DBS Remit
星展银行汇款

How to transfer funds to Mainland China
如何汇款到中国大陆

Content page
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1.

**Add a recipient
添加收款人**

1a.

Checklist of details you need
您所需要的资料列表

For overseas funds transfers to a Chinese citizen in Mainland China, please ensure that you have all the following details of your intended recipient before you add them in. You only need to do this once per recipient.

您若要从国外转账到中国大陆的银行账户，必须在添加收款人之前，先获取下列信息，然后预先登记该收款人。每个收款账户只需要登记一次。

1. Bank Name
2. Account Number
3. Recipient's full name in English
4. Recipient's full name in Chinese
5. Recipient's National ID number
6. Recipient's address
7. Recipient's mobile number

1. 银行名称
2. 账号
3. 收款人的英文全名
4. 收款人的中文全名
5. 收款人的中国公民身份证号码
6. 收款人的地址
7. 收款人的手机号码

Please ensure the recipient details are as per the recipient's bank records to ensure a successful transfer. Note that DBS Remit CNY is **solely for retail customers or individuals** for the purpose of personal savings or household expenses only. It cannot be used to pay a business.

All overseas funds transfer to Mainland China in CNY is subjected to the regulations of The State Administration of Foreign Exchange of the People's Republic of China. Each Mainland China recipient can receive funds up to a maximum of USD 50,000 equivalent per annum.

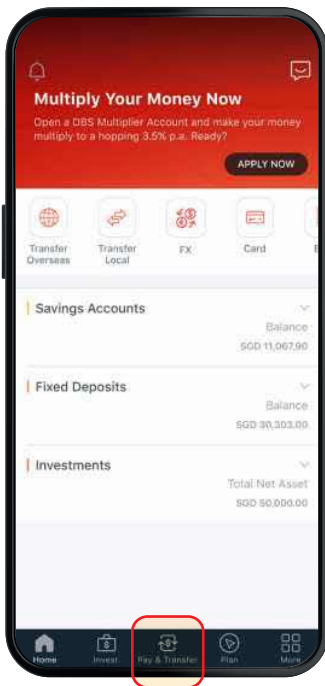请确认收款人的详细信息与其银行记录完全一致，以确保转账成功。请注意，星展银行人民币汇款业务**仅供零售客户或个人**用于个人储蓄或家庭开支，不能用于商业付款。

所有以人民币向中国大陆转账的境外资金，均须遵守中华人民共和国国家外汇管理局的规定。中国大陆收款人每人每年最高收款额度为5万美元等额资金。
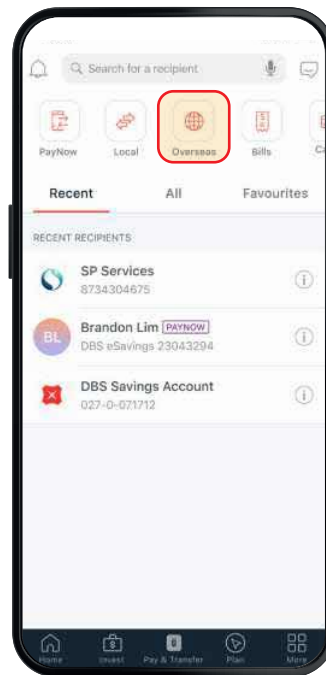
1b.

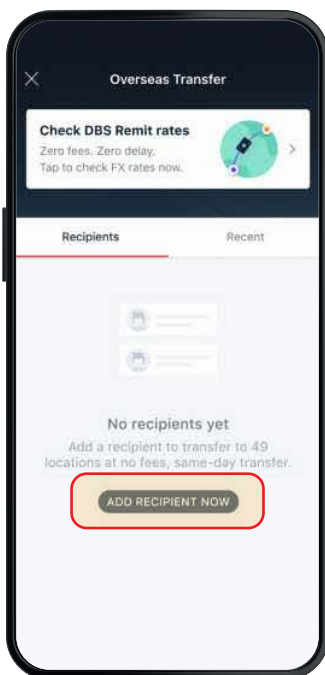**Adding a DBS Bank (China) account recipient**
添加星展银行(中国)账户收款人

Step 1
Login to digibank and
tap **'Pay & Transfer'**.

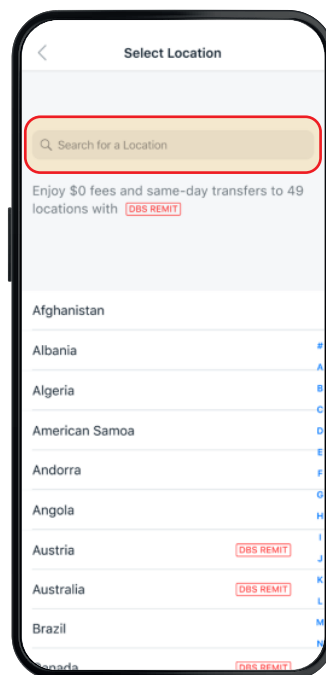**步骤 1**
登录星展数码银行
digibank，点击
"**Pay & Transfer**"
（称为支付及转账）。

Step 2
Tap on **'Overseas'**.

步骤 2
点击"**Overseas**"
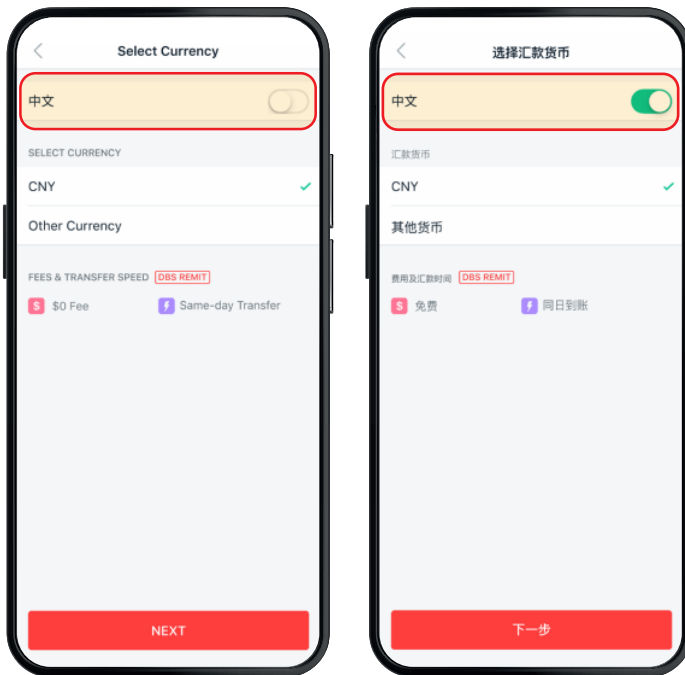（称为海外汇款）。

Step 3
Tap on
'ADD RECIPIENT NOW'.

步骤 3
点击
"**ADD RECIPIENT NOW**"
（称为添加收款人）。

Step 4
Type **'China'** into
the search bar.

步骤 4
在搜索栏中输入"**China**"
（中国的英文名称）。

*Note that these steps are only available in English in DBS digibank.
*请注意，以上步骤在星展数码银行*digibank*应用程序中仅以英语提供。

Step 5
You have the option of switching the language to Chinese for the rest of the transaction at this step. Just **slide the button right** to change the language.

Tap **'NEXT'**.

步骤 5
在此页面，您可以将系统语言设置为中文。
只需**向右滑动按钮**即可更改语言。

点击**"下一步"**。

Step 6
Select **'DBS Bank 星展银行'**.

Tap **'NEXT'**.

步骤 6
选择**"星展银行(中国)"**。

点击**"下一步"**。

Step 7
Enter Account Details and Recipient Details.
Note that the address will need to be in English and Hanyu Pinyin.

E.g. "**20 NanJingLu**" or "**20 Nanjing Road**" will be accepted, but "**20 南京路**" will not be accepted.

Tap **'NEXT'**.

步骤 7
输入账户信息及收款人的信息。请注意，地址需用英文和汉语拼音填写。

如：系统可以接受"**20 NanJingLu**"或"**20 Nanjing Road**"，但不能接受"**20 南京路**"。

点击**"下一步"**。

Step 8
Verify the details and tap **'ADD RECIPIENT NOW'**.

步骤 8
核对收款人信息，点击**"完成"**。

Step 9
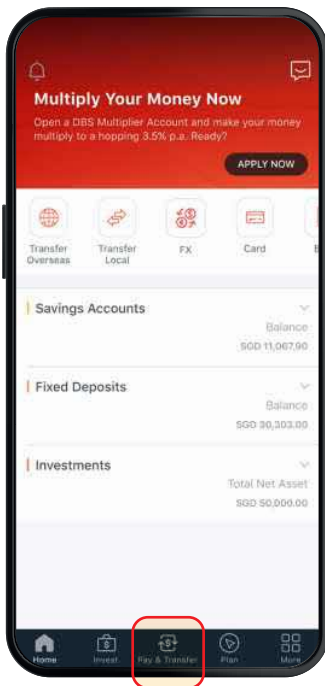Receive confirmation that you've successfully added a recipient!
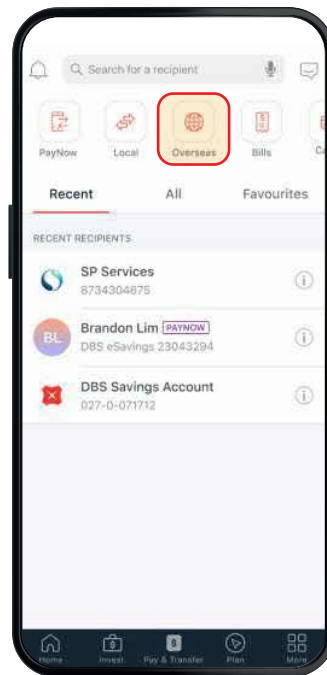
步骤 9
成功添加收款人后，您将收到确认提示。

1c.

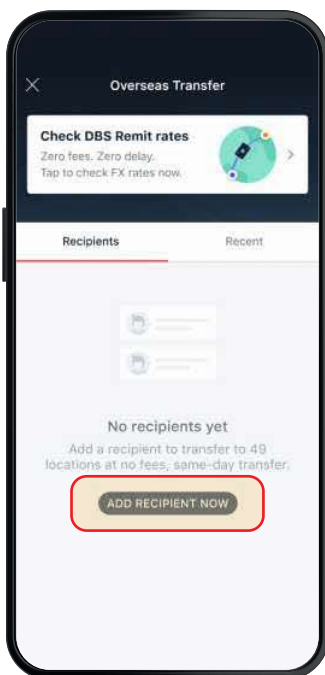**Adding a non-DBS Bank (China) account recipient**
添加非星展银行(中国)账户收款人

Step 1
Login to digibank and tap **'Pay & Transfer'**.

步骤 1
登录星展数码银行 digibank，**点击 "Pay & Transfer"** (称为支付及转账)。
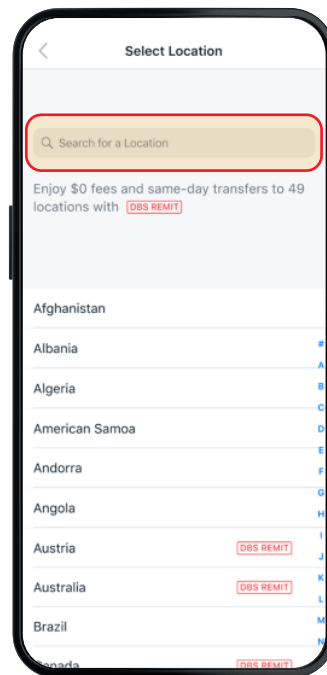
Step 2
Tap on **'Overseas'**.

步骤 2
点击"**Overseas**" (称为海外汇款)。
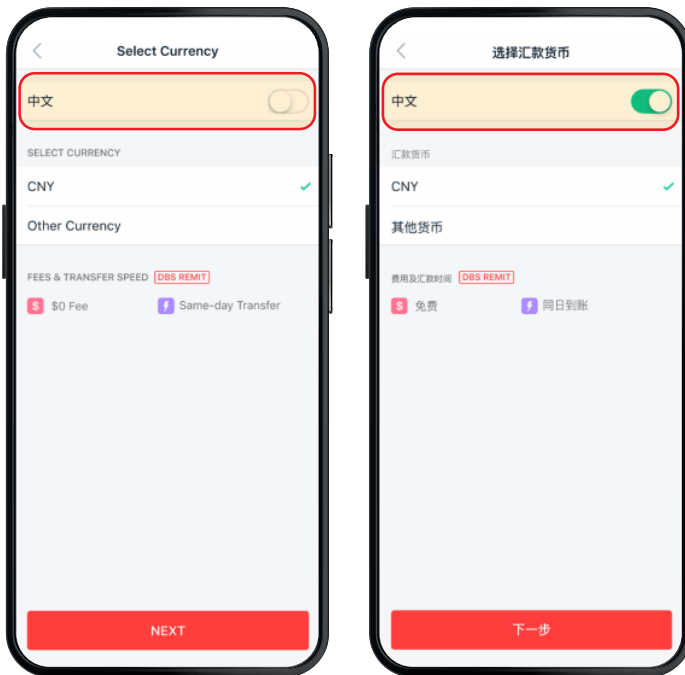
Step 3
Tap on **'ADD RECIPIENT NOW'**.

步骤 3
点击 "**ADD RECIPIENT NOW**" (称为添加收款人)。

Step 4
Type **'China'** into the search bar.

步骤 4
在搜索栏中输入"**China**" (中国的英文名称)。

*Note that these steps are only available in English in DBS digibank.
*请注意，以上步骤在星展数码银行*digibank*应用程序中仅以英语提供。

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Step 5
You have the option of switching the language to Chinese for the rest of the transaction at this step. Just **slide the button right** to change the language.

Tap **'NEXT'**.

步骤 5
在此页面，您可以将系统语言设置为中文。
只需**向右滑动按钮**即可更改语言。

点击**"下一步"**。

Step 6
Select **'Other Banks in China'**.

Enter the recipient bank's **CNAPS code*** if you have it. Or, tap **'SEARCH FOR CNAPS CODE'** to search for it with the recipient's **bank name,** the **province** and **city** the branch is located in, and **bank branch name**.

Tap **'NEXT'**.

步骤 6
选择**"中国其他银行"**。

输入收款银行的**CNAPS代码***（如果有的话），
或点击**"搜索CNAPS 代码"**，通过收款人的**银行名称**、
开户分行**所在省份**和**城市**、**分行名称**进行搜索。

点击**"下一步"**。

*The CNAPS code, which means "China National Automatic Payment System", is a 12-digit code assigned to all banks in China.
*CNAPS代码即 "中国现代化支付系统"：是分配给中国所有银行的12位代码。

Step 7
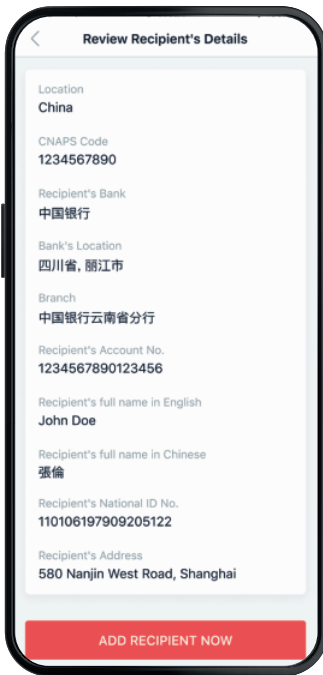Verify details and tap **'NEXT'**.

步骤 7
核对详细信息，点击**"下一步"**。

Step 8
Enter Account Details and Recipient Details.
Note that the address will need to be in English.

Tap **'NEXT'**.

步骤 8
输入账户信息及收款人的信息。
请注意，地址需用英文填写。

点击**"下一步"**。

Step 9
Verify details and tap **'ADD RECIPIENT NOW'**.

步骤 9
核对收款人信息，点击**"完成"**。

Step 10a
Receive confirmation that you've successfully added a recipient!

步骤 10a
成功添加收款人后，您将收到确认提示。

China

CNAPS Code
1234567890

Recipient's Bank
中国银行

Bank's Location
四川省, 丽江市

Branch
中国银行云南省分行

Recipient's Account No.
1234567890123456

Recipient's full name in English
John Doe

Recipient's full name in Chinese
張倫

Recipient's National ID No.
110106197909205122

Recipient's Address
580 Nanjin West Road, Shanghai

Reference no.
MB1234567890

MAKE A TRANSFER

China

CNAPS Code
1234567890

收款银行
中国银行

Bank's Location
四川省, 丽江市

分行
中国银行云南省分行

收款人账号
1234567890123456

收款人英文名称
John Doe

收款人中文名称
張倫

收款人(中国)居民身份证号码
110106197909205122

收款人地址(中国地址)
580 Nanjin West Road, Shanghai

汇款交易编号
MB1234567890

开始汇款

Step 10b
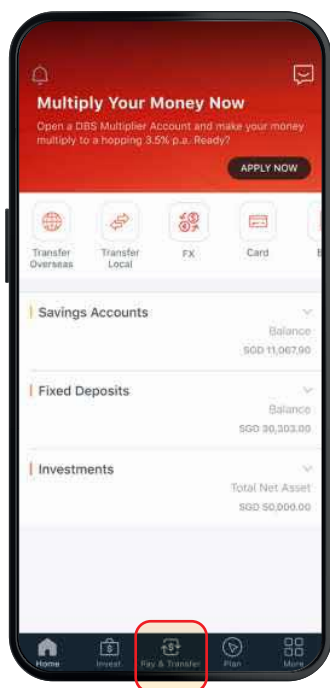Scroll down and tap on **'MAKE A TRANSFER'**.
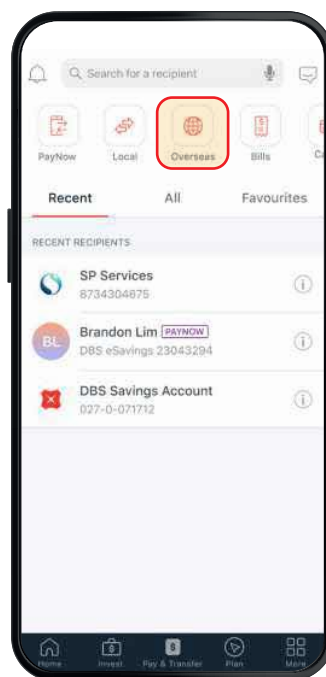
步骤 10b
向下滚动屏幕，点击"**开始汇款**"。

2.

Transfer funds
转账汇款

Step 1
Login to digibank and tap **'Pay & Transfer'**.

步骤 1
登录星展数码银行 digibank，点击 "**Pay & Transfer**" (称为支付及转账)。

Step 2
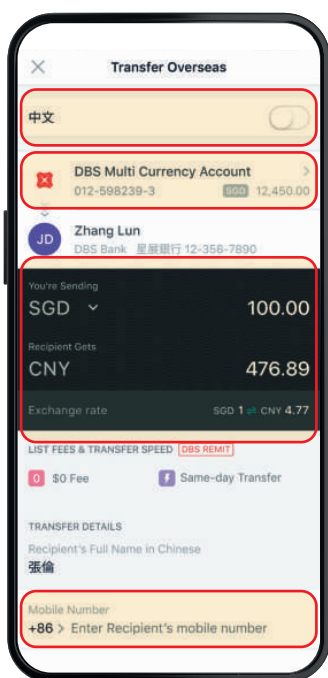Tap on **'Overseas'**.

步骤 2
点击"**Overseas**" (称为海外汇款)。

Step 3
Select your recipient.

If you have yet to add the recipient, you can do so with the instructions **here**.

步骤 3
选择收款人。

如果您还未添加收款人，您可以按照**此处**操作指南进行添加。

*Note that these steps are only available in English in DBS digibank.
*请注意，以上步骤在星展数码银行*digibank*应用程序中仅以英语提供。

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Step 4a
You have the option of switching the language to Chinese for the rest of the transaction at this step. Just **slide the button right** to change the language.

Tap to select the your **debiting account**.

Tap to **enter the amount** you would like to transfer.
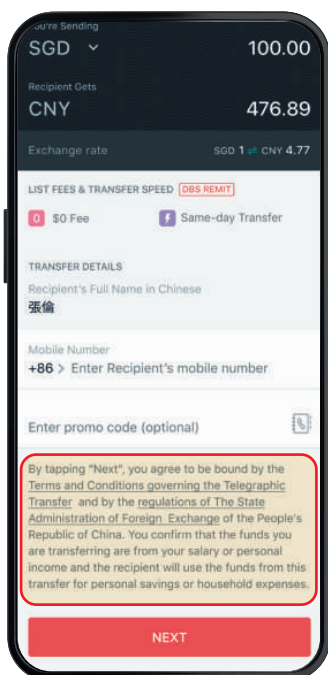
Enter **recipient's mobile number.**

步骤 4a
在此页面，您可以将系统语言设置为中文。
只需**向右滑动**按钮即可更改语言。

点击选择您的**转出账户**。

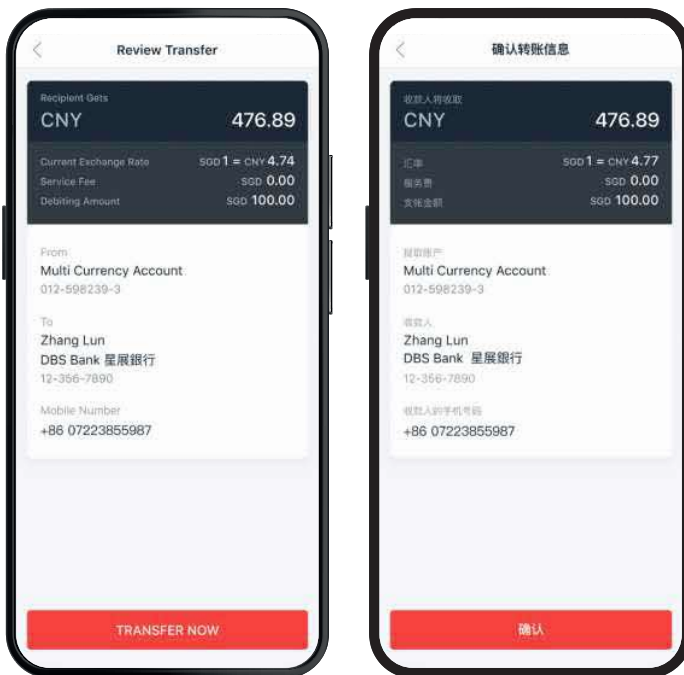点击输入您的**转账金额**。

输入**收款人的手机号码**。

Step 4b
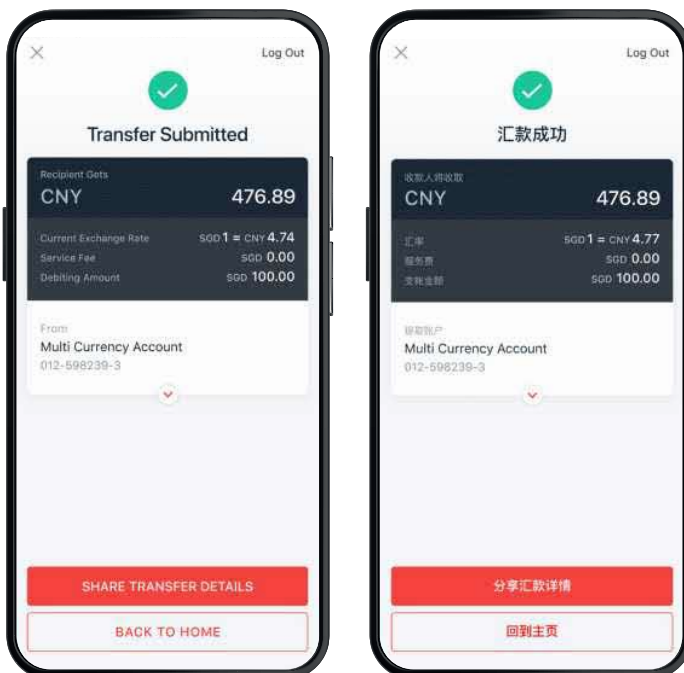Take note of the extensive terms & conditions and declaration below before you tap **'NEXT'**.

步骤 4b
在点击"**NEXT**"（称为下一步）之前，请注意屏幕
下方条款、条件以及声明。

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Step 5
Verify transaction details and tap
'TRANSFER NOW'.

步骤 5
核对转账信息，点击**"确认"**。

Step 6
Receive confirmation of your transfer!

步骤 6
成功完成转账后，您将收到确认提示。