

1. How many banks participated in “Easy Transfer” service via Faster Payment System scheme so far?

There are a total of 31 banks participated in the scheme, of which 11 are on instant inter-bank transfer services. HSBC Macau will support non-real time inward payment function of “Easy Transfer” and process the payments twice a day.

2. What are the conditions for HSBC Macau account to successfully receive “Easy Transfer” service via Faster Payment System?

- You would need to provide your HSBC MOP account number to the remitter
- Your account can be Saving or Current account in Macau Pataca (MOP)

3. Does “Easy Transfer” service charge any fee for its use?

There will be no service fee charge by HSBC Macau for using this inward payment service.

4. What is the maximum transaction limit in “Easy Transfer” service?

- (Personal2Personal) MOP5,000 per transaction, maximum MOP10,000 per day (on each debit account) unlimited for Inward
- (Business2Business) MOP50,000 per transaction/day on same recipient
- (Business2Personal) MOP50,000 per transaction/day on same recipient

Currently there is no upper limit on the amount of payment received through the above services.

5. Does “Easy Transfer” service support on cross-currency transaction?

No, the service does not support cross-currency transaction.

6. What are the frequency for HSBC Macau processing inward “Easy Transfer” transaction?

We will process twice a day on inward transaction, in the morning and afternoon during working days.

7. For more details, please visit AMCM website <https://www.amcm.gov.mo/zh/fps/introduction>

1. 目前有幾間銀行通過快速支付系統計劃參與了“過數易”服務？

本次計劃共有 31 間銀行參與，其中有 11 間提供即時跨行轉賬服務。而澳門匯豐銀行將支援“過數易”的非即時收款服務，每日可處理兩次交易。

2. 澳門匯豐賬戶需要那些條件才能成功通過快速支付系統獲得“過數易”服務？

- 您需要向匯款人提供您的匯豐澳門幣帳號
- 您的賬戶可以是澳門元的儲蓄或往來賬戶

3. “過數易”服務是否收取使用費？

澳門匯豐銀行在接收過數易匯入款項時，不會收取任何服務費。

4. “過數易”服務的最高交易限額是多少？

• (個人對個人) 客戶使用“過數易”進行即時跨行轉帳服務時，每個帳戶每筆轉出的金額上限為 5,000 澳門元，每天轉出的金額上限為 10,000 澳門元。

• (公司對公司)或 (公司對個人) 每個企業帳戶使用“過數易”時，每筆/每天向同一收款帳戶轉出的金額上限為 50,000 澳門元。

透過上述服務收取款項，暫無收款金額上限。

5. “過數易”服務是否支持跨幣種交易？

該服務不支持跨幣種轉賬。

6. 匯豐澳門辦理匯入“過數易”交易的頻率是多少？

我們將會每個工作日處理兩次匯入交易，時間分別在上午和下午。

7. 欲知更多詳情，請瀏覽金融管理局網站

<https://www.amcm.gov.mo/zh/fps/introduction>