

Important Notification to Customers Regarding “Cross Border Long Card” Service

When customers apply for and utilize the “Cross Border Long Card” Service (“CBLC”) provided by China Construction Bank (Asia) Corporation Limited (“CCB (Asia)”) and China Construction Bank Corporation Limited (“CCB”), please note that:-

- (1) Customers may, at the time when he/she applies for CBLC with CCB, submit bank account application documents for opening CBLC account with CCB (Asia) through CCB, and for CCB to witness the customer’s signing of CBLC Service Application Form and related documents and collection of application information. Information given by customer to CCB in relation to the application of CBLC account with CCB (Asia) will be delivered to CCB (Asia) as soon as possible for retention and handling. During the period from the collection of customer application information by CCB until the delivery of the same to CCB (Asia), the Mainland authorities may, if needed, inspect all information at the possession of CCB, including the application information collected by CCB on behalf of CCB (Asia). When such inspection by the Mainland authorities takes place, CCB (Asia) will cooperate with CCB to minimize the extent of disclosure required, and to inform the customer as soon as possible.
- (2) Customers should abide by the relevant regulations of the supervisory authority when remitting Renminbi (RMB) funds from Hong Kong to Mainland banks, including the requirements that remittance should not exceed RMB80,000 per day per person, that the person giving remittance instructions and the person receiving the remitted funds should be the same, that the name of the person receiving the remitted funds should be the same as his/her Chinese name as appearing in the Mainland Travel Permit For Hong Kong and Macau Residents (commonly known as Home Visit Permit).
- (3) Customers should take note of the regulations regarding the repatriation of funds to Hong Kong, for instance, in the case where funds in the Mainland bank account are to be remitted to Hong Kong, supervisory authorities in the Mainland have different policies regarding RMB and foreign exchange:-
 - (i) RMB
 Remittance of RMB funds offshore is prohibited by the State regulatory department, only unused portion of remitted RMB funds can be repatriated to Hong Kong. As to RMB funds which has been remitted to the Mainland according to the regulations and directly converted to fixed deposits, or RMB funds which have remained in the same bank account after it has been remitted, these RMB funds can be repatriated to Hong Kong. Other RMB funds which had not been remitted to the Mainland or RMB funds which had been used after remittance cannot be repatriated to Hong Kong.
 Repatriation procedures: Customers must make arrangements at the designated branch, and should produce his/her valid identification documents (Mainland Travel Permit For Hong Kong and Macau Residents) and Cross Border Long Card, and funds can be remitted to Hong Kong in about several days. Remittance can be done by authorized persons, and the authorized person must also produce his/ her valid identification documents.
 Customers must take note that, some Mainland banks do not provide RMB fund repatriation service, customers should make inquiries with the relevant Mainland bank before making remittance to the Mainland.
 - (ii) Foreign Exchange
 Offshore persons can make outward remittance of foreign exchange from their CBLC CCB accounts at the designated outlets of CCB, by producing his/her valid identification documents.
 Offshore persons can make outward remittance of foreign currencies in his/her possession, by producing his/her valid identification documents, if the amount in aggregate does not exceed USD10,000 (inclusive) for one single day. If the remittance amount exceeds this amount, he/she must produce the “People’s Republic of China Customs Declaration of Luggage and Items for Arriving Tourists” which bears the chop of the Customs Authority, or the receipt for foreign exchange withdrawal issued by the original depository bank.
- (4) There is foreign exchange control in Mainland China, incoming foreign exchange must comply with the regulations of Mainland supervisory authority in order to complete the exchange conversion. Customers with Mainland Travel Permit For Hong Kong and Macau Residents may remit up to USD50,000 equivalent per year. Customers may also authorize his/her immediate family member(s) (including parents, children and spouse) to arrange for remittance, but he/she has to produce the valid identification documents of the appointor and the appointee, the authorization letter of the appointor and the relationship proof. Converted RMB funds is not “Remitted RMB Funds”, therefore such converted RMB funds may not be repatriated back to Hong Kong according to the “non-use repatriation rule”.
- (5) Checking and/or savings account with CCB (Asia) are a deposit qualified for protection by the “Deposit Protection Scheme” in Hong Kong.
- (6) I acknowledge and understand that my checking and/or savings account with CCB(Asia) are a deposit qualified for protection by the Deposit Protection Scheme in Hong Kong. My accounts with CCB are not protected deposits and is not protected by the Deposit Protection Scheme in Hong Kong.
- (7) When customers convert Hong Kong dollar to RMB, or would like to convert RMB back to Hong Kong dollar, they should pay attention to the conversion difference and exchange rate risk.
- (8) The information which customers have provided to CCB (Asia) or kept by CCB (Asia) when they apply for and use the CBLC Service, may be used for purposes set out in the “Personal Data (Privacy) Ordinance (Notification)” issued by CCB (Asia) and may be provided to CCB in relation to the provision of CBLC Service by CCB, including but not limited to information on account transaction history and account balance, so that customers may make inquiries of their CCB (Asia) account information through the banking services provided by CCB.
- (9) As to the terms and conditions applicable to the CBLC Service from time to time, please make inquiries with CCB (Asia) and CCB.
- (10) In accordance with Hong Kong Monetary Authority’s guideline, all cardholders of bank cards issued by banks of Hong Kong are required to activate “Overseas ATM Transaction Function” before they withdraw at overseas. With regard to Cross Border Long Card this guideline is only applicable to Cross Border Long Card issued by CCBA for the overseas ATM transaction but excluding transactions through Jetco network in Macau and Mainland China. This guideline is also not applicable to the ATM withdrawal debited from CCB accounts in Mainland China. Besides, Cross Border Long Cards issued by CCB are not subject to this requirement.

致客户关于「陆港通龙卡」服务之重要通知

客户在申请及使用由中国建设银行（亚洲）股份有限公司（「建行（亚洲）」）及中国建设银行股份有限公司（「建行」）提供的「陆港通龙卡」服务时，请留意：

- (1) 客户可在建行申请「陆港通龙卡」服务时，同时通过建行递交于建行（亚洲）开立「陆港通龙卡」服务的账户申请文件，及由建行见证客户签署「陆港通龙卡」服务申请表和相关文件及收集基本申请资料。客户就向建行（亚洲）申请「陆港通龙卡」服务账户而提供予建行的资料将尽快送交建行（亚洲）处理及保存。
有关客户的申请资料在建行从有关客户收集后至送交予建行（亚洲）期间，内地的有权机关可能在有需要时检查存于建行的所有资料，包括建行代建行(亚洲)收取的申请资料。建行（亚洲）将与建行合作，当内地有权机关进行该等检查时，尽量将予以透露的资料减至最少，并尽快通知有关客户。
- (2) 客户将人民币资金由香港汇到内地银行，须按监管机构的相关规定，其中包括每天每人不得汇出超过8万元人民币、汇款人和收款人须为同一人、收款人必须为港澳居民来往内地通行证（俗称回乡证）上的中文名字等。
- (3) 客户须留意有关资金汇回香港的规定，如将内地银行账户里的资金汇回香港，内地监管机构就人民币和外币的政策限制有所不同：
 - (i) 人民币
国家监管部门限制人民币资金汇出境外，只有人民币汇入资金且未支用的部分可以汇回香港。对于按规定汇入并直接转存为定期存款的人民币资金，或是留在汇入账户中没有支用的人民币资金，可以汇回香港。其它非汇入的人民币款项或汇入已经支用的人民币资金不得汇回到香港。
汇回手续：客户须在建行的指定营业网点办理，办理时客户须持本人有效身份证件（港澳居民来往内地通行证）和「陆港通龙卡」，约数个工作日可将资金汇回香港。汇回手续可以由他人代办，代办人须同时出具代办人的有效身份证件。
客户须留意，部分内地银行不提供人民币资金汇回香港服务，客户应于汇出人民币到内地前，先向有关内地银行了解。
 - (ii) 外币
境外人士「陆港通龙卡」建行账户内外币资金凭本人有效身份证件可以在建行指定网点办理境外汇出手续。
境外人士手持外币现钞汇出境外，当日累计等值美元10,000元以下（含）的，凭本人有效身份证件办理；超过上述金额的，还需提供经海关盖章的《中华人民共和国海关进境旅客行李物品申报单》或本人原存款银行外币现钞提取单据办理。
- (4) 内地实施外汇管制，汇入的外币须符合内地监管机构的规定才可办理结汇。客户凭港澳居民来往内地通行证每人每年可办理等值5万美元结汇，客户也可委托其直系亲属（包括父母、子女和配偶）代为办理，但需提供委托人和受托人的有效身份证件、委托人的授权书和直系亲属关系证明。结汇后的人民币资金不属于「汇入人民币资金」，因此，此部分资金不能按照「未支用退回」汇回香港。
- (5) 建行(亚洲)的支票及／或储蓄账户是符合香港的「存款保障计划」保障资格的存款。
- (6) 本人确认已收到通知，并明白本人于中国建设银行(亚洲)的支票及／或储蓄账户存款是符合香港的存款保障计划保障资格的存款，而本人于中国建设银行的账户并非受保障存款，不受香港的存款保障计划所保障。
- (7) 客户如将港元兑换为人民币，或日后将人民币兑换成港元，须留意有关兑换差价及汇率风险。
- (8) 客户提供予建行（亚洲）或由建行（亚洲）保存的「陆港通龙卡」服务资料，除可能用于由建行（亚洲）发出的「有关个人资料私隐条例之客户通告」中所列明的用途外，亦可能被提供予建行以用作提供「陆港通龙卡」服务，包括但不限于账户交易记录及结余，使客户能透过建行的银行服务查询其于建行（亚洲）的账户资料。
- (9) 有关「陆港通龙卡」服务不时适用的服务条款和条件，请向建行(亚洲)及建行查询。
- (10) 香港金融管理局规定由香港银行所发出的银行卡均需启动「海外自动柜员机交易功能」方能在海外提款。就陆港通龙卡而言，此规定只适用于由建行(亚洲)所发的陆港通龙卡在海外自动柜员机交易，但不包括於澳門及中國內地通過銀通網絡進行的交易。而在内地从建行账户提款的交易则不受此规定所限制。此外，由建行所发的陆港通龙卡则完全不受此规定所限制。