



資金閉環及原路往返 – 南向通

Closed-loop Fund Transfer and Funds Transfer Back – Southbound

- 合資格南向通投資者的投資專戶只能與已配對的匯款專戶進行跨境撥款或收款，及收取南向通下的投資收益。投資者可存入資金至指定投資帳戶，以購買合資格的投資產品，並將人民幣在離岸市場兌換為產品的計價貨幣。

Eligible Southbound Scheme investor's dedicated investment account can only be used to transfer funds to or receive funds from the paired dedicated remittance account with which such dedicated investment account is paired, and to receive investment proceeds arising from Southbound Scheme investments. Investors can deposit funds into dedicated investment accounts to purchase eligible investment products and convert RMB into the product's denomination currency in the offshore market.
- 在港投資專戶的資金只能被用作投資或原路匯回匯款專戶。除已綁定的內地匯款專戶外，投資者不可從指定投資帳戶中提取資金或劃轉至其他帳戶（包括非香港的賬戶）。

Funds in the Hong Kong dedicated investment account can only be used for investment or be remitted back to the dedicated remittance account. Investors cannot withdraw cash from the dedicated investment account or will not transfer funds from the dedicated investment accounts to any other accounts than the dedicated remittance accounts they are paired with (including accounts outside Hong Kong).
- 所有在匯款專戶和投資專戶之間的跨境匯款，必須以人民幣進行，即內地夥伴銀行的匯款專戶只能跨境匯出或接受人民幣資金。香港銀行的投資專戶只能接收由匯款專戶匯入的人民幣款項，或向匯款專戶匯出人民幣款項；無論客戶投資的理財產品結算貨幣為何，退出投資并把資金匯回匯款專戶時，須把資金兌換回人民幣。

All cross-boundary remittances between dedicated remittance accounts and dedicated investment accounts should be conducted in RMB. That means, dedicated remittance accounts maintained by Mainland partner banks should only conduct cross-boundary outward remittance of RMB funds or receive inward remittance of RMB funds. Dedicated investment accounts maintained by Hong Kong banks should only receive inward remittance of RMB funds from or conduct cross-boundary outward remittance RMB funds to dedicated remittance accounts. Regardless of the settlement currencies of the wealth management products being invested, funds should be converted into RMB when customers exit their investments and remitted back to the dedicated remittance accounts.
- 南向通投資者在投資專戶內的本金和投資收益均可透過網上理財或親身前往渣打銀行(香港)以人民幣原路匯回已綁定的匯款專戶。在登記已綁定的內地匯款專戶時，需輸入內地夥伴銀行的SWIFT CODE（渣打銀行(中國)的SWIFT CODE為SCBLCNSXSHA）。

The principal and investment proceeds of Eligible Southbound Scheme investor in the dedicated investment account can be remitted back to the paired dedicated remittance account in RMB through online banking or in person at Standard Chartered Bank (Hong Kong). When registering the paired Mainland dedicated remittance account, you need to enter the SWIFT CODE of the Mainland partner bank (the SWIFT CODE of Standard Chartered Bank (China) is SCBLCNSXSHA).
- 南向通投資者進行以人民幣原路匯回已綁定的匯款專戶時，轉帳費用類別請選擇本地及海外費用由匯款人支付，以享受有關費用的豁免。

When Southbound Scheme investor remits RMB to the paired dedicated remittance account, please select local and overseas fees to be paid by the remitter to enjoy the exemption of relevant fees.
- 所有跨境匯款須受限于適用規定項下的總額度和個人額度以及本行不時訂明的其他要求。本行可拒絕超過本行和/或適用規定訂明的總額度和/或個人額度的任何從內地匯款專戶劃轉至理財通投資專戶的款項。

All cross-boundary remittances are subject to the aggregate and individual quotas under the applicable regulations and other requirements specified by the Bank from time to time. The Bank may reject any fund transfer exceeding the aggregate quota and/or individual quota specified by the Bank and/or applicable regulations from the mainland dedicated remittance account to the Wealth Management Connect dedicated investment account.