



# 匈牙利人民币业务服务手册

Hungary RMB Services Guide



中国银行 全球服务

Bank of China Global Services

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## 1. 关于中国银行

ABOUT BANK OF CHINA

## 1.1

中国银行  
Bank of China

## 概览 OVERVIEW

中国银行是中国国际化、多元化程度最高银行，连续29年入选“世界500强”企业，资本实力排名全球第4位，主要财务指标达到国际先进银行水平。

2017年，中国银行再次入选全球系统重要性银行，成为新兴市场经济体中唯一连续7年入选的金融机构。2017年获得中国银行家“最佳跨境服务银行”奖项。

Bank of China is the bank with the highest degree of internationalization and diversification in China. It has been listed among the Fortune Global 500 for 29 consecutive years, ranking fourth in the world in terms of capital strength. All major financial indicators have reached the level of leading international banks.

In 2017, Bank of China was once again included as a Global Systemically Important Bank (G-SIBs), becoming the only bank within emerging market economies which has been in this list for 7 consecutive years.

In 2017 the bank was awarded as the 'Best Cross-border Service Provider Bank'.

¥ 中国人民银行指定的中银集团人民币清算行  
RMB Clearing Banks



## 持续经营历史持久

A long and continuous business operation history

中国银行成立于1912年2月，是唯一一家连续经营百年的中资银行。

Bank of China was established in February 1912 and is the only Chinese bank with more than 100 years of continuous business operations



## 网络机构覆盖全球

A global network of offices

中国银行于1929年11月在伦敦设立经理处，这是中国金融机构首家海外机构。作为中国国际化程度最高的银行，目前中国银行海外服务网络已覆盖53个国家和地区，拥有广泛的机构网络，为客户提供全面优质的金融服务。2017年6月末，中国银行境内外机构共有11,555家。其中，香港澳门台湾地区及其他国家机构542家，服务全球超过3亿个人客户、260万家公司客户和1600家金融机构客户，拥有中资同业中最为丰富的机构和代理行网络。

In November 1929, Bank of China set up a manager office in London, which was the first overseas institution opened by a Chinese financial institution. As China's most internationalized bank, Bank of China's overseas service network now covers 53 countries and regions and has an extensive network of institutions to provide its clients with comprehensive and high-quality financial services.

As of the end of June 2017, there were 11,555 domestic and overseas branches of the Bank. Among them, 542 outlets in Hong Kong, Macao and other countries and regions, serving more than 300 million individual clients, 2.6 million corporate clients and 1,600 financial institutions clients, with the large number of institutional and correspondent banking network.





### 多元化程度高

The highest degree of diversification

中国银行业务范围覆盖商业银行、投资银行、直接投资、投资管理、保险、基金、租赁等多个领域，旗下拥有中银国际、中银基金、中银集团保险、中银保险、中银投、中银航空租赁等附属机构，多元化程度领先中资同业，可为客户提供一站式全方位金融服务方案。

As China's most internationalized and diversified bank, Bank of China provides comprehensive range of financial services that includes commercial banking, investment banking, direct investment, investment management, insurance, fund management and aircraft leasing.

These services are provided by the affiliates of Bank of China: BOC International Holdings Limited, Bank of China Group Insurance Company Limited, Bank of China Insurance Company Limited, Bank of China Group Investment Limited, Bank of China Investment Management Co., Limited and BOC Aviation Pte. Ltd



### 国际清算经验丰富

Great experience in international clearing

中银香港、纽约、法兰克福、东京、悉尼、新加坡、匈牙利等12家中国银行海外机构已成为当地清算系统的直接参与者，美元、欧元、日元、英镑、澳元、港币等主要货币的清算能力居中国资银行之首。

Bank of China's 12 overseas offices in Hong Kong, New York, Frankfurt, Tokyo, Sydney, Singapore, Hungary and other locations have become direct participating banks of their local clearing systems. Bank of China's expertise in the US dollar, Euro, Japanese Yen, English pound, Australian dollar, Hong Kong dollar and other major currency clearing business is the most proficient among all the Chinese banks.

## 中国银行跨境人民币业务

## BANK OF CHINA'S CROSS-BORDER RMB BUSINESS

中国银行以“建设成为新时代全球一流银行”为发展战略，积极构建全球人民币清算网络，全力拓展人民币国际化业务。

With the philosophy of “strive to be the best global bank in the new era” underpinning its development strategy, Bank of China has been actively building a global RMB clearing network and expanding its international RMB business.



### 业务先发优势明显

Advantage of ‘first-movers’

2009年7月中国银行率先办理了首笔跨境人民币结算业务。2017年上半年，跨境人民币清算量167.92万亿元，同比增速近12%，保持全球第一。

在中资银行中首家独立编制和发布跨境人民币指数，发布《跨境人民币业务白皮书》，树立了全球跨境人民币业务首选银行的市场形象。

In July 2009, Bank of China conducted the very first cross-border RMB settlement transaction. In the first half of 2017, the cross-border RMB settlement amounted to RMB167.92 trillion, a year-on-year growth rate of nearly 12%, ranking no. 1 in the world.

Bank of China was also the first Chinese bank to independently publish the cross-border renminbi index and whitepaper on cross-border renminbi business, which strengthen the image of bank of China as the first-choice bank for cross-border renminbi business in the world.



### 服务创新能力领先

Leading innovator of services

中国银行海外经营悠久、市场渗透率高，在培育人民币市场、丰富人民币产品以及促进人民币境外留存和使用方面拥有明显优势，致力于为全球客户提供全方位的人民币存款、贷款、结算、支付清算、投资和交易服务，已成为人民币产品和服务的市场引领者和主要提供者。

With its long history of overseas business operations and very high market penetration, Bank of China has marked advantages in innovating RMB products and promoting the presence and use of RMB abroad. The bank is committed to providing a full range of RMB services such as deposit, loan, settlement, payment and clearing, investment and transaction and has become the market leader and main service provider of RMB products and services.

**结算清算运作经验丰富**

Substantial RMB clearing experience

中国银行致力于打造全球一体化人民币清算体系，拥有多模式、多市场的清算行运作经验，截至2017年上半年，为120个国家和地区的代理行客户开立跨境人民币同业往来账户1,480户，领先于同业，并且在香港、澳门、台北、法兰克福、巴黎、悉尼、马来西亚、匈牙利、约翰内斯堡、赞比亚、纽约等全球11个国家和地区担任人民币清算行，覆盖全球主要金融中心。

Bank of China is committed to building a globally integrated RMB clearing system and has substantial experience in multi-model and multi-market RMB clearing. As of the first half of 2017, Bank of China has opened 1,480 cross-border RMB correspondent accounts for participant banks in 120 countries and regions. Bank of China is the designated RMB clearing bank in 11 countries and regions including Hong Kong, Macau, Taipei, Frankfurt, Paris, Sydney, Malaysia, Hungary, Johannesburg, Zambia, and New York, covering the world's major financial centers.

**系统功能领先同业**

System functions leading the industry

中国银行积极实现全球各机构的核心银行系统一点集中，推广跨境人民币支付系统(CIPS)，与183家境内外金融机构签署间接参与行合作协议，市场占有率同业排名第一。构建全球一体化支付清算网络，实现各货币实时清算和资金池管理，系统功能及业务处理能力达到行业领先。

Bank of China launched and implemented a core banking system for all branches around the world. Bank of China also actively promotes the Cross-Border Interbank Payment System (CIPS) and signed agreements with 183 domestic and foreign indirect participant banks, ranking 1st in terms of market share. A globally integrated payment and settlement network was established to realize real-time clearing and cash pool management for each currency. The system functions and business processing capabilities reach the leading position in the industry.

**流动性管理体系完善**

Liquidity management system

通过多年人民币清算行运作实践，中国银行积累了丰富的流动性管理经验，可以运用多种渠道由市场获得流动性支持，有效保障当地人民币清算体系充足的流动性。同时，中国银行充分利用在岸市场和离岸市场的投资渠道，高效运用参加行人民币资金，提供有竞争力的产品收益。

Acting as RMB clearing bank, Bank of China has accumulated considerable experience in liquidity management and can access many channels to obtain liquidity support from the market and effectively ensure the full liquidity of the local RMB clearing systems. At the same time, Bank of China utilizes the onshore and off-shore market investment channels and efficiently applies the RMB funds of participating banks to provide competitive returns on each product.

**专业人才储备充分**

Good reserve of professional talent

中国银行拥有一支熟悉境内外两个市场、通晓国内外监管文化的国际化人才队伍，具备丰富海外经验、广阔国际视野和全面的人民币业务能力。截至2017年6月末，本行共有员工304,492人。境外员工22,342人遍布全球53个国家和地区。

Bank of China has a team of international professionals familiar with both onshore and offshore financial markets and has deep knowledge of domestic and overseas regulatory cultures. They possess substantial overseas experience, broad international vision and comprehensive RMB business expertise.

As of the end of June 2017, the Bank had a total of 304,492 employees, out of which 22,342 employees are located outside of China, in 53 countries and regions around the world.

**信用评级 CREDIT RATING**

评级一览 Rating at A Glance

评级机构 Rating Agencies	长期 Long-term	短期 Short-term	前景 Outlook
标准普尔 Standard & Poor's	A	A-1	Stable
穆迪 Moody's	A1	P-1	Stable
惠誉国际 Fitch	A	F1	Stable

\* 截止2018年3月1日

As at 1st march 2018

# 1.2

## 匈牙利中国银行

Bank of China  
Hungary

BANK OF CHINA

### 概览 OVERVIEW

中国银行（匈牙利）有限公司于2003年2月在匈牙利首都布达佩斯开业，由中国银行全资控股，是中国银行在中东欧地区设立的第一家营业性金融机构。2014年12月中国银行匈牙利分行正式对外营业，进一步扩大了中国银行在中东欧地区的金融服务能力和市场影响力。2015至2017年，匈牙利中行先后在布拉格、维也纳及塞尔维亚设立了下辖跨境二级机构。2015年6月28日，中国人民银行授权中国银行担任匈牙利人民币清算行，成为中东欧地区首家人民币清算行。截至2017年末，匈牙利中行总资产规模达80亿美元，首次进入匈牙利前十大银行。

Bank of China (Hungary) Close Ltd. was established in February 2003 in Budapest. It is wholly owned by Bank of China and is the first Chinese commercial financial institution established in Central Eastern Europe. In December 2014, Bank of China Limited Hungarian Branch was officially opened, further expanding the bank's financial services, capabilities and market presence in Central and Eastern Europe. From 2015 to 2017, the bank successfully established its tier 2 sub-branches in the Prague, Vienna and the Serbia. On 28th June, 2015 the Chinese central bank appointed Bank of China Hungarian Branch to act as the RMB clearing bank, the first and only RMB clearing bank in Central and Eastern Europe. By the end of 2017, the total asset of Bank of China Hungary has reached 8 billion USD, ranking top 10 bank in Hungary for the first time.





### 客户群体广泛，是中国银行在中东欧的业务发展中心。

Business development Center in Central and Eastern Europe.

- 是中国“走出去”企业在中东欧地区的首选合作银行  
Preferred choice for Chinese “going global” enterprises in CEE region.
- 与本地龙头企业及知名企业建立了全面合作关系，当地影响力不断提升  
Extensive banking relationships with leading and well-known local enterprises in the key industries. The influence on the local market is growing continuously.



### 与匈牙利政府及其他主权机构紧密合作，取得卓越成果

Active cooperation with the Hungarian government and sovereign financial institutions

匈牙利中行与匈牙利政府签署了全面战略合作协议，提供全方位的金融服务，促进匈牙利经济发展；与匈央行签署了人民币清算和境内银行间债券和外汇代理协议，为匈牙利央行开立人民币清算账户提供人民币服务；与ÁKK签署债券发行合作协议，协助匈牙利成功发行人民币点心债和熊猫债；与布达佩斯交易所签署战略合作协议，促进双方在投资互荐、债券上市和资金交易结算等的全面合作。

Bank of China and the Hungarian government signed a comprehensive strategic cooperation agreement to provide full range of financial services to promote the economic development of Hungary.

Bank of China and the National Bank of Hungary signed a renminbi clearing and China inter-bank bond and foreign exchange agency agreement in order to provide comprehensive RMB services.

Bond issuance cooperation agreement was signed with ÁKK to assist Hungary in the successful issuance of RMB Dim Sum bond and Panda bond.

With Budapest Stock Exchange a strategic cooperation agreement was signed to promote mutual cooperation on investments, client referral, bond listing and treasury transactions.

## 人民币清算行的使命 OUR MISSION

作为中国人民银行授权的匈牙利人民币业务清算行，中国银行匈牙利分行将遵照与中国人民银行的协议要求，认真履行清算行的职责。同时，中国银行匈牙利分行将秉承中国银行的发展战略，“建设成为新时代全球一流银行”，努力为匈牙利及其他中东欧金融市场服务，助力布达佩斯成为中东欧人民币离岸中心。

As the appointed RMB clearing bank by the Chinese central bank, Bank of China Hungarian Branch complies with the requirements in accordance of the agreement signed with the People's Bank of China to fulfill its responsibilities as a clearing bank. At the same time, Bank of China Hungarian Branch will follow BOC group's development strategy “strive to be the best global bank in the new era” and do our best to serve Hungary and other Central and Eastern European financial markets, and to help Budapest become the RMB offshore center.



# 1.3

## 人民币国际化 发展历程

RMB  
Internationalization  
Development

RMB DEVELOPMENT



### 2009 年

离岸人民币市场的建立和拓展，在上海市和广东省内四城市开展跨境贸易人民币结算试点

The pilot scheme for cross-border trade settlement in RMB was launched. Designated enterprises in Shanghai and 4 cities in Guangdong were able to use RMB to settle their cross-border trades.



### 2010 年

允许境外央行、港澳人民币清算行、跨境贸易人民币结算境外参加银行投资中国银行间债券市场(CIBM)

Foreign central banks, RMB clearing Banks and RMB participant banks were allowed to access and make investment in the China Interbank Bond Market (CIBM).



### 2011 年

海外直接投资 (ODI)，外资直接投资 (FDI) 和人民币合格境外机构投资者 (RQFII) 等项目启动

Initiation of new projects: Overseas Direct Investment (ODI), Foreign Direct Investment (FDI) and RMB Qualified Foreign Institutional Investor (RQFII).



### 2014 年

英国发行了第一支离岸人民币主权债券；戴姆勒公司发行了第一支境内人民币公司债券；沪港通正式启动

UK government issued the 1st offshore RMB sovereign bond. Daimler AG issued the 1st onshore RMB corporate bond. Shanghai-Hong Kong Stock Connect was launched.



### 2013 年

进一步简化了经常项目人民币跨境贸易结算流程；允许跨境人民币直接投资业务

Further simplification of RMB cross-border trade settlement process in current account. Green light for financial initiations cross-border RMB direct investment business.



### 2012 年

允许境内企业在香港发点心债；允许某些试点地区开展跨境交易及跨境人民币贷款

Access for Chinese domestic enterprises to issue RMB bond in Hong Kong (Dim Sum Bond); Authorization for certain pilot regions for cross-border RMB lending.



### 2015 年

与全球32个国家/地区签署双边货币互换协议，金额超过人民币3.1万亿元。离岸人民币存款超过2万亿美元。中银香港发行第一期境内商业银行人民币债券（熊猫债券）；韩国发行首笔境内人民币主权债券（熊猫债券）；跨境银行同业支付系统(CIPS) 启动

Bilateral currency swap agreements with 32 countries and regions all over the world, with the total amount exceeding RMB 3.1 trillion. Offshore RMB deposits reached 2 trillion Yuan. Bank of China HK issued the 1st onshore RMB bond (Panda Bond) for a commercial bank. South Korea issued the 1st onshore RMB sovereign bond (Panda Bond). Cross-border Interbank Payment System (CIPS) was launched in this year.



### 2016 年

人民币纳入IMF特别提款权货币篮，这是人民币国际化的重要里程碑。中国人民银行进一步允许大部分外国机构投资者投资CIBM，取消配额限制

RMB was added to the IMF's Special Drawing Rights (SDR) basket, a milestone for the RMB Internationalization. PBOC gave permissions for all foreign eligible institutional investors to invest in the CIBM, and lifted the quota restrictions.



### 2017 年

IMF首发官方外汇储备人民币持有量，人民币跻身储备货币之列

For the first time, IMF included RMB as a distinguished currency in world official foreign exchange reserves.

## 1.4

## 匈牙利中行人民币业务亮点

BOC Hungary RMB Business Highlights

RMB BUSINESS

1

2015年6月，中国人民银行指定中国银行匈牙利分行为中东欧地区首家人民币清算行

In June 2015, the People's Bank of China designated Bank of China Limited Hungarian Branch as the RMB clearing Bank in CEE region

2

2015年10月，人民币清算行启动仪式在布达佩斯隆重举行。

In October 2015, the launching ceremony of RMB clearing bank was held in Budapest.



3

2016年1月，开立第一个参加行人民币清算户

In January 2016, the first RMB clearing account was opened for a participating bank.

4

2016年4月，中国银行协助匈牙利政府在香港成功发行10亿元人民币点心债。

In April 2016, Bank of China assisted the Hungarian government to successfully issue RMB 1 billion of Dim Sum Bonds in Hong Kong.



5

2016年10月与匈牙利央行、布达佩斯交易所举办RQFII投资中国资本市场研讨会

In October 2016, Bank of China held an investment seminar in co-operation with the National Bank of Hungary and Budapest Stock Exchange in connection with RQFII investments on the Chinese Capital Market.

6

2016年12月，累计人民币清算量达230亿\*，占市场份额60%，实现重要突破（\*SWIFT）

In December 2016, the total RMB clearing amount reached 23 billion\*, accounting for 60% of the market. (\*SWIFT)

7

2017年3月，为匈牙利央行开立人民币清算账户

In March 2017, RMB clearing account was opened for the National Bank of Hungary.

2017年1月 中国银行与匈牙利政府签署《战略合作伙伴关系协议》，与匈牙利央行签署《银行间代理协议》及《人民币清算账户合作协议》，与布达佩斯证券交易所签署包括人民币业务合作在内的全面业务合作协议。

In January 2017, Bank of China signed: 'Strategic Partnership Agreement' with Hungarian Government / 'China Interbank Agency Agreement' and 'Cooperation Agreement on RMB Clearing Account' with Hungarian Central Bank / 'Comprehensive Co-operation Agreement with Budapest Stock Exchange.



2016年12月，成为中国境内银行间外汇市场成员，可从事即期交易。

In December 2016, BOC Hungary became a member of the Chinese interbank FX market with the permission to execute spot transactions.

8

10

2017年5月，与匈牙利进出口行签订了熊猫债发行备忘录

In May 2017, MOU was signed with Hungarian Export-Import Bank regarding Cooperation of Panda Bond issuance.

9



11

2017年1月，与银联国际合作发行人民币福林双币芯片借记卡，并签署《合作备忘录》。

In January 2017, in co-operation with Union Pay International BOC Hungary officially issued the RMB-HUF dual-currency debit card.

12

2017年7月，中行匈牙利分行协助匈牙利政府发行10亿元人民币熊猫债。

In July 2017, Bank of China assisted the Hungarian government to issue RMB 1 billion of Panda bond.

13

2017年7月，发行与匈牙利熊猫债挂钩的结构化票据产品。

In July 2017, Hungarian Panda Bond backed structured note product was issued for institutional investors.

14

2017年9月，为塞尔维亚央行开立人民币清算账户

In September 2017, RMB clearing account was opened for the Central Bank of Serbia.

15

2017年11月，举办中国-中东欧中小企业对接会

In November 2017, China-CEEC SMEs matchmaking event was held in Budapest.



## 2. 人民币产品及服务 RMB PRODUCTS AND SERVICES

# 2.1

## 支付清算服务

Payment and  
Clearing Services



### 跨境及离岸人民币清算

Cross-border and offshore RMB Clearing

中国银行匈牙利分行依托中国银行强大的全球支付系统及人民币清算网络，采用直通处理形式（STP-Straight Through Process），以上海人民币交易业务总部、中银香港为枢纽，通过遍布全球的中国银行分支机构，为参加行提供高效便捷的清算服务。

With Bank of China's extensive global payment system and RMB clearing network, Bank of China Hungarian Branch is able to provide efficient and fast clearing services for participating banks through the STP (Straight Through Process) via the hubs at Bank of China Shanghai RMB Trading Unit and Bank of China Hong Kong and via Bank of China branches from all over the world.



### 清算运作经验丰富

Substantial clearing experience

截止2017年底，中国银行匈牙利分行已为奥地利，捷克，保加利亚，塞尔维亚和匈牙利等五个国家的十多家主流金融机构提供人民币清算服务，其中包括匈牙利和塞尔维亚两家中央银行。

By the end of 2017, Bank of China Limited Hungarian Branch is providing clearing services for several major financial institutions of Austria, Czech Republic, Bulgaria, Serbia and Hungary, including the National Bank of Hungary and the National Bank of Serbia.



### 系统功能领先同业

System functions leading the industry

中国银行积极实现全球各机构的核心银行系统一点集中，通过全球统一支付平台（GUPP）的清算行系统，构建全球一体化支付清算网络，实现各货币实时清算和资金池管理，系统功能及业务处理能力达到行业领先。

Bank of China implements a highly effective and centralized core banking system in all of its branches around the world. Through Global Unified Payment Platform(GUPP) clearing system an integrated global payment and clearing network was established in order to execute real time currency clearing and cash pool management. Its system functions and business capacity are leading the industry.

# 2.2

## 公司金融服务

Corporate Finance  
Services

CORPORATE FINANCE



### 跨境直接投资

Cross-Border Direct Investment

对于希望以人民币对外直接投资的中资企业，或有意办理外商直接投资人民币结算的中国境外客户，中国银行可提供一站式服务，包括提供人民币直接投资政策咨询，协助企业向相关主管部门进行业务申请，为企业提供人民币资金融通等。

For Chinese enterprises that wish to invest in overseas assets in RMB or international clients with intention to invest in Chinese assets in RMB or carry out RMB settlement, Bank of China can provide comprehensive services including RMB direct investment regulation & policy consultation, assistance in business applications at the relevant authorities and financial services in RMB financing.



### 公司流动资金贷款

RMB Corporate Working Capital Loan

对有人民币流动资金需求的中外客户，中国银行可提供人民币流动资金贷款。

For Chinese and foreign clients with RMB liquidity demand, Bank of China can provide RMB working capital loans.



### 银团贷款

Syndicated loans

对于人民币资金需求较大的中外客户，中国银行可牵头安排或参与人民币银团贷款。

For Chinese and foreign enterprises with large RMB fund requirements, Bank of China can arrange RMB syndicated loans.



### 境外项目融资和出口买方信贷

Offshore RMB Project Finance and Export Credit

对于走出去中资企业的海外项目，中国银行可提供人民币项目融资，以规避项目投资的汇率风险。对于境外客户因采购中国制造项目设备而有人民币资金需求的，中国银行可提供人民币出口买方信贷，以帮助其控制汇率风险。

For overseas projects of outbound Chinese enterprises, Bank of China can provide RMB project finance to reduce fluctuation in the value of the project investment resulting from foreign exchange rate movements. For clients outside China requiring RMB to purchase products made in China, Bank of China can provide RMB Export Credit to assist in the management of associated currency risks.



### 人民币内保外贷

RMB Credit Facility Backed by Guarantee / SBLC from China

为支持中资企业的海外分支机构或业务，中国银行可依据国内具有良好融资能力的母公司通过中国银行等中国各主要银行出具或直接出具的保函，提供人民币贷款。

To support the overseas subsidiaries or overseas business of Chinese enterprises, Bank of China can provide RMB facilities secured by guarantee issued by Bank of China branches or other major banks or directly by the parent companies with a strong credit standing.



### 境外人民币存款

Corporate offshore RMB Deposit

对于希望保留海外人民币资金的客户，中国银行可提供境外人民币存款服务。

For Chinese and foreign clients requiring to retain RMB funds overseas, Bank of China can provide offshore RMB deposit services.

## 2.3

### 贸易金融服务

Trade Finance  
Services

TRADE FINANCE SERVICES



#### 协议付款

Negotiated Payment Business

应中国境内进口企业的申请，中国银行可通过集团内部联动为其进口跨境结算业务提供短期融资便利。

At the request of importing enterprises in China, Bank of China Hungarian Branch can provide short term finance for their import cross-border settlements through Bank of China domestic and overseas branches.



#### 协议融资

Negotiated Financing Business

应中国境内出口企业的申请，中国银行可通过集团内部联动对其出口项下跨境对外应收账款提供短期融资便利。

At the request of exporting enterprises in China, Bank of China Hungarian Branch can provide short term finance for their export cross-border payables through Bank of China domestic and overseas branches.



#### 跨境人民币换币转通知

RMB LC Transfer-Advice

中国银行境内分行根据中国境内申请人要求对外开出即期/远期人民币信用证，中国银行根据中国境内分行的指示转换币种并转递至最终通知行，以降低进口企业对外债指标的占用并节约财务成本。

When a Bank of China domestic branch issues a sight or usance RMB letter of credit at the request of an applicant in China, Bank of China Hungarian Branch can, at the instruction of the domestic branch, convert the currency and transmit it to the final advising bank in order to reduce the importing enterprises' foreign debt quota and to reduce financial costs.



#### 跨境人民币远证即付

CNY-USANCE LC Negotiated At Sight Basis

为进口企业开立指定中国银行为议付行的人民币远期信用证，凭开证行承兑通知电对出口企业的交单办理及其付款，既延长了进口企业的付款期限，缓解其资金压力，也使出口企业短期内收回货款，提高资金使用效率。

RMB Usance letters of credit issued for importing enterprises that nominate Bank of China Hungarian Branch as the negotiating bank can be honoured at sight against the issuing bank's acceptance advice. This will extend the importer's term of payment and alleviate funding pressures on the one hand and also enable the exporter to receive payment for the goods sooner thereby improving the exporter's efficiency in usage of funds.



## 2.4

## 个人金融服务

Personal Finance  
Services

## 人民币活期、定期存款

RMB Current Account and Term Deposit

中国银行提供人民币活期存款，起存金额1000元，每季结息。人民币定期存款，存款期限为一周、一个月、三个月、六个月和一年，到期本息自动转存。

Bank of China provides RMB current accounts with an initial deposit of RMB 1,000. The interest is settled quarterly. RMB term deposits are available with interest periods of one week, one month, three months, six months and one year. The principal and interest is automatically rolled over at the end of each period.



## 人民币现钞兑换

RMB Currency Exchange

中国银行提供人民币与福林、美元、欧元之间的兑换服务。

Bank of China provides exchange services between Renminbi and Forint, U.S. dollars and Euros.



## 人民币跨境汇款

RMB International Remittance

## 汇出境外预结汇汇款

Cross-border pre-settled transfer

对于汇往中国境内的中国银行分支机构，且收款人为持中国居民身份证的个人美元和欧元汇款，汇款人可以选择按照中国银行提供的汇率让收款人直接收到人民币。

For USD and EUR remittances to mainland branches of Bank of China, in case the recipients are Chinese, the remitter may choose in favor of the recipient to receive RMB directly at the exchange rate provided by Bank of China.

## 汇入匈牙利的人民币汇入汇款

Remittance of RMB into Hungary

境外个人在中国境内的合法收入可以通过当地中国银行分支机构直接汇入匈牙利中国银行。

Foreign individuals' legitimate income within China can be directly transferred to Bank of China Hungary through local branches of Bank of China.

## 特色产品 Signature products



## 长城环球通借记卡

Great Wall International Debit Card

“全球通用，一卡双币”，可同时关联人民币和福林账户，持卡人可在包括中国在内的168个国家和地区的银联全球网络内进行ATM机取款、余额查询、银联特约商户刷卡消费等服务。

Great Wall International Debit Card is accepted around the world and is also a dual currency card which can be linked to both Yuan and Forint accounts at the same time. Card holders can withdraw cash, make balance inquiries at ATMs and pay for consumption and access other services within the global Union Pay network in 168 countries and regions including China.



## 2.5

## 金融机构服务

Financial Institution  
Services

## 金融机构人民币融资

Financial Institutions RMB Finance

中国银行可为金融机构同业提供人民币项下融资，如主权贷款、银团贷款、俱乐部贷款、双边贷款、同业借款等。

Bank of China can provide RMB financing including sovereign loan, syndicated loan, club loan, bilateral loan and Interbank loan for financial institutions.



## 境外人民币协议存款

Offshore RMB Negotiated Deposit

中国银行通过在岸市场和离岸市场的统筹安排，可以为金融机构客户提供不同期限、附带各类条件、灵活便利的有竞争力的协议存款产品。

Through onshore market and offshore market arrangements, Bank of China can provide financial institution clients with flexible, convenient and competitive negotiated deposit products with a range of various terms and conditions.



## 人民币合格境外机构投资者（RQFII）服务

RMB Qualified Foreign Institutional Investor (RQFII)  
Service

中国人民银行与匈牙利中央银行签署合作协议，匈牙利成为中东欧地区唯一拥有人民币合格境外机构投资者额度的国家，总额达500亿美元。中国银行可提供RQFII资格申请、托管服务及咨询服务，帮助境外投资者分享人民币国际化的红利。中国银行在RQFII领域业务经验丰富、监管沟通顺畅，在中国大陆市场占据绝对市场份额。

People's Bank of China and the National Bank of Hungary signed a cooperation agreement to extend the RQFII scheme to Hungary with a total investment quota of CNY 50 billion and by this Hungary became the only country in the CEE region with such quota. Bank of China can provide RQFII application, custodian and consultation services and help foreign investors share in the benefits of RMB globalization. Bank of China is thoroughly experienced in RQFII business and communicating with the various regulatory entities and holds absolute market share in the mainland China market.



## 银行间债券市场投资者（CIBM）服务

China Interbank Bond Market (CIBM) Service

中国人民银行鼓励境外机构投资者进入中国银行间债券市场，中国银行可作为合格的结算代理人或账户托管人，为境外机构投资者提供代理结算及账户托管服务。中国银行重点支持境外央行、主权基金、国际金融及货币组织以及合格的RQFII/QFII进入CIBM

Foreign eligible institutional investors are granted access to China's interbank bond market with an onshore bank acting as the settlement agent. Bank of China provides professional and thorough CIBM service by playing a role of agent bank and is experienced in custodian service as well. Eligible investors include foreign central banks, monetary authorities, international financial organizations, sovereign wealth funds, and qualified RQFIIs/QFIIs.



## 人民币清算账户及配套产品服务

Clearing Account and related Service

中国银行匈牙利分行可以为中央银行等主权机构以及一般参加行开立人民币清算账户，并配套提供资金交易、账户透支、短期拆借等多项人民币业务产品。

Bank of China Hungarian Branch is qualified to provide RMB clearing accounts to sovereign institutions and participant banks with a full spectrum of RMB services and products including treasury transactions, account overdraft and short term borrowings.



## 2.6

## 金融市场服务

Financial Market  
Services

FINANCIAL MARKET



## 人民币即期/远期/择期外汇交易

RMB Spot / Forward / Optional Forward

客户可在指定的交割日或交割时间段内，按照外汇合同约定的汇率买卖人民币。

Client can exchange RMB with other currencies for a predetermined price at the value date or within the optional value period.



## 人民币债券承销

RMB Debt Capital Market Origination ("DCM")

中国银行匈牙利分行可接受客户委托，在中国大陆境外或境内安排人民币债券发行，帮助客户实现筹措人民币的目的。

Bank of China is specialised in RMB bond origination and syndication, providing a comprehensive DCM service for our clients to meet their CNH and CNY funding target.



## 人民币利率掉期/货币掉期

RMB Interest Rate Swap / Cross Currency Swap

客户可将其人民币浮动利率债务转换成固定利率债务，或反向操作，满足其对人民币债务的管理要求。客户也可在以约定汇率兑换人民币的同时，将外币和人民币自身的利率结构也一并交换，以便平衡摆布货币错配，规避汇率及利率风险。

RMB Interest Rate Swap refers to an agreement between two parties where one stream of future interest payments is exchanged for another based on a specified principal amount. RMB Currency Swap refers to a swap that involves the exchange of principal and interest in RMB for the same in another currency. These products are typically used to manage currency mismatch and hedge interest rate / exchange rate risk.



## 人民币外汇掉期交易

RMB FX Swap

客户可在叙做人民币即期外汇买卖交易的同时叙做一笔人民币远期外汇交易，以防范汇率风险。

RMB Foreign exchange swap transaction allows clients to hedge RMB exchange rate and interest rate risk at the same time against other currencies.



## 2.7

### 清算行特色服务

Signature Services  
of the Clearing Bank



#### 流动性支持

Liquidity Support

中国银行匈牙利分行在符合中国人民银行相关规定的前提下，可以人民币清算行身份进入中国外汇交易中心暨全国银行间同业拆借中心，从中国在岸市场获取人民币资金，在离岸市场为参加行提供流动性支持。同时，中国银行总行将为中国银行匈牙利分行提供流动性支持。

Subject to the relevant regulatory requirements of the People's Bank of China, Bank of China Hungarian Branch is entitled to access to the China Foreign Exchange Trade System and the National Interbank Funding Centre as an RMB clearing bank to obtain RMB funds from Chinese onshore markets and to provide participating banks with liquidity support in offshore markets. In addition, Bank of China Head Office offers liquidity support to Bank of China Hungarian Branch.



#### 平盘服务

Position Squaring Service

基于中国人民银行的授权，中国银行匈牙利分行申请成为中国外汇交易中心会员，进入中国境内银行间外汇市场为参加行办理人民币兑换项下的平盘业务，并提供最优报价。

With the authorisation of the People's Bank of China, Bank of China Hungarian Branch apply to become a member of the China Foreign Exchange Trade System and enter the interbank foreign exchange market in China to conduct position squaring services for the RMB exchange business and provide best offers.

## 3. 清算服务相关问题

FREQUENTLY ASKED QUESTIONS





## 如何在中国银行匈牙利分行开立人民币清算行账户

### HOW TO OPEN RMB CLEARING BANK ACCOUNTS AT BANK OF CHINA HUNGARIAN BRANCH

- 1 **联系中国银行匈牙利分行各业务部门（详见本手册“联系方式”），获取开户文件**  
Contact the relevant business unit of Bank of China Hungarian Branch (for details please refer "Contact Details" in this Services Guide) to obtain account opening documents
- 2 **准备及递交开户文件**  
Prepare and submit account opening documents
- 3 **签订账户协议**  
Sign the account agreement
- 4 **账户开立**  
Account opened

## 清算时间

### CLEARING HOURS

匈牙利时间   Budapest time	
<b>跨境汇至中国内地</b> Cross-border remittance to mainland China	9:00 - 16:00
<b>离岸市场</b> Offshore Market (Excluding mainland China)	9:00 - 15:00



## 4. 联系方式

CONTACT DETAILS

### 中国银行匈牙利分行 BANK OF CHINA HUNGARIAN BRANCH

#### • 金融机构 | Financial Institutions

陈冠翰 | Chen Guanhan  
Tel: 06 1 429 9242  
Email: guanhan.chen@bankofchina.hu

Krisztian Stromajer  
Tel: 06 1 429 9223  
Email: krisztian.stromajer@bankofchina.hu

#### • 公司金融 | Corporate Banking

沈璐 | Shen Lu  
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谭淼 | Tan Miao  
Tel: 06 1 429 9228  
Email: miao.tan@bankofchina.hu

#### • 贸易金融 | Trade Finance

查渊源 | Zha Yuanyuan  
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邓海峰 | Deng Haifeng  
Tel: 06 1 429 9286  
Email: haifeng.deng@bankofchina.hu

#### • 个人金融 | Personal Banking

余超晔 | Yu Chaoye  
Tel: 06 1 429 9208  
Email: chaoye.yu@bankofchina.hu

#### • 中小企业 | SME

林云 | Lin Yun  
Tel: 06 1 429 9206  
Email: yun.lin@bankofchina.hu

#### • 金融市场 | Global Market

胡春江 | Hu Chunjiang  
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周侃奇 | Zhou Kanqi  
Tel: 06 1 429 9260  
Email: kanqi.zhou@bankofchina.hu

#### • 支付清算 | Operation and Clearing

梁静 | Liang Jing  
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魏健剑 | Wei Jianjian  
Tel: 06 1 429 9292  
Email: jianjian.wei@bankofchina.hu

## 中国银行在中东欧机构

### BANK OF CHINA OFFICES IN CEE REGION

#### • 中国银行（匈牙利）子行 | Bank of China Hungarian Zrt.

Address: Jozsef Nador tér 7.1051 Budapest, Hungary  
Tel: 0036-1-4299200, 0036-1-4299201  
Fax: 0036-1-4299202  
Email: banking@bocbp.tonline.hu  
SWIFT CODE: BKCHHUHBXXX

#### • 中国银行（匈牙利）分行 | Bank of China Hungarian Branch

Address: Jozsef Nador tér 7.1051 Budapest, Hungary  
Tel: 0036-1-4299200, 0036-1-4299201  
Fax: 0036-1-4299202  
Email: banking@bocbp.tonline.hu  
SWIFT CODE: BKCHHUHHXXX

#### • 中国银行（匈牙利）有限公司布拉格分行 | Bank of China Prague branch

Address: Na Florenci 2116/15, Nove Mesto, 11000 Praha 1, Czech Republic  
Tel: 0042-0225986666  
Fax: 0042-0225986618  
SWIFT CODE: BKCHCZPPXXX

#### • 中国银行（匈牙利）有限公司维也纳分行 | Bank Of China Vienna branch

Address: Börseplatz 6, A-1010 Vienna, Austria  
Tel: 0043-153666800  
Fax: 0043-153666888  
SWIFT CODE: BKCHATWWXXX

#### • 中国银行（匈牙利）有限公司塞尔维亚子行 | Bank of China Serbia

Address: Bulevar Zorana Dindica 2a, Beograd 11070  
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SWIFT CODE: BKCHRSBGXXX



中國銀行 匈牙利分行

BANK OF CHINA LIMITED HUNGARIAN BRANCH

