經濟體系下由非居民購買/向非居民銷售產品，並轉售同樣產品予另一非居民。即是，商品沒有進入居民經濟體系，並且在沒有進行商品轉型下而轉手。

匯出匯款至約旦的注意事項

- 匯出匯款至約旦的「匯款目的」

所有匯出至約旦的匯款（所有貨幣）都必須註明匯款目的。請參閱下列由約旦中央銀行提供的匯款目的代碼。任何匯出至約旦的匯款如未有註明匯款目的代碼，將可引致延誤或不獲處理。

Purpose	Code	Classification
Invoice Payment & Purchase	0101	Personal
Utility Bill Payment	0102	
Prepaid Cards Recharging	0103	
Standing Orders	0104	
Personal Donations	0105	
Family Assistance and Expenses	0106	
Individual Social Security Subscription	0107	
Associations Subscriptions	0108	
Saving and Funding Account	0109	
Heritage	0110	
End of Service indemnity	0111	
Public Sector Employees Salaries	0201	Salaries and Wages
Laborers Salaries	0202	
Private Sector Staff Salaries	0203	
Jordanian Diplomatic Staff Salaries	0204	
Foreign Diplomatic Salaries	0205	
Overseas Incoming Salaries	0206	
Civil / Military Retirement Salaries	0207	
Social Security Retirement Salaries	0208	
Establishment Social Security Subscription	0209	
Investment Revenues	0301	Investment Remittances
Brokerage Investment	0302	
Insurance	0303	
Subscriptions to international nonmonetary organizations	0304	
Local Investment	0305	
External Investment	0306	
Tender bond Guarantee	0307	
Air Freight	0401	Transportation and Tourism
Land Freight	0402	
Sea Freight	0403	
Travel and Tourism	0404	
Governmental Delegation Transfers	0501	Training and Delegations
Private Sector Delegation Transfers	0502	
Governmental Education	0503	
Private Sector Education	0504	
Public Sector Exportation	0601	Import and Export
Private Sector Exportation	0602	
Public Sector Importation	0603	
Private Sector Importation	0604	
Religious Communities Aid	0701	External Aid
International Communities Aid	0702	
Arab Communities Aid	0703	
UN Aid	0704	
Charity Communities Aid	0705	

匯出匯款至約旦的注意事項

- 匯出匯款至約旦的「匯款目的」（續）

Purpose	Code	Classification
Telecommunication Services	0801	Services
Financial Services	0802	
Information Technology Services	0803	
Consulting Services	0804	
Construction Services	0805	
Maintenance & Assembling Services	0806	
Marketing and Media Services	0807	
Mining Services	0808	
Medical & Health Services	0809	
Cultural, Educational & Entertainment Services	0810	
Rental Expenses	0811	
Real Estate	0812	
Taxes	0813	
Fees	0814	
Commissions	0815	
Franchise and License Fees	0816	
Cheque Collection	0817	
Membership Fees	0818	
Municipality Funds	0901	Funding
Government Funds	0902	
Private Sector Funds	0903	
External Incoming Funds	0904	
International Communities and Embassies Remittances	1001	Diplomacy
Permanent Diplomatic Missions	1002	
Temporary Diplomatic Missions	1003	
Jordanian Embassies Income	1004	
Long-Term Loans Installments / Public Sector	1101	Loans
Long-Term Loans interest Installments / Public Sector	1102	
Short-Term Loans Installments / Public Sector	1103	
Short-Term Loans interest Installments / Public Sector	1104	
Long-Term Loans Installments / Private Sector	1105	
Long-Term Loans interest Installments / Public Sector	1106	
Short-Term Loans Installments / Private Sector	1107	
Short-Term Loans interest Installments / Private Sector	1108	
Loans Installments Against Governmental Guarantee	1109	
Loans Interest Installments Against Governmental Guarantee	1110	
Credit Card Payment	1111	
Personal Loan Payment	1112	
Rerouting	1201	
Scientific Research Support	1202	

美元電匯

對於美元電匯，除了滙豐就匯出電匯所收取的費用外，其他海外/ 其他銀行亦會收取費用。有關費用會根據付款人就海外銀行費用作出的選擇，從匯款中扣除或向付款人收取。

如客戶選擇由受款人支付海外或其他銀行費用：

- 其他海外/ 其他銀行的費用會從匯款中扣除
- 詳情請見附表一

附表一

如客戶選擇由受款人支付海外或其他銀行費用			
美元電匯指示的遞交途徑	選項	選擇	海外或其他銀行收費
電匯/ 跨行轉賬申請書 (智能表格)	本地/ 海外費用	BEN：受款人支付所有費用。(包括滙豐於香港及其他銀行費用)； 或 SHA：付款人支付滙豐於香港的費用，受款人支付其他銀行費用。	從匯款中扣除
個人網上理財	海外費用支付方為	「受款人支付」	
商務「網上理財」	本地/ 海外費用	「本公司支付本地銀行費用，受款人支付海外銀行費用」； 或 「受款人支付所有銀行費用」。	
滙豐財資網	費用	BEN：受款人支付所有費用。(包括滙豐於香港及其他銀行費用)； 或 SHA：付款人支付滙豐於香港的費用，受款人支付其他銀行費用。	
滙豐銀行主機直聯	收費指示	BEN：受款人支付所有費用。(包括滙豐於香港及其他銀行費用)； 或 SHA：付款人支付滙豐於香港的費用，受款人支付其他銀行費用。	
SWIFT for corporates	收費指示	BEN：受款人支付所有費用。(包括滙豐於香港及其他銀行費用)； 或 SHA：付款人支付滙豐於香港的費用，受款人支付其他銀行費用。	

附註：

- 如客戶在指示中提供的資料不正確、不完整或不清晰，其他銀行可能會收取額外費用。有關費用可能在匯款或客戶戶口中扣取，而未必按照客戶最初的收費指示。

美元電匯（續）

如客戶選擇由付款人支付海外或其他銀行費用：

- 由於涉及其他代理銀行，請留意適用的代理銀行費用會從付款人戶口扣除。
- 對於美元電匯，將預先收取 150 港元費用，以支付美國的代理銀行費用。詳情請參閱銀行服務費用簡介的「匯出匯款」部分。
- 附表二列出各種電匯途徑中付款人支付海外或其他銀行費用的選項詳情。

附表二

如客戶選擇由付款人支付海外或其他銀行費用			
美元電匯指示的遞交途徑	選項	選擇	海外或其他銀行收費
電匯/ 跨行轉賬申請書 (智能表格)	本地/ 海外費用	OUR：付款人支付所有費用。（包括滙豐於香港及其他銀行費用）	*從付款人戶口扣除
個人網上理財	海外費用支付方為	「本人支付」（從扣除本地費用的戶口扣除）	
商務「網上理財」	本地/ 海外費用	「本公司支付所有銀行費用」	
滙豐財資網	費用	「匯款人支付所有費用」	
滙豐銀行主機直聯	收費指示	OUR：付款人支付所有費用。（包括滙豐於香港及其他銀行費用）	
SWIFT for corporates	收費指示	OUR：付款人支付所有費用。（包括滙豐於香港及其他銀行費用）	

附註：

* 相關海外/ 其他銀行收費將會從付款人戶口扣除。

請注意，海外銀行費用（包括代理銀行及收款銀行）將會根據該海外銀行的收費模式而未必全數從付款人戶口扣除。有些海外銀行可能會從匯款中扣除此項費用。有關費用可能在匯款或客戶戶口中扣除，而未必按照客戶最初的收費指示。

• 如客戶在指示中提供的資料不正確、不完整或不清晰，其他銀行可能會收取額外費用。有關費用可能在匯款或客戶戶口中扣取，而未必按照客戶最初的收費指示。

支付所有海外或其他銀行費用的選項

- **僅適用於非個人客戶**：美元電匯匯款，由二零一六年二月一日起，付款人可選擇本人支付所有其他銀行費用，使收款人能全額收到匯款，但受下列附註列明的條件限制。
- 本服務收取的總費用分別為 230 港元（匯往中國內地的美元電匯）和 350 港元（匯往海外國家/ 地區（中國除外）的美元電匯）。
- 總費用包含上述 150 港元的費用及其他銀行費用，最高限額為 400 港元。對於超出 400 港元的部分，滙豐保留向匯款人索回差額的權利。
- 請注意，本服務不適用於匯往美國的美元電匯。
- 匯款人必須在匯款指示中填寫指定代碼。請參閱附表三的填寫指引。

美元電匯（續）

附表三

美元電匯指示的遞交途徑	第一欄	第一欄選項	第二欄	請按以下格式在第二欄填寫下列代碼
電匯/ 跨行轉賬申請書 (智能表格)	本地/ 海外費用	OUR：付款人支付所有費用。 (包括滙豐於香港及其他銀行費用)	附言給受款銀行	PPRO
商務「網上理財」	本地/ 海外費用	「本公司支付所有銀行費用」	給銀行的指示	PPRO
滙豐財資網	費用	「匯款人支付所有費用」	給銀行的指示	/ACC/<space>/PPRO/
滙豐銀行主機直聯	收費指示	OUR：付款人支付所有費用。 (包括滙豐於香港及其他銀行費用)	給銀行的指示	/ACC/PPRO

附註：

- 請注意，由於其他海外銀行的業務慣例不受滙豐控制、或滙豐與受款銀行無直接代理銀行關係、或匯款指示中填寫的代碼格式不符合規定等原因，滙豐將無法保證受款人將會全額收到匯款。
- 如客戶在指示中提供的資料不正確、不完整或不清晰，其他銀行可能會收取額外費用。有關費用可能在匯款或客戶戶口中扣取，而未必按照客戶最初的收費指示。

替第三者支付匯款的注意事項

- 金融機構客戶如替第三者（例如：您的客戶）支付匯款，必須提供所代表的付款人的詳細資料：
 - I. 客戶編號及名稱
 - II. 詳細地址包括大廈名稱、街道名稱、城市、縣市、省份及/ 或州
 - III. 國家/ 地區
- 其他客戶不須提供此資料