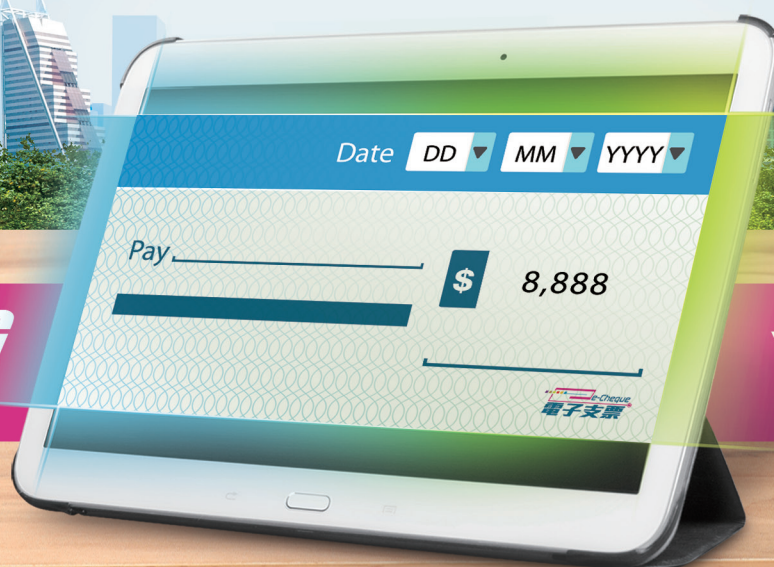




CROSS-BOUNDARY e-CHEQUE SERVICE

BETWEEN HONG KONG AND GUANGDONG PROVINCE
(INCLUDING SHENZHEN)



GUANGDONG
Province



HKD, RMB, USD

HONG KONG



HKD, RMB, USD

e-Cheque *The smart new way to pay!*

Bank customers in Hong Kong can now issue **HKD, USD**, and **RMB** e-Cheques and deposit online with banks in Hong Kong, **Guangzhou** or **Shenzhen** with the following benefits:



Safe:

Stringent security features



Flexible:

Deposit anytime online



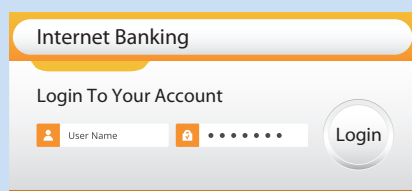
Fast:

Receive payment on the next business day¹

¹ Subject to any compliance checking that needs to be conducted by the banks in Guangdong province (including Shenzhen)




STEPS



Internet Banking

Login To Your Account

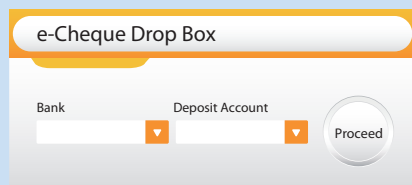
User Name



e-Cheque Delivery

Date

Pay \$



e-Cheque Drop Box

Bank Deposit Account



Online issuance

Bank customers in Hong Kong can issue e-Cheques through Internet or mobile banking platform.



Online delivery

Payers can send e-Cheques to payees through email or other electronic channels.



Online deposit

Payees can deposit e-Cheques with their banks in Guangzhou or Shenzhen through the online portal or mobile application <https://echeque.gzebsc.cn> or <https://cust.szfesc.cn> respectively.²

LIST OF BANKS SUPPORTING CROSS-BOUNDARY E-CHEQUE SERVICE

Banks offering e-Cheque issuance service in Hong Kong	https://www.hkicl.com.hk/clientbrowse.do?docID=9801&lang=en
Banks accepting e-Cheque deposit in Guangzhou	https://echeque.gzebsc.cn/currencySysBankId/pc/noIntercept/toParticipatingBank
Banks accepting e-Cheque deposit in Shenzhen	https://cust.szfesc.cn/cis/bankList.jsp

SMART TIPS



Do seek payees' consent before issuing e-Cheques



Do download e-Cheque file in its original PDF format rather than image format



Do deposit e-Cheques with your banks within 6 months of cheque date



Don't scan or print out e-Cheques for deposit at bank branches

² For online deposit, payees should provide relevant information such as payee name, bank account number, payment purpose and to complete the reporting requirements accordingly.

