



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA)

Corporate Renminbi (RMB) Product & Service

企业人民币 (RMB)
产品与服务





中國銀行 马来西亚

BANK OF CHINA (MALAYSIA)

Bank of China (Malaysia) Berhad is a member of PIDM.
 中国银行（马来西亚）有限公司是 PIDM 的成员。

Strengths in RMB Business 人民币业务优势



The only RMB Clearing Bank in Malaysia appointed by People's Bank of China, the China's central bank
 中国人民银行在马来西亚指定的唯一人民币清算行



Diversified RMB Products & Services
 多样化的人民币产品和服务



Strong Connection with Global RMB Market
 与全球人民币市场紧密联系



Comprehensive Cross-Border RMB Solution
 综合化的跨境人民币解决方案

Cross Border RMB Products And Services 跨境人民币产品和服务

Trade Financing & Services 贸易金融

- ✓ Inward / Outward RMB remittance 汇款
- ✓ Letter of Credit 信用证
- ✓ Inward / Outward Bills for Collection 进口代收/出口托收
- ✓ Bank Guarantee / Standby Letter of Credit 保函/备用信用证
- ✓ Factoring / Account Receivable Financing 保理/应收账款融资
- ✓ Supply Chain Financing 供应链融资
- ✓ Import / Export Financing under Remittance/Bills for Collection/ Letter of Credit 进出口融资
- ✓ Forfaiting (Export Financing without Recourse under Letter of Credit) 福费廷

Corporate Financing & Services 公司金融

- ✓ Trade/Investment Foreign Currency Current Account* 贸易/投资外币来往账户*
- ✓ Fixed Deposit* 定期存款*
- ✓ Money Market Deposit** 货币市场存款**
- ✓ Revolving Credit 流动资金贷款
- ✓ Term Loan 项目贷款
- ✓ Structured Financing 结构化融资
- ✓ Overdraft 账户透支
- ✓ Syndicated Loan 银团贷款

* Trade/Investment Foreign Currency Current Account and Fixed Deposit are protected by PIDM up to RM250,000 for each depositor.
 *每名存款人获 PIDM 保障高达 RM250,000

** Money Market Deposit is not protected by PIDM.
 **不获 PIDM 保障

Cash Management Products & Services 现金管理

We offer a full range of Cash Management solutions to corporate clients to have a better control of cash flow, including but not limited to account, payable and receivable management.
 我们为企业客户提供涵盖账户、应收账款、应付账款等内容的全方位现金管理服务，协助企业更好地管理现金流。

RMB Payroll / 人民币代发薪

With the Payroll service provided by Bank of China (Malaysia) Berhad ("the Bank" or "BOCM"), you could remit the China nationality employee's salary in RMB directly to their account held with Bank of China (BOC) branches in mainland China or to their RMB account held with BOCM.
 企业可以人民币的形式将中国大陆籍雇员的工资直接汇至该员工开立在中国大陆中国银行分支机构的账户，或汇入该员工在我行开立的人民币账户。

Benefits 好处

- No deduction on China nationality employee's yearly settlement limit of USD50K in Mainland China.
 不占用中国籍员工于中国境内每年等值 5 万美元的年度结汇总额
- No exchange loss if employee's salary in Malaysia is RMB based
 如员工在马来西亚币种为人民币，则无任何汇率兑换损失
- Corporate clients will be eligible for preferred foreign exchange rate to save the cost.
 企业可享受优惠的兑换汇率，降低员工个人汇兑成本



Global Market Products & Services 金融市场

FX Spot 即期结售汇

Foreign Exchange Spot contracts allow corporate clients to buy or sell foreign currency with a delivery of two trading days from the date of transaction.

即期结售汇是即期结汇与即期售汇的统称。即期结汇是指我行按即期汇率买入企业的外汇，并支付相应马币的业务。即期售汇是指我行按即期汇率卖给企业外汇，并收取相应马币的业务。

Benefits 好处

- You can save the currency conversion spreads as the Bank offers Renminbi/Malaysian Ringgit direct quotation.
马中行提供人民币/马币直接报价，可以有效节约企业汇兑成本

FX Forward 远期结售汇

Foreign Exchange Forward Contract is an agreement between two parties to exchange one currency for another at a specified date in the future (more than T+2).

企业与银行约定未来结汇或售汇的外币币种、金额、期限与汇率，到期时按照约定的币种、金额、汇率办理结售汇业务。

Benefits 好处

- You can use FX Forward contracts to hedge your future foreign currency exposures.
企业于当前锁定未来汇率，即锁定了未来成本或收益，起到保值避险的作用

Cross Currency Swap (CCS) 货币掉期

The Bank and the corporate client(s) agree to exchange principals and interest payments denominated in two different currencies over a period of time.

在一定期限内，我行与企业交换两种数量外币本金，同时定期交换两种货币利息。

Benefits 好处

- Allows you to hedge long term foreign exchange risk.
锁定长期债务的汇率风险
- Allows you to hedge long term interest rate risk.
规避长期债务的利率风险
- Potentially achieving a lower cost of borrowing for you.
可能降低企业借贷成本

Interest Rate Swap (IRS) 利率掉期

IRS allows the flexibility for you to manage or hedge your interest rate risk exposure by swapping interest rate obligation within the same currency from fixed to floating and vice versa.

企业根据利率走势，将其自身的浮动利率债务转换成固定利率债务，或将固定利率债务转换成浮动利率债务。

Benefits 好处

- Allows you to hedge long term against rising/declining of interest rates.
帮助企业锁定利息支付成本，或可能享受利率浮动带来的利息支出成本的减少



Frequent Asked Questions (FAQ) 常见问题

Q1 Can I/we use RMB to settle cross border purchases of goods and/or services? / 我们可否在跨境采购(货物或服务)时使用人民币进行支付?

Yes, you can make payment for trade in RMB, provided the relevant underlying transaction(s) are complied with local regulations & acceptable by the Bank. / 您可以在贸易项下使用人民币支付, 只要交易背景符合马来西亚监管规定和银行的要求即可。

Q2 Can I/we accept RMB for cross border sales of goods and/or services? / 我们可否在跨境销售(货物或服务)时使用人民币进行收款?

Yes, you can receive payment for trade in RMB, provided the relevant underlying transaction(s) are complied with local regulations & acceptable by the Bank. / 您可以在贸易项下接收人民币汇款, 只要交易背景符合马来西亚监管规定和银行的要求即可。

Q3 Who are eligible for trade settlement in RMB? 谁有资格使用人民币进行贸易结算?

All importers and exporters are allowed to participate in RMB trade settlement, subject to the requirement of Foreign Exchange policies of Bank Negara Malaysia. 所有的进出口商均可使用人民币进行贸易结算, 遵循马来西亚国家银行外汇管理的相关规定即可。

Q4 What is the turnaround time for BOCM to credit the RMB inward payment into the designated account maintained with you? / 马中行需要多长的周转时间把人民币汇入汇款入账到客户开在马中行的指定账户?

In general, RMB inward payment could be credited into the designated corporate account(s) maintained with us within 3 business days provided the documents submitted by you are satisfactory, able to prove the purpose of the transaction and acceptable to the Bank. 正常情况下, 只要您提供的文件能够证实该汇款的用途符合银行的要求, 则人民币汇款入账到指定的账户通常不超过三个工作日。

Q5 What is the turnaround time for the payee(s) residing in mainland China to receive the RMB payment from me/us via BOCM? / 中国大陆的收款人, 大概需要多久的时间才能收到我从马中行汇出的人民币?

In general, RMB payment should be received within 3 business days and subject to the certain conditions precedent, including but not limited to:

- Receiving Bank has conducted due diligence over the transaction purpose with satisfactory outcome, and
- The payee(s) account must be allowed to receive cross boarder RMB payment.

正常情况下不超过三个工作日, 但须符合收款银行相关要求, 可能包括但不限于:

- 汇款用途等是否符合收款银行的要求, 以及
- 收款账号是否允许接收该交易背景的人民币款项。

Q6 Can I/we retain RMB proceeds in RMB account(s) held with BOCM? / 我们可否保留在贵行收到的人民币款项?

Yes, you can retain the RMB proceeds with us but subject to the requirement of Foreign Exchange policies of Bank Negara Malaysia. / 您可以在我行保留收到的人民币款项但需符合马来西亚国家银行外汇管理的相关规定。

Q7 Can I/we contract foreign exchange spot or forward on RMB with BOCM? / 我们可否在马中行办理人民币即期、远期结售汇业务?

Yes, you can contract foreign exchange spot or forward on RMB with us provided the underlying transactions are acceptable by the Bank and complied with local regulations. We also offer RMB derivative products e.g. IRS, CCS, etc. Terms & conditions apply. / 可以, 在交易背景符合马来西亚监管规定和我行要求的前提下, 我行为您提供人民币即期、远期结售汇服务。此外, 我们也提供人民币衍生品服务, 例如利率掉期, 货币掉期等。须符合条款。

Q8 Where can I/we obtain RMB/MYR exchange rate for a trade settlement transaction? / 我们可以从哪里获取人民币/马币汇率讯息用于办理贸易结算?

For RMB/MYR exchange rate information, you may refer to our official website (<https://www.bankofchina.com.my/sc-my/home.html>) or contact our branches. / 人民币/马币汇率挂牌价讯息可登陆我行官方网站 (<https://www.bankofchina.com.my/sc-my/home.html>) 或前往各分行进行查询。

Q9 Are there fees/charges imposed by BOCM on RMB trade settlement facility? / 马中行在提供人民币贸易结算的相关产品和服务时, 是否收费?

We will impose certain amount of fees / charges on products and services offered. You may refer to the standard fees and charges via our official website (<https://www.bankofchina.com.my/sc-my/home.html>). Alternatively, you may refer to our Transaction Banking Department for further details, if any. 我们的产品与服务是会产生费用的。您可浏览我行的官方网站 (<https://www.bankofchina.com.my/sc-my/home.html>) 查询标准费用。或者, 您也可以联系本行交易银行部获取更多讯息。

The Chinese translation is for reference only. In case of any discrepancy between the English version and the Chinese version, the English Version shall prevail. 中文内容仅供参考, 如与英文内容有歧义, 应以英文内容为准。

For more information, kindly contact us at 03-2059 5566, log on to www.bankofchina.com.my or visit any of our branches.