

跨境人民币服务

Cross Border RMB Service

浦发硅谷银行跨境人民币服务, 通过面向境内或境外企业客户的跨境人民币存款、结算、融资等服务, 合理降低汇率风险、节约成本、提高跨境业务效率。

No matter if you are a domestic or an offshore company, SPD Silicon Valley Bank (SSVB) Cross Border RMB Service helps you manage your cross border RMB deposits, settlements, financing, etc. We help you reduce foreign exchange risks and trading costs and improve the efficiency of your cross border business.



跨境人民币账户

CNY Cross Border Account Service

- 境外企业可在我行开立非居民人民币账户, 如:
Non-residential accounts (NRA) are available for offshore companies in following types:
 - 非居民人民币基本户 (不可提现)
NRA CNY Basic Account
 - 非居民人民币一般户
NRA CNY General Account
 - 非居民人民币专用户
NRA CNY Special Purpose Account企业只能开立一个基本户。且基本户开立后, 可开立多个一般账户, 或多个专用账户。
Note: Companies can open only one NRA CNY basic account. After NRA CNY basic account is opened, the company can open multiple NRA CNY general accounts or special purpose accounts.

- 境内企业可开立人民币资本金专用户
Onshore companies can open CNY special purpose accounts for RMB capital injection.



跨境人民币融资

CNY Cross Border Financing

- 境外企业通过NRA CNY账户中跨境人民币资金质押用以支持境内融资
Offshore companies can use NRA CNY deposit as a pledge to support their domestic financing.
- 企业可以开立人民币信用证、人民币备用信用证或人民币保函, 并支付跨境人民币
Companies can open CNY Letter of Credit, CNY Standby Letter of Credit or CNY Bank Guarantee, and settle in cross border RMB.



跨境人民币存款

CNY Cross Border Deposit Products

- 非居民账户可以享受活期存款和定期存款产品
Current Deposit and Time Deposit products are available for NRA CNY accounts

注: 利率、定期存款期数与普通人民币存款期数利率一致
Note: The interest rates and tenors for NRA CNY accounts are in line with normal RMB deposit products.



跨境人民币汇款

CNY Remittance

- 企业需要提供相关支持性文件办理跨境人民币汇入及汇出业务
Companies need to submit relevant supporting documents for Cross Border CNY remittance.



跨境人民币外汇

CNY Cross Border Foreign Exchange

- 企业可以使用跨境人民币资金做即期购汇交易, 购汇资金须直接支付给第三方
Companies can use Cross Border CNY to do foreign currency purchasing, and the fund must be remitted directly to 3rd parties.

* Note: CNY is the formal RMB currency term.



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