

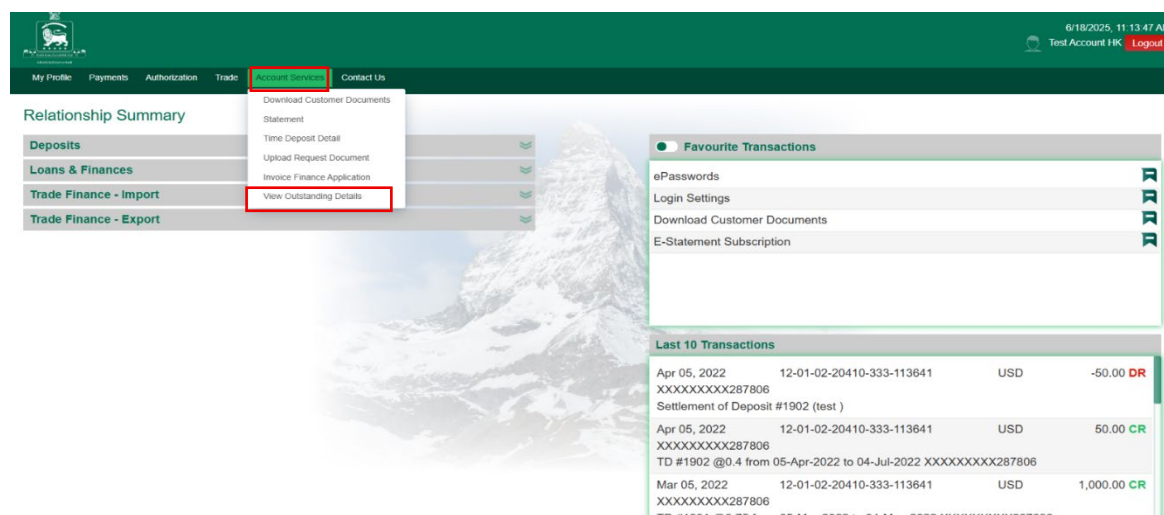
網上銀行用戶指南

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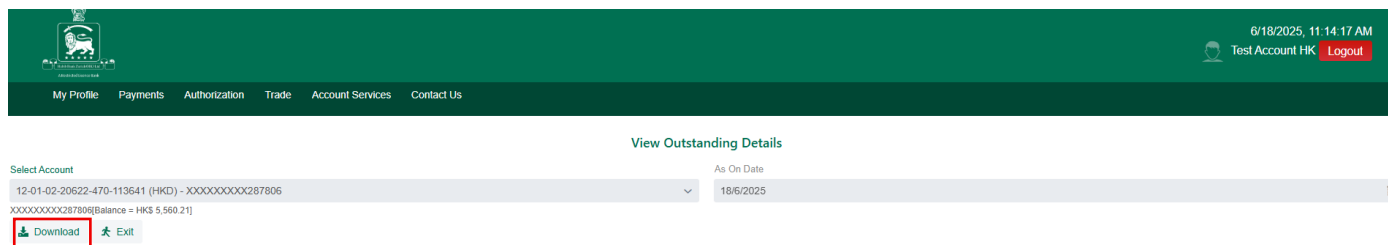
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查看未完成項目的詳細信息

步驟 1：前往 **Account Services**，點擊 **View Outstanding Details**

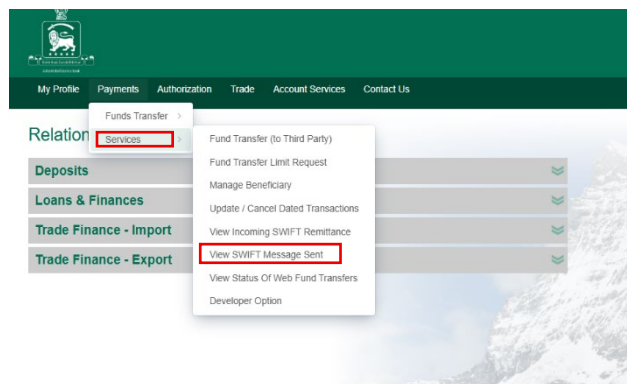


步驟 2：選擇賬戶 / 輸入 日期 (Select account / Date) 並按 下載 (Download)。



線上檢索匯款訊息副本

步驟 1：前往**付款(Payments)**，點擊**服務(Services)** → 查看已發送的匯款訊息 (View SWIFT Message Sent)



步驟 2：輸入**起始日期**和**結束日期 (from...to...dates)** → 選擇**戶口號碼 (Account Number)** (美元或港元) → 按**搜尋 (Search)**

步驟 3：從下面的列表中選擇 → 然後查看**詳細信息 (Detail)**

6/18/2025, 11:24:45 AM
Test Account HK Logout

My Profile Payments Authorization Trade Account Services Contact Us

SWIFT Message Sent

Date From: 1/6/2025 To: 18/6/2025

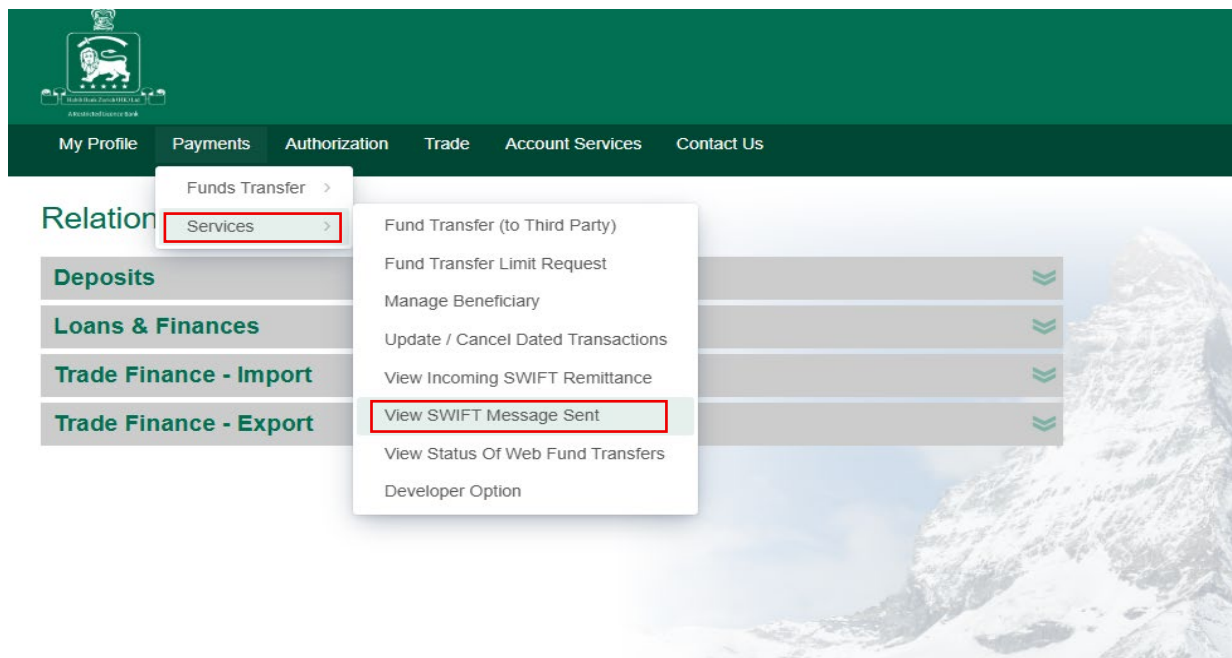
Select Account: 12-01-02-20622-184-113641 (CAD) - XXXXXXXXXX287806
XXXXXXXXXX287806(Balance = C\$ 13.00)

Search Exit

Serial Number	Date	Reference	Beneficiary	Currency	Amount	DocId
---------------	------	-----------	-------------	----------	--------	-------

從 Web 檢索已辦妥的 LC swift 匯款訊息

步驟 1：前往付款 (Payments) · 點擊服務 (Services) → 查看已發送的匯款訊息 (View SWIFT Message Sent)



從 Web 檢索已辦妥的 LC swift 匯款訊息 (續)

步驟 2：選擇賬號 **34020-SIGHT LC** 或 **34010-USANCE LC**，輸入起始日期和結束日期 (**from...to...dates**)，然後從信用證下方選擇

然後按 **詳細資料 / 下載 (view detail / download)**

SWIFT Message Sent

Date From: 5/2/2025 To: 18/6/2025

Select Account

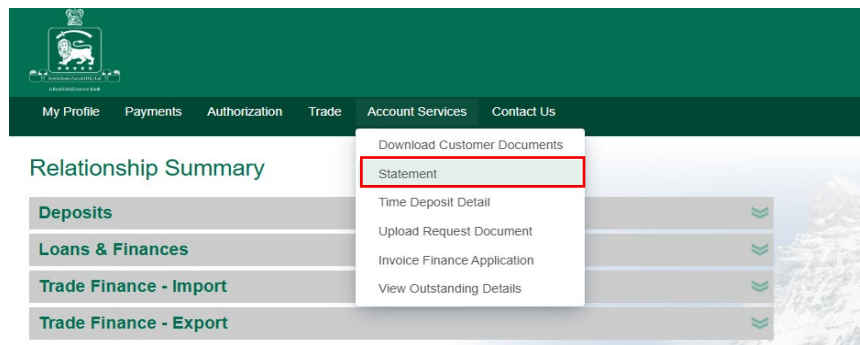
- 12-01-02-34020-333-113641 (USD) - XXXXXXXXX287806
- 12-01-02-20622-184-113641 (CAD) - XXXXXXXXX287806
- 12-01-02-20622-333-113641 (USD) - XXXXXXXXX287806
- 12-01-02-20622-402-113641 (GBP) - XXXXXXXXX287806
- 12-01-02-20622-470-113641 (HKD) - XXXXXXXXX287806
- 12-01-02-20410-184-113641 (CAD) - XXXXXXXXX287806
- 12-01-02-20410-333-113641 (USD) - XXXXXXXXX287806
- 12-01-02-20410-470-113641 (HKD) - XXXXXXXXX287806
- 12-01-02-34020-470-113641 (HKD) - XXXXXXXXX287806**
- ✓ 12-01-02-34020-333-113641 (USD) - XXXXXXXXX287806

Search Exit

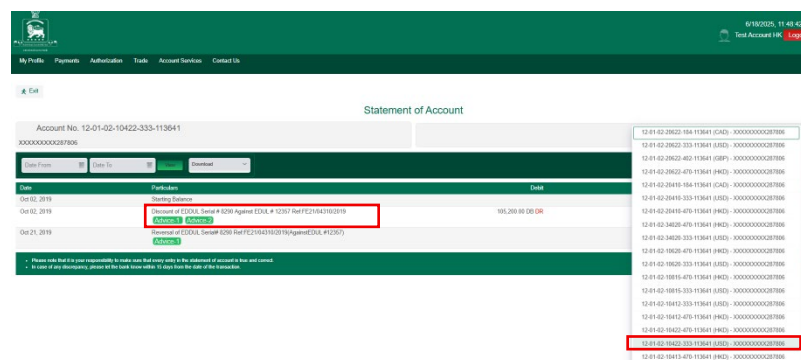
Currency

從網上列印結單

步驟 1：前往賬戶服務 (Account Services)，點擊結單 (Statement)

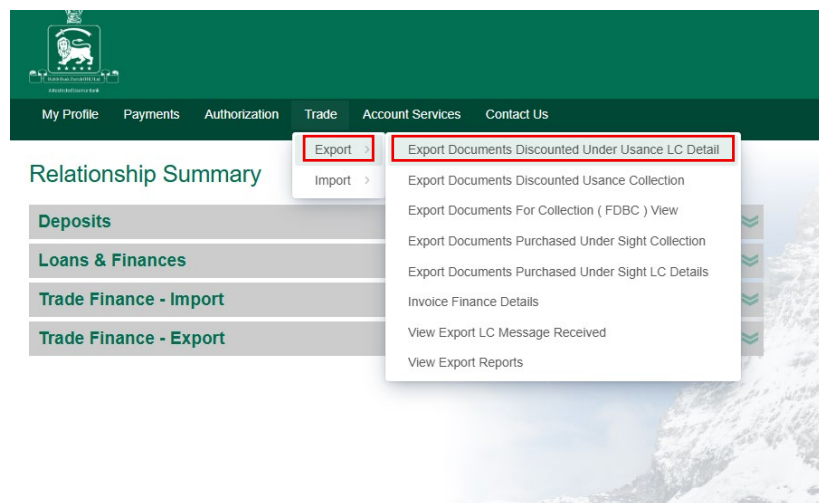


步驟 2：在右側您將找到賬戶，向下滾動並選擇賬戶 (Account) → 點擊以檢索通知 (綠色按鈕)

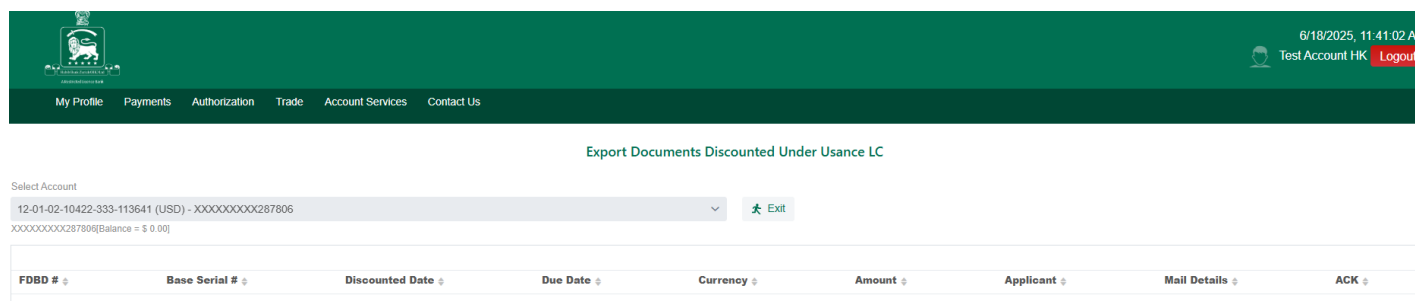


查看 DHL 快遞號碼

步驟 1：選擇貿易 (Trade) · 點擊 出口 (Export) → 點擊 Export Documents Discounted Under Usance LC Detail



在右下方，您將能夠查看 DHL 快遞號碼



查看 DHL 快遞號碼 (續)

步驟 1：對於在 **DA** 下發送的託收文件，轉到**貿易(Trade)**，點擊**出口(Export)**→ **匯出託收文件 Export Documents For Collection(FDBC)View**

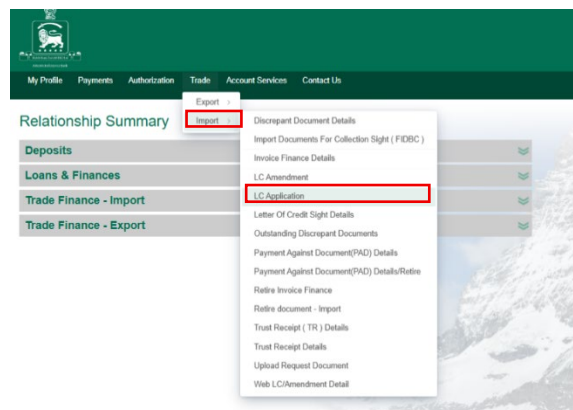
步驟 2：選擇戶口號碼：**12 01 04 33033 333** (戶口號碼最後 6 位數字)

步驟 3：在右側下方，您將能夠查看 **DHL** 號碼

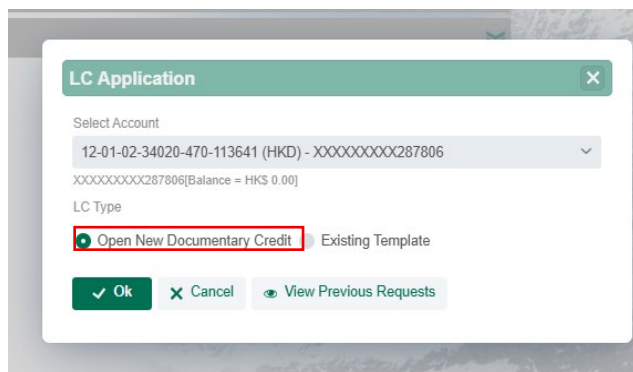
My Profile Payments Authorization Trade Account Services Contact Us							
Export Documents For Collection (FDBC)							
Select Account							
12-01-02-33033-333-113641 (USD) - XXXXXXXXXXXX287806							
XXXXXXXXXX287806[Balance = \$ 126,420.00 DB]							
PDF Search							
FDBC #	Lodgement Date	Currency	Amount	Tenor	DueDate	Drawee	Mail Details
37550	Aug 30 2019	USD	40,200.00	DA 90 DAYS (DUE ON 20NOV2019)	Nov 20 2019	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 1846449673
37583	Sep 5 2019	USD	19,450.00	DA 90 DAYS AFTER ON BOARD DT	Nov 27 2019	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 1846450686
37696	Sep 20 2019	USD	26,370.00	DA 90 DAYS AFTER ON BOARD DT	Dec 12 2019	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 1846455240
37928	Oct 22 2019	USD	23,840.00	DA 90 DAYS AFTER AWB ON BOARD	Jan 2 2020	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 1965170023
38042	Nov 12 2019	USD	16,560.00	DA 90 DAYS AFTER ON BOARD DATE	Jan 29 2020	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA.	Courier 5109694015

從網上銀行提交申請信用證

步驟 1：前往交易 (Trade) · 點擊 進口 (Import) → 信用證申請 (LC Application)



步驟 2：選擇 賬戶 (Account) · 點擊 開立新信用證 (Open New Documentary Credit)



從網上銀行提交申請信用證 (續)

步驟 3：填寫詳細信息

Documentary Credit Details

Document Details

Beneficiary Name & Address

Documentary Credit Details

Date of Expiry

Latest Date of Shipment

Is Transferrable

Active Trade Shipment

Draft At

Type of Draft

Terms of Trade

Shipment from Country

Country of Destination

Country of Origin

Description of Goods/Commodity

Beneficiary Name & Address

Name of Beneficiary

Address of Beneficiary

Is Confirmed

Draft Number

Shipment by

Shipment from Port

Shipment to Port

LC to be sent by

Cancel

Next

步驟 4：附加 PI/PO (注意：保存文件時沒有特殊字符)

Documentary Credit Details

Document Details

Beneficiary Name & Address

Documentary Credit Details

Number of Signed Invoices required

Invoice B/L required

Certificate of Origin to be issued by

Number of packing weight (or required)

Shipping marks

Insurance Company Name

All Foreign Bank charges, including fee and commission are on

Beneficiary's account

Additional documents required

Enter document and by who requested by

Additional conditions required

Enter conditions on by who requested by

Beneficiary Name & Address

Bill of Lading required

Certificate of Origin required

Attestation required

Document to be presented within (days)

Insurance covered by applicant

Insurance Policy Number

Cancel

Next

從網上銀行提交申請信用證（續）

1

Documentary Credit Details

2

Document Details

3

Terms & Conditions

4

Confirm Details

步驟 5：查看詳細信息並點擊完成 (Finish)

1

Documentary Credit Details

2

Document Details

3

Terms & Conditions

4

Confirm Details

Confirm Details

Documentary Credit Details	
Documentary Credit Amount	HK\$ 10,000,000.00
Beneficiary Name & Address	Tester
Date of Expiry	2025-06-18
Place of Expiry	Bangladesh
Latest Date of Shipment	2025-06-18
Type of Documentary Credit	Non-Restricted
Is Transferable	Yes
Allow Partial Shipment	No
Allow Tran-Shipment	Yes
Is Confirmed	No
Draft At	Sight
Draft Condition	
Is Tolerance applicable	Yes
+ Tolerance %	5 %
- Tolerance %	10 %
Terms of Trade	CIF - COST, INSURANCE AND FREIGHT
Shipment by	Sea and Air

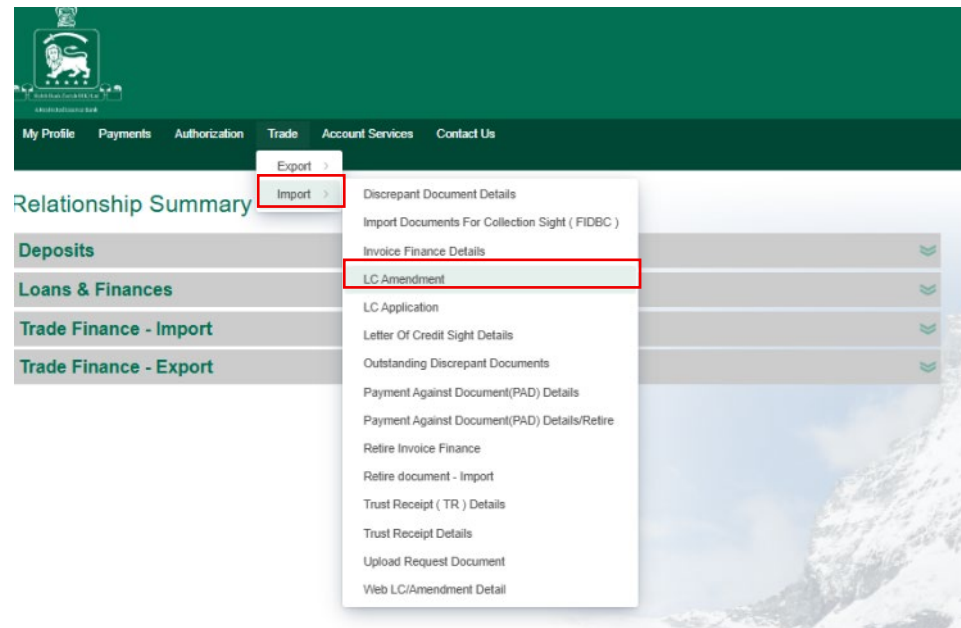
Cancel

Back

Finish

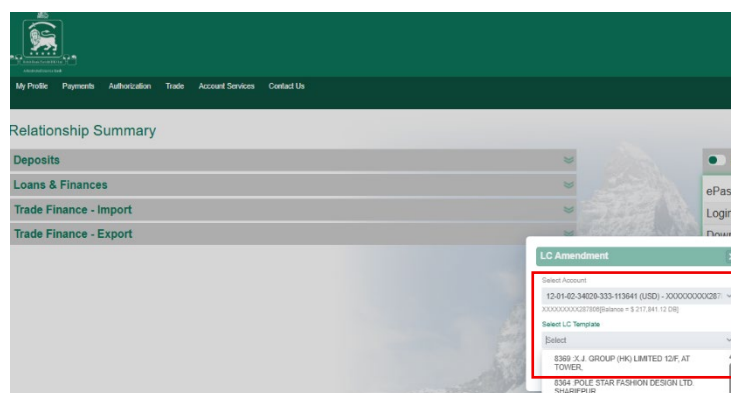
從網上銀行提交修改信用證申請

步驟 1：前往交易 (Trade) · 點擊進口 (Import) → 選擇信用證修改 (LC Amendment)



從網上銀行提交修改信用證申請 (續)

步驟 2：選擇 LC 編號下的 LC 範本 (LC Template) → 按確定 Ok

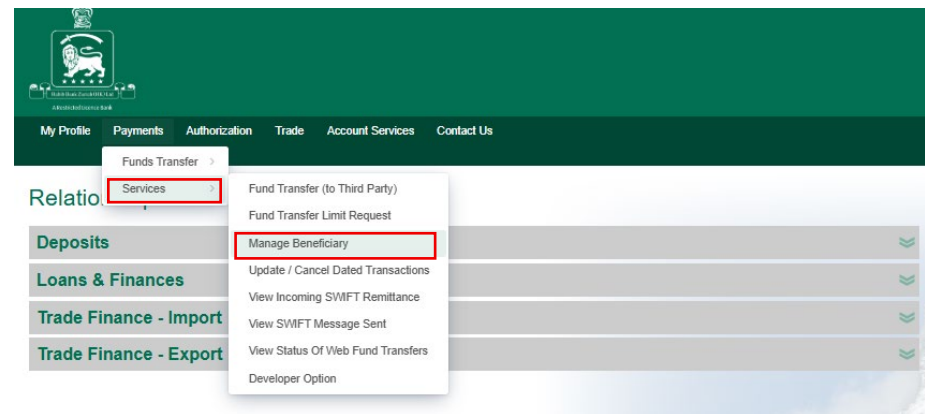


步驟 3：然後填寫詳細信息並點擊下一步 (Next) 並查看詳細信息進行確認

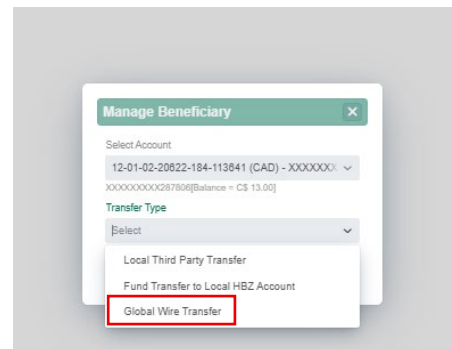
網上匯款

Web ID 用戶必須使用身份驗證器 (authenticator) 登錄才能進行付款

步驟 1：前往 **付款 (Payments)**，點擊**服務 (Services)** → **管理收款人 (Manage Beneficiary)**

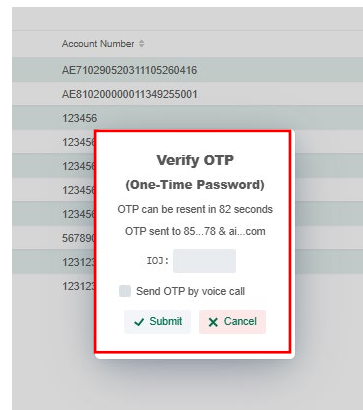


→ 步驟 2：→ 選擇 **賬號 (account number)** → **轉賬類型 (Transfer type)** **全球電匯 (Global Wire Transfer)** → 按**確定 Ok**

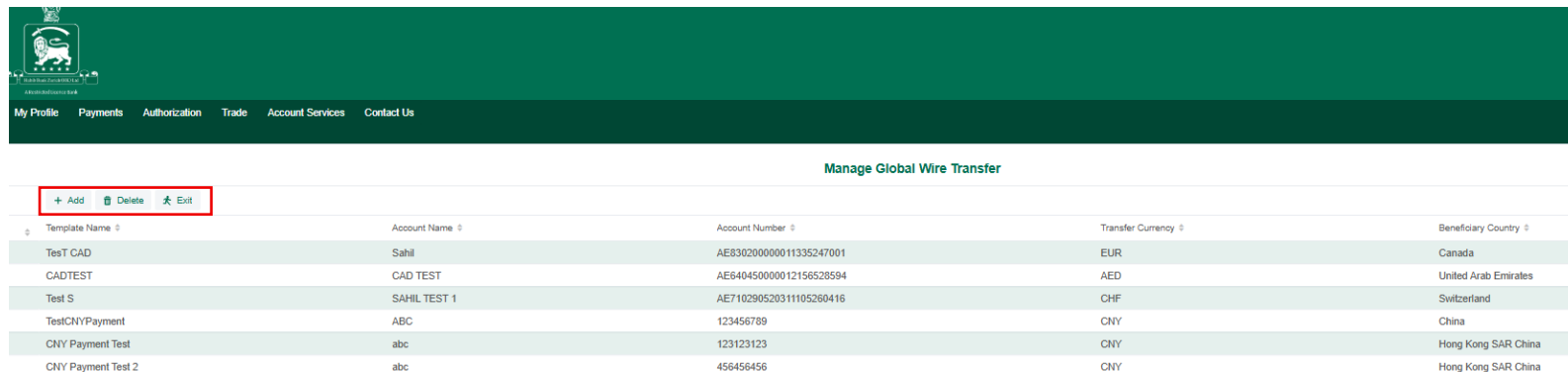


網上匯款 (續)

步驟 3：OTP 視窗顯示後，請輸入 OTP 驗證，然後按 **Submit**



步驟 4：點擊 **添加 (Add)**



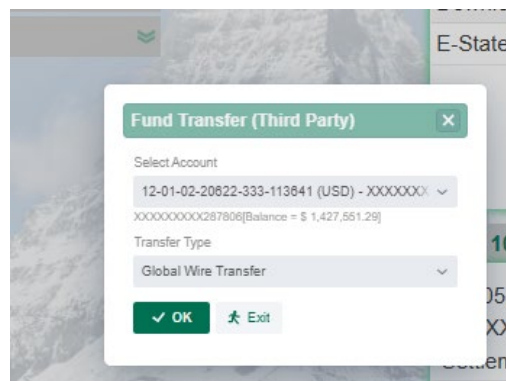
網上匯款 (續)

步驟 5：填寫 收款人詳細信息 (Beneficiary Details) 完成後 → 按 確定 (Ok)

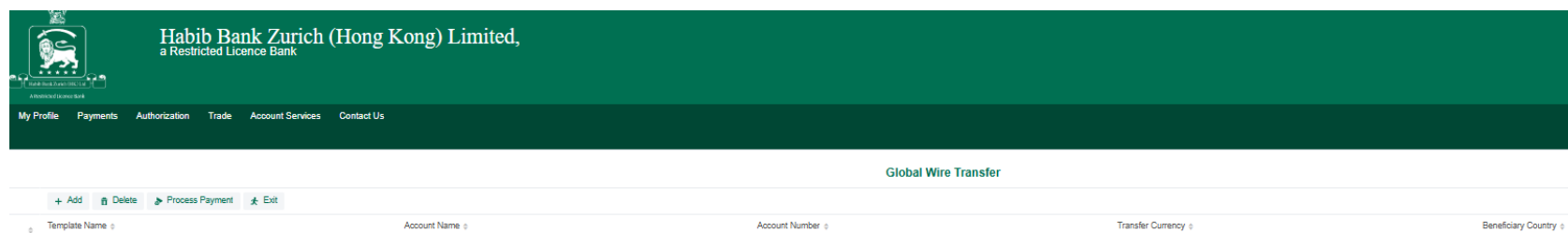
Enter Beneficiary Details ***	
Name of this Template *	Name of Beneficiary *
IBAN or Account Number of Beneficiary (As applicable) *	Country of Beneficiary *
must not contain any special character.	Select
Remittance Currency *	Address of Beneficiary
Select	
SWIFT Code	BENEFICIARY INSTITUTION DETAILS
Name and Address of Beneficiary Institution *	Any Other Code
SWIFT Code	INTERMEDIARY INSTITUTION DETAILS
Name and Address of Intermediary Institution	Any Other Code
<input checked="" type="button" value="OK"/> Cancel	

進行匯款 (全球電匯 Global Wire Transfer)

步驟 1：使用驗證器 Authenticator 登入後選擇 → **賬號 (Account number)** · 選擇 **全球電匯 (Global Wire Transfer)**



步驟 2：選擇 **收款人 (Beneficiary)** 並按 **處理付款 (Process Payment)**



進行匯款 (全球電匯 Global Wire Transfer) (續)

步驟 3：輸入 **詳細信息 (Details)**，**查看付款 (Review Payment)**

步驟 4：然後選擇：**收到包含 FT 詳細信息的短信，已驗證並確認 (SMS received containing FT Details. Verified and confirmed)**，已驗證並確認，按是 **Yes**，後將發送處理

Do you want to proceed with the below details for Payment ?	
Selected Account	12-01-02-20622-333-113841 (Balance = \$ 1,427,551.26)
Template Name	AUG
Beneficiary Name	AUG COMPANY LIMITED
Account Number	123456789
Currency of Beneficiary Account	USD
Country of Beneficiary	United States
Address of Beneficiary	USA
Beneficiary SWIFT	HANYUS33XXX
Name and Address of Beneficiary Institution	HABIB AMERICAN BANK
Transfer Amount	\$ 1.00
Re-enter Amount	\$ 1.00
Detail of Payment	shs
Payment Date	28-07-2025
Other Bank Charges	Beneficiary
Supporting Documents (Max 3)	
Debit Amount	\$ 1.00
Currency Rate	1.0
SMS received containing FT details Verified and confirmed	
☒ Yes ☐ No	

注意：如果此付款由子登入使用者申請的，則會顯示：**等待授權 (Waiting for authorisation)** 訊息。主用戶必須登錄，前往**授權 Authorization** 頁面，然後按一下**授權交易請求 Authorize Transaction Requests** 以授權該筆付款。

網上提交發票融資申請 (Invoice Financing)

步驟 1：使用驗證器登錄後，前往貿易 (Trade)，點擊進口 (Import)，選擇發票融資申請 (Invoice Financing Application)

→ 選取相關貨幣的發票融資戶口 (Invoice Finance subhead) (10868)，然後按確定 (Ok)

Select Account

12-01-02-10868-470-113641 (HKD) - XXXXXXXXXX287808
XXXXXXXXXXXX287808(Balance = HK\$ 205,000.00 DB)

Ok Cancel View Previous Requests

步驟 2：填寫發票融資詳細資料

Invoice Finance

Select Account
12-01-02-10868-470-113641 (USD) - XXXXXXXXXX287808
XXXXXXXXXXXX287808(Balance = \$ 205,000.00 DB)

Drawdown Amount +
HKD

Drawdown Date +
26/7/2025

Maturity Date +
26/7/2025

Invoice Date +
26/7/2025

Invoice Amount
HKD 0.00

Invoice Number
26/7/2025

Invoice Due Date +
26/7/2025

Credit Term
26/7/2025

Shipment Date (if applicable)
26/7/2025

Name of Vessel / Carrier / Vessel BMD No. (if applicable)

Port of Loading +
Country of Origin +

Port of Discharge +
Remittance Amount
HKD 0.00

Do You Want to Send Outward Remittance
Yes No

Payment method
Wiretransfer Transfer Cashier's Order Crediting Account No

Add Attachments
Upload File Drop New Note

Terms and Conditions
1. This application and the Loan is subject to the Master Agreement for Bills Transactions and Trade Finance, General commercial agreement under the Standard Terms and Conditions for Banking Facilities as are in effect from time to time and any other agreement(s) previously executed by the Applicant and delivered to the Bank. If any, in case of conflict, terms of this application shall prevail to the extent of conflict.
2. The Applicant undertakes to keep the Goods fully insured against all insurable risks and shall pay all freight, warehouse, dock, transit and other charges, rent and all other costs in connection with the Goods.
3. The Applicant agrees to the Bank's right to inspect and control the goods, and to the Bank's right to use the goods for collateral purposes.

網上提交發票融資申請(Invoice Financing) (續)

步驟 3：申請支付已登記的供應商 或 新供應商 (Existing Supplier Account / New Supplier Account)

備註：

1. 如申請網上發票融資支付已登記的供應商，請選擇**現有供應商賬戶 (Existing Supplier Account)**
2. 如申請網上發票融資支付新供應商，則選擇**新供應商賬戶 (New Supplier Account)**，如果選擇**現有供應商賬戶 (Existing Supplier Account)** 選項請填寫以下匯款詳情。在**供應商賬戶 (Supplier Account)** 欄位中，輸入供應商名稱，並在下拉選單中搜尋有關供應商名稱和**賬號**。

步驟 4：點擊**上傳檔案 (Upload Files)**上傳發票、提單等證明文件 (不限於)

步驟 5：如您同意條款和條件，請點擊**同意條款和條件 (I agree to Terms and Conditions)**。然後按一下**確定 (Ok)**

網上提交發票融資申請(Invoice Financing) (續)

步驟 6：請檢查詳細信息並按是 (Yes) 繼續

Confirm

Do you want to proceed with the below details for Invoice Financing Lodge ?

Select Account	12-01-02-10885-333-113841 (USD) - XXXXXXXXX287808
Drawdown Amount	HK\$ 10,000.00
Drawdown Date	2025-07-29
Loan Period	120
Maturity Date	2025-07-29
Invoice Date	2025-07-29
Invoice Number	
Invoice Amount	HK\$ 0.00
Invoice Due Date	2025-07-29
Description & Quantity Of Goods	
Credit Terms	
Shipment Date (if applicable)	2025-07-29
Name of Vessel / Carrier / Vessel IMO No. (if applicable)	
Port Of Loading	[Akhikabad]
Port Of Discharge	[Rohat]
Country of Origin	[Bangladesh]
Remittance Amount	HK\$ 0.00
Supplier Name	DONGGUAN JHS ELECTRICAL CO.LTD
Supplier Address	CHINA
Crediting Account Number	
Add Attachments	
I agree to Terms & Conditions	Yes

☒ Yes ☐ No

步驟 7: 如需查看發票融資申請的狀態，請前往[查看已提交的請求 \(View Previous Requests\)](#)以查看狀態

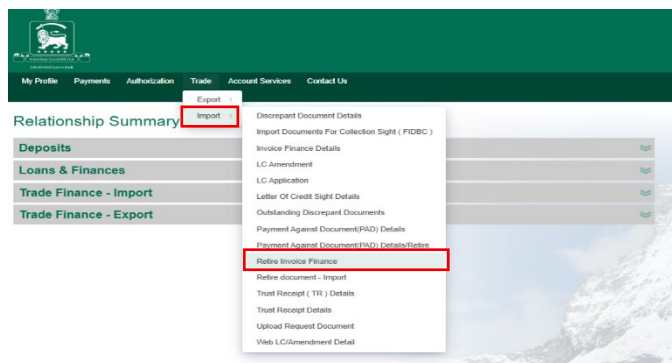
Select Account

12-01-02-10885-475-113841 (HKD) - XXXXXXXXX287808 | XXXXXXXXX287808(Balance = HK\$ 205,000.00 DB)

Invoice Finance

結算發票融資

步驟 1：前往 **貿易 (Trade)**，點擊 **進口 (Import)** → **贖回發票融資 (Retire invoice financing)**



步驟 2：點擊 **序號 (Serial Number)** → 選擇有關貸款並按 **贖回 (Retire)**

Retire Invoice Finance

Select Account
12-01-02-10868-470-113641 (HKD) - XXXXXXXXX287806
XXXXXXXXXX287806[Balance = HK\$ 205,000.00 DB]

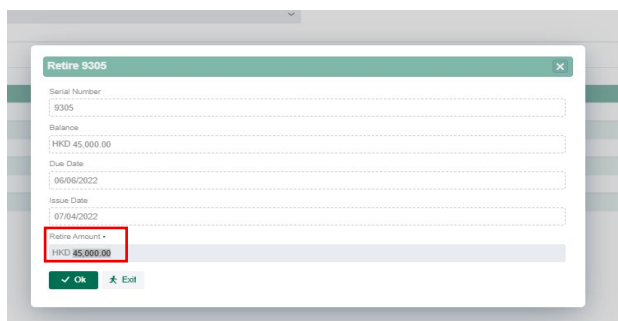
PDF Search Retire View Previous Requests Exit

Serial Number	Balance	Due Date
9305	45000.000	06/06/2022
9306	36000.000	06/07/2022
9307	7800.000	06/07/2022
9308	39000.000	06/06/2022
9338	2000.000	06/07/2022
9339	23400.000	06/07/2022
9341	5000.000	06/06/2022
9342	46800.000	06/07/2022

結算發票融資（續）

步驟 3：填寫詳細信息，然後按 **確定 (Ok)**

注意：賬戶中必須有餘額才能進行結算。



步驟 4：檢查詳細信息並按 **確認 (Confirm)**



Do you want to proceed with the below details for Retire 9305 ?

Serial Number	9305
Balance	HK\$ 45,000.00
Due Date	06/06/2022
Issue Date	07/04/2022
Retire Amount	HK\$ 10.00

Cancel Confirm

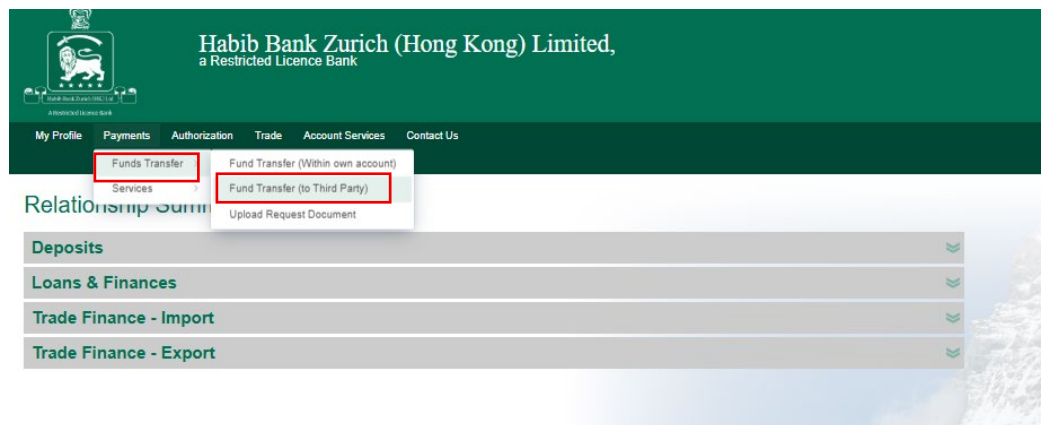
結算信託收據 (請參閱 結算發票融資 IF)

步驟 1：前往 [交易 \(Trade\)](#) · 點擊 [進口 \(Import\)](#) → [信託收據提前贖回詳情 \(Trust Receipt Premature Details\)](#) → 選擇 [有關序號 \(serial number\)](#) → 按 [贖回 \(Retire\)](#) → 填寫詳細信息 · 然後按 [確定 ok](#)

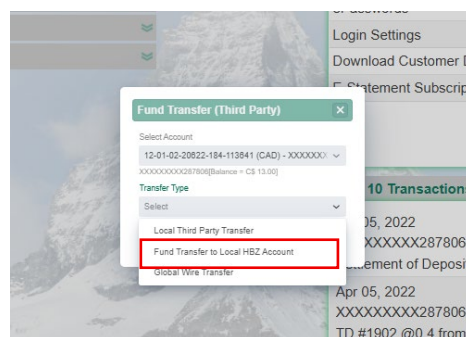
注意：[賬戶](#)中必須有餘額才能進行結算

在 HBZ 的賬戶內部轉賬

步驟 1：請使用身份驗證器登錄，轉到 **付款 (payments)**，點擊 **資金轉賬 (Funds transfer)** → **資金轉賬 (到第三方) Fund transfer (to Third Party)**



步驟 2：資金轉入本地 HBZ 賬戶 (Fund Transfer to Local HBZ Account)



在 HBZ 的賬戶內部轉賬（續）

步驟 3：建立 **模板(template)**，先輸入詳細資料→按 **確定 Ok**

步驟 4：檢查詳細信息並按是 **Yes** 繼續

步驟 5：然後選擇 **模板(Template)**，點擊 **處理付款(Process payment)**

步驟 6：輸入付款詳細資料 查看→ **付款(Review payment)**

網上銀行用戶指南

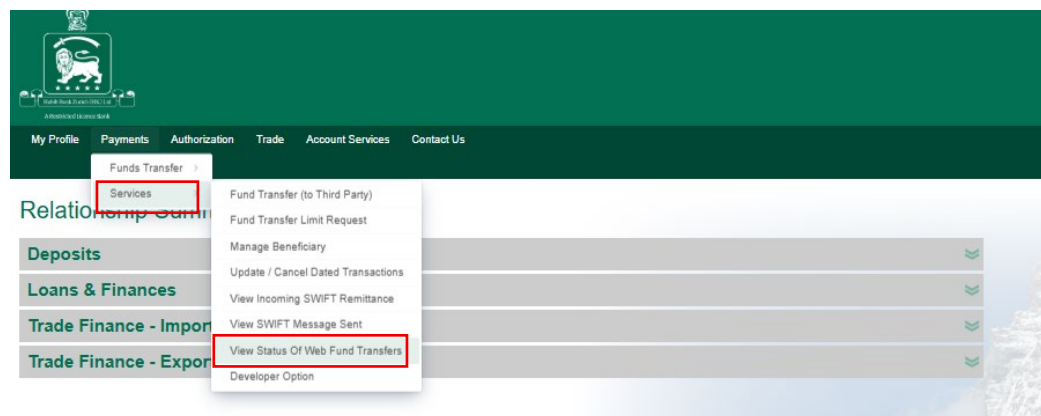
[illegible]

Verified and confirmed。然後按 **是 (Yes)** 繼續。

✓ Yes X No

查看 Web 線上匯出匯款的狀態

步驟 1：前往付款 (Payments) · 點擊服務 (Services) → 查看轉賬狀態 (View status of web funds transfer)



步驟 2：輸入起始日期和結束日期 (from...to...dates)

View Status Of Web Fund Transfers

Search Period
1/6/2025 - 18/6/2025

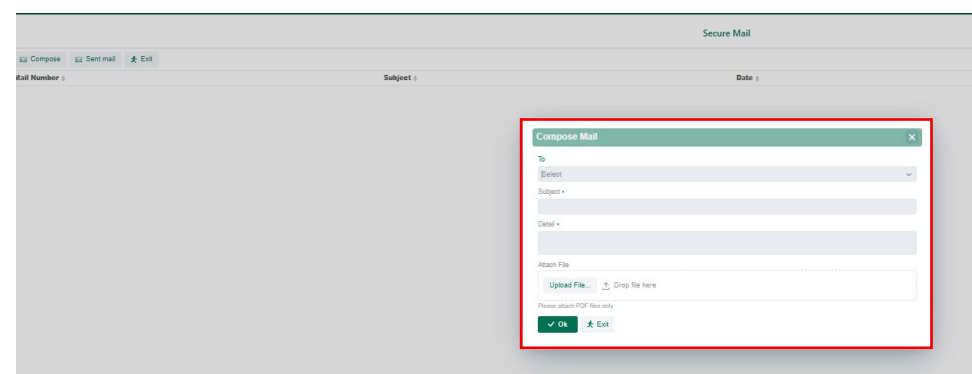
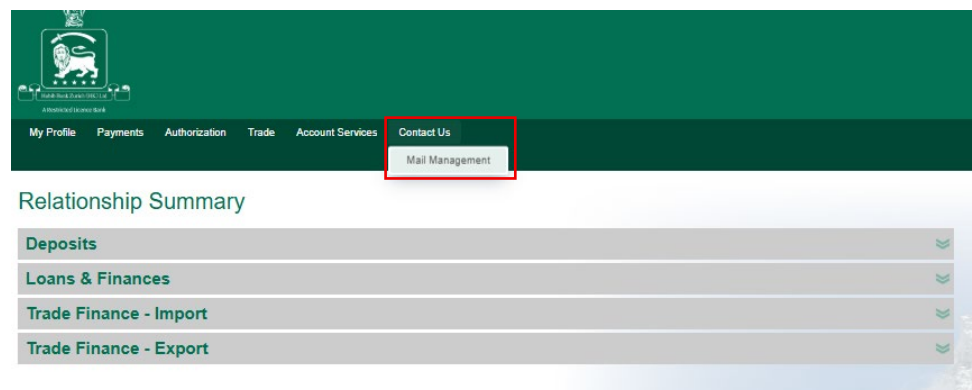
Select Account
12-01-02-20622-333-113641 (USD) - XXXXXXXXXX287806
XXXXXXXXXX287806@Balance = \$ 1,446,086.28

Search Exit

Request ID	Definition Name	Request Received At	Currency	Amount	Details	Status
3760691		Jun 18 2025 3:47PM	USD	1.00		Request received. Pending for processing.
3760690		Jun 18 2025 3:39PM	USD	10.00		Request received. Pending for processing.
3760683		Jun 18 2025 2:43PM	CNY	100.00		Request received. Pending for processing.

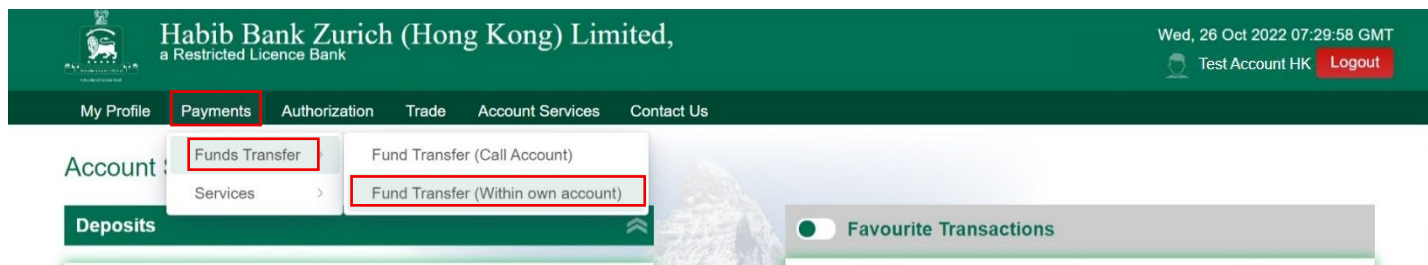
傳送安全郵件

步驟 1：前往 **聯絡我們 (Contact us)**，點選 **郵件管理 (Mail Management)** → **郵件撰寫 (Compose mail)** → **選擇分行 (Branch)**

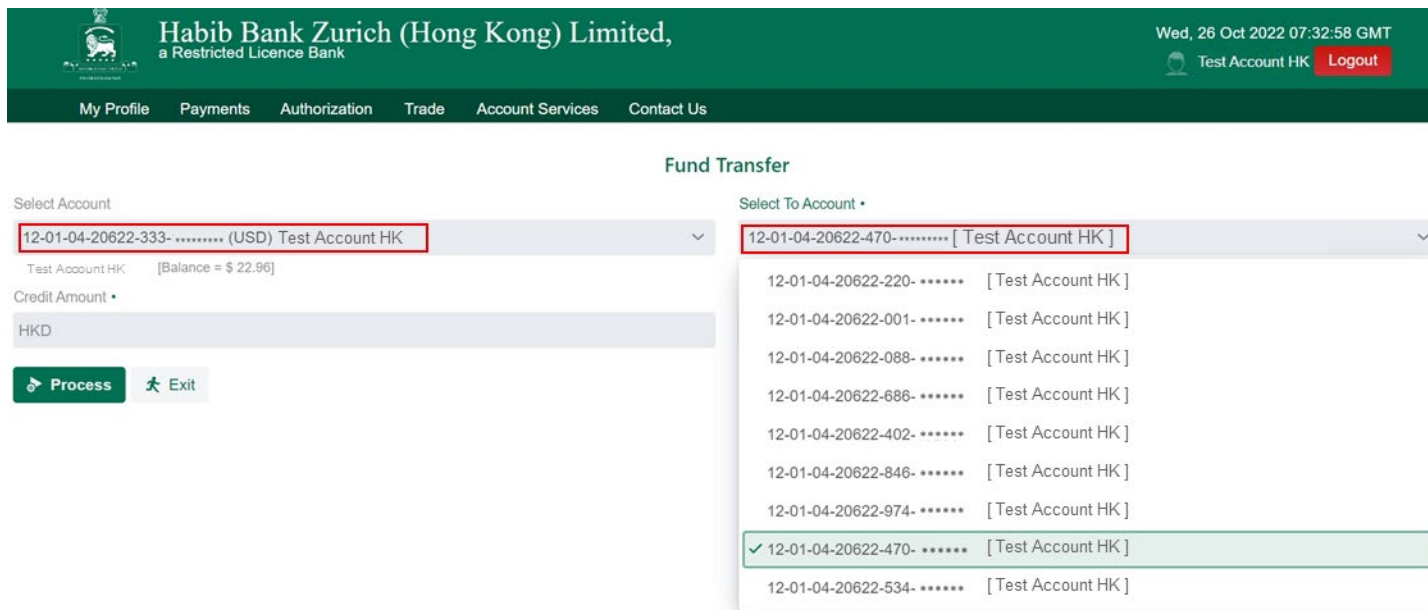


發起外匯交易

步驟 1：前往付款 (payments)，點擊 資金轉賬 (Funds transfer) → 資金轉賬 (帳戶內資金轉帳) (Within own account)。



步驟 2：選擇所需的付款帳戶 (Select Account) 和 收款帳戶 (Select To Account)。



發起外匯交易 (續)

步驟 3：填寫 **收款金額 (Credit Amount)** 並選擇 **交收日 (Select Value Date)**。(請注意，超過截數時間後，可能無法選擇「今日」(TODAY) 選項)。點擊 **處理(Process)** 以發起轉帳。

Habib Bank Zurich (Hong Kong) Limited,
a Restricted Licence Bank

Wed, 26 Oct 2022 07:41:48 GMT
Test Account HK Logout

My Profile Payments Authorization Trade Account Services Contact Us

Fund Transfer

Select Account
12-01-04-20622-333-***** (USD) Test Account HK
Test Account HK [Balance = \$ 22.96]

Credit Amount
HKD 100.00

Process Exit

Select To Account
12-01-04-20622-470-***** Test Account HK

Select Value Date
Select
TODAY
TOMORROW
SPOT

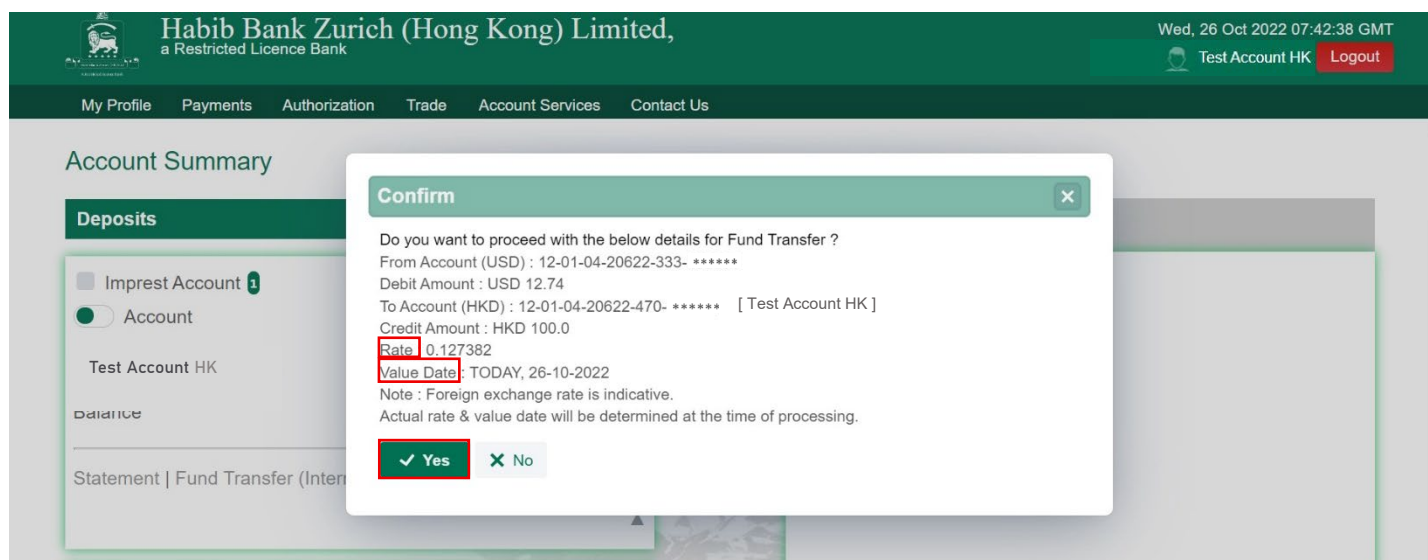
備註：

- **今日 (TODAY)**：交易日當天結算 (即「T」日)。
- **次日 (TOMORROW)**：交易日後一個工作日結算 (即「T+1」)。
- **即期 (SPOT)**：交易日後兩個工作日結算 (即「T+2」)。
- 「T」：交易日。
- 工作日將依各幣種的假期規則有所不同。

發起外匯交易 (續)

步驟 4：實際匯率和交收日將以處理時的市場情況為準。

在確認前請檢查交易詳情，並點擊 **確認(Yes)**。顯示的**匯率(Rate)**僅供參考。**交收日**顯示為 **(Value Date)**。



發起外匯交易 (續)

步驟 5：查看已處理的交易詳情：進入 **帳戶服務(Account Services)** → 查看帳戶結單。資金將在對應的交收日入帳。

例子：港幣結單

Habib Bank Zurich (Hong Kong) Limited, a Restricted Licence Bank				
Wed, 26 Oct 2022 07:32:25 G				
Test Account HK Logout				
My Profile Payments Authorization Trade Account Services Contact Us				
Date From	Date To	View	Download	
Date	Particulars	Debit	Credit	Balance
Oct 26, 2022	FX USD/HKD , Rate 0.127389		100.00 CR	607.95
-	-	-	-	-
Nov 09, 2022	FX USD/HKD , Rate 0.127385, Value Date 10-Nov-2022		50.00 CR	2,230.63
- Please note that it is your responsibility to make sure that every entry in the statement of account is true and correct. - In case of any discrepancy, please let the bank know within 15 days from the date of the transaction.				

例子：美元結單

Date	Particulars	Debit	Credit	Balance
Oct 26, 2022	FX USD/HKD , Rate 0.127389	12.74 DB DR		10.22
-	-	-	-	-
Nov 09, 2022	FX USD/HKD , Rate 0.127385	6.37 DB DR		23.43
- Please note that it is your responsibility to make sure that every entry in the statement of account is true and correct. - In case of any discrepancy, please let the bank know within 15 days from the date of the transaction.				

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