

Remittance Services		Applicable Account Type		Hong Kong Cut-off Time (Monday to Friday)	
		Personal Account	Corporate Account	Branch	eBanking Services
Global Remittance	Telegraphic Transfer - Customer remits fund by SWIFT to the beneficiary bank of the payee. Applicable to customers require efficiently global remittance services.	✓	✓	3:00 p.m.	3:00 p.m.
	Mail Transfer / Demand Draft - The Bank issues payment order pay to the payee via the beneficiary bank, or directly sends the demand draft to the payee.	✓	✓	3:00 p.m.	Nil
CHATS	Make real time local interbank remittance via Internet Banking or any of our branches.	✓	✓	3:00 p.m.	4:00 p.m.
China Remittance Services	Provides Real Time Gross Settlement System (RTGS), efficient and reliable remittance between Shenzhen and Hong Kong.	✓	✓	3:00 p.m.	4:00 p.m.
	Same day credit to OCBC Bank (China) Accounts offering most efficient way of remittance service. *Witness Services for Deposit Account Opening at OCBC Bank of Hong Kong	✓	✓	3:00 p.m.	4:30 p.m.
Hong Kong-Macau Instant Remittance Services	A real time HKD remittance credit to the beneficiary's account at OCBC Bank of Macau via any OCBC Bank Branches of Hong Kong or Internet Banking Services.	✓	✓	3:00 p.m.	8:00 p.m (Monday to Saturday)
Local Inter-bank Transfer	Direct Credit - Transfer fund to other local bank accounts for free through eBanking Services ^{1,2} within the same day. Pre-set forward date instruction is also available.	✓	✓	Nil	2:30pm
	Direct Debit - Draw fund from pre-registered local bank accounts for free through eBanking Services ¹ in 3 business days excluding Saturday.	✓	✓	Nil	8:00pm
	Branch Interbank Transfer – Transfer fund to other local bank accounts at any of our branches within the same day.	✓	✓	Nil	Nil