

Cross Border Long Card

Customer Guide



China Construction Bank (Asia) ("CCB (Asia)") and China Construction Bank ("CCB") present Cross Border Long Card for frequent travelers who need deposit or fund transfer between mainland China and Hong Kong. Providing one-stop cross-border financial management service, it caters all your financial needs between borders.



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Introduction of Cross Border Long Card Services Features

One Card Access to Several Accounts between Borders

You can access to accounts of both China Construction Bank ("CCB") and China Construction Bank (Asia) ("CCB (Asia)") upon successful application of Cross Border Long Card:

CCB (Asia) Accounts	CCB Accounts
<ul style="list-style-type: none"> • HKD Checking Account • HKD Savings Account • RMB Savings Account 	<ul style="list-style-type: none"> • HKD Cash Account • HKD Remittance Account • RMB Savings Account • RMB Time Deposit Account (if any)

You can enquire for all accounts mentioned above via ATMs of CCB (Asia) and select any of CCB (Asia) HKD account as debit account for cash withdrawal[▽] via CCB (Asia) or JETCO ATMs. You can also withdraw RMB directly from the CCB (Asia) RMB account link with your card via ATMs of CCB (Asia), exchange fee can be saved!

[▽] If the fund in selected CCB (Asia) account is insufficient, auto-transfer will be effected.







Multi-channels for CCB RMB Time Deposit Account Enquiry

You can check your CCB RMB Time Deposit Account[#] details through consolidated monthly statement, ATMs, Online Banking and Bank By Phone service of CCB (Asia) upon successful account opening.

[#] Information of CCB RMB Time Deposit Account will be updated once a month. You can call CCB Bank By Phone Service at 86 + (District Code) + 95533 for latest details of the account.



Major Service Channels of Cross Border Long Card

	Mainland China	Hong Kong	Macau	Worldwide
Network	China Construction Bank and UnionPay 	China Construction Bank (Asia) and JETCO networks  and EPS POS Terminal  and UnionPay POS Terminal	China Construction Bank Macau Branch and JETCO networks  and EPS POS Terminal  and UnionPay POS Terminal	UnionPay  or UnionPay partner networks (For details, please visit UnionPay website)



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Other Services of Cross Border Long Card

ATM Handling Fee Waiver

ATM cash withdrawal fee will be waived if you withdraw cash at CCB (Asia), CCB Macau Branch or CCB~ ATM network.

Instant HKD Remittance Service

Funds can be immediately transferred between your CCB account and your CCB (Asia) account.

Auto-transfer Between Accounts

Whenever you perform a transaction at an ATM and / or POS terminal, and if the preset account has insufficient funds, the entire sum will be automatically debited from other designated accounts.

CCB (Asia) Cross Border Long Card Cash Withdrawal / POS / Auto-transfer Daily Limit		
	Mainland China Transaction Limit (daily)	Hong Kong, Macau and Overseas Transaction Limit (daily)
Maximum Limit for ATM Cash Withdrawal	RMB20,000	HKD10,000 [†]
Maximum Limit for ATM Cash Withdrawal (Auto-transfer)	HKD10,000 equivalent ^{†Δ※}	USD1,000 ^{†‡*}
Maximum Limit for POS	Maximum equivalent to the deposit amount in CCB account	HKD50,000 [^]
Maximum Limit for POS (Auto-transfer)	HKD50,000 ^{^Δ}	HKD50,000 ^{‡^}

~ Include CCB (Asia) HKD Checking Account, HKD Savings Account, RMB Savings Account and CCB HKD Cash Account, HKD Remittance Account, RMB Savings Account and RMB Time Deposit Account (if any).

[†] Shared limit for ATM cash withdrawal.

^Δ For any ATM cash withdrawal and POS transactions with Cross Border Long Card in Mainland China, it will utilize the daily limit of RMB exchange in Hong Kong (exchange channel including but not limited to branches, Online Banking, Bank by Phone and ATM; and the existing exchange limit are unlimited from 9am-6pm, Monday to Friday (excluded public holiday) ("Trading Hours") and RMB100,000 or the amount set by the Bank from time to time during non-Trading Hours).

[※] The transaction limit for ATM cash withdrawal performed in Mainland China with auto-transfer to CCB (Asia) account is RMB3,000.

[‡] Upper limit for Auto-transfer per day is 15.

^{*} The monthly accumulated cash withdrawal limit per card cannot exceed USD5,000 equivalent; 6-month accumulated cash withdrawal limit per card cannot exceed USD10,000 equivalent; yearly accumulated cash withdrawal limit per card cannot exceed USD20,000 equivalent.

[^] Shared limit for UnionPay POS.

Note: The minimum cash withdrawal amount is HKD100 and HKD500 when using China Construction Bank (Asia) ATMs and JETCO ATMs respectively.



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Major Functions of Cross Border Long Card

	Mainland China		Hong Kong / Macau			Overseas
	CCB	CUP	CCB (Asia)	JETCO	CUP	CUP
Balance Enquiry	<ul style="list-style-type: none"> RMB Savings Account with CCB HKD Account with CCB (Asia)¹ 	<ul style="list-style-type: none"> RMB Savings Account with CCB 	<ul style="list-style-type: none"> HKD Checking Account with CCB (Asia) HKD Savings Account with CCB (Asia) RMB Savings Account with CCB (Asia) HKD Cash Account with CCB HKD Remittance Account with CCB RMB Savings Account with CCB RMB Time Deposit Account with CCB² (if any) 	<ul style="list-style-type: none"> HKD Checking Account with CCB (Asia) HKD Savings Account with CCB (Asia) RMB Savings Account with CCB (Asia) 	<ul style="list-style-type: none"> HKD Account with CCB (Asia)¹ 	<ul style="list-style-type: none"> HKD Account with CCB (Asia)¹
Cash Withdrawal	<ul style="list-style-type: none"> RMB Savings Account with CCB RMB Savings Account with CCB (Asia)³ HKD Account with CCB (Asia)^{1, 3} 		<ul style="list-style-type: none"> HKD Checking Account with CCB (Asia) HKD Savings Account with CCB (Asia) RMB Savings Account with CCB (Asia) 	<ul style="list-style-type: none"> HKD Cash Account with CCB³ HKD Remittance Account with CCB³ RMB Savings Account with CCB³ 		
Password Change	✓	-	✓	✓	-	-
Bill Payment	-	-	✓	✓	-	-
Mini Statement	-	-	<ul style="list-style-type: none"> HKD Account with CCB (Asia)¹ RMB Savings Account with CCB (Asia) 	-	-	-
Check Book Request	-	-	HKD Checking Account with CCB (Asia)		-	-
Statement Request	-	-	CCB (Asia) Statement		-	-

When you perform a transaction at an ATM and/or POS terminal in Mainland China, the transaction amount will be first debited from RMB Account with CCB. In case of insufficient funds, the entire transaction amount will be debited in sequence from RMB Savings Account with CCB (Asia), HKD Checking Account with CCB (Asia) to HKD Savings Account with CCB (Asia).

When you perform a transaction at an ATM and/or POS terminal in Hong Kong, Macau and/or overseas, the entire transaction amount will first be debited from your HKD Checking or Savings Account with CCB (Asia). In case of insufficient funds, the entire transaction amount will be automatically debited from your CCB account in this order: (i) HKD Cash Account with CCB, (ii) HKD Remittance Account with CCB and then (iii) RMB Account with CCB.

1. If customer holds a HKD Checking Account and a Savings Account or holds only a HKD Checking Account with CCB (Asia), the mentioned HKD Account with CCB (Asia) refers to Checking Account. If customer holds a HKD Savings Account with CCB (Asia) only, the mentioned HKD Account with CCB (Asia) refers to Savings Account.
2. Information of CCB RMB Time Deposit Account will be updated once a month. You can call CCB Bank By Phone Service at 86 + (District Code) + 95533 to enquire for more and the latest details of the account.
3. Account to be debited under the auto-transfer function.
4. When performing transaction, the spending amount of a single transaction may be limited by merchants. Please contact respective merchant for details.
5. When customer withdraws RMB notes from HKD account at the Bank's ATMs, the exchange rate will be the ATM RMB notes selling rate provided by the Bank.
6. The auto-transfer function is entitled to convert account funds into HKD or RMB according to the foreign exchange rate as announced by CCB on the day which funds are debited and to levy handling charges as announced from time to time.



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Electronic Banking Services of Cross Border Long Card

Services	Functions
Bank By Phone Service	
CCB (Asia) (Hong Kong Customers) : 277 95533	<ul style="list-style-type: none"> • Enquire for accounts of CCB (Asia) and CCB • Manage accounts of CCB (Asia)
CCB : 86 + (District Code) + 95533	<ul style="list-style-type: none"> • Enquire for accounts of CCB (Asia) and CCB • Manage accounts of CCB
Online Banking Service	
CCB (Asia) : www.asia.ccb.com	<ul style="list-style-type: none"> • Enquire for accounts of CCB (Asia) and CCB • Manage accounts of CCB (Asia) • Open FX, mutual fund and securities accounts • Transfer and remit from CCB (Asia) accounts
CCB : www.ccb.com	<ul style="list-style-type: none"> • Enquire for accounts of CCB (Asia) and CCB • Manage accounts of CCB • Bill payment

Customers who have not applied for Online Banking or Bank By Phone services with CCB (Asia), can call CCB (Asia) Customer Service Hotline 277 95533, visit CCB (Asia) Website, visit any CCB (Asia) branches or designated CCB branches in person for enrollment.

Customers who have not applied for Online Banking or Bank By Phone Services with CCB can enroll by the channels stated in CCB website.



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Usage Tips of CCB (Asia) Cross Border Long Card

For HK residents:

(1) Deposit in CCB

- ▶ You can remit RMB to CCB Account of your Cross Border Long Card via Online Banking of CCB (Asia)
- ▶ Fund transfer between time deposit and current accounts via CCB Online Banking and Phone Banking
- ▶ You can enquire for information of RMB Time Deposit accounts of CCB via channels of CCB (Asia)

Deposits in any currency placed at the designated branch of CCB in Mainland China are not protected by the Deposit Protection Scheme in Hong Kong.

(2) Shopping in Mainland Website

By applying for Cross Border Long Card and owning CCB accounts in Mainland, you can use Cross Border Long Card instead of just credit card for shopping in Mainland websites and settle the bill from the account of CCB, avoiding the inconvenience of currency exchange.

(3) Register Reimbursement Banking Account

As an online seller in Mainland, you can mainly use mainland banking account for reimbursement. But now with Cross Border Long Card, you can reimburse to the Cross Border Long Card account of CCB and withdraw money from Hong Kong ATM.

(4) Receive Rent in Mainland

For Hong Kong residents who own a property in Mainland, you can receive rent from Mainland tenants with our Cross Border Long Card account of CCB, and withdraw money right away from a Hong Kong ATM rather than remittance.

(5) Free call-forwarding to Phone Banking of CCB Shenzhen branch

Just call our Bank By Phone at 277 95533 (after language selection, press 7 > 3), your call will be forwarded to Phone Banking of China Construction Bank (Shenzhen Branch) for account enquiry or fund transfer between time deposit and current accounts without any IDD fee.



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Non-HK residents:

(1) Account Opening for various accounts in CCB (Asia)

Including USD Account, Multi-Currency Statement Savings Account, Securities Account and Mutual Fund Account

Open an Account
• Deposit Accounts
• Investment Accounts

Open an Investment Account
• Securities Trading Account
• Mutual Fund Account

Transfer to Local Bank Account
• Make a Transfer
• Scheduled Transactions

Remit to CCB Account

Cross Border Long Card
• Account Summary
• Account Transfer

(2) Fund Transfer

Including local funds transfer to registered or unregistered account

Transfer to CCB (Asia) Account
• Make a Transfer
• Scheduled Transactions

(3) Enquiry for Cross Border Long Card Account

Cross Border Long Card
• Account Summary
• Account Transfer

(4) Tuition Fee Payment

Planning to study in Hong Kong and need to transfer money to Hong Kong for school fee payment? Making use of Cross Border Long Card, you can remit HKD from your CCB HKD account to CCB (Asia) HKD account and settle bill via CCB (Asia) Online Banking in an easy and convenient way. Also, you can simply conduct auto-transfer and withdraw money from Hong Kong ATM directly.

(5) Application for CCB (Asia) Online Banking Password

You can apply for the CCB (Asia) Online Banking password by simply calling our mainland toll-free hotline at 4001 995533.



Report Lost of Cross Border Long Card

You can either contact CCB (Asia) or CCB to report in case you have lost your Cross Border Long Card.

Note:

- CCB Lost Card notification can be classified as verbal and formal notification. CCB Loss Card notification will be classified as verbal notification. Verbal notification will not be deactivated automatically and will remain valid permanently.
- For relevant fees, please refer to Cross Border Long Card Service Schedule provided by CCB (Asia).
- For CCB account service features, fees and regulations, please refer to CCB website at www.ccb.com or call CCB Bank By Phone at (86) + (district code) + 95533.
- The product features, fee schedules and security tips for using Cross Border Long Card will be updated by our Bank from time to time; you are advised to regularly visit our website at www.asia.ccb.com.



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