



General Remittance Information for Clients

Local Licensed Banks Funds Transfer (CHATS)

Clients of KGI Bank Co., Ltd., Hong Kong Branch ("the Branch") can effect/receive funds transfer to/from their or third parties' accounts with local licensed banks via CHATS.

Details of Service

Types of Remittance	Counterparty	Currencies ¹	Business Hours
Outward	Local Licensed Banks	HKD, USD, CNH, EUR	Business Day* 9:00 – 16:00
Inward			Business Day* 9:00 – 16:00

Global Remittance (SWIFT)

Clients of the Branch can effect/receive remittance to/from their or third parties' accounts with overseas, Mainland and local licensed banks via SWIFT.

Details of Remittance Service

Types of Remittance	Counterparty	Currencies ¹	Business Hours
Outward	Overseas, Mainland and	HKD, USD, CNH, EUR, JPY, AUD, GBP, CHF	Business Day * 9:00 – 16:00
Inward	Local Licensed Banks		Business Day * 9:00 – 16:00

*Business Day means Monday to Friday (excluding public holiday, bank closure due to severe weather). Instructions of outward and inward remittances received by the Branch outside the Business Hours will be processed in the following Business Day.

¹ Subject to change without prior notice.

Bank Service Fees

Please browse the Branch's website: www.kgibank.com.tw/en-hk/ to find out the Branch's latest service fees, call the Branch's customer service hotline or visit the Branch for more details. The Branch reserves the right to revise the service fees from time to time.

Inward Remittance to the Branch

Name of Receiving Bank: KGI Bank Co., Ltd., Hong Kong Branch

Address of Receiving Bank: Suites 1206-1209, 12/F., Three Pacific Place,
1 Queen's Road East, Hong Kong

SWIFT CODE: CDIBHKHHXXX Bank Code: 399 Branch Code: 770

Frequently Asked Questions – Inward Remittance

1. When will the inward remittance be deposited into my account?

In general circumstances, if the Branch receives the remittance from the remitting bank before the cut-off time on a Business Day, the Branch will arrange to credit the funds to your account on the same day.

2. When will the interest (if any) be accrued on the inward remittance?

The interest (if any) on the inward remittance will be accrued from the date the Client's account is credited.

3. What information do I need to provide to the remitter?

You need to provide the remitter with your account information, including the account holder's name, account number, and the name of the Branch (KGI Bank Co., Ltd., Hong Kong Branch) and the Branch's SWIFT code (CDIBHKHHXXX) for global remittance or Bank Code (399) /Branch Code (770) for Local Licensed Bank funds transfer.

4. Could you provide the SWIFT code of the overseas correspondent banks of KGI Bank Co., Ltd., Hong Kong Branch to the remitter?

The particulars of the overseas correspondent banks of the Branch are:

Currencies	Names of the Correspondence Bank	SWIFT Code
USD	THE BANK OF NEW YORK MELLON	IRVTUS3N
USD	STANDARD CHARTERED BANK	SCBLUS33
CNH	STANDARD CHARTERED BANK (HONG KONG) LIMITED	SCBLHKHH
EUR	STANDARD CHARTERED BANK AG	SCBLDEFX
JPY	MUFG BANK, LTD	BOTKJPJT
AUD	STANDARD CHARTERED BANK AG	SCBLDEFX
GBP	STANDARD CHARTERED BANK	SCBLGB2L
CHF	STANDARD CHARTERED BANK AG	SCBLDEFX

5. What should I do if I have questions with my inward remittance or if I want to inquire about the transaction details?

Please feel free to call our Customer Service (852) 2746 8588 or your Relationship Manager for any questions.

Frequently Asked Questions – Outward Remittance

1. Is there a daily limit for outward remittance?

If you are a Hong Kong resident, the daily limit for remitting Renminbi to a bank account with the same name in Mainland China is 80,000 Renminbi. °

2. Are remittance transactions made before the cut-off time value on the same day?

For remittance transactions conducted during the Branch's Business Hours, if the remittance details are in order, it will value on the same day (save for severe weather conditions or other unforeseen circumstances occur, the instructions will be postponed to the following Business Day for execution). The time the funds are credited to the recipient's account depends on the processing time of the intermediary/recipient bank.

The cut-off time of the remittance will be determined by various factors, such as (but not limited to) the currency, the amount, the receiving country, and the regulations of the clearing bank. The Branch reserves the right to revise the cut-off

time from time to time without prior notice. In the event of any dispute, the decision of the Branch shall be final.

3. How much does the receiving bank and/or the intermediary bank charge for the remittance?

Every bank has its own fee structure, and any charge that arises from the intermediary bank and/or the receiving bank in the remittance is entirely unrelated to the Branch and the Branch will not be responsible for such charge. If the Client has any question, they may contact the staff of the Branch.

4. What is CHATS funds transfer?

CHATS funds transfer means those HKD, USD, EUR or CHF transactions effected through the Clearing House operated by Hong Kong Interbank Clearing Limited.

5. What is SWIFT Code?

SWIFT stands for Society for Worldwide Interbank Financial Telecommunication. SWIFT Code is used for mutual identification between banks during communication (consisting of a combination of 8 or 11 alphabets or numbers), to ensure that remittance instructions can be sent to the correct receiving bank.

6. What can I do if my payee has not received the funds I remitted within a reasonable time??

Please feel free to call our Customer Service hotline (852) 2746 8588 or your Relationship Manager for any questions.

The above information are extracted from our Terms and Conditions for Banking Service and Deposit & Remittance Fee Table (collectively called “the TC & Fee”). If there are discrepancies between the TC & Fee and this information sheet, the former shall prevail.

Sincerely,
KGI Bank Co., Ltd., Hong Kong Branch

July 2025