



## RMB Remittance - Purpose of Payment Category

### 人民幣匯款 - 匯款目的種類

1. Cross-border Payment (Individual)	1. 個人跨境匯款
<p>Outward remittance by an individual customer from Hong Kong to the same name account maintained in the Mainland</p> <ul style="list-style-type: none"> <li>- The maximum remittance amount per customer per day is CNY80,000 (Only applicable to Hong Kong resident and Non-Hong Kong resident customers)</li> </ul> <p>Inward remittance by an individual customer from the Mainland to the same name account maintained in Hong Kong</p>	<p>經香港匯往內地同名賬戶的個人匯款</p> <ul style="list-style-type: none"> <li>- 每人每日的最高匯出金額為人民幣 80,000 元 (適用於香港居民及非香港居民之個人客戶)</li> </ul> <p>由內地匯入香港同名賬戶的個人匯款</p>
2. Cross-border Goods Trade	2. 貨物貿易
<p>Cross-border settlement conducted for trade in goods, including individual retail consumptions, general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment, etc.</p>	<p>包括個人購物、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</p>
3. Cross-border Service Trade	3. 服務貿易
<p>Cross-border settlement conducted for trade in services, including individual bill payments, services or fees relating to transportation; travel; communications; construction services; installation projects and their subcontract services; insurance; financial services; computer and information services; royalties and licence fees; sports and entertainment; water, electricity and gas bills to be paid by corporations or financial institutions; rent; audit fees; hotel accommodation fees; legal fees; advertising and promotion fees; copyright and design fees; research and development fees; company registration fees; medical expenses; government services not mentioned above and other commercial services, etc.</p>	<p>包括個人賬單支付、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</p>



<p><b>4. Cross-border Capital Transfer</b></p>	<p><b>4. 資本項下跨境支付</b></p>
<p>Capital account transactions, (capital transfers and acquisition/disposal of non-productive or non-financial assets), capital injection, capital reduction, capital payment, direct investments, securities investments, other investments, shareholder's loan/repayment, other capital payments as approved by relevant regulatory authorities, fund transfers for foreign direct investment ("FDI") by enterprises and RMB Qualified Foreign Institutional Investor ("RQFII") projects by enterprises, bonds, fund transfer between enterprises, individual investments, etc.</p>	<p>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、資本項投入、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、個人投資等</p>
<p><b>5. Charity Donation</b></p>	<p><b>5. 慈善捐款</b></p>
<p>Donation to charities (non-profit making organizations)</p>	<p>捐款（非牟利機構）</p>
<p><b>6. Other Current Account Transactions</b></p>	<p><b>6. 其他經常項目</b></p>
<p>Income and current transfers, remittance of profits, bonus, dividend payment, tax payment and scholarships, etc</p>	<p>包括收益和經常轉移、利潤匯出、分紅、股息、交稅、獎學金等</p>