

中央
交通
中國
農民
四銀行聯合辦事總處編

銀行人員手冊

(六)

第十二編 外匯

中華書局印行

銀行人員手冊總目

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第二編 存款 第三編 儲蓄

第三册

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第五册

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總目

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銀行冊外匯

一 外匯買賣

匯價(Exchange Quotation)

凡以一定額之本國貨幣，折合若干外國貨幣之換算價格，或以一定額之外國貨幣，折合若干本國貨幣之換算價格者，謂之匯價。匯價可分為下列各種，茲分述如次：

(一) 銀行賣價(Bank's Selling Rate) 通常係指銀行賣出外匯之價格(此種價格係指電匯(T. T.)之價格。)

(二) 銀行買價(Bank's Buying Rate) 通常係指銀行買進外匯之價格(此種價格係指即期匯票(D. D.)及遠期

匯票(Long Term Credit)之價格。

(三) 即期匯價與遠期匯價(Spot Rate and Forward Rate) 凡即期交割之外匯，為即期外匯；其外匯價為即期匯價。

非即期交割者，為遠期外匯；其匯價為遠期匯價。近期匯價與遠期匯價之上落，全視市面銀根及其本身供求關係而定。

(四) 法定匯價與市價(Official Rate and Market Rate) 中央銀行掛牌為法定匯價。市場上實際交易之價格為市

價。

(五) 名義匯價與實際匯價(Nominal Rate and Actual Rate) 名義匯價並非實際買賣之價格(一般稱有行無

市)僅表示某種匯價之大體趨勢而已。實際匯價為市場上實際買賣之價格。



(六)開整匯價與收盤匯價 (Opening Rate and Closing Rate) 每日買賣開始時之匯價，為開整匯價；其終了時之匯價，為收盤匯價（亦稱開整行市收盤行市）。

匯價變動之單位

匯價變動有一定之最小單位，如目前美金為三十一分之一元，英金為六十四分之一便士，羅比為十六分之一印盾。茲列表如次：

地 名	幣 名	匯價標準	變動之單位
倫敦 (London)	Sterling	國幣一元	1/64便士
紐約 (New York)	U. S. Dollar	國幣百元	1/32美元
印 度 (India)	Ruppee	國幣百元	1/16羅比
巴 黎 (Paris)	Franc	國幣百元	1/2 法郎(係戰前標準)
柏 林 (Berlin)	R. Mark	國幣百元	1/4 馬克(係戰前標準)
橫 濱 (Yokohama)	Yen	國幣百元	1/4 日元(係戰前標準)
巴達維亞 (Batavia)	Guilder	國幣百元	1/8 荷盾(係戰前標準)
香 港 (Hongkong)	H. K. Dollar	國幣百元	1/8 港元(係戰前標準)
新嘉坡 (Singapore)	Straits Dollar	國幣百元	1/16 叻元(係戰前標準)
意 大 利 (Italy)	Lira	國幣百元	1/4 里拉(係戰前標準)
瑞 士 (Berne)	Swiss Franc	國幣百元	1/4 瑞士法郎(係戰前標準)
比 利 時 (Brussel)	Belga	國幣百元	1/8 比法郎(貝爾加)(係戰前標準)
加 拿 大 (Montreal)	Canadian Dollar	國幣百元	1/16 坎洋(係戰前標準)

經營外匯買賣者對於變動單位分數之化成小數必須熟練茲列表如左：

1/16 = .0625	1/32 = .03125
1/8 = .125	3/32 = .09375
3/16 = .1875	5/32 = .15625
1/4 = .25	7/32 = .21875
5/16 = .3125	9/32 = .28125
3/8 = .375	11/32 = .34375
7/16 = .4375	13/32 = .40625
1/2 = .5	15/32 = .46875
9/16 = .5625	17/32 = .53125
5/8 = .625	19/32 = .59375
11/16 = .6875	21/32 = .65625
3/4 = .75	23/32 = .71875
13/16 = .8125	25/32 = .78125
7/8 = .875	27/32 = .84375
15/16 = .9375	29/32 = .90625
	31/32 = .96875
	1/64 = .015625

我國目前因統制外匯關係，故現行匯價均以中央銀行之法定買賣匯價為準，茲列表如次：

買進匯價 賣出匯價 中央銀行對特許辦理外匯銀行之匯價

英金 31/32 便士 3 便士 311/32 便士

美金 51/8 美元 5 美元 51/16 美元

羅比 167/8 印盾 165/8 印盾 1611/16 印盾

套價 (Cross Rate) 之聯鎖關係

套價係指以三國間之已知二國間匯價，求出第三國之匯價；換言之，即根據甲乙兩國實際匯價與乙丙兩國實際匯價，用聯鎖比例，計算甲丙兩國之匯價。茲舉例說明如次：

外 匯

〔例一〕國幣一元合英金三便士，美金一元合國幣二十元。求英、美間之匯率。其計算方式爲：

$$\begin{aligned} \text{U. S. } \$x &= £1, & £1 &= 240d, \\ 3d &= \$1, & \$20 &= \text{U. S. } \$1. \end{aligned}$$

$$\therefore x = \frac{240}{3 \times 20} = 4.$$

$$\therefore \text{U. S. } \$4 = £1.$$

〔例二〕國幣一元合英金三便士，英金一鎊合美金四元。求中、美間之匯率。其計算方式爲：

$$\begin{aligned} \$x &= \text{U. S. } \$1, & \text{U. S. } \$4 &= £1, \\ £1 &= 240d, & 3d &= \$1. \end{aligned}$$

$$\therefore x = \frac{240}{4 \times 3} = 20.$$

$$\therefore \text{U. S. } \$1 = \$20.$$

〔例三〕國幣一元合英金三便士，印幣一羅比合英金一先令六便士。求中、印匯率。其計算方式爲：

$$\text{Rs. } x = \$100, \quad \$1 = 3d, \quad 18d = 1\text{Rs.}$$

$$\therefore x = \frac{100 \times 3}{18} = 16.6.$$

$$\therefore \$100 = \text{Rs. } 16.6$$

外匯成單 (Exchange Contract)

銀行之買賣外匯有遠期與即期之別，在成交之後必須簽訂成單，並預繳相當之保證金，以作匯率變動時萬一發生損失之保證。此項交易如由銀行與顧客直接簽訂者，則雙方各簽一紙，互換收執為憑。若由匯兌經紀人 (Exchange Broker) 作居間成交者，除由經紀人將兩張成單代簽，分交買賣雙方外，並由銀行方面另出證實書 (Confirmation)，送請顧客複簽證明，以昭信實。該項成單及證實書之格式如次：

外匯成單

No MARGIN ALLOWED

Purchaser _____

Chungking _____

Bought from (Name of Bank) _____

On	Amount	Usance	Rate	Delivery	Remarks

Figured Checked

_____ Broker

(E) 頁

Date	Amount Taken up		Balance Outstanding	
	Foreign Amount	Dollar Amount	Foreign Amount	Dollar Amount

No. 1. In the event of your failing to meet your engagements arising of this or any other Exchange Contract between us whether by failing to provide on the due date money or Particulars on this or another approved Bank as may be requisite or otherwise or of your failing to supply or maintain such margin (if any) as agreed upon between us, or in the event of your suspending payment or becoming bankrupt or committing any act of bankruptcy or (being a Company) in the event of your going into liquidation whether voluntary or otherwise. We reserve the right to close this contract by selling out or buying in against you (as the case may be) and any differences arising therefrom shall be payable forthwith notwithstanding that the prompt day or other day originally stipulated for settlement may not have arrived.

No. 2. In the event of the Principal failing to implement this Contract for any reason whatsoever, the Broker guaranteeing this Contract shall be considered to have superseded the Principal and shall assume all the rights and responsibilities of the defaulting Principal without prejudicing in any way this Bank's claim on the defaulter for any loss which may be caused to us by such suppression.

上項成單係銀行賣出成單（印紅色），如係買入成單（印藍色），除正面 Purchaser 改為 Seller 及 Bought from 改為 Sold to 外，餘均相同，該項成單內各欄，茲說明如次：

（甲）成單之正面

1. No Margin Allowed 意即成單內所訂結之外幣，必須按期了結，如有餘數亦應按市軋平或掉期。
2. Purchaser 或 Seller 係指顧客戶名。
3. On 填列交付外匯地之地名。
4. Amount 係指成交之外幣及數額。
5. Usance 係指匯款方式（抑電匯或票匯等）及匯票期限。
6. Rate 係指成交之匯價。
7. Delivery & Remarks 係指交割日期及備考。

（乙）成單背面係用作分次交割時之紀錄。

1. Date 係指分次交割日期。
2. Amount taken up 係指交割之數額。
3. Balance Outstanding 係指結餘數額。

4. 下端印有條款二項，其第一項略稱：「台端因不能如期付款，或提供存在本行或經本行同意之銀行之特種財產，或由於不能提供或保持經雙方同意之墊頭，以致爽約時；或如台端停止支付瀕於破產，或有破產之行爲時；或台端如係公司

組織，自動或因其他原因進行清理時，本行得將本成單所訂結之外匯，另行售與他人，或另向他人購入以了結。其由此（轉售或轉購）所發生之差數，無論是否已屆交割日期，均應由台端立即清付。」又第二項係對經紀人而言，略稱：「對方無論由於何種理由，不能履行成單時，保證此成單之經紀人，即須代替對方承當對方之權利與義務，但不能因此損及本行向對方應取之一切權利。

To _____

Shanghai.....

Dear Sir,

We beg to advise that we closed the undernoted exchange contract in your name to-day kindly confirm by signing the attached form and return it to us at your earliest convenience.

Bought Form (NAME OF BANK) Shanghai.

Contract No.	On	Amount	Usance	Rate	Delivery	Rs. Equivalent

Unless we receive word from you to the contrary within seven days we shall consider the above statement correct.
 Res: you cable of _____
 and our cable of _____

For _____
 (NAME OF BANK)

NO MARGIN ALLOWED

Purchaser _____

Shanghai _____

Authorized by	Figured	Checked
---------------	---------	---------

Bought from (NAME OF BANK)

Contract No.	On	Amount	Usance	Rate	Delivery	Rs. Equivalent
P						

Confirmed by: _____

For

_____ Authorized Signature

_____ (NAME OF BANK)

Remark:—

Re: your cable of _____
and our cable of _____

外 匯

九

上列格式(一)(二)為銀行賣出外匯所訂成單之證書，即銀行交與買方之證書。如係銀行買入外匯時，則將 *Put* 改為 *Buy* 及 *Purchaser* 改為 *Sold to* 及 *Seller*。格式(一)係由銀行簽章後，交買方(或賣方)收執保存。(二)由買方(或賣方)簽證後，交還銀行以昭信實。該項格式內容與成單同，故不再加以說明。

套匯套頭及套利(Exchange Arbitrage, Gold Arbitrage & Change Over)

戰前匯價時有變動，風險極大，故經營外匯者每於買進外匯時，必同時賣出等額外匯(另一種外幣或另一種期限)或標金，以為抵補，反之亦然。其目的在防止匯價變動時之風險，並藉買賣相抵而獲利。此為國際匯市中最重要之買賣技術。上海外匯買賣市場其最普通之拋補買賣方法，計有三種：

(一)套匯 在不影響頭寸情況之下，同時在兩地相互買賣兩種外幣以圖利，謂之單獨套匯。若同時在兩地以上，循環買賣兩種以上之外幣以圖利，謂之多角套匯。茲分別舉例說明如次：

甲、單獨套匯 如倫敦之美金匯率為四元九角五，同時紐約之美金匯率為四元八角五。在此種情況之下，可在倫敦以英金一萬鎊購進美金四萬九千五百元，同時在紐約以美金四萬八千五百元購英金一萬鎊，兩者之差數為美金一千元，即為套購之利益。

乙、多角套購 如上海匯率英匯賣價為一先令二便士半，美匯買價為二十九元半，同時英美匯率為四元九角半。在此種情況下，可在上海以國幣十六萬五千五百七十七元二角四分購進英金一萬鎊。 $10000 \times 240 = 165,517.24$ 同時在紐約售出英金一萬鎊，按四元九角五計算，應將美金四萬九千五百元，即以此款按二十九元半出售，應收國幣十六萬七千七百九十

六元六角一分 $\left(\frac{49500}{2925} \times 100 = 167.776.61\right)$ 除去在購英金一萬鎊時付出國幣十六萬五千五百七元二角四分外，其差數爲國幣二千二百七十九元三角七分，卽爲套匯利益。

(1) 套頭 以標金與外匯循環套做以圖利，謂之套頭。茲舉列如次：

一九三四年一月美金減低成色後，上海標金結價爲三百四十六美元，合標金一條。茲假定某日美匯開盤行市爲三十六元一二五，則標金一條應合國幣九百五十七元七角九分 $\left(\frac{346}{36.125} \times 100 = 957.79\right)$ 但當時標金開盤整價爲八百八十九元三角，故每條標金與同數量美匯相差六十八元四角九分 $(957.79 - 889.30 = 68.49)$ 此時若買進標金一條，同時賣出美匯三百六十四元，並約定二個月爲交割期。但經營套頭交易者，皆於未到期以前再行轉賣轉買，以相抵消。設至某日美匯上漲至三十七元一二五，標金下跌至八百八十一元四角。此時買進美匯則須付國幣九百三十一元九角九分 $\left(\frac{346}{37.125} \times 100 = 931.99\right)$ 賣出標金計得國幣八百八十一元四角。如是美匯交易中進出之間獲二十五元八角 $(957.79 - 931.99 = 25.80)$ 標金交易中進出之間折損七元九角 $(889.30 - 881.40 = 7.90)$ 計獲淨利十七元九角 $(25.80 - 7.90 = 17.90)$ 此卽謂套頭利益。

(2) 套利 利用近遠期匯率之不同，而買賣近遠期之外匯以圖利，謂之套利，亦稱掉期。茲舉例說明如次：

茲假定近期英匯爲一先令五便士，三個月之英匯爲一先令四便士三七五。如此時買進近期英匯一百鎊，須付國幣一千四百一十一元七角六分 $\left(\frac{100 \times 240}{17} = 1411.76\right)$ 賣出遠期英匯一百鎊，應得國幣一千四百六十五元六角五分 $\left(\frac{100 \times 240}{16.375} = 1,465.65\right)$ 一進一出之間相差五十二元八角八分 $(1,465.65 - 1,411.76 = 53.89)$ 卽爲套利。此無異以一千四百一十一元七角六分投資三個月，可獲利五十二元八角八分，合月息約一分二厘七 $\left(\frac{53.89}{1,411.76 \times 3} = 0.0127\right)$ 故近遠期匯價相差愈大時，利率亦愈大，近遠期匯價相差額小至相等於普通利率時，則無套利可圖矣。

二 申請辦理出口押匯須知

- 一、凡顧客（後稱申請人）輸出貨物於國外，得以隨附全份運貨單據之出口匯票，申請本行辦理出口押匯。
- 二、申請人如憑銀行信用證開發匯票者，必須先將該項信用證繳驗。如不憑銀行信用證者，須先與本行負責人商洽，經本行認為合格後，再酌按票面金額承購，或貼現其全部或一部份。
- 三、申請人第一次向本行辦理出口押匯時，須簽立押匯契約，交由本行存執，該項押匯契約之內容要點如次：
 - (1) 申請人聲明以運貨單據及其所代表之貨物為匯票如期付款之擔保品。
 - (2) 如因貨物落價滯銷，或因其他任何理由本行認為必要時，應由申請人提供經本行認可之額外擔保品。
 - (3) 匯票如遇被拒時，無論押匯貨物已否交出，申請人應立即償還票款。
 - (4) 如因付款人收歇、倒閉、清理或因其他不穩之情事發生時，本行得逕行處置擔保品取償之；如所得之價不足償付押匯本息及一切有關之費用時，其虧短之數，仍由申請人負責歸清。
 - (5) 本行得代將貨物保險存棧，其費用歸申請人負擔。
- 四、申請人於每次叙做押匯時，須填具本行規定之出口押匯申請書。連同匯票及全部裝貨單據，送交本行（如憑信用證者，應將信用證一併送交本行。）
- 五、押匯貨物之提單，應以本行同意之公營或私營之負責運輸機關所出具者為限。
- 六、除銀行信用證另有規定，或經本行同意者外，押匯貨物應由申請人向本行同意之保險公司保險足額。

七、除銀行信用證另有規定，或經本行同意者外，所有提單及保險單，應以本行爲抬頭人，或由申請人作成空白背書。

八、申請人辦理手續時，對於信用證所規定之條件，須完全符合。如發現其中條款與事實不能適應時，應儘速通知國外進口商，

轉請發證銀行照改。

九、押匯額度、期限、利率及外幣兌換行市等，由申請人與本行隨時洽定。

十、本須知未盡事宜，悉按現行法令及銀行慣例辦理之。

三 出口押匯內部辦理手續

一、凡顧客（後稱申請人）輸出貨物，向國外之進口商或其委託承兌之銀行開出匯票，而以該項匯票連同全份運貨單據申請本行承購或貼現者，均為出口押匯。

二、本行為明瞭押匯風險計，當承做出口押匯前，應作後列各點之調查：

1. 付款地之政治經濟情形。
2. 付款地之有關法令。
3. 匯價之穩定性。
4. 押匯貨物在付款地及其附近地帶之銷售情形及市價。
5. 銷貨季節。
6. 出票人之信譽，資力及經營能力。
7. 付款人之信譽及資力。
8. 保證人之信譽及資力。
9. 運輸機關及運輸方法。
10. 保險機關及保險種類。

三、顧客初次申請本行叙做出口押匯時，應視匯票性質及貨物種類，分別就上項調查所得，分析風險，擬定押匯額度陳核。

四、俟陳奉核准後，即通知顧客向本行簽具押匯契約（Letter of Hypothecation）（見格式一）並留存有權簽章人員之印鑑，必要時得囑申請人覓具妥保，在押匯契約上簽保，同時填具出口押匯申請書（見格式二），一併送交本行。

五、凡向本行簽有押匯契約之顧客，申請在限度內叙做出口押匯時，仍須逐筆陳請主管人員核定。

六、申請人交來之各種單證，應分別詳細驗對，並將應行注意之點臚述如左：

（一）押匯申請書

1. 押匯申請書內所開列之匯票摘要及運貨單據張數等，是否無誤。
2. 如有附開有關收款之指示者，須與本行之權益不相抵觸。

（二）信用證（Letter of Credit）

1. 發證銀行（Issuing Bank）或保證銀行（Confirming Bank），必須為本行認為合格之銀行。
2. 驗對發證銀行或通知銀行（Notifying Bank）之簽章。如無從驗對時，則視申請人之信譽及其申請押匯數目，由主管人員核定之。

3. 信用證之有效期限如係不可取消者，可以信用證之截止日期為準。如係可取消者，必須詢經通知銀行證實尚未取消時，方可叙做。但經本行通知或規定本行叙做者，可毋庸臨時徵詢。

4. 驗對信用證餘額是否尚敷匯票金額時，應注意減除信用證已貼現之金額（即信用證背記數字）。

（三）匯票（Bill of Exchange）

1. 匯票之要件是否具備無誤。

外 匯

2. 匯票是否以本行爲抬頭人，或經申請人作成空白背書。
3. 申請人之簽章與留存之印鑑，是否符合。

4. 如係有信用證之出口押匯，發證銀行及其信用證號數等，已否按照信用證之規定，在匯票上註明。

(四) 運貨單據 (Shipping Documents) 主要之運貨單據，計有提單、保險單及商業發票等三種。此外由於進口國及貨物種類之不同，或需領事簽證 (Consular Invoice)、貨單原產地證明書 (Certificate of Origin)、品貨檢驗證 (Certificate of Inspection)、重量證明書 (Weight Certificate)、打包清單 (Packing List) 等。茲將驗對時應行注意之點，分述如次：

A. 提單 (Bill of Lading)

1. 必須係正式簽章全套之提單 (Full set Negotiable Bill of Lading) 關於運輸機關所出全套提單張數，應詳載於每張提單上，故全套提單共有若干張極易辨明。
2. 提單內所載貨物種類、件數、噸頭、號數等，須與發票及打包清單所載者完全相符。
3. 除信用證另有規定，或經主管人員核准者外，提單須以本行爲抬頭人，或由申請人作成空白背書。
4. 如係有信用證出口押匯，應注意裝運日期、全套提單張數、提單性質 (如 Shipped on Bank 或 Rec'd for Shipment) 等，須與信用證所規定者相符。
5. 提單內如有重要修改之處，須由運輸機關簽字 (或簽押) 爲證。
6. 提單上如註明貨物有缺點者，應先請示主管人員俟核准後，方可叙做。
7. 除信用證另有規定，或經主管人員核准者外，提單上應註明「運費已付」 (Freight Prepaid) 字樣。

B. 保險單 (Insurance Policy or Certificate)

1. 須係經本行認可之保險公司所出之全套保險單，並經申請人作成空白背書而可轉讓者。

2. 保險單內所載貨物，必須與發票所載者完全相同，並應列明提單上所載之船名。如係 Rec'd for Shipment 提單，則保險單上船名之後應加列 "and/or the following Steamer" 字樣。

3. 保險金額至少應不低於 ^{c.i.f.} 價格，通常約較 ^{c.i.f.} 價高出一成之譜。

4. 所保之險，應包括水漬險、平安水險、岸上火險，如因貨物性質特殊，或因時局特殊，應分別加保破碎險、滲漏險、銹蝕險、偷盜險或兵險等等，如保險單聲明包括一切險者，則為最佳。

5. 保險單所載之貨幣單位，應與匯票所載之貨幣單位相同。

6. 如信用證規定毋庸附保險單，或規定保險歸買主自理，或經主管人員核准者，得不必附列。

C. 商業發票 (Commercial Invoice)

1. 發票之金額應不少於匯票金額。

2. 如係有信用證出口押匯，發票上所載之貨物種類、數量、價格等，應與信用證所規定者相符。

D. 其他單證 當驗對其他單證時，應注意其是否屬於該批貨物，簽章是否完全，所證明者是否符合需要。

驗對以上各種單證如有疑問，應向主管人員請示，如有不合之處，應即通知顧客修正。其經本行特予通融者，應囑申請人簽具保證書，一式兩份，經核准後方可叙做。

(七) 本行叙做有信用證出口押匯，將押匯單證驗對無誤後，應立即在信用證之背面填明叙做日期及金額，並加蓋本行簽

章。如信用證金額已全部用罄應在其正面加蓋 *Exhausted* 戳記，以示註銷。除信用證規定應將已用罄之信用證附同匯票寄回發證銀行外，應即將其歸還申請人。

八、本行叙做出口押匯，應預扣利息、手續費、外國之印花稅及代理行之代收手續費等。如係外幣匯票，上項費用通常係包括於本行外匯買價之內，故毋庸預扣。如申請人在申請書中叙明該項費用應向付款人收取者，亦可照辦。如約定按票面若干折叙做，或扣繳押金若干成者，應予照辦。經扣除後之餘額，得按申請人之指示辦理。例如收申請人往來戶帳，或掣給申請人抬頭之本票，經辦人員應隨製傳票（*借*）「出口押匯」傳票係套寫，可毋庸另製，連同送款簿或另開本票，送請主管人員核簽（本節所述按目前情形暫不適用，因現時出口外匯由中交兩行為政府承購，但由政府給予該行若干手續費。）

九、匯票背面應以代收行為抬頭人，作成記名背書，若提單、保險單等以本行為抬頭人者，可作成空白背書。如已由申請人作成空白背書者，可毋庸再加背書。

十、本行應具備出口押匯編號簿及附有英文行名與 *B.P.*（即 *Bill Purchased* 代表出口押匯）字樣之戳記，凡準備付郵之押匯單證，均應加蓋此項戳記，並連續編號（將號碼填寫於 *B.P.* 之後），以每一匯票編一號碼為原則，所有附於該匯票之單證，應編與匯票相同之號碼。

十一、出口押匯套寫格式（見格式三）計有六張，根據押匯單證之摘要及託收有關之指示，依式逐項用打字機一次套打。該項格式計有下列各頁：

1. 出口押匯委託書

2. 副張委託書

3. 匯寄簿

4. 號碼簿

5. (借) 出口押匯傳票

6. 出口押匯便查卡

十二、如匯票係根據不可取消購買證規定不得退票者，應於填製套寫格式時，在出票人名之後註明 Without Recourse 字樣。

十三、填寫各種單據張數時，應將隨同正副張委託書寄出之張數分別填明。如該批押匯提單一套共有三張，隨同正張委託書寄發者，兩張隨同副張委託書寄發者，一張應於 B 欄之上格填寫 $\frac{2}{3}$ 字樣，下格填寫 $\frac{1}{3}$ 字樣。其他單據之填寫相同。若某種單據僅有一張者，可於上格填寫 $\frac{1}{1}$ 字樣，即附於正張委託書寄發。

十四、如信用證規定應將一部份單據逕寄發證銀行者，除另行備函附寄外，應在套寫格式之附註欄內註明。如信用證規定由押匯行書面證明已將一部份單據另行寄發者，應另備證明函正副各一份，隨同委託書寄發。

十五、申請人如經本行同意而出具保證書 (Letter of Guarantee) (見格式四) 時，應將其一份附正張委託書寄發，並在套寫格式之上，註明委託代收行作同樣保證之字樣，以便匯票承兌不致稽遲。

十六、所有運貨單據，除信用證另有規定者外，應將其均分為正副二份 (如有餘剩者併入正份)，連同正副匯票，分別附於正副委託書之後，分兩批先後掛號郵寄國外代收銀行，至寄發正副二份所間隔之時間，應以郵班之間隔為準，如不能確知郵班時間，應俟正份寄出間隔稍久後，再行寄發副份，俾使正副二份不致由同一郵班遞寄，而同遭遺失。

外 匯

十七、出口押匯套寫格式第三張爲匯寄簿 (Remittance File)，應先匡計郵程，填註大約驗兌日期（或付款日期郵程加寬限三日），將申請書、保證書等附於其後，歸入匯寄簿卷夾。該項卷夾按代收行名分戶，每戶名下再分五夾：

- (1) 放置郵遞中匯票之匯寄簿頁
- (2) 放置銀行承兌匯票之匯寄簿頁
- (3) 放置商業承兌匯票之匯寄簿頁
- (4) 放置轉貼現銀行承兌匯票之匯寄簿頁
- (5) 放置轉貼現商業承兌匯票之匯寄簿頁

凡新做押匯之匯寄簿頁，應順序放置於郵遞中紙夾內。一俟到達預計驗兌之日期（如係即期匯票爲大約付款之日），而尙未接到代收行關於該匯票被拒之電知時，即可認爲業經承兌，或已收訖，將此匯寄簿頁自郵遞中卷夾內取出。如匯票係見票即付者，即以匯寄簿作爲（貸）出口押匯傳票，另製（借）「聯行往來」或（借）「存放同業」傳票（不附起息日期）對轉，而將原附之申請書及有關函電等歸入普通往來卷夾內。如匯票係見票後若干日付款者，則匡計大約付款日期（到期後三日），填入匯寄簿頁相當空格內，并依匯票之性質將其簿頁分別放置於銀行承兌匯票卷夾內，或商業承兌匯票卷夾內，按到期之先後排列。當收到代收行通知匯票已承兌時，即將收到通知日期及匯票到期日期填入於相當空格之內，嗣後即以該項到期日期爲準，於到期日後之第三日，不待代收行收款報單之到達，即將匯寄簿頁取出，按上述辦法轉帳。

如因外匯頭寸不裕，會囑代收行將承兌匯票貼現者，於收到代收函電業經貼現之通知時，應即以貼現後淨得之金額（借）「聯行往來」或「存放同業」科目，因貼現而支付之利息（借）「利息支出」科目，再按所轉貼現匯票之面額（貸）

「轉貼現」科目然後再將該項匯票簿頁分別歸入(4)轉貼現銀行承兌匯票卷夾內，各按到期之先後排列至付款日，即將匯寄簿頁取出代替(貸)出口押匯傳票，同時另製(借)轉貼現傳票轉帳。其(4)(5)兩夾中之紀錄，可以計得本行因轉貼現出口押匯票而發生之對外負債，如遇轉貼現匯票之付款人不穩時，亦可立即查得本行所擔之風險。

英金或美金之銀行承兌匯票(Banker's Acceptance)或商業承兌匯票(Trade Acceptance)大都可於國際金融市場貼現，如頭寸不裕時，本行可囑代收行於帳面透支時，即將該項承兌匯票在市場貼現，以免耗損較貼現息為高之透支利息。故匯寄簿之第(2)(3)兩卷夾，並可供作匡計外匯頭寸之用。

匯寄簿為匯票在託收中最完整之紀錄，所有有關往來函電，均附置匯寄簿頁之後，俟票款收訖或案情結束時，方將函電取出移歸普通卷宗內。如係某筆押匯有關之卷牘特繁者，可另設專卷處理之。

十八、出口押匯套寫格式第四頁為號碼簿(Number File)，為本行叙做出口押匯之永久紀錄，按號順序排列，一切有關匯票之託收情形，均應記載於相當空格內。當接到代收行之貼現承兌及付款通知書時，或遇匯票拒付展期退票售貨等情事，均須一一照錄以備查考。

十九、出口押匯套寫格式第五頁為(借)「出口押匯」傳票，與第八節所述之傳票對轉。

二十、出口押匯套寫格式第六頁為出口押匯便查卡(Customer's Liability File)。此簿頁係會計系統外之補助紀錄，其效用專供隨時查考出口押匯項下每一顧客對本行負債之總額、性質及期限等之用。應與匯寄簿同時匡計郵程，填註大約驗免日期或付款日期，並根據承兌通知書，填註到期日期，按顧客戶名分戶，並按到期先後排列。如匯票係根據不可取銷購買證規定而不得退票者(即在出票人之後註有 Without Recourse 字樣)，雖申請人對本行並不負債，但為便於查考起見，

應另備卷夾用以放置此類簿頁，至預計驗兌之日，再行取出移置於參考簿內。

凡可退票之匯票可分爲：

- (1) 即期匯票
- (2) 銀行承兌期票
- (3) 商業承兌期票
- (4) 聯號承兌期票

凡屬即期匯票，至大約付款之日，即認爲申請人對於本行不再負債，應將該項便查卡取出，放置於參考簿內。凡屬銀行承兌期票，如遇銀行倒閉時，申請人應負歸償之責任，但此種可能性極小，故普通對於此項風險略而不計。一俟該項匯票大約驗兌之日到期，即將該項便查卡取出，轉入參考簿內。至於商業承兌匯票或顧客聯號承兌匯票之便查卡，應至大約付款日期，方可將其轉入參考簿內。

出口押匯參考簿係格式第六張之舊卷 (Dead File)，由出口押匯便查卡中取出彙集而成。此簿應按顧客戶名英文字母排列，以供本行承做出口押匯查考之用。

二十一、出口押匯各種簿頁及其處理手續，除應嚴格遵守辦理外，每月底並應覆核一次，其手續如次：

- (1) 匯寄簿 每屆月底，根據匯寄簿填製出口押匯科目餘額表。填製該表時，應將匯寄簿按「郵遞中」、「銀行承兌匯票」、「商業承兌匯票」、「轉貼現銀行承兌匯票」、「轉貼現商業承兌匯票」分爲五類，分別結一小計，再將五類之小計相加，其合計數應與總帳該科目之餘額相符。惟填製此表時，可僅列押匯號碼與金額足已。

(2) 每屆月底根據出口押匯便查卡填製出口押匯顧客負債表（見格式五）按顧客戶名順序依式詳填押匯號數戶名匯票性質簡寫（見格式附註）匯票期限（如已接到承兌通知書者應填寫到期日期）及原幣金額等，並根據不可追索（Without Recourse）匯票卷夾分別於顧客戶下加填該項押匯票之號碼及金額。每一顧客項下之押匯票按貨幣分別結一小計，各該貨幣之小計相加，其合計數應與各該貨幣出口押匯科目餘額表中「郵遞中」、「商業承兌匯票」及「轉貼現商業承兌匯票」三類之合計數相符合。

二十二、當接到代收行關於出口押匯之付款通知時，應先交外匯部份分別登記於號碼簿及便查卡，然後遞交會計部份登記起息日期。

四 辦理國外進口押匯申請開發委託購買證須知

一、凡顧客（後稱申請人）向國外輸入貨物，得申請本行開發委託購買證。
二、申請人應將擬向國外購運貨物之種類、規格、數量、價值等開具清單，連同與國外出口商所訂之購貨合同，或有關往來函電，持向本行接洽。

三、申請人同時應填具委託購買證申請書（Application for Authority to Purchase），該申請書中包括押匯契約，其要點如左：

1. 根據委託購買證而所開匯票，申請人應負承兌及付款之責任。
 2. 匯票及其所跟運貨單據，如有錯誤偽造或不完全時，本行及本行之代理行不負任何責任。
 3. 貨物之內容及其因意外而遭遇之損失，本行不負任何責任。
 4. 申請人如不能履行押匯契約時，本行得將貨物變賣或作其他任何之處置，以償墊付之款項及一切費用。
- 四、本行將上項各件審核，認為合格後，即通知申請人覓具妥保，並繳存全部或一部份現款，或提供相當價值之物品作為保證。
- 五、委託購買證經本行開交後，即由本行逕郵或逕電國外代理行，轉知國外出口商，憑以開發匯票，連同運貨單據持向本行洽兌票款；本行一面將所開委託購買證抄送申請人存洽。

六、本行接到國外代理行寄來之匯票及其所跟運貨單據時，即行通知申請人。如係即期匯票者，申請人見票時應即付款提貨；如係遠期匯票者，申請人應於見票時，在匯票正面作成承兌（即註明 年 月 日承兌）字樣，並加簽章交還本

行收存。

七、申請人如擬於匯票未到期前先行提貨者，商經本行同意後，得憑信託收據 (Trust Receipt) 辦理之。

八、進口貨物運抵目的埠，如運貨單據尙未經申請人贖去時，本行得不必徵得申請人同意，即將貨物提進倉庫，並代爲保險，所有一切費用，概歸申請人負擔。

九、押匯額度、期限、利率、手續費及外幣兌換率等等，由申請人與本行於申請時洽定之。

十、本須知未盡事宜，悉照現行法令及銀行慣例辦理之。

五 國外進口押匯開出委託購買證內部辦理手續

一、凡顧客（後稱申請人）向國外購買貨物，輸入國內，申請本行開出委託購買證，墊款購買國外出口商付該項貨物所出之貨款匯票及其所跟運貨單據者，悉按本辦法之規定手續處理。

二、委託購買證(Authority to Purchase A/P) 分(一)可取消(Revocable)及(二)不可取消(Irrevocable)兩種。申請人向本行商做國外進口押匯時，應視其需要，擇定一種，填具申請書（見格式六），覓具妥保，連同擬購貨物清單，提交本行查核，必要時應囑其將與國外出口商所訂之購貨合同，或有關之往來函電一併送核。

三、本行應即調查：

1. 申請人之信譽。
 2. 保證人之信譽。
 3. 押匯貨物在出口地之價值及在國內之銷售情形與市價。
 4. 運輸機關及運輸方法。
 5. 保險機關及保險種類等等。
- 並擬定委託購買證與保證金之額度、以及期限、利率、手續費等陳核。

四、俟陳奉核准後，應即通知申請人，並與洽辦下列各項手續：

1. 委託購買證申請書所列金額，如係外幣，應即洽商兌換率及交割日期(Delivery)，並與申請人簽訂賣出外匯合約。

2. 申請人繳存保證金時，隨即填製(貸)「存入保證金」傳單，並掣給押金收據。

3. 如申請人繳納相當價值之擔保品作為保證時，應將有關該項擔保品之證件，如倉單或寄存證件全份交與本行，並辦理過戶手續，經辦妥後，再將該件交保管部份收存，掣給擔保品收據交與申請人。

五、根據申請書，填製委託購買證套寫格式(見格式七)，編列號碼，並在申請書上註明委託購買證號碼及發證日期，一併送請主管人員核簽。該項格式計有下列各頁，用打字機一次套打：

1. 正本委託購買證
 2. 副本委託購買證
 2. (A) 委託購買證抄本
 3. 委託購買證抄件
 4. 號碼簿
 5. (借) 應收保證款項(貸) 保證款項轉帳傳票
 6. 應收保證款項簿(即顧客負債簿)
- 六、委託購買證之內容，除代理行及關於撥帳辦法應隨時請示主管人員決定外，其餘悉依核定之申請所列內容填製。
- 七、上項格式填妥後，隨即送請主管人員核簽，並作下列之處理：
1. 委託購買證正本，由本行逕寄國外代理行，憑以轉知出口商洽辦。
 2. 委託購買證副本，由本行於正本寄出後之次一班郵程，寄交國外代理行。

外 匯

2. (A) 委託購買證抄本於發證後，寄交轉帳行。
3. 委託購買證抄件，由本行於發證後，寄交申請人接洽。
4. 委託購買證號碼簿應順號排列歸檔。
5. (借) 應收保證款項(貸) 保證款項轉帳傳票，於委託購買證開發後憑以記帳。
6. 應收保證款項簿(顧客負債簿)，應按顧客戶名排列分夾歸檔，其正面與委託購買證同，其背面印有表格，用作登錄有關簿記之帳頁。

八、應收保證款項簿(顧客負責簿)即本科目之明細分類帳，每次接到代理行代購匯票通知時，應即按代付金額登入本簿頁，如金額業已用罄，或期滿不再續用，應將未用餘額沖銷，並將該戶簿頁取出加蓋用盡(Exhausted)戳記，另行歸入舊帳夾內。其未用盡各戶簿頁為餘額相加總和，應與總分類帳內保證款項科目金額相符。申請人託開委託購買證時，如要求以電報通知時，應根據開妥之委託購買證，譯成電碼，加編密押代為拍發，並在該證正副本上加註「本證已電告」，「Please Note that this A/P has been advised to you by cable to-day」字樣，再在正本上另蓋「電抄」，「Cable confirmation only」戳記後寄交代理行以資證實。副本則可註銷，不必再寄。至電報費，應向申請人歸收之。

十、如代理行與本行並無直接往來，須經由第三者轉帳時，應於填製委託購買證時，於第二及第三張之間，另加抄本(2A)一張，簽發轉帳行以便接洽，並於該抄本右上角註明下列字樣：

「做行茲開出下列委託購買證，請將代理行代付金彙照付做冊為荷。」「Please note that we have issued the A/P given below kindly debit our account for all negotiations under this A/P」

十一、國外代理行於接到本行開發之委託購買證時，應即通知出口商。出口商按照條款，備齊運貨單據，於規定期限內開具匯票，持向代理行領取票款。代理行於驗對各項單據無誤後，即憑付款登帳，并製付款報單，連同匯票及其有關單據（即跟單），用最迅速方法郵寄本行。

十二、本行於接到代理行付款報單及匯票單據後，應即驗對各項單據是否完備，是否符合規定，并編列進口押匯號碼，填註於各單據之上，以便查對。

十三、填製進口押匯套寫格式（見格式八）以打字機一次套打，此項格式計有下列各頁：

1. 進口押匯通知書
2. 進口押匯（顧客負債）簿
3. 匯票到期日簿
4. (借)保證款項(貸)應收保證款項轉帳傳票
5. 號碼簿

上項格式填妥後，應作下列之處理：

1. 進口押匯通知書，應附同匯票送交申請人，於承兌後將匯票退回本行，如係即期匯票則無須送遞。
2. 進口押匯（顧客負債）簿（Customer's Liabilities under inward bill），應按顧客戶名排列，分夾歸檔。
3. 匯票到期日簿（Maturity File），應按匯票到期日先後排列歸檔，以便於到期之日取出代替（貸）進口押匯科目之傳票。

4. (借)「保證款項」(貸)「應收保證款項」轉帳傳票，用以沖銷委託購買證之已用金額，并憑以記入委託購買證之顧客負債簿(即應收保證款項科目之明細分類帳)內。

5. 進口押匯號碼簿(Number File)應順號排列歸檔。

十四、進口押匯匯票經申請人承兌後，應與其所跟之運貨單據，妥為保管，以備贖取。

十五、每日應檢閱匯票到期日簿一次，遇有即將到期之匯票，應於數日前通知申請人，促其注意，并告以票款、利息、手續費及其他一切墊付款項之金額，俾其屆期備款贖取。

十六、申請人於匯票到期日，向本行償款贖貨時，即將匯票到期日簿頁由卷夾內取出，用作(貸)「進口押匯」傳票，并按照約定利率，收取自出票日起至約計票款匯達國外代理行日止之利息及手續費，即分別填製(貸)「利息收入」傳票及「貨手續費收入」傳票收帳，如本行代墊其他費用者，亦應一併向其收取，其保證金或擔保品，應憑押金收據或押品收據發還申請人。

十七、匯票票款利息及手續費等，如以外幣計算者，申請人應以外幣償還之。

十八、票款利息及手續費等，由申請人償清後，即將匯票及其所跟運貨單據取出，連同傳票送請主管人員核簽背書後，其匯票及票據隨即交與申請人收執。

十九、將已償清之進口押匯顧客負債簿由原卷夾內取出，移置於舊卷夾內，仍按戶排列以備查考。

二十、貨物如於匯票到期前，已運抵目的埠時，除應通知申請人外，本行為確保權益起見，先將貨物提進倉庫，并代保險。俟辦妥後，將倉單及保險單等附同匯票，一併保管，再向申請人收取代墊各種款項。

二十一、申請人經商得本行同意，在匯票到期前先行提取貨物時，應憑其簽具之信託收據 (Trust Receipt)，換取運貨單據。該項信託收據，應與匯票一併妥為保管，并在進口押匯（顧客負債）簿上登記之。

二十二、申請人如商得本行同意，分批交款贖貨時，應於收款時掣給臨時收據，俟末次貨款交清時，憑以換取匯票，并應將所贖貨物數量及金額，逐批詳註於進口押匯（顧客負債）簿及匯票到期日簿上。

二十三、每屆月終，應根據進口押匯（顧客負債）簿，編製月報表。本表按戶編列，其內容應包括：

1. 進口押匯號碼
 2. 戶名
 3. 匯票性質之簡單說明
 4. 匯票到期日
 5. 金額
- 同一戶名之各筆匯票金額，應按幣別各結一小計，各小計相加，其總計應與總分類帳進口押匯科目總結餘數相符，同時各筆細數，應與匯票到期日簿各頁所列者相符。

六 本埠代收款項(Incoming Collection)內部辦理手續

- 一、本行於接到國外顧客同業或聯行(後稱委託人)委託代收本埠票款,或外埠顧客同業或聯行(亦稱委託人)委託代收本埠票款,經由外匯部份辦理者,悉按本辦法之規定手續處理。
- 二、經辦人員應詳細審閱委託書(Remittance Letter)之內容,核對附件是否相符,加蓋附有行名之代收編號圖章,編列代收號碼,隨即填製本埠代收款項套寫格式。
- 三、本埠代收款項套寫格式(見格式(九))計有八張,根據委託書匯票及附屬單證之內容,依式逐項用打字機一次套打,該項格式計有下列各頁:
 1. 致匯票付款人之代收通知書
 2. 到期日期簿(Maturity Register of Local Collections)
 3. 致委託人之回單(如委託書附有套寫之回單者則本頁取出)
 4. 未收代收款項簿(Working Sheet)(所有匯票及其跟單以及代收期中有關函電等,均附於此頁,按付款人戶名英文字母排列。)
 5. 號碼簿
 6. 致委託人之收到票款通知書
 7. 致委託人之承兌通知書

以上 6. 7. 二頁，連接爲代收款項簿，按委託人戶名英文字母排列。

8. (借)「未收代收款項」(貸)「代收款項」傳票

上項格式填妥後，應易人覆核，尤須注意委託書中關於付款之指示，勿使錯誤或有遺漏。

四、凡屬遠期匯票，應附通知書送請匯票付款人承兌。一俟承兌後，其處理手續如次：

1. 驗對承兌手續是否符合「在匯票正面用墨水筆作成」年 月 日承兌(或見票)「字樣並加簽章」如

承兌日期是否即係通知之日或其翌日，及是否經負責人員簽章等等，遇有疑問，應即請示主管人員。

2. 如屬承兌交單匯票，即將所附之運貨單據交與付款人，並取其收據。

3. 在格式第 2. 4. 5. 7 各頁上，加註匯票到期日期，並將第 2 頁歸入到期日期日簿夾內，將第 7 頁簽章後，寄交委託人，如委託人囑電告承兌日期者，應即照辦，並將第 7 頁註銷作廢。

五、到期日日簿夾內，有十二張分月指標(Indx)及三十一張分日指標，先將到期日日簿頁，按月份分別歸入，分月指標之內，再將本月內到期之簿頁，分別移置於分日指標之內，經辦人員務須逐日查視該簿，將當日期之簿頁抽出，以便辦理收款手續。

六、凡已到期或即期付款之本埠代收款項，應製收款清單(Debit Note)，詳開代收號碼、匯票金額及一切應歸付款人負擔之費用、利息等，如係外幣匯票，並加列兌換行市折合國幣金額等，以其一份送交付款人，請其備款贖付，一份留底，附於到期日簿頁，暫時留置，一俟付款人將款交到時，其處理手續如次：

1. 在匯票背面加蓋 Payment Received 圖章及付款日戳，並經本行背簽後，交與付款人。

外 匯

2. 如屬付款交單匯票，至此時方將所附之運貨單據交與付款人。
3. 在格式第 2. 4. 5. 各頁加填付款日期，第 2 頁移置於付款人名簿夾內，按付款人戶名英文字母排列備查。
4. 格式第 6 頁為收到票款通知書，應詳填代收數額及代扣費用細數，結出票款淨額，按照委託人之指示或開附本行外幣匯票，或註明「款經電匯匯奉」或囑委託人付本行之帳，逐一辦妥後，再經簽章寄交委託人。
5. 以第 4 頁如(貸)「未收代收項款」(借)「代收款項」傳票對轉，隨製其他傳票，並以收款清單留底，作為「手續費收入」傳票之附件。
6. 將原附於格式第 4 頁之函電，移歸普通函電卷夾內。
7. 代收項下貨物，如於匯票到期贖付之前抵埠時，應即委託報關行代為報關上棧，並代為投保火險及一切有關諸險，將棧單、保險單附於格式第 4 頁之後，隨即通知委託人及付款人。其費用另開清單，向付款人收取之。在未清收之前，應將清單之留底，附置於格式第 4 頁之後。
8. 凡經委託人同意分批繳款贖貨者，亦可照辦，本行得酌量情形，增收手續費以為補償。
9. 如遇匯票付款人拒絕承兌或拒絕付款時，應即按照委託人之指示，函告(或電告)拒絕理由，或逕與委託人之本埠代理人洽詢解決辦法；如須作成拒絕證書者(Protest in case of Non-acceptance or Non-payment)，應即與公證人洽辦各種手續，委託人如有其他指示時，本行應妥為照辦。若案情特繁者，本行得酌量情形，增收手續費以為補償。
10. 代收業務在外匯業務中為重要業務之一，稍有疏忽，非但有損本行之信譽，且須負擔賠償之責任，故經辦人員務須審慎處理，尤須注意承兌匯票是否及時送回，到期匯票是否及時向收，經向收後是否及時付款，匯票及運貨單據是否完備等等，均

須迅速週密處理之。

十一、每屆月終，根據代收款項簿填製代收款項表，該表僅須填寫代收號碼及金額兩欄，其每種貨幣之合計數與外埠代收數額相加，應與各該貨幣總分類帳該科目之餘額相符，再逐一與到期日簿頁相核對。

每屆月終，未收代收款項簿頁應與到期日簿核對一次，主管人員並應隨時核查其所附之匯票及運貨單據，是否完備無缺。

七、申請辦理外埠代收款項(Outport Collection)須知

- 一、凡顧客(後稱委託人)擬向外埠收取款項,得委託本行按照代收款項手續,代為辦理。
 - 二、委託人委託代收外埠款項時,應詳細填具本行規定之「委託代收申請書」,連同票據送交本行洽辦。
- 三、委託代收申請書內容,包括下列各項:
1. 委託日期。
 2. 匯票摘要。
 3. 所跟各項運貨單據之名稱及張數。
 4. 承兌交單(D/A)或付款交單(D/P)。
 5. 如遇付款人拒絕承兌或付款時,應行處理之辦法。
 6. 手續費及其他各項費用,係歸付款人負擔或委託人負擔。
 7. 附息匯票(Interest Clause)票據之利率。
 8. 收款遇有困難時,在付款人之所在地如有委託人之代理人或代表者,應就近諮詢,對於是項困難之解決辦法。
 9. 匯票拒付時,對有關貨物之處理辦法。
 10. 委託人聲明本行辦理代收款項,除因自身過失而使委託人遭受損失時,應由本行負責外,其餘一切意外致有損失時,概與本行無涉。

11. 其他特殊規定。

四、代收款項須待本行接到收妥函電後，方可餘取。

五、代收手續費、匯費等，除照章收取外，遇有特殊情形時，本行得酌量增收之。

六、本須知未盡事宜，悉照現行法令及銀行慣例辦理之。

八 外埠代收款項 (Output Collections) 內部辦理手續

- 一、凡顧客（後稱委託人）以外埠付款之票據，委託本行代收，而經由外匯部份辦理者，悉按本辦法之規定手續處理。
- 二、委託人委託代收時，應囑其填具本行規定之「委託代收申請書」（見格式十），將託收票據之摘要所跟運貨單據之名稱及張數，收款遇有困難時之處理辦法，以及其他有關收款之特別指示等，儘可能詳予填明，以免事後發生誤會，而引起糾紛。
- 三、審閱委託人交來之單據，與申請書所列者是否相符，及所舉手續辦法是否詳盡，然後在各單據上加蓋附有行名之代收編號戳記，編註代收號碼，隨即填製外埠代收款項套寫格式（見格式十一），用打字機一次套打。該項格式，計有下列各頁：
 1. 代收委託書正本
 2. 代收委託書副本
 3. 號碼簿
 4. 未收代收款項簿
 5. 致委託人收妥票款通知書
 6. 致委託人承兌通知書
 7. (借)「未收代收款項」(貸)「代收款項」傳票
 8. 致委託人回單

四、上項格式填妥後，應易人覆核，尤須注意申請書中所列有關收款之指示辦法，勿使錯誤或遺漏，然後送請主管人員簽章，並

作下列之處理：

1. 代收委託書正本 (Advice of Outport Collections) 應附同各項託收票據之正本，當日郵寄代理行。
 2. 代收委託書副本 (Advice of Outport Collection-Duplicate) 應附同各項託收票據之副本，於次一班郵程寄交代理行。如託收票據係單張之光票 (Sole Bill) 本委託書副本仍應寄出，如過正本遺失時，代理行接到副本後有所根據，應以追查。
 3. 號碼簿 (Number File) 按號碼排列，為永久之紀錄。本頁設有「款項處置辦法」(Disposal of Proceeds) 一欄，用以記載委託人要求本行於款項收妥後之處置辦法，以便與上述之「本行與代理行劃帳辦法」有所分別，而免混淆。
 4. 未收代收款項簿 (Follow up Register for Outport Collection) 本簿同時用作到期日簿，應按照預計接到代理行寄來票據承兌或收妥票款通知之日期排列。該項日期係按往返郵程日數，加代理行辦理所需日數，從寬估計。委託人申請書及其他有關函件，應附同本簿一併放置，以便查閱。
 5. 致委託人收妥票款通知書。
 6. 致委託人承兌通知書。
以上兩頁連接為代收款項簿，按委託人戶名排列。
 7. 「借」(未收代收款項)、「貸」(代收款項)轉帳傳票。
 8. 致委託人之回單，經主管人員核簽後，隨即交與委託人。
- 五、經辦人員應隨時檢閱未收代收款項簿，遇有已屆預計日期，而尚未接到代理行通知時，應即填製查詢書，寄向代理行查詢。

並在該簿上批註預計查覆書到達日期，再按該日期重行排列，其他有關紀錄，亦應隨時登載，以便委託人查詢時憑以簽覆。六、凡屬遠期票據，應於接到代理行寄來之承兌通知時，將第6頁取出填註承兌後付款日期，送請主管人員核簽後，寄交委託人，同時將該項付款日期批註於號碼簿及未收代收款項簿上，並推算可能接到代理行收款報單或通知之日期，加註於未收代收款項簿上。

七、接到代理行寄來收款報單或通知時，應即辦理下列各項手續：

1. 將第4頁未收代收款項簿，第5頁致委託人收妥票款通知書，及其他所附各件分別取出。

2. 經辦人員計算委託人應付之費用，如手續費、郵費等，一併在收妥款項內扣除，並將所扣各費及扣餘淨額，逐項填明於第3頁號碼簿，第4頁未收代收款項簿，及第5頁致委託人收妥票款通知書上。

3. 託收款項如係外幣，而委託人曾與本行預先約定匯率者，當其售與本行時，應將匯率及折合國幣數額詳列於第3頁號碼簿及第5頁收妥票款通知書上。

4. 如委託人預先指定收妥款項處理辦法者，經辦人員應切實遵照辦理，並在第5頁通知書上予以註明。

5. 以第4頁未收代收款項簿頁，用作(借)「代收款項」(貸)「未收代收款項」轉帳傳票，沖銷原來紀錄。

6. 以代理行收款報單或通知用作(借)「聯行往來」或「存放同業」轉帳傳票者，應按照委託人預定處理款項辦法，填製傳票，將扣除淨額收入適當之貸方科目，其所扣各費，或按科目，分別收帳。

7. 將第5頁致委託人收妥款項通知書，連同各項傳票，一律送請主管人員覆核蓋章後，分別寄發或轉帳。

八、每屆月底，根據未收代收款項簿，編製清單，按原幣分別結一總計，其金額應與同貨幣總分類帳之餘額相符。

九 申請國外匯款須知

- 一、本行匯款計分電匯、信匯、票匯三種，顧客（後稱匯款人）視需要，任擇一種交匯。
- 二、凡本行設有分支行及訂有代理行者，均可直接通匯，其非通匯地點，本行可委託代理行妥為轉匯。
- 三、匯款人託匯時，請先與本行洽定匯款方式及兌換率，並照付匯款金額及郵電各費。
- 四、匯款人申請匯款時，應填具本行規定之「匯款申請書」，並加蓋簽章，其中關於收款人名住址，尤須繕寫清晰詳盡，以免往返查詢，稽時耗費。其申請票匯者，因匯票由匯款人自行遞寄，可毋需填寫收款人詳細地址。
- 五、凡申請電匯、信匯者，其電報費或郵費，概按電報局郵局收費率核實計算。如電匯較繁者，匯款人可向本行申請電報掛號，則此後匯款之電文，不但簡省，而電報費亦可酌減。
- 六、票匯有單張及複本之別。單張者僅有匯票一紙；複單者有正副匯票二紙，其目的為便於分次郵寄，如遇正張遺失時，仍可憑副張兌款（收款人除向付款銀行兌款外，亦可轉讓，惟必須將正副張匯票一併提示。）
- 七、通常掛號郵件極少遺失，為簡便起見，多用單張匯票，如匯款人請開複本匯票，本行亦可照辦，不另收費。
- 八、凡電匯或信匯匯款人，得於相當時期後，持憑匯款證明書向本行查詢匯款已否解訖，如已逾相當時日而並未解訖者，可由本行代為函詢，不另收費。如匯款人請以電報查詢者，其往返電報費，應由匯款人負擔。
- 九、匯款人得於六個月內，憑匯款證明書向本行換取收款人收據。如係解入收款人帳者，則無此項收據。

十、匯款人對於電匯、信匯，得於匯款未解付前，憑匯款證明書及原簽章申請退匯，惟須俟解款行復函通知退匯後，方可領取原匯款。

十一、匯款人對於票匯申請退匯時，應於原匯票上（如係複本者應為正副匯票全套）加蓋申請時之原簽章，退還本行後，即可領款。

十二、凡申請退匯，或因故經解款行退匯時，所有已收之匯費、郵電費等概不退還。如係外幣匯款，匯款人請求兌取國幣者，本行亦可照辦，惟按退匯時當日銀行買價，折付國幣。如有本行額外墊付費用，或解款行徵收退匯費用者，由本行在匯款內照扣。

十三、匯款人如因匯票遺失，或被盜竊，得請求掛失，其所有費用，歸申請人負擔之。

十四、本行經辦匯款除審慎處理，並慎選代理行外，如因電報局、郵局、代理行之過失，或遇不可抗力事變，而致使匯款遺誤時，本行概不負責，惟對於本身經手之事項，本行當負完全責任。

十五、本須知未盡事宜，悉按現行法令及銀行慣例辦理之。

十 國外匯出匯款內部辦理手續

一、凡顧客（後稱匯款人）向本行申請匯出匯款時，經辦人員應先查明匯往地點，有無本行之分支行或代理行（後稱解款行），或可否由代理行轉匯，並與匯款人洽定匯率（或按成單所定之匯率），計算國幣金額及郵電等費，告知匯款人，俟款項收妥後，囑匯款人辦理一切匯款手續。

二、國外匯出匯款計分(1)電匯，(2)票匯，(3)信匯三種。茲分別說明如次：

三、電匯

(一)匯款人申請電匯時，應囑其填具本行規定之「電匯申請書」填寫匯款金額、收款人及匯款人姓名、住址等項。

(二)根據匯款人所填電匯申請書，隨即填製電匯套寫格式（見格式十二），以打字機一次套打。此項套寫格式計有各頁：

1. 電文抄紙(Cable Confirmation)

2. 電匯發電稿(Text of Cable)

3. 電匯證明書(Confirmation of Telegraphic Transfer)

4. (貨)存放同業或聯行往來傳票(Voucher)

5. 電匯便查卡(Office copy)

(三)上項套寫格式填妥後，應作下列之處理：

1. 電文抄紙由主管人員簽章後，郵寄解款行，俾便該行如遇電報未到時，憑以驗付。

2. 電匯發電稿經覆核後，送請主管人員編列密押，再送文書部份，即以電報拍發解款行。
 3. 電匯證明書經加註匯率、電費等項後，送請主管人員簽章，再交與匯款人收執，以憑日後查詢之用。
 4. (貸)「存放同業」或「聯行往來」傳票，經主管人員簽章後，交由會計部份憑以記帳。
 5. 電匯便查卡由匯款部份留存備查。
- (四) 如以原外幣請求匯款者，本行認為可能接受時，除照收手續費外，其他處理手續相同。

四、票匯

- (一) 匯款人申請票匯時，應囑其填具本行規定之「票匯申請書」(見格式十三)填寫匯款金額、收款人及匯款人之姓名、住址等項。
- (二) 根據匯款人所填票匯申請書，隨即填製票匯套寫格式，以打字機一次套打。此項套寫格式，有單張匯票(計有五張)(見格式十四)與複本匯票(計有六張)(見格式十五)之別，單張匯票常用於數額較小之匯款，複本匯票常用於數額較鉅之匯款。如匯款人請開複本匯票時，本行亦可照辦，以便匯款人分次郵寄。該項套寫格式計有下列各頁：
甲、單張匯票套寫格式計有五張：
 1. 匯票(Sola Draft)
 2. 票匯通知書(Advice of Drawing)
 3. 票匯號碼簿(Number File)
 4. (貸)匯出匯款傳票(Voucher)

5. 票匯便查卡 (Register of Remittance & Draft Issued)
之複本匯票套寫格式計有六張。

1A. 正張匯票 (Original Draft)

1B. 副張匯票 (Duplicate Draft)

2. 票匯通知書 (Advice of Drawing)

3. 票匯號碼簿 (Number File)

4. (貸) 匯出匯款傳票 (Voucher)

5. 票匯便查卡 (Register of Remittance & Drafts Issued)

(三) 上項套寫格式填妥後，應作下列之處理：

1. 匯票經覆核簽章後，交與匯款人自行遞寄。

2. 票匯通知書經覆核簽章後，寄交解款行備查，必要時憑以驗對付款之用。

3. 票匯號碼簿按號順序排列，作為永久之紀錄，以備查考。

4. (貸) 匯出匯款傳票經覆核簽章後，交會計部份憑以記帳。

5. 票匯便查卡，由匯款部份按解款行名分戶順號排列留存，俟大約驗兌日期（即票匯通知書寄達解款行郵程之最少

日數）到期時，即取出代替（借）匯出（或匯行往來）傳票憑以轉帳。

五、信匯

外 匯

(一) 匯款人申請信匯時，應囑其填具本行規定之「信匯申請書」，填寫匯款金額、收款人、匯款人之姓名、住址等項。

(二) 經辦人員根據匯款人所填信匯申請書，隨即填製信匯套寫格式（見格式十六），以打字機一次套打。此項套寫格式計有下列各頁：

1. 正張信匯委託書 (Original Advice of Mail Transfer)
2. 副張信匯委託書 (Duplicate Advice of Mail Transfer)
3. 信匯證明書 (Confirmation of Mail Transfer)
4. 信匯號碼簿 (Number File)
5. (貸) 匯出匯款傳票 (Voucher)
6. 信匯便查卡 (Register of Remittance & Draft Issued)

(三) 上項套寫格式填妥後，應作下列之處理：

1. 正副張信匯委託書經覆核後，送請主管人員簽章，再分次寄交解款行憑以驗付。
2. 信匯證明書交匯款人收執，以便日後查詢之用。
3. 信匯號碼簿（與票匯處理手續同）。
4. (貸) 匯出匯款傳票（與票匯處理手續同）。
5. 信匯便查卡（與票匯處理手續同）。

本行接到解款行付款報單或結單時，應在號碼簿（電匯便查卡）上註明解款行付款日期及銷帳日期，並在解款行帳內註明起息日期（即付款日期）。如有收條寄回時，應附入號碼簿（電匯便查卡）內，以便匯款人憑原匯款證明書前來掉換。其報單或結單另行保存。

七、查詢

1. 匯款人查詢電匯或信匯時，經辦人員應根據匯款人之原匯款證明書，先查閱號碼簿，已否銷帳。如已逾銷帳日期，而原匯款郵電確已發出時，隨即填製「匯款查詢」書，經主管人員簽章後，寄交解款行查詢。為匯款人請以電報查詢者，應向其收取來往電報費。

2. 每屆月終，經辦人員應檢查電匯便查卡及信匯號碼簿一次，如發現已逾銷帳日期而未銷帳者，應即填製匯款查詢書，寄交解款行查詢。

八、退匯

甲、信匯或電匯

1. 匯款人持原匯款證明書，申請退匯時，經辦人員應先查閱信匯號碼簿或電匯便查卡，經查明匯款確未解訖時，即在原簿卡上註明申請退匯日期，並於匯款證明書上加蓋「此款已申請退匯，如查明款未解訖，再憑本證明書領款。」戳記，交還退款人。

2. 根據匯款簿卡填製「退匯申請書」，寄交解款行，如匯款人請求用電報退匯時，亦可照辦，惟須向其收取來往電報費。

3. 匯款退匯時已收之匯費及郵電費，概不退還。如係外幣匯款，匯款人請求兌取國幣時，應按退匯日銀行買價計算之。

4. 接到解款行寄來之退匯通知書或電報時，應即將該退匯款沖轉「應付款項」科目，一面通知匯款人前來領款，並在原匯款簿卡上註明沖轉日期。

5. 匯款人憑原匯款證明書退匯時，應囑於證明書上簽章，由「應付款項」科目內照付，必要時得須覓具妥保，方能領款。

乙、票匯

1. 凡本行開出之匯票，未經原受款人背書，由匯款人持憑該匯票（如係複本匯票應持憑正副張匯票）向本行兌取票款者，按退匯手續辦理之。經辦人員應囑匯款人在匯票上背書（即加蓋與原申請書相符之印鑑），並將該匯票退還本行。如遇背書無從核對時，應囑匯款人提供相當之證明，或覓具妥保再憑辦理。

2. 凡本行開出之匯票，經原受款人背書後，由持票人持憑該匯票向本行兌取票款者，應視同買入匯票處理，但為便利記帳計，得按退匯手續處理之。關於匯票之背書是否連續，經辦人員亦應加以注意。

3. 候審核無誤，並經查尙未轉帳時，即以票匯便查卡代替（借）「匯出匯款」傳票如已轉帳，應另行填製（借）「存放同業」或「聯行往來」傳票，憑以付款及記帳，並將退還之匯票經註銷後，作為傳票之附件。

4. 匯票退匯時，已收之匯費概不退還。如係外幣匯款，匯款人請求兌取國幣時，應按退匯日銀行買價計算之。

5. 匯款退訖後，應於票匯號碼簿上批註退匯日期以備查考。

6. 經辦人員根據票匯便查卡填製「退匯申請書」寄交解款行聲明退匯。

7. 匯款人如遇匯票遺失，向本行申請掛失時，應按照「各項票據掛失處理手續」辦理之。

九、本辦法如有未盡事宜，悉照現行法令及銀行慣例辦理之。

十一 國外匯入匯款內部辦理手續

一、電匯

(一) 本行接到國外聯行或代理行(後稱委託行)電匯電報時,應先驗對密押,然後分別行名,登入應解匯款簿,如有問題,應即向委託行查詢。

(二) 經驗對無誤後,根據來電,隨即填製匯入匯款套寫格式(見格式(十七)),用打字機一次套打。該項套寫格式計有下列各頁:

1. 電匯通知書
2. 匯款正收條
3. 匯款副收條

如情形特殊,必須覓保照付者,應在通知書上加蓋「請覓妥保」戳記,由專差按址送交收款人,請其在通知書上加蓋印鑑後,將正副收條交與收款人,電匯通知書仍由專差帶回備驗。如收款人住址較遠者,應另填通知信,掛號寄交收款人,請其持憑通知信來本行辦理領款手續。

(三) 收款人持匯款正副收條(或連同通知信)來本行領款時,經辦人員應先驗對正副收條上之簽章,是否與收回之通知書上之印鑑相符,如有問題,應請收款人覓具妥保,經認可後,囑收款人貼足印花,再送請主管人員核簽,然後送交出納部份付款。

(四) 匯款解訖後，即將匯款正收條加填付訖日期，郵寄委託行，同時將匯款副收條加蓋「付訖」戳記，代替支出傳票，並將電匯通知書作為附件。

如委託行為本行之聯行者，其轉帳方式如下：

(借)「聯行往來」(與付款報單套寫該報單應郵寄委託行以便憑以轉帳)。

如委託行為本行之代理行者，其轉帳方式如下：

(借)「存放同業」(或「同業存款」另填代解匯款通知書郵寄委託行以便憑以轉帳)。

(五) 委託行電文抄紙寄到時，應予分別歸檔備查。

(六) 匯款如係外幣，應按當日外匯即期買價折合國幣交付。如委託行聲明折付國幣，而收款人要求改付外幣時，應向其收取手續費。

二、票匯

(一) 本行接到國外委託行寄來之票匯通知書(即匯票票根)時，隨即核對委託行主管人員之簽章，並分別行名登入應解匯款簿。

(二) 收款人持匯票來本行兌款時，應即查閱應解匯款簿，並驗對匯票簽章是否相符，如係記名匯票，應由收款人背書，背書經驗對無誤(或經股實商號加保)，即可照付。同時將匯票加蓋「付訖」戳記，代替傳票，仍用「聯行往來」或「存放同業(或同業存款)」科目轉帳，其處理手續與電匯第(四)項辦法同。一面將票匯通知書加蓋「付訖」戳記，填寫付訖日期後歸檔存查，一面另製代解匯款清單寄交委託行。

(三)如票匯通知書尚未接到，收款人持匯票來本行兌款時，經驗明匯票簽章無誤，亦可憑票先付。經辦人員隨即另以便條製票匯通知書，用以暫代正式之票匯通知書，一面再於應解匯款簿內加蓋「通知書未到憑票先付」戳記，一俟票匯通知書寄到時，將暫代通知書之便條註銷，一併歸檔存查。如通知書日久未到，應向委託行查詢。

(四)匯票如有正副張者，如憑任何一張付款時，其餘一張即應作廢，並在應解匯款簿內註明。

三、信匯

(一)本行接到國外委託行信匯委託書後，即分別行名，登入應解匯款簿，並核對委託行主管人員之簽章。

(二)經核對無誤後，根據委託書，隨即填製匯入匯款套寫格式，用打字機一次套倒。該項套寫格式計有下列各頁：

1. 信匯通知書

2. 匯款正收條

3. 匯款副收條

填妥後，由專人送交收款人，其處理手續與電匯第(二)項辦法同。

(三)收款人來本行取款手續及本行轉帳等一切手續，與電匯第(三)(四)(六)項處理辦法同，茲從略。付訖後其信匯委託書及信匯通知書，經加蓋「付訖」戳記後，即作為傳票附件。

(四)查詢

匯款如因後列各種原因，不能付款時，經辦人員應填製匯款查詢書，查詢書回單，查詢書留底共三紙，一次套寫，將查詢書及查詢書回單寄交委託行，查詢書留底存查。

外 匯

1. 收款人姓名地址不符。
2. 匯款人經通知後，逾相當時期未來領取。
3. 因當地法令限制。

五、退匯

- (一) 匯款如因收款人囑退，或接到委託行退匯申請書或電報或查詢書回單囑退時，經辦人員隨即辦理退匯手續。
- (二) 信匯退匯時，應由經辦人員填製退匯通知書，退匯通知書回單，退匯通知書留底共三紙，一次套寫，經主管人員簽章後，連同回單寄交委託行。
- (三) 如以電報通知退匯時，除發電通知委託行外，同時仍須補發退匯通知書（註明「已電告」字樣）。
- (四) 票匯經委託行通知止付時，經辦人員應即查閱應解匯款簿，如尙未付訖，隨即填製退匯通知書，送請主管人員簽章後，寄交委託行，並在票匯通知書內註明「退匯」字樣。
- (五) 退匯通知書寄出後，應於應解匯款簿上將該筆匯款註銷，並註明退匯日期，再將信匯委託書或票匯通知書加蓋「註銷」戳記，與退匯通知書留底一併歸檔存查。
- (六) 退匯通知書回單由委託行簽章寄還時，應將該回單與原退匯通知書留底，放置一處存查。

十二、買入外匯匯款內部辦理手續

一、外匯部份買匯項下之票據，可有下例各種：

1. 銀行匯票及本票(Bank Draft, Banker's check, Cashier's check)
2. 旅行支票(Traveller's check)
3. 旅行信用證項下之匯票(Draft drawn under Traveller's L/C)
4. 外國鈔票(Foreign Currency Note)
5. 到期外幣公債及息票(Matured Bonds & Coupons)
6. 外國郵局匯票(Postal Money Order)
7. 外國公庫支票(Treasury Checks)
8. 其他支票匯票本票等

如係買入電匯，即憑電匯證明書直接填製(借)存放同業(或聯行往來)傳票，憑以記帳，免用買入匯款科目。一面再電告代理行洽收，俟接到覆電妥收後，再在帳上加註起息日期。

二、上項票據因性質各各不同，故買入時應注意之點亦異，茲分別說明如次：

(一)購買外國鈔票及外幣公債息票，以辨認真偽為要件，故應事先蒐集真票樣張，關於暗記及偽票辨認方法之說明書等，以備查閱。又各國管匯法令，對於鈔票及公債之流通轉讓大多限制，故並應徵集各國之有關法令以資參考。

(二) 買入旅行支票，及根據旅行信用證所開之匯票，以本行之代理行所開發及本行留有該代理行負責人員之印鑒者為限，經驗對相符後，並審核受益人之身份與簽章，及票據內容，如屬無誤，方可購買。

(三) 銀行匯票本票及外國郵局匯票等，其出票行之簽章往往無從驗對，為審慎起見，應以下列幾種為限：

(1) 本行之往來戶或本行所熟悉之殷實公司商號，其由於業務關係而取得，並屬於該戶本身抬頭者。

(2) 本國銀行對出國旅客所開之抬頭匯票，經抬頭人提供護照等證件者。

各國戰時法令頗多限制匯票之流通，故於叙做之前，應先查閱付款地法令，對於該項匯票有無限制，方可辦理。

(四) 外國公庫支票，以英、美兩國開出者為最佳，因其政府信用卓著，故經營外匯業務之銀行，樂意購買。其中有由各該國使領館或軍事機關出票，向其本國政府請兌者，辨認自易，買入無虞。有由各主管機關所開，其為個人抬頭者（該受益人大都為現役軍人或現職公務員），必須檢同該主管機關所出之受益人身份簽章證明書，經核對無誤後，方可予以購買；如已退役退職者，則除身份與簽章證明而外，應以受益人在當地有固定職業者為限。

(五) 凡出票人即屬申請人，或出票人係外埠或國外之商號或個人，無論其為支票匯票，或是否銀行照付，均以申請人之信譽為購買之標準。

三、票據如無從辨認真偽時，得由主管人員視申請人之信譽，再決定予以購買或以代收方式處理之。

四、凡由本行同意購買之票據，除鈔票及息票外，由申請人簽章後，即按約定之匯率予以收購，必要時應請申請人開留地址以便洽詢。

五、除鈔票及息票外，所有買入票據，均應於其票面加蓋附有行名及 C.B. (Clean Bill) 之簡寫字樣之戳記，並逐一順序編號，以

每一票據編一號碼爲原則，同時應以國外代理行爲抬頭，作成記名背書。

六、票據買入後，經辦人員隨即填製買入匯款套寫格式（見格式（十八）），用打字機一次套打。該項格式計有下列各頁：

1. 買入匯款委託書

2. (借)買入匯款傳票

3. 買入匯款匯寄簿

4. 號碼簿

上項格式填妥後，應作下列之處理：

1. 買入匯款委託書應附同買入之票據，郵寄代理行代收。

2. (借)「買入匯款」傳票憑以記帳。

3. 買入匯款匯寄簿爲買入匯款分類明細帳，應加填大約驗兌日期，按代收行名分戶，並按大約驗兌日期順序排列。

4. 號碼簿爲買入匯款之永久紀錄，順序歸檔備查。

七、買入外國鈔票如作爲庫存時，應以現金科目記帳。俟積有成數，整批付郵時，除照填買入匯款格式，並以(借)「買入匯款」與(貸)「現金」對轉外，其處理手續如次：

1. 買入匯款委託書連同鈔票打包齊整，用火漆封面，以掛號郵件付郵。

2. 抄錄掛號郵件號數、日期、收件人姓名、地址及郵件內容等，申請保險公司保險，取得保險單一式兩份。

3. 另製買入匯款委託書副本一紙，附同保險單一份，於下次郵班寄交代理行。

外 匯

4. 保險單另一份附於匯寄簿頁歸檔存查。

5. 如當地保險公司不能承保時，則以郵局保險信封，寄交代收行。

八、買入匯款委託書內印有「凡匯款金額在美金五百元以上，或其他貨幣等值在美金五百元以上者，一經拒付即請電告」
(In the event of dishonor of items of the equivalent of U. S. \$500 or Over, telegraph us, Giving reasons) 字樣，故如屆大約驗兌日期，而尚未接到代理行電告者，可一律視為業已收妥，即將匯寄簿頁抽出作為(貸)「買入匯款」(借)「聯行往來」(或存放同業)傳票轉帳。

其每筆金額在美金五百元以下而被拒付時，於接到代理行來函通知，應即沖回「買入匯款」科目，俟申請人備款贖回，或再向原付款人收受後，再行沖銷。

九、接到代理行票款報單時，應在號碼簿及聯行往來(或存放同業)帳上，加註收款日期及收到報單日期。

十、每屆月底，應根據匯寄簿填製買入匯款科目餘額表，分別列明本行編號，申請人姓名及金額三項，其每種貨幣合計數，應與各貨幣總分類帳該科目之餘額相符。

十三 申請國外旅行匯信須知

一、凡顧客(後稱申請人)因旅行國外為免攜帶現款或定額匯票之不便,得向本行申請開發旅行匯信(Travellers Letter of Credit),持向沿途本行各分支行或代理行,在限額內任意支取一部或全部金額。

二、申請人向本行申請開發旅行匯信時,應先查閱本行通匯地點及行名表,再將下列各項詳填於申請書上,並加具簽章交與本行。

1. 姓名 應與出國護照上所列者相同。

2. 通訊地址 在旅行期內可以轉達之通訊地址。

3. 需用旅行匯信期限 通常最長為半年,如有特殊情形者,得商請本行延長之。

4. 匯信金額 至少為國幣〇〇元或等值之外幣。同時將取款印鑑(應與申請書所具之簽章相符)簽蓋於本行特備之印鑑證明書(Letter of Indication)上,連同款項,一併交與本行。

三、本行於收清匯款金額及各項費用後,即按申請書所列各點,開發旅行匯信,並在印鑑證明書上加簽證明後,一併交與申請人收執。

四、申請人應將本行簽發之旅行匯信詳細審閱,如有錯誤,應立即申請更正。

五、申請人應將旅行匯信及印鑑證明書隨身攜帶,以便途中需款時,得隨向本行國外各分支行或代理行支取,惟須分別放置,以免同時遺失。

六、申請人憑旅行匯信向本行國外各分支行或代理行支取匯款時，應向該行索取空白正副匯票格式，填明日期、金額及匯票上應具各項，並批註「根據○○行於○○年○○月○○日所填發旅行匯信第○○號」(Drawn under Travellers Letter of Credit No. of (NAME OF BANK) PLACE DATED)字樣，簽蓋與印鑑證明書上所具之同樣印鑑，連同旅行匯信及印鑑證明書，一併交驗兌款。

七、申請人取款後，如匯款尚有餘額時，仍將旅行匯信及印鑑證明書領回，以便下次取款時再用，并應注意匯信背面付款行所批註之支付金額，是否與所領金額相符。

八、申請人應於旅行匯信期滿前，將匯款陸續支清，並於末次支取時，將該項匯信及印鑑證明書交與付款行，俾便其連同末次匯票，一併寄還本行註銷。

九、申請人於回國後，如款項而未支清，無論該匯信已否期滿，得向本行申請退還剩餘金額。

十、申請人申請退匯時，所有已收之手續費及其他各費，概不退還。

十一、本須知未盡事宜，悉按現行法令及銀行慣例辦理之。

十四 國外旅行匯信內部辦理手續

一、顧客（後稱申請人）向本行申請開發國外旅行匯信時，經辦人員應將本行國外通匯地點及行名表，交與申請人，俾其查閱在旅行途中所經各地本行可以通匯之行名，然後囑其填具本行規定之「旅行匯信申請書」（見格式（十九）），並與洽定匯率、手續費及其他各費。

二、審查申請人交來之申請書內容是否詳盡，然後編註匯信號碼，再憑以填製旅行匯信套寫格式（見格式（二十）），用打字機一次套打。該項格式計有下列各頁：

1. 旅行匯信。

2. (貸) 活支匯款傳票

3. 旅行匯信便查卡

上項格式經易人核對後，即憑傳票向收款項，其手續費及其他各費，亦分別照製各該相當科目之貸方傳票，一併憑向收款。

三、按照申請書所列各項，用打字機填打印鑑證明書 (Letter of Indication) (見格式（二十一）) 一份，交顧客簽蓋取款時之印鑑，然後連同旅行匯信套寫格式及各項傳票，送請主管人員覆核簽章。

四、旅行匯信及印鑑證明書經主管人員核簽後，即將各該信書交與顧客，囑其隨身攜帶，以便隨時支用，並告以信書應分別放置，以免同遭遺失。旅行匯信便查卡附同申請書，按號順序歸檔。

五、本行於接到付款行寄來之代付旅行匯信之報單或通知時，應即將其所附之匯票與檔內所存之申請書及便查卡再行覆核，並將付款日期付款行名及匯票金額，逐項登記於便查卡之背面各欄內，同時填製（借）「活支匯款」（貸）「聯行往來」（或「存放同業」）傳票轉帳，以匯票及報單或通知作為附件。

六、旅行匯信用盡後，經付款行寄還時，即以此作為傳票附件，並取出便查卡，加蓋用盡（Exchange）戳記，按號順序歸檔，以備查考。

七、旅行匯信尚未支清，而申請人已回至發信地，持向本行退取餘額時，應囑其簽具收據，參照上列第五六兩條規定處理之。

八、每屆月終根據活支匯款便查卡，按號順次編製清單，逐筆分列餘額，並按幣別結總其各貨幣之餘額，應與總分類帳活支匯款科目各該貨幣之結餘相等。

十五 申請打包放款(Packing Loan)須知

一、凡經營出口貿易之顧客(後稱申請人)接受國外或外埠定貨，並收到銀行信用證時，得以該項信用證及在收購加工打包待運中之原料或成品，作為抵押，向本行申請打包放款。

申請人如無信用證而欲請求本行墊付貨款及一切有關費用者，得提供殷實擔保，向本行申請打包放款。

二、申請人應填具本行規定之「打包放款申請書」，詳開擬押貨物種類、數量、價值、用款額度及期限等，並檢附銀行信用證、押品清單等，送交本行。經本行審查合格後，即與申請人洽定利率等條件，並訂立「打包放款契約」。

上述押品必須為信用證所規定之貨物，借款期限以信用證之有效時期為限。

三、申請人應將擬押之貨物，存入本行倉庫或經本行認可之倉庫中，將倉單連同保險單交與本行收執，俟取得本行製給之抵押品收據後，方可用款。

上項倉單保險單以本行為抬頭人，或經作成空白背書者，方為合格，又該項保險單應以本行認可之保險公司所出者為限。四、押品如經交存本行認可之打包公司或運輸公司者，應由各該公司出具本行抬頭之倉單或收據，交由本行收執。

五、如因押品尚在加工製造之中，不便存棧者，經商得本行之同意，得由申請人簽立信託收據(Trust Receipt)作為本行委託申請人代為保管該項貨物，俾便其辦理加工打包等一切手續，但所有權仍屬本行，如本行認為有必要時，得隨時提取該項貨物，寄存他處。

六、如遇押品市價跌落，或因其他原因本行認為有必要時，申請人應即提供現金或其他本行認可之擔保品補足之。

- 七、本行對於押品，得隨時派員檢查，如本行認為有必要時，得代為加保或另保水火等險，該項保險費用及其他由於處理該項押品而產生之一切費用，均歸申請人負擔之。
- 八、申請人應將押品於信用證規定之條件及時限內裝運出口，如因故不能按信用證條件發貨時，應即以最迅速方法，與國外買主磋商修正信用證條件，以免失效。所有修正信用證之通知函電，均應交由本行收執。信用證如經展期，其有關之打包放款，亦得商請本行予以展期。
- 九、申請人於貨物裝船後應將信用證所開發之匯票，連同提單、發貨單、保險單等全部運貨單據，售與本行，所有票款即作為償還打包放款本息及一切有關費用。
- 十、本行承購該項匯票，仍保留追索之權。
- 十一、申請人未能履行契約，規定條件時，本行得處分押品取償之。經處分押品所取得之貨款，應先償還打包放款本息及一切有關費用，如有餘額自當退還申請人，如有不足，申請人仍須負立即清償之責。
- 十二、本須知未盡事宜，按打包放款契約，現行法令與銀行慣例辦理之。

十六 打包放款內部辦理手續

一、本行對於經營出口貿易之顧客（後稱申請人），於接受國外或外埠定貨後，得予以代墊貨價及一切有關費用之便利，該項墊款應以申請人所收購加工打包待運中之貨物作為抵押，方可叙做打包放款。

二、打包放款之基本條件有三：

1. 有確實交易之行爲 該項貨物係確係申請人之買主所訂購者。
2. 有自動清償之保證 此項保證如買主提供合格之信用證或購買證等，如無上項付款之保證，而經本行認可者，亦可叙做。

3. 有可靠之押品 押品必須為訂貨單或信用證所規定之貨物。

三、打包放款項下之押品，應儘可能以質押放款方式設定質押權。但因申請人尚待加工製造或辦理打包報關轉運手續關係，經商得本行之同意，得由申請人簽具信託收據後，交與申請人處理之。

信託收據應以本行為該項貨物之所有人，惟因委託申請人辦理一切必要手續起見，存放於申請人處所者，申請人應於辦妥後，將倉單或提單交存本行，遇有必要時，本行得隨時撤銷委託，提取貨物。

四、出口商為減輕風險及週轉靈活起見，常以買主提供信用證為售貨條件，本行對於根據合格之信用證所開發之商業匯票，亦樂於承購。該項信用證除證明交易行為確實存在外，且有自動清償之保障，故本行叙做打包放款，大多以申請人提供信用證為必要條件，對於初與交往之顧客或信譽資力較次之廠商，尤須嚴格辦理。

五、打包放款之風險，可由下列各種因素決定：

(一) 信用證

打包放款應以申請人提供合格之信用證或同等之付款保證為必要條件，已如上述，所謂合格之信用證者，即

(1) 發證銀行信用可靠。

(2) 信用證有效期內不得取銷。

(3) 信用證有效期限足敷辦理採購加工包裝以至報運手續等。

如信用證尚在郵遞之中，或無信用證或同等之付款保證者，除應查考其他交易證件外，應以售貨條件押品性質及申請人信譽資力等為衡量放款風險之根據。

申請人提供信用證申請打包放款者，其放款總額應以不超過信用證所列之金額為度。

(二) 押品

(a) 作押折扣 打包放款如無合格信用證者，對於押品必須以國內外市場有廣大銷路而易於脫售者為限。作押折扣按市價上落之風險大小而定，但若申請人持有合格之信用證，且押品確係信用證所規定者，則作押折扣可酌予放寬。

(b) 作押方式 為減輕放款風險至最低限度起見，打包放款項下之押品，應儘可能以質押放款方式設定質押權，已如上述。所謂質押權之設定，除將貨物交存本行倉庫外，可將押品寄存具有信譽之獨立倉庫，惟必須取得本行抬頭之倉單，並交與本行存執，此外尚有下列各點，可資採擇：

1. 貨物原存申請人之倉庫者，得由本行租用其倉庫，懸掛本行倉庫牌示，並由本行派員管理之。

2. 押品交存本行認可之打包公司或運輸公司，應由各該公司出具本行抬頭之收據或棧單，交由本行存執。
3. 押品由內陸負責運輸機關運送至出口港埠中，應由該運輸機關出具本行抬頭之單據或提單，交由本行存執。

如押品尚在加工製造之中，或因辦理其他必要手續，憑信託收據交由申請人保管處理者，則風險頗大，對於此類放款必須以申請人信譽卓著資力雄厚者，方可叙做，並應隨時檢查存貨情形，俾保無虞。

(三) 國內外經濟情形

國內外經濟情形與物價息息相關，從而影響押品之價值，與放款之風險，凡幣值跌落或需貨殷切時，則貨價堅挺，當國內外不景氣之時，則貨價下跌。例如此次大戰之中各國物資缺乏，貨價步漲，出口商有盈無虧。當戰事結束之際，若干種商品之銷路勢必突減，故於敘做打包放款時，應預先注意及之。

六、申請人向本行申請打包放款時，應囑其填具本行規定之「打包放款申請書」，隨附(1)押品清單，(2)申請人信用調查表，(3)交易行為證件（如信用證購買證或與售貨有關之函電契約等），以便本行憑以審查放款風險，決定叙做與否。

七、經辦人員應另囑申請人於申請書內聲明一俟貨物啓運後，即將出口匯票連同全部運貨單據，送交本行叙做出口押匯。

八、經主管人員核准後，通知申請人訂立打包放款契約，並提供押品。

九、申請人提供押品之時，應附繳足額保險單，該項保險單應由本行同意之保險公司所出具，並以本行為抬頭人，或經抬頭人作成空白背書者。

十、申請人按契約規定之限額，得任意一次支款或陸續用款，其陸續用款者，得用支票及送款簿存取，惟申請人已與本行訂有甲種活期存款戶者，應另行開戶處理，以免混淆。

十一、經辦人員應經常注意押品市價之上落，如遇市價跌落，按作折扣計算，不敷借款之數額時，應隨時陳請主管人員核示。

十二、經辦人員應注意信用證之有效期限及其他條件，如遇不能適合實際情形時，應囑申請人迅與其國外或外埠買主洽商修正，以免失效。

十三、對於憑信託收據申請貸款者，應由申請人逐日或定期提供押品清單，詳開原料、半製品、製成品數量、價值、存放處所，信用證號數等，如貨物打包完整，其內容花色繁多者，應另行開附打包清單 (Packing List)，以憑查核。

十四、對於憑信託收據貸款項，應由主管人員隨時派員檢查存貨情形，必要時得檢查申請人之帳冊，及貨物之內容，如有問題，即可撤回委託，隨即提取貨物。

十五、本行墊付與該項貨物有關之各種費用，除約定運付申請人打包放款帳戶外，應隨時開列清單，而申請人歸收之。

十六、凡以倉單作押之打包放款，屆報運之時，得由本行委託報關行代為報運，或經本行同意，由申請人填具信託收據，自行辦理報運手續。

十七、貨物裝船後，申請人將提單等全份運貨單據運回匯票，送請本行購買時，應按出口押匯內部辦理手續規定辦理，同時隨即收回打包放款本息。

申請人於貨物裝船後，而以現金歸還時，應查詢其原因。

十八、每屆月終，根據打包放款明細分類帳填製打包放款科目餘額表，其合計數應與總分類帳該科目之餘額相符。

附 錄

(一) 外匯名詞譯名

I FOREIGN EXCHANGE

A. EXCHANGE

Exchange Broker	匯票經紀人
Exchange Brokers' Association	匯票經紀人公會
Exchange Contract	外匯成單
Exchange Control	外匯統制
Exchange Stabilization Funds (Exchange Equalization Funds)	外匯平準基金
Exchange Position	外匯頭寸
Exchange table	匯兌換算表
Forward Exchange	預約匯價, 遠期外匯
Fixed Exchange	固定匯價
Mint Par of Exchange	法定平價
Movable Exchange	移動匯價
Short Exchange	短期匯兌
Forward Contract	遠期合同
Hedging	拋補買賣
Near delivery	大概在五日以內交割
Ready (cash) delivery	即期交割, 預約訂定之日或翌日交割
Over bought (long)	多, 超買
Over sold (short)	空, 超賣
Exchange Profit & Loss	匯兌損益

B. Bill of Exchange

Bank Bill	銀行匯票
Commercial Bill (Trade Bill)	商業匯票
Acceptance Bill (Acceptance)	承兌匯票
Clean Bill	光票
Documentary Bill	跟單匯票
Banker's acceptance	銀行承兌匯票
Trade acceptance	商業承兌匯票
Documents against acceptance Bill (Documentary acceptance Bill)	D/A Bill 承兌後交單匯票

Documents against payment Bill (Documentary Payment Bill)	D/P Bill	付款後交單匯票
Home money Bill		本國貨幣匯票
Foreign money Bill (Foreign Bill)		外幣匯票
Export Bill		出口匯票
Import Bill		進口匯票
“Exchange as per indorsement” Bill		指定匯價匯票
Interest-bearing Bill		帶息匯票
Bill with colonial clause		殖民地條文匯票
Non-negotiable Bill		不可轉讓匯票
Original Bill (Original)		正張匯票
Duplicate		副張匯票
Sight Bill		即期匯票
Time Bill (Term Bill)		定期匯票
Original unpaid		正張未付
Duplicate unpaid		副張未付
Demand draft D/D		即期匯票
Payment by return draft		外幣支付匯票
Remittance draft		銀行即期匯票
Sola draft (sola)		單張匯票
Endorsement		背書
Blank endorsement		空白背書
Endorsement for collection		委託取款背書, 收解委託背書
Endorsement without recourse		無追索背書
Procuration		代理背書
Bill-broker		匯票經紀人
Acceptor of Bill of exchange (Acceptor)		承兌人
Days of grace		恩惠日
First of Exchange (First)		正號匯票
Second of Exchange (Second)		副號匯票
Traveller's check		旅行支票
Holder of Bill		持票人
Selling Rate Clause		賣價文句
Interest Clause		利息文句
Colonial Clause		殖民地文句
Prepayment of acceptance		期前付款
Protest		拒絕證書
Non-Protest		不得拒絕支付
Telegraphic Transfers T.T. (Cable Transfers)		電匯

Mail Transfer	M/T	信匯
Tenor		匯期
With recourse		有追索權
Without recourse		無追索權
Non-acceptance		不承兌
Non-payment		不付款
On demand		見票即付
After date	A/D	發票後定期付款
After sight		承兌後定期付款
At sight		見票即付
Note of dishonour		退票通知書
Drawer		發票人
Drawee		付款人
Payee		受款人
Due date	(Maturity)	到期
Endorser		背書人
Endorsee		背書受讓入

C. Rate

Rate of Exchange	(Exchange rate)	匯率
Bank's buying rate		銀行買價
Bank's selling rate		銀行賣價
Bank rate		銀行掛牌
Official rate		法定匯價
Merchant rate		商匯匯價
Market rate		市價
Black rate		黑價
Nominal rate	Nom.	名義匯價 (有行無市)
Opening rate		開盤行市
Closing rate		收盤行市
Forward rate		遠期匯價
Discount rate		貼現率
Rediscount rate		重貼現率
Bank rate of rediscount		銀行重貼現率
Cross rate		套價
Spot rate		現期匯價
Mean rate	(Medium rate)	平均匯兌率
Arbitrated rate of exchange		裁定匯價行情
Exchange Quotation		匯價, 外匯行市
Direct quotation	(Receiving quotation)	應收匯價

Indirect quotation	(Giving quotation)	應付匯價
Official quotation		掛牌
Par of Exchange		匯兌平價
Parity		平價
Change over		掉期
Cover		補拋
Strong		硬
Weak		軟
Steady		偕
Firm		穩

2. FOREIGN TRADE

A. Trade Terms

Cost and freight	c. & f.	成本及運費
Cost, Insurance, Freight	c.i.f.	成本保險費及運費
Cost, insurance, freight and commission	c.i.f. & c.	成本保險費運費及手續費
Cost, insurance, freight, commission and interest	c.i.f.c. & i.	成本保險費運費手續費及利息
Cost, insurance, freight and exchange	c.i.f. & e.	成本保險費運費手續費及兌換費
Free on Board	F.O.B.	免運費
Financing cost		財務成本
Cash with order		定貨付現
Cash on delivery	C.O.D.	交貨付現

B. Shipping Documents

(1) Bill of Lading

Bill of lading	B/L	提單
Negotiable Bill of lading		流通提單
Non-negotiable Bill of lading		非流通提單
Océan Bill of lading		海洋提單
Through Bill of lading		聯運提單
Clean Bill of lading		貨物完整之提單
Dirty claused Bill of lading		貨物有缺點之提單
(Foul claused B/L)		
Order Bill of lading	(order Bill)	記名提單
Straight Bill of lading	(straight Bill)	以收貨人記名提單
Doof Bill of lading		船抵埠未裝貨提單

On Board Bill of lading
 Received for shipment Bill of lading
 To order blank endorsed Bill of lading
 On Board endorsement
 Steamer Bill of lading
 Railway Bill of lading

已裝船提單
 承裝提單
 空白背書提單
 加蓋已上船圖章
 輪船提單
 鐵路提單

(2) *Insurance*

Insurance Cover Note
 Insurance Certificate
 Insurance Policy
 Risk note
 Marine Risks
 War Risks
 All Risks
 Free of Particular Average f.p.a.
 With Average

投保單
 保險證明書
 保險單
 水險承保單
 水險
 兵險
 一切險
 平安險
 水漬險 (或單獨海損險)

(3) *Other Documents*

Consular Invoice
 Certificate of Inspection
 Certificate of Origin
 Weight Certificate
 Sanitary Certificate
 Weight memo
 Packing List

領事簽證貨單
 品質檢驗證
 產地證明書
 重量證明書
 衛生證明書
 重量單
 打包單

3. LOANS AND CREDITS

A. Letter of Credit (Credit)

Clean Credit
 Documentary Credit
 Revocable (Letter of) Credit
 Irrevocable (Letter of) Credit
 Confirmed (Letter of) Credit
 Unconfirmed (Letter of) Credit
 Confirmed Irrevocable (Letter of) Credit
 Unconfirmed Irrevocable (Letter of) Credit
 General Agreement for Letter of Credit
 Revolving Credit

信匯信用證
 押匯信用證
 可取銷信用證
 不可取銷信用證
 保證信用證
 未保證信用證
 保證不可取銷信用證
 未保證不可取銷信用證
 普通信用證合同
 循環信用證

Specially Advised Credit	指定信用證
Circular (Letter of) Credit (Traveller's L/C)	流通信用證, 旅行信用證
Accepting Bank	承兌銀行
Confirming Bank	保證銀行
Issuing Bank	發證銀行
Negotiating Bank	購票銀行
Notifying Bank	通知銀行
Paying Bank	付款銀行
Letter of Confirmation	證實書
Letter of Indication	印鑑證明書
Letter of Delagation	委託書
Letter of Guarantee	保證書
Certification of Hypothecation (Letter of Hypothecation)	押匯質權書
In favour of F/O	抬頭人
Authority to Purchase A/P	委託購買證
B. Loans & Credits	
Packing Credit	打包放款
Acceptance Credit	承兌信用
Application (for)	申請書
Trust receipt	信託收據
Loan	放款
Overdraft	透支
Hypothecate	質押
Pledge	抵押品
Lien	留置權
Mortgage	抵押
Advance	預付
Secured Loan	担保放款
Security	質押物
Collateral	附加之質押品
4. MISCELLANY	
Bearer	持票人
Beneficiary	受益人
Exporter	出口商
Importer	進口商

Gold Points (Specie Points)	現金輸送點
Gold Exporting Points (Specie Exporting Points)	現金輸出點
Gold Importing Points (Specie Importing Points)	現金輸入點
Pegging	釘住
Premium Pm.	升水
Remittance	匯付
Remittance charge	匯費
Delivery	交割
Discount Dis, Disc	貼現
Discount House	貼現所
Clearing House C.H.	票據交換所
Home Office	國內行
Black Bourse (Black Market)	黑市
Guaranty	保證
Letter of Authorization L/A	權柄單
Error by good faith	善意之過失
Correspondent	代理行
Agency	經理處
Incoming collection	本埠代收款項
Outport collection	外埠代收款項

PREVALENT PRINCIPAL WORLD CURRENCIES

Country	Name of Currency	Subdivision	Present rate of exchange (Unit: U.S. dollar)
Aden	rupee (silver)	16 annas	30 cts.
Afghanistan	afgani	100 pals	7 cts.
Argentina	peso	100 centavos	25 cts.
Australia	Australian pound	20 shillings; 1 s. 12 pence (2)	\$3.25 (recently)
Belgium	franc	100 centimes	2.3 cts. stabilized
Belgian-Congo	franc	"	"
Bolivia	boliviano	100 centavos	2.5 cts.
Brazil	cruzero	"	5 cts.
British East Africa (Kenya, Uganda & Tanganyika)	East African pound	2 shillings (the shilling of 100 cent is the legal currency, but commercial transactions are usually made in British sterling)	1 s. = 20 cts.
British Guiana	British Guiana dollars	100 cents	84 cts.
British Honduras	British Honduran dollar	"	\$1.00
British India	rupee	16 annas; 1 anna = 12 pils	30 cts.
British West Africa (Gambia, Gold Coast, Nigerian Sierra Leone)	Pound Sterling	20 shillings; 1 s. = 12 pence (4)	\$4.05

	British West Indies, in general Trinidad, Barbados	100 cents	84 cts.
	Canada	Canadian dollar	80 cts.
	Ceylon	rupee	30 cts.
	Chile	peso	3-3/8 cts.
	China	Chinese dollar	5 cts.
	Columbia	peso	58 cts.
	Costa Rica	colon	17 cts.
	Cuba	peso	\$1.00
	Cyprus	pound sterling	\$4.05
	Dominican Republic	dollar	\$1.00
	Ecuador	sucre	7½ cts.
	Egypt	Egyptian pound	\$4.16
	Elze	Saorstak pound	\$4.04
	Ethiopia (Abyssinia)	Maria therses dollar (or thaler) also British East African pound	36½ cts.
	French Guiana	pound	1 s.—20 cts.
	France	franc	2 cts.
	French West Indies	franc	"
	Gibraltar	pound sterling	"
	Greece	drachma	20 shillings; 1 s.—12 pence(d) " " 100 lepta
	Guatemala	quetzal	\$4.04
	Haiti	gourde	reported stabilized 11/11/44 at about 1 cts.
	Honduras	lempira	\$1.00
	Iceland	krona	20 cts. 49 cts. 15½ cts.

Iraq	dinar	100 fils	\$4.04
Iran (Persia)	rial	100 dinars	3 cts.
Liberia	U.S. dollar	100 cents	\$1.00
Mexico	peso	100 centavos	20 cts.
Netherlands West Indies (Curacao, Aruba, Bonaire)	N.W. I. Guilder	100 cents	53.1 cts.
Netherlands Guiana (Surinam)	Surinam guilder	100 cents	53.3 cts.
New Zealand	New Zealand pound	20 shillings; 1 s.—12 pence(d)	\$3.25
Newfoundland	Newfoundland dollar	100 cents	89 cts.
Nicaragua	cordoba	100 centavos	17 cts.
Palestine	Palestine pound	1,000 mils	\$4.05½
Panama	balboa	100 centavos	\$1.00
Paraguay	guarani	100 centimos	33 cts.
Peru	sol	100 centavos	15½ cts.
Portugal	escudo	100 centimos	4 cts.
Portuguese East Africa	"	"	"
Portuguese Guinea	"	"	"
Portuguese West Africa (Angola)	angolar	"	"
Rhodesia (Northern & Southern)	pound sterling	20 shillings 1 s.—12 pence(d)	\$4.05
Salvador	colon	100 centavos	40 cts.
St. Pierre et Miquelon	franc	100 centimes	2 cts.
Spain	peseta	100 centimos	9 cts.
Spanish Colonies (Canary Is., Sp. Morocco, Fernando Bo, Sp. Guinea)	"	"	"

Sweden	Krona	100 ore	24 cts.
Switzerland	franc	100 centimes	23 cts.
Syria & Lebanon	Syrian pound	100 piasters	46 cts.
Turkey	Turkish pound	"	77 cts.
Union of South Africa	South African pound	20 shillings 1 s.—12 pence(d)	\$4.05
U. S. S. R.	ruble	100 kopecks	18 cts.
Uruguay	peso	100 centesimos	54½ cts.
Venezuela	bolivar	100 centimos	30 cts.
United Kingdom	pound sterling	20 shillings 1 s.—12 pence(d)	\$4.04

November 10, 1944.

圖

外

(Without guarantee or responsibility)

(三) 英金折算表及印幣折算表
 PENCE AND SHILLINGS AS DECIMAL OF A £ STERLING

Pence	1	2	3	4	5	6	7	8	9	10	11	
S	00417	00833	01250	01667	02083	02500	02917	03333	03750	04167	04583	S
1	05000	05417	05833	06250	06667	07083	07500	07917	08333	08750	09167	1
2	10000	10417	10833	11250	11667	12083	12500	12917	13333	13750	14167	2
3	15000	15417	15833	16250	16667	17083	17500	17917	18333	18750	19167	3
4	20000	20417	20833	21250	21667	22083	22500	22917	23333	23750	24167	4
5	25000	25417	25833	26250	26667	27083	27500	27917	28333	28750	29167	5
6	30000	30417	30833	31250	31667	32083	32500	32917	33333	33750	34167	6
7	35000	35417	35833	36250	36667	37083	37500	37917	38333	38750	39167	7
8	40000	40417	40833	41250	41667	42083	42500	42917	43333	43750	44167	8
9	45000	45417	45833	46250	46667	47083	47500	47917	48333	48750	47167	9
10	50000	50417	50833	51250	51667	52083	52500	52917	53333	53750	54167	10
11	55000	55417	55833	56250	56667	57083	57500	57917	58333	58750	59167	11
12	60000	60417	60833	61250	61667	62083	62500	62917	63333	63750	64167	12
13	65000	65417	65833	66250	66667	67083	67500	67917	68333	68750	69167	13
14	70000	70417	70833	71250	71667	72083	72500	72917	73333	73750	74167	14
15	75000	75417	75833	76250	76667	77083	77500	77917	78333	78750	79167	15
16	80000	80417	80833	81250	81667	82083	82500	82917	83333	83750	84167	16
17	85000	85417	85833	86250	86667	87083	87500	87917	88333	88750	89167	17
18	90000	90417	90833	91250	91667	92083	92500	92917	93333	93750	94167	18
19	95000	95417	95833	96250	96667	97083	97500	97917	98333	98750	99167	19

PIES AND ANNAS AS DECIMAL OF A RUPEE

	P	1	2	3	4	5	6	7	8	9	10	11
A		0052	0104	0156	0208	0260	0312	0364	0417	0469	0521	0573
1	6025	0677	0729	0781	0833	0885	0937	9989	1042	1094	1146	1198
2	1250	1302	1354	1406	1458	1510	1562	1614	1667	1719	1771	1823
3	1875	1927	1979	2031	2083	2135	2187	2239	2292	2344	2396	2448
4	2500	2552	2604	2656	2708	2760	2812	2864	2917	2969	3021	3073
5	3125	3177	3229	3281	3333	3385	3437	3489	3542	3594	3646	3698
6	3750	3802	3854	3906	3958	4010	4062	4114	4167	4219	4271	4323
7	4375	4427	4479	4531	4583	4635	4687	4739	4792	4844	4896	4948
8	5000	5052	5104	5156	5208	5260	5312	5364	5417	5469	5521	5573
9	5625	5677	5729	5781	5833	5885	5938	5989	6042	6094	6146	6198
10	6250	6302	6354	6406	6458	6510	6562	6614	6667	6719	6771	6823
11	6875	6927	6979	7031	7083	7135	7187	7239	7292	7344	7396	7448
12	7500	7552	7604	7656	7708	7760	7812	7864	7917	7969	8021	8073
13	8125	8177	8229	8281	8333	8385	8027	8489	8542	8594	8646	8698
14	8750	8802	8854	8906	8958	9010	9062	9114	9167	9219	9271	9323
15	9375	9427	9479	9531	9583	9635	9687	9739	9792	9844	9896	9948

格 式

(格式一) 押匯契約

GENERAL LETTER OF HYPOTHECATION

As the undersigned may from time to time request(s) the (NAME OF OUR BANK) (hereinafter referred to as the Bank) to discount or negotiate or purchase for full amount or any part of Bill or Bills of Exchange (hereinafter referred to as the Bill or Bills) drawn or endorsed by the undersigned with shipping documents attached, and in consideration of such discount, negotiation and/or purchase by the Bank;

1. The undersigned hereby pledge(s) to the Bank the said documents and the goods specified therein as collateral security (said documents and goods and any additional collaterals are hereinafter referred to as the security) for the due acceptance and/or due payment by the drawee(s), and for the due repayment by the undersigned, in case of dishonor, of the relative Bill or Bills.

2. The undersigned further agree(s) to deliver transfer or assign to the Bank on demand such additional collateral as it may require should the market value of any of the securities at any time decline, or should any change occur in the marketability thereof, or should any of the security for any reason be deemed unsatisfactory or insufficient by the Bank.

3. Unless insured by the buyer(s) according to contract(s) of sale, the undersigned shall keep the security fully insured against marine Risks, including loss by capture, and also from loss by fire on shore. In case of failure on the part of the undersigned and/or of the buyer(s) to effect such insurance, the Bank may itself insure such security at the expense of the undersigned. The undersigned further agree(s) to the security being warehoused at any public or private

wharf or warehouse selected by the Bank, its designated agents, the drawees or acceptors of the Bills.

4. The undersigned also authorize(s) the Bank, its designated agents, or the Holders for the time being of any such Bill or Bills to agree to conditional acceptances of any of such Bill or Bills to the effect that, on payment thereof, the documents handed to the Bank as collateral security for the due payment of any such Bill or Bills shall be delivered to the drawees or acceptors thereof, and such authorization shall be taken to extend to cases of acceptance for honour, subject nevertheless to the power next hereinafter given, in case the drawee shall suspend payment, become bankrupt, or go into liquidation during the currency of any such Bill or Bills.

5. The undersigned further authorize(s) the Bank or its designated agents at any times before maturity of any Bill or Bills as aforesaid to grant a partial delivery or partial deliveries from time to time of any part of such security, in such manner as the Bank, its designated agent, or the acceptors of such Bill or Bills or their representatives may think desirable, to any person or persons on payment of proportionate amount of the invoice cost of such security.

6. The undersigned hereby agree(s) to reimburse the Bank for any and all costs and expenses in connection with the Bill or Bills and/or the security; and the repayment of all such costs and expenses (including legal costs and charges for legal services) is hereby secured in the same manner and to the same extent as any of the Bill or Bills.

7. On the non-performance of any of the promises herein contained, or upon default being made in acceptance on presentation or in payment at maturity of any such Bill or Bills, or in case of the drawees' or acceptors' suspending payment, becoming bankrupt, or entering into liquidation during the currency of any such Bill or Bills whether accepted conditionally or absolutely, full power and authority are hereby given to the Bank to sell the whole, or from time to time any part, of any and/or all of the security at public or private sale at

such prices as it may deem best and in such manner as it may deem fit without notice of any kind to the undersigned, which is hereby expressly waived. Upon any such sale or other realization upon any or all of the security, the Bank may apply the proceeds thereof, after the payment therefrom of all expenses incident to sale, delivery and/or collection, toward the payment of such Bill or Bills with re-exchange and charge; the balance, if any, to be placed at the option of the Bank against any other Bill or Bills secured or otherwise, which may be in its possession, or any other debt or liability of the undersigned to the Bank.

8. In case the net proceeds of such sale shall be insufficient to pay any such Bill or Bills with re-exchange and charges, the Bank may draw on the undersigned for the deficiency, without prejudice nevertheless to any claim against any endorser(s) of the said Bill or Bills for recovery of the same or any deficiency on the same; and the undersigned hereby engage(s) to honour such draft(s) on presentation, it being understood that the account current rendered by the Bank or by such Holders shall be sufficient proof of sale and loss.

9. The undersigned further authorize(s) the Bank and/or its designated agent whether the aforesaid Power of Sale shall or shall not have arisen, at any time before the maturity of such Bill or Bills to accept payment from the drawees or acceptors thereof, if required so to do, and on payment to deliver the shipping documents to such drawees or acceptors; and, in that event the Bank is to allow a discount thereon for the time they may have to run. The rate of rebate shall be in accordance with the practice of the drawee's locality.

10. It is further understood and agreed that the delivery of such collateral securities to the Bank shall not prejudice its rights on any such Bill or Bills in case of dishonour, nor shall any recourse taken thereon affect its title to such security to the extent of the liability of the undersigned then due to the Bank, and it is agreed

that the Bank is not to be responsible for the default of any Broker Auctioneer insurance company engaged by it for any purpose.

11. This Agreement shall be a continuing agreement applying to all future as well as to all existing transactions. It shall bind all administrators, executors, heirs, partners, successors and assigns of the undersigned, and each of them, and shall not be affected by any change in personnel, or by the death or retirement of any member, of a partnership.

194

For A.B.C. & COMPANY

(Title)

(Address)

Witness:

Please observe instructions marked "X":

- Deliver documents to drawee against acceptance.
 - Deliver documents to drawee against payment.
 - Please negotiate at your best rate.
 - Please negotiate at fixed rate as per contract No.....
- For the proceeds, please credit our account send check to us.
- In case of need, refer to.....
who is empowered by us to.....

Special Instructions:

外

Yours faithfully,

.....
(Authorized Signatures)

(格式三) 出口押匯套寫格式
 1. 正張出口押匯套寫
 (NAME OF OUR BANK)

TELEGRAPHIC ADDRESS:

TELEGRAPHIC CODES

BENTLEY

PETERSON INTERNATIONAL

PLEASE QUOTE THIS NO.

BP

Dear Sirs,

We beg to hand you herewith for collection

TO

Drawer's No:	Amount	Date of Draft	Due Date/Tenor	Drawee

Drawn by:
Under L/C No.
For A/c of:

Issued by:

Dated

Accompanied by the following documents :

E/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.					
									To follow by next mail

Shipped per S.S.

Amount insured :

Covering shipment of

Remarks :

外

Deliver documents against

Cable in case of non-acceptance or non-payment.

In case of dishonor, or if goods arrive before payment of relative draft, please warehouse goods, covering fire insurance, under advice to drawees and to us.

In the event of refusal of any draft on account of incomplete documents, please guarantee, on our behalf, delivery of remaining documents when received by a following mail.

Special instructions :

2. 副張出口押匯委託書
(NAME OF OUR BANK)

TELEGRAPHIC ADDRESS:
TELEGRAPHIC CODES:
BENTLEY
PETERSON INTERNATIONAL

PLEASE QUOTE THIS NO. BP

TO

Dear Sirs,

We beg to hand you herewith for collection

Drawer's No:	Amount	Date of Draft	Due Date/Tenor	Drawee

Drawn by:

Under L/C No

For A/c of:

Issued by:

Dated

3. 匯寄簿
REMITTANCE FILE

ON DATE OF PAYMENT

CREDIT OUTW. DOC. BILLS

(貸) 出口押匯

OUTWARD BILL No.

BP

SENT TO

[Empty box for recipient name]

Original Doc. sent by:

Duplicate Doc. sent by:

Drawer's No:	Amount	Date of Draft	Due Date/Tenor	Drawee

Drawn by:

Under L/C No.

For A/c of:

Issued by:

Dated

4. 號碼簿
NUMBER FILE

OUTWARD BILL, No.

BP

SENT TO

Original Doc. sent by:

Duplicate Doc. sent by:

Drawer's No.:	Amount	Date of Draft	Due Date/Tenor	Drawee
				S

Drawn by:

Under I/C No.

For A/c of:

Issued by:

Dated

5. (借) 出口押匯傳票

行 為 轉帳付 出傳票

VOUCHER

日期

(借) 出口押匯
DEBIT: OUTWARD DOC. BILLS

BP

收款行
SENT TO

請 收 號 數
PLEASE QUOTE THIS No.
Original Doc. sent by:
Duplicate Doc. sent by:

票據號數 Drawer's No.	票面金額 Amount	出票日期 Date of Draft	到期 Due Date/Tenor	付款人 Drawee

出票人
Drawn by:
憑信用狀號數
Under L/C No.
外國進口商
For A/c of:

開出者
Issued by:

日期
Dated

總副經理

營業

會計

出納

記帳員

6. 出口押匯(顧客負債)便查卡

CUSTOMERS' LIABILITY FILE

OUTWARD BILL No.

BP

SENT TO

Original Doc. sent by:
Duplicate Doc. sent by:

Drawer's No:	Amount	Date of Draft	Due Date/Tenor	Drawee

→ Drawn by: _____ Issued by: _____ Dated _____
 Under L/C No. _____
 For A/c of: _____ ←

Accompanied by the following documents:

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.					
To follow by next mail									

Amount insured:

Shipped per S.S.
 Covering shipment of
 Remarks:

Deliver documents against:

Approx. Date of Acpt.	Due Date	Approx. Date of Paym.	

To be removed upon approximate
 Date of: Acceptance
 Payment

Special instructions:

(格式四) 出口押匯保證書

_____ 19 _____

To (NAME OF OUR BANK)

Dear Sirs,

LETTER OF INDEMNITY RE OUR DRAFT_____

In consideration of your negotiating our Draft No. _____
drawn on _____
for _____ under Letter of Credit No. _____
issued by _____
which calls for _____ (*Shipped on Board Bills of Lading*)

whereas _____ (*Received for Shipment Bills of Lading only are being attached to the draft*)

we hereby undertake to indemnify you for whatever loss(s) and/or damage(s) that you may sustain due to the above-mentioned discrepancy.

Yours faithfully,

(Authorized Signatures)

(格式五) 出口押匯顧客負債表

行 外 匯 部

KEY: Outw. Doc. Bills

KEY: Inv. Doc. Bills

顧客負債表

OB - Banker's Bills

WR - With Recourse

OT - Trade Acceptances

NOR - Without Recourse

CUSTOMERS' LIABILITIES YINDER

OH - House Bills

DT - Doc. Against Trust Rec.

KEY: Authorities to Purchase

EXT - Extension

日期

REV - Revocable

OVD - Overdue

PRR

匯

外

號碼 Our No.	顧客 Name of Customer	種類之 鍵 Key	到期日期 或匯期 Due Date or Tenor	美金金額 U. S. Dollars	英鎊金額 Pounds Sterling	幣名 Cur- rency	金額 Sundry Currencies

Carried Forward:

(格式六) 不可取消(可取消)委託購買證申請書
APPLICATION FOR AUTHORITY TO PURCHASE

To _____ Date: Shanghai, _____ 194_____ 印花

MANE OF OUR BANK
SHANGHAI.

Dear Sirs,

I request you to instruct your correspondent at _____
We by ^{mail}/_{cable} to purchase for ^{my}/_{our} account draft or drafts
drawn without recourse by _____
(with) _____
on _____ at _____ sight for any
sum or sums not exceeding a total of _____

the drafts to be accompanied by invoice, consular invoice,
insurance policy (or certificate) covering { marine risks
war risks

and full set of Bills of Lading and/or Parcel Post Receipts made
out to order of ^{Name of our Bank}/_{and endorsed in blank} purporting to evidence shipment
of: _____

from _____ to _____
shipment to be made not later than _____
partial shipments _____ allowed
insurance to be effected by _____
freight to be ^{prepaid}/_{paid by us}

This authority to purchase is to remain in force until _____
and is irrevocable unless agreed to by the beneficiary.

(Subject to revocation by you or us giving notice to you)

Interest is payable at the rate of _____ per cent per annum
from date of draft to the approximate date of arrival of the
remittance in _____ plus your commission of _____ per cent.

SPECIAL INSTRUCTIONS:

[OVER]

IRREVOCABLE
(REVOCABLE)

[注意] 可取消委託購買證 (REVOCABLE A/P) 格式則用括符內文字。

IN CONSIDERATION of your granting above request $\frac{I}{we}$ hereby bind $\frac{myself}{ourselves}$ duly to accept upon presentation and pay at your offices at maturity the drafts drawn under this Authority to Purchase if the drafts and/or accompanying documents appear in the discretion of yourselves or your agents to be correct on their face AND $\frac{I}{we}$ agree to duly accept and pay such drafts, even if such drafts and/or documents should in fact prove to be incorrect, forged or otherwise defective, in which case no responsibility shall rest with you, and your agent AND $\frac{I}{we}$ further agree that you or your agents are not responsible for any errors or delays in transmission or interpretation of said Authority to Purchase or for the loss or late or non-arrival of part or of all the aforesaid documents, or for the quality quantity or value of the merchandise represented by same, or for any loss or damage which may happen to said merchandise, whether during its transit by sea or land, or after its arrival or by reason of the non-insurance or insufficient insurance thereof or by whatever cause, or for the stoppage, or detention thereof by the shipper, or any party whomsoever, engaging $\frac{myself}{ourselves}$ duly to accept and pay such drafts in all like instances. AND $\frac{I}{we}$ further agree that the title to all property which shall be purchased and/or shipped under this Authority to Purchase, the documents relating thereto and the whole of the proceeds thereof, shall be and remain in you until the payment of the drafts or of all sums that may be due on said drafts or otherwise and until the payment of any and all other indebtedness and liability, now existing or now or hereafter created or incurred by $\frac{me}{us}$ to you due or not due, it being understood that the said documents and the merchandise represented thereby and all $\frac{my}{our}$ other property, including securities and deposit balances which may now or hereafter be in your or your branches' possession or otherwise subject to your control shall be deemed to be collateral security for the payment of the said drafts AND $\frac{I}{we}$ hereby authorise you to dispose of the aforementioned property by public or private sale at your discretion without notice to $\frac{me}{us}$ whenever $\frac{I}{we}$ shall fail to accept or pay the said drafts on due dates or whenever in your discretion it is deemed necessary for the protection of yourselves, and after deducting all your expenses to reimburse yourselves out of the proceeds.

AND in case of extension or renewal of this Authority to Purchase, or modification of any kind in terms, $\frac{I}{we}$ agree to be bound for the full term of such extension or renewal, and notwithstanding any such modification.

AND in case this request is signed by two or more, all promises or agreements made hereunder shall be joint and several. $\frac{I}{we}$ herewith bind $\frac{myself}{ourselves}$ to settle exchange on drafts drawn under this Authority to Purchase with your goodselves.

Yours faithfully,

GUARANTEE

$\frac{I}{we}$ hereby guarantee jointly and severally the fulfilment of the promises and agreements, contained herein, including extensions, renewals and modifications and in the event of default promise to make good and pay on demand any loss or damage suffered by the NAME OF OUR BANK, waiving hereby expressly any defence that may be interposed to any claim or action thereon or hereon, especially also as to the order in which the NAME OF OUR BANK shall choose to reimburse itself.

(格式七)

不可取消(可取消)委託購買證套寫格式

Telegraphic Address:

1. 正本委託購買證

NAME OF OUR BANK

CONFIRMED IRREVOCABLE
~~NON-CONFIRMED~~
 (REVOCABLE)
 AUTHORITY TO PURCHASE No. _____

Shanghai, _____

Amount _____

To

Dear Sirs,

You are hereby authorized to negotiate draft(s) drawn _____ recourse
 by _____
 on _____
 at _____ sight for any sum or sums not exceeding a total
 of _____

The drafts must be accompanied by invoice, consular invoice, insurance
 certificate
 and full set of Bills of Lading
 made out to order
 evidencing shipment of _____

Shipment to be made not later than _____
 Partial shipments _____ allowed
 Insurance to be effected by _____
 Freight to be _____

These drafts are to be negotiated on or before _____
 and to bear the clauses:

“Drawn under (Name of our Bank) A/P No. _____ Dated _____
 payable with interest at the rate of _____ % per annum added thereto from
 the date hereof to the approximate due date of the arrival of the remittance
 in _____ together with all collection charges and expenses.”

Please do not confirm but only advise the beneficiary in accordance with the
 confirm this A/P to _____
 (advise this credit to) _____
 above and reimburse yourself by _____
 at the time of purchase for the face amount of the bill(s) plus commission under
 advice to us.

Yours faithfully,

For NAME OF OUR BANK

TELEGRAPHIC ADDRESS:

2. 副本委託購買證

NAME OF OUR BANK

CONFIRMED IRREVOCABLE Shanghai, _____
NON-CONFIRMED
 (REVOCABLE)
 AUTHORITY TO PURCHASE NO. _____ Amount _____

To

Dear Sirs,

You are hereby authorized to negotiate draft(s) drawn _____ recourse
 by _____
 on _____
 at _____ sight for any sum or sums not exceeding a total
 of _____

The drafts must be accompanied by invoice, consular invoice, insurance certificate and full set of Bills of Lading made out to order evidencing shipment of

Shipment to be made not later than _____
 Partial shipments _____ allowed
 Insurance to be effected by _____
 Freight to be _____

These drafts are to be negotiated on or before _____ and to bear the clauses:

“Drawn under (Name of our Bank) A/P No. _____ Dated _____ payable with interest at the rate of _____ % per annum added thereto from the date hereof to the approximate due date of the arrival of the remittance in _____ together with all collection charges and expenses.”

Please do not confirm but only advise the beneficiary in accordance with the above and reimburse yourself by _____ confirm this A/P to _____ (advise this credit to) _____ at the time of purchase for the face amount of the bill(s) plus commission under advice to us.

Yours faithfully,

Fox NAME OF OUR BANK

TELEGRAPHIC ADDRESS: ' _____

2A. 委託購買證抄本

NAME OF OUR BANK



Dear Sirs,
 Please note that we have issued the
 A/P given below.
 Kindly debit our _____
 account for all negotiation under this
 A/P.

CONFIRMED IRREVOCABLE
 NON-CONFIRMED
 (REVOCABLE)
 AUTHORITY TO PURCHASE No. _____

Shanghai, _____

Amount _____

To

Dear Sirs,

You are hereby authorized to negotiate draft(s) drawn _____ recourse
 by _____
 on _____
 at _____ sight for any sum or sums not exceeding a total
 of _____

The drafts must be accompanied by invoice, consular invoice, insurance
 certificate
 and full set of Bills of Lading
 made out to order
 evidencing shipment of _____

Shipment to be made not later than _____
 Partial shipments _____ allowed
 Insurance to be effected by _____
 Freight to be _____

These drafts are to be negotiated on or before _____
 and to bear the clauses:

"Drawn under (Name of our Bank) A/P No. _____ Dated _____
 payable with interest at the rate of _____ % per annum added thereto from
 the date hereof to the approximate due date of the arrival of the remittance
 in _____ together with all collection charges and expenses."

Please do not confirm but only advise the beneficiary in accordance with the
 confirm this A/P to _____
 (advise this credit to) _____
 above and reimburse yourself by _____

at the time of purchase for the face amount of the bill(s) plus commission under
 advice to us.

Yours faithfully,

For NAME OF OUR BANK

TELEGRAPHIC ADDRESS:

3. 委託購買證抄件

NAME OF OUR BANK

To

Dear Sirs,

According to your instructions we have to-day issued the following Authority to Purchase:

CONFIRMED
 NON-CONFIRMED IRREVOCABLE
 (REVOCABLE)
 AUTHORITY TO PURCHASE No.

Shanghai,

Amount

To

Dear Sirs,

You are hereby authorized to negotiate draft(s) drawn recourse
 by
 on
 at sight for any sum or sums not exceeding a total
 of

The drafts must be accompanied by invoice, consular invoice, insurance certificate and full set of Bills of Lading made out to order evidencing shipment of

Shipment to be made not later than
 Partial shipments allowed
 Insurance to be effected by
 Freight to be

These drafts are to be negotiated on or before and to bear the clauses:

"Drawn under (Name of our Bank) A/P No. Dated
 payable with interest at the rate of % per annum added thereto from
 the date hereof to the approximate due date of the arrival of the remittance
 in together with all collection charges and expenses."

Please do not confirm but only advise the beneficiary in accordance with the
 confirm this A/P to
 (advise this credit to)
 above and reimburse yourself by
 at the time of purchase for the face amount of the bill(s) plus commission under
 advice to us.

Yours faithfully,

For NAME OF OUR BANK

4. 委託購買證號碼簿
NUMBER FILE

A. P. OPENED FOR A/C OF: ✓

~~CONFIRMED~~ IRREVOCABLE
NON-CONFIRMED (REVOCABLE)
AUTHORITY TO PURCHASE No. _____

Shanghai, _____

Amount _____

To

Dear Sirs,

You are hereby authorized to negotiate draft(s) drawn _____ recourse
by _____
on _____
at _____ sight for any sum or sums not exceeding a total
of _____

The drafts must be accompanied by invoice, consular invoice, insurance certificate and full set of Bills of Lading made out to order evidencing shipment of

Shipment to be made not later than _____
Partial shipments _____ allowed
Insurance to be effected by _____
Freight to be _____

These drafts are to be negotiated on or before _____ A/P EXPIRES
and to bear the clauses: ←

"Drawn under (Name of our Bank) A/P No. _____ Dated _____
payable with interest at the rate of _____ % per annum added thereto from
the date hereof to the approximate due date of the arrival of the remittance
in _____ together with all collection charges and expenses."

Please do not confirm but only advise the beneficiary in accordance with the
confirm this A/P to (advise this credit to)
above and reimburse yourself by _____
at the time of purchase for the face amount of the bill(s) plus commission under
advice to us.

Yours faithfully,

For NAME OF OUR BANK

5. (借) 應收保證款項
(貸) 保證款項轉帳傳票

銀行轉帳傳票

VOUCHER

DEBIT: ENGAGEMENTS ACCOUNT
(CUSTOMER'S LIABILITY)
UNDER COM. I/C

CREDIT: ENGAGEMENTS ACCOUNT
(LIAB. OF BANK UNDER
UNUSED BALANCES COM.)
I/C

(借) 保證

(貸) 保付

← ISSUED BY
ORDER OF

經副經理

CONFIRMED IRREVOCABLE
~~NON-CONFIRMED~~
(REVOCABLE)

Shanghai,

AUTHORITY TO PURCHASE No. _____

會計

Amount _____

營業

To

← A/P OPENED
THROUGH

Draft to be drawn

recourse

記帳員

國外

by
on
at
of

sight for any sum or sums not exceeding a total

6. 應收保證款項簿(顧客負債簿)
CUSTOMER'S LIABILITY FILE

NAME OF CUSTOMER

→

CONFIRMED IRREVOCABLE
NON-CONFIRMED
(REVOCABLE)
AUTHORITY TO PURCHASE No.

Shanghai,

Amount

To

Dear Sirs,

You are hereby authorized to negotiate draft(s) drawn recourse
by
on
at sight for any sum or sums not exceeding a total
of

The drafts must be accompanied by invoice, consular invoice, insurance certificate and full set of Bills of Lading made out to order evidencing shipment of

Shipment to be made not later than
Partial shipments allowed
Insurance to be effected by
Freight to be

These drafts are to be negotiated on or before A/P
and to bear the clauses: EXPIRES
"Drawn under (Name of our Bank) A/P No. Dated
payable with interest at the rate of % per annum added thereto from
the date hereof to the approximate due date of the arrival of the remittance
in together with all collection charges and expenses."

Please do not confirm but only advise the beneficiary in accordance with the
confirm this A/P to
(advise this credit to)
above and reimburse yourself by
at the time of purchase for the face amount of the bill(s) plus commission under advice to us.

Yours faithfully,

For NAME OF OUR BANK

(應收保證款項簿背面)

CUSTOMERS' LIABILITY UNDER AUTHORITY TO PURCHASE

OPENED FOR a/c OF: IRREVOCABLE A/P NO:

NAME OF NEGOTIATION BANK: CONFIRMED, IRREVOCABLE AMOUNT:

COMMISSION: % DATED:

INTEREST: % DATE OF EXPIRATION:

COLLATERAL: GUARANTEE:

Date	Our No.	Negotiating Banks No.	Date of Draft	Marks & Numbers Steamer	DESCRIPTION	Date of Maturity	Amount Negotiated	Unused Balance	REMARKS

匯 外

(格式八). 進口押匯套寫格式
 1. 進口押匯通知書
 NAME OF OUR BANK

Please Quote this No.

--

Shanghai,

To

Drawn

Recourse

Drawn under A/P No.	Amount of Draft	Due Date

Negotiated by

Date:

Drawer	Drawer's No.	Date of Draft	Tenor	Interest %	Com. %	

B/L	Invoice	Cons. Inv.	Cert. of Orig.	Ins. Cert.		

Shipped per S.S. :
Covering Shipment of

Documents, against

Dear Sirs,

Please note that the draft of which particulars are given above has been negotiated. Kindly return the same duly accepted at your earliest convenience and oblige.

Yours faithfully,

For NAME OF OUR BANK

2. 進口押匯顧客負債簿
CUSTOMERS LIABILITIES
 Under Inward Bills

FILE

Our No.

Drawn

Recourse

Bill Received :

Drawn under A/P No.	Amount of Draft	Due Date

Negotiated by

Date :

Drawer	Drawer's No.	Date of Draft	Tenor	Int. %	Comm. %	

Exchange Settlement

B/L	Inv.	Con. Inv.	Cert. of Orig.	Ins. Cert.

Shipped per S.S.:
Covering Shipment of

Documents against

Bills of Lading Sent Out				Fire Insurance			
Date	Trustee. Rec.	L/A Rec.	L/A No.	Wharf	Name of Co.	Policy No. & Exp. Date	Amount

外 匯

Date of Payment :

Date of Acceptance.

Particulars of Goods			Partial Deliveries			Partial Retirements			
Mark & No.	No. of Pack	Value	Date	Pack.	Payment	Due	Date	Amount	Balance

3. 匯票到期日簿
MATURITY FILE

Inward Bill No.

Bill Received:

Drawn under A/P No.	Amount of Draft	Due Date

Recourse

Drawn
Negotiated by

Date:

Drawer	Drawer's No.	Date of Draft	Tenor	Int. %	Com. %

Shipped per S.S.:
Covering Shipment of
Documents against:

Partial Retirements		
Date	Amount	Balance

4. 轉帳
VOUCHER

DR. A/D & Guarantees

/ No.
CR. Customer's Liabilities
under A/P & Guarantees

Customer's name:

Inward Bill No.

--

Bill Received:

--

Drawn

Recourse

Drawn under A/P No.	Amount of Draft	Due Date

Negotiated by

Date

Drawer	Drawer's No.	Date of Draft	Tenor	Int. %	Com. %	

5. 進口押匯號碼簿
NUMBER FILE

Name of Customer

.....

Inward Bill No.

Bill Received:

.....

Recourse

Drawn

Drawn under A/P No.	Amount of Draft	Due Date

Negotiated by Date:

Drawer	Drawer's No.	Date of Draft	Tenor	Int. %	Com. %

B/L	Inv.	Com. Inv.	Cert. of Orig.	Ins. Cert.

Date of Payment:

Shipped per S.S.:
Covering Shipment of
Documents against

TELEGRAPHIC ADDRESS:
TELEGRAPHIC CODES:
BENTLEY
BENTLEY
INTERNATIONAL 3RD EDITION

PLEASE QUOTE THIS No.

Item received for coll. from:

(格式九) 本埠代收款項套寫格式
1. 致匯票付款人之代收通知書
NAME OF OUR BANK

SHANGHAI

To

THEIR REFERENCE No.

Dear Sirs,

Please note that we have received for collection the item mentioned below drawn on you

Drawer	Drawer's No.	Date of Draft	Due Date/Tenor	Amount
Accompanied by the following documents:				

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.	Pack. List

Shipped per S.S.
Covering shipment of
Documents against

FOR NAME OF OUR BANK

2. 到期日簿
MATURITY REGISTER OF LOCAL COLLECTIONS
 AFTER PAYMENT OR NON-PAYMENT TO BE FILED IN ALPHABETICAL ORDER AS
REGISTER OF DRAWEEES

COLLECTION No.

C

Item received for coll. from:

.....

Item received for coll. on:

DRAWEE:

.....

THEIR REFERENCE No.

Drawer	Drawer's No.	Date of Draft	Due Date/Tenor	Amount

Accompanied by the following documents:

E/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.	Pack. List

Shipped per S.S.
Covering shipment of
Documents against

Accepted to Maturity:

Date paid:

↓

TELEGRAPHIC ADDRESS: 3. 致委託人之回單
 TELEGRAPHIC CODES: NAME OF OUR BANK
 A/CME
 BENTLEY
 PETERSON INTERNATIONAL 3RD EDITION

PLEASE QUOTE THIS NO. SHANGHAI

To

DRAWEE:

YOUR REFERENCE No.

Dear Sirs,
 We beg to acknowledge receipt of the item mentioned below for **COLLECTION**

Drawer	Drawer's No.	Date of Draft	Due Date/Tenor	Amount

Accompanied by the following documents:

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.	Pack. List

Shipped per S.S.
 Covering shipment of
 Documents against

FOR NAME OF OUR BANK

4. 未收代收款項簿
WORKING SHEET
 TO BE ATTACHED TO DOCUMENTS DURING PROGRESS OF COLLECTION

COLLECTION No. C

Received from

Item received for coll. on:

DRAWEE:

THEIR REFERENCE No.

Drawer	Drawer's No.	Date of Draft	Due Date/Tenor	Amount

Accompanied by the following documents :

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.	Pack List

Shipped per S.S.
 Covering shipment of
 Documents against

Charges:	
Commission	
Interest	
Total Charges	
Net Proceeds	

匯

外

Insurance covered to be covered		Agent:		Rate	
Ask at the same time for		Agent's comm.		Value	
Acceptance No. C					
Payment No. C					
Special Instruction:		Date of Acc.	Due Date	Date of Paym.	Date Disch.

Please follow instructions marked X

- Cable (Using code word:)
- Non Acceptance Non Acceptance
- Non Payment Non Payment
- Acceptance Remitting check on
- Payment Remitting by cable
- Protest in case of
- Non Acceptance Crediting their account/Debit our Account
- Non Payment Remitting by cable
- Account for proceeds by
- Crediting their account/Debit our Account
- Remitting by cable

AFTER COMPLETE PAYMENT TO BE FILED WITH VOUCHER

Shipped per S.S.
 Covering shipment of
 Documents against
 Special Instruction :

Date of Acc.	Due Date	Date of Paym.	Date Disch.

Please follow instructions marked **X**

- Cable (Using code word):
- Non Acceptance
 - Non Payment
 - Acceptance
 - Payment
- Protest In case of:
- Non Acceptance
 - Non Payment
- Account for proceeds by:
- Authorizing them to Crediting their account/Debit our Account
 - Remitting check on
 - Remitting by cable

6. 致發託人之收割票款通知書
NAME OF OUR BANK

TELEGRAPHIC ADDRESS
TELEGRAPHIC CODES
ACME

BENTLEY
PETERSON INTERNATIONAL 3RD EDITION

PLEASE QUOTE THIS No. C

SHANGHAI

Item received for cash on:

DRAWEE:

YOUR REFERENCE No.

Dear Sirs,
Please note that the item mentioned below has been PAID

Drawer	Drawer's No.	Date of Draft	Due Date/Tenor	Amount

Accompanied by the following documents:

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.	Pack. List	Commission	Postages	Interest	Total Charges	Net Proceeds	Rate	Value

Shipped per S.S.
Covering shipment of
Documents against

FOR THE PROCEEDS

FOR NAME OF OUR BANK

7. 致委託人之承兌通知書
NAME OF OUR BANK

TELEGRAPHIC ADDRESS:
 TELEGRAPHIC CODES:
BENTLEY
 PATERSON INTERNATIONAL 2ND EDITION

PLEASE QUOTE THIS No. **C**

SHANGHAI,

Item received for coll. or.

To

DRAWEE:

YOUR REFERENCE No.

Dear Sirs,
 Please note that the item mentioned below has been **ACCEPTED**

Drawer	Drawer's No.	Date of Draft	Due Date/Tenor	Amount

Accompanied by the following documents:

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.	Pack List	Accepted to Maturity:

Shipped per S.S.
 Covering shipment of
 Documents against

FOR NAME OF OUR BANK

8. (借) 未收代收款項傳票

銀行

VOUCHER

DEBIT: (28) CUSTOMERS' COLLECTIONS
(借) 未收款項

代收款項號數
COLLECTION No.

C

委託人
Received from

[Blank box for Received from]

付款人
DRAWEE:

[Blank box for Drawee]

日期

委託人號數
THEIR REFERENCE No.

[Blank box for Their Reference No.]

出票人 Drawer	票據號數 Drawer's No.	出票日期 Date of Draft	到期 Due Date/Tenor	金額 Amount

經理

會計

營業

記帳員

9. (貸) 代收款項傳票

銀行

VOUCHER

CREDIT: (28) COLLECTIONS
(貸) 代收款項

代收款項總數
COLLECTION No.

C

委託人
Received from

[Blank box for Debtor Name]

日期

[Blank box for Date]

付款人
DRAWEE:

委託人總數
THEIR REFERENCE No.

[Blank box for Debtor Reference No.]

出票人 Drawer	票據總數 Drawer's No.	出票日期 Date of Draft	到期 Due Date/Tenor	金額 Amount

經副理

會計

營業

記帳員

(格式十) 委託代收外埠款項申請書

TO NAME OF OUR BANK

Date: _____

Dear Sirs,

We enclose for COLLECTION the undermentioned draft:

Drawer's No.	Amount	Date of Draft	Due Date/Tenor	Drawee

The following documents are attached to the draft.

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.				

Deliver documents to drawee against: Acceptance Payment

	If paid before maturity allow Rebate of % per annum.
	Protest for NON acceptance
	Do NOT protest for NON acceptance

	Protest for NON payment	
	Do NOT protest for NON payment	
	Cable advice of NON acceptance	
	Do NOT cable advice of NON acceptance	

	Cable advice of NON payment	
	Do NOT cable advice of NON payment	
	Cable advice of payment	
	Incur NO cable expenses on this bill	

All charges including your collection commission are to be borne by The drawee ourselves .

Interest is to be collected from the drawee at % per annum from date of draft to the approximate due date of the arrival of the remittance in address in case of need or difficulties communicate with

Whose instructions with respect to this draft (and the documents, if any) you are authorized to follow. He may also change any of our instructions.	
Who will endeavor to obtain the honoring of this draft.	
Who is empowered to grant delays or extensions not exceeding <u> </u> Days, or reductions not exceeding <u> </u> Percent of the value of the merchandise.	

We have placed an "X" in the spaces preceding the instructions which we desire you to follow. Unless otherwise instructed interest bill stamp and/or collection expenses are to be borne by us. In case of dishonor the goods may, in the option of your correspondent or agent, be landed, cleared through the customs.

Warehoused and insured at our expense. Where the currency of the bill is other than that of the drawee's locality it is understood that the drawee may be allowed to settle exchange after he has accepted the bill.

It is understood and agreed that, having exercised due care in the selection of any correspondent to whom the above mentioned items may be sent for collection, you shall not be responsible for any act, omission, default, suspension, insolvency or bankruptcy of any such correspondent or sub-agent thereof, or for any delay in remittance, loss in exchange or loss of items or their proceeds during transmission or in the course of collection, but your responsibility shall be only for your own acts.

SPECIAL INSTRUCTIONS:

Yours Faithfully,

TELEGRAPHIC ADDRESS:
TELEGRAPHIC CODE:
PETERBON INTERNATIONAL

(格式十一) 外埠代收款項套寫格式

1. 代收發託書正本

NAME OF OUR BANK

Shanghai,

PLEASE QUOTE THIS No. C

RECEIVED FROM: :.....

Dear Sirs,

We beg to hand you herewith for collection

Drawer	Drawer's No:	Date of Draft	Due Date/Tenor	Amount

Drawn on

Accompanied by the following documents:

B/L	Invoice	Cons: Inv.	Cert. Orig.	Ins. Cert.	To follow by next mail

Shipped per S.S.
Covering shipment of
Deliver documents against

外

In case of dishonor, or if goods arrive before payment of relative draft, please warehouse goods, covering the insurance, under advice to drawes and to us.

In the event of refusal of any draft on account of incomplete documents, please guarantee, on our behalf, delivery of remaining documents when received by a following mail.

Special instructions :

Please follow instructions marked X

- Cable (Using code word):
- Non Acceptance _____
 - Non payment _____
 - Payment _____
- Protest In case of
- Non acceptance
 - Non payment
- Account for proceeds by
- Crediting our account/Authorizing us to Debit Your Account
 - Remitting check on _____
 - Remitting by cable _____

To

FOR NAME OF OUR BANK

TELEGRAPHIC ADDRESS:
TELEGRAPHIC CODE:
PETERSON INTERNATIONAL

2. 代收委託書副本
NAME OF OUR BANK

Shanghai

PLEASE QUOTE THIS No. C

RECEIVED FROM:

Dear Sirs,

We beg to hand you herewith for collection

Drawer	Drawer's No.	Date of Draft	Due Date/Tenor	Amount

Drawn on

Accompanied by the following documents: .:

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.	To follow by next mail

Shipped per S.S.
Covering shipment of
Deliver documents against

In case of dishonor, or if goods arrive before payment of relative draft, please warehouse goods, covering fire insurance, under advice to drawees and to us.

In the event of refusal of any draft on account of incomplete documents, please guarantee, on our behalf, delivery of remaining documents when received by a following mail.

Special instructions:

匯

Please follow instructions marked X

外

- | | | | |
|---|-------------------|--|--|
| <input type="checkbox"/> Cable | (Using code word) | <input type="checkbox"/> Protest in case of | <input type="checkbox"/> Account for proceeds by |
| <input type="checkbox"/> Non Acceptance | | <input checked="" type="checkbox"/> Non acceptance | <input type="checkbox"/> Crediting our account/Authorizing us to |
| <input type="checkbox"/> Non Payment | | <input type="checkbox"/> Non payment | <input type="checkbox"/> Remitting check on |
| <input type="checkbox"/> Payment | | | <input type="checkbox"/> Remitting by cable |

To

FOR NAME OF OUR BANK

Ackn. of Rec.	Date of Acc.	Advice Rec.	Due Date	Date of Paym.	Adv. Rec.	Date Discharged	Rate Value

Special instructions :

Disposal of proceeds :

- Credit account
- Remit check

Please follow instructions marked **X**

Cable (Using code word:)

- Non Acceptance
- Non payment
- Payment

Protest In case of

- Non acceptance
- Non payment

Account for proceeds by

- Crediting our account / Authorizing us to Debit Your Account
- Remitting check on
- Remitting by cable

Remarks :

SENT TO

4. 未收代收款項簿

FOLLOW UP REGISTER FOR OUTPORT COLLECTIONS

(借) 代收款項

(貸) 未收代收款項

Item received for coll. on:

COLLECTION No. C

RECEIVED FROM:

.....
.....
.....

THEIR REFERENCE No.

.....

Drawer	Drawer's No:	Date of Draft	Due Date/Tenor	Amount

Drawn on

Accompanied by the following documents:

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.	
					To follow by next mail

Shipped per S.S.
Covering shipment of
Deliver documents against

Proceeds
Charges: Commission Postage
Total

Due Date	Date of Paym.	Date Discharged					

Special instructions :

FOLLOW UP:

FILE

1.) Advice of Acceptance
DUE HERE:

2.) Advice of Payment
DUE HERE:

Please follow instructions marked **X**

- Cable** (Using code word:)
- Non Acceptance
 - Non payment
 - Payment
- Protest In case of
- Non acceptance
 - Non payment
- Account for proceeds by
- Crediting our account/Debit Your Account
 - Remitting check on
 - Remitting by cable

Remarks :

SENT AFTER PAYMENT DEBIT → To

TELEGRAPHIC ADDRESS:
TELEGRAPHIC CODE:
PETERSON INTERNATIONAL

5. 致委託人收妥票據通知書
NAME OF OUR BANK

Shanghai,

Item received for coll. on:

PLEASE QUOTE THIS No.

To

YOUR REFERENCE No.

Dear Sirs,
Please note that the item mentioned below has been PAID

Drawer	Drawer's No:	Date of Draft	Due Date/Tenor	Amount

Drawn on
Accompanied by the following documents:

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.				

Shipped per S.S.
Covering shipment of
Deliver documents against

FOR THE PROCEEDS		Proceeds	
		Commission	
		Postages	
		Total Charges	
		Net Proceeds	
		Rate	
		Value	

FOR NAME OF OUR BANK

TELEGRAPHIC ADDRESS:
 TELEGRAPHIC CODE:
 PETERSON INTERNATIONAL

6. 致委託人承兌通知書
NAME OF OUR BANK

Shanghai,

Item received for coll. on:

PLEASE QUOTE THIS No. C 6

To

YOUR REFERENCE No.

Dear Sirs,

Please note that the item mentioned below has been **ACCEPTED**

Drawer	Drawer's No:	Date of Draft	Due Date/Tenor	Amount
Drawn on				
Accompanied by the following documents:				
B/L	Invoice	Cons Inv.	Cert. Orig.	Ins. Cert.

Accepted to Mature:

Shipped per S.S.
 Covering shipment of
 Deliver documents against

For NAME OF OUR BANK

7. (續)未收代收款項 (貸)代收款項傳票

銀行轉帳傳票

VOUCHER

DEBIT: CUSTOMERS' COLLECTIONS

CREDIT: COLLECTIONS

(借) 未收代收款項

(貸) 代收款項

代收款項號數
COLLECTION No.

C

委託人
RECEIVED FROM:

日期
Item received for coll. on:

委託人號數
THEIR REFERENCE No.

出票人 Drawer	票據號數 Drawer's No.	出票日期 Date of Draft	到期 Due Date/Tenor	金額 Amount

付款人
DRAWN ON

經理

會計

營業

記帳員

TELEGRAPHIC ADDRESS:
 TELEGRAPHIC CODE:
 PETERSON INTERNATIONAL

8. 致 委 托 人 回 單
 NAME OF OUR BANK

Shanghai,

PLEASE QUOTE THIS No. C

To

YOUR REFERENCE No.

Dear Sirs,
 We beg to acknowledge receipt of the item mentioned below for COLLECTION

Drawer	Drawer's No:	Date of Draft	Due Date/Tenor	Amount

外 匯
 DRAWN ON

Accompanied by the following documents :

B/L	Invoice	Cons. Inv.	Cert. Orig.	Ins. Cert.		

Shipped per S.S.
 Covering shipment of
 Deliver documents against

In receiving this item it is understood, and agreed that, having exercised due care in the selection of any correspondent to whom the item may be sent for collection, the (Name of our Bank) shall not be responsible for any act, omission, default, suspension, insolvency or bankruptcy of any such correspondent of sub-agent thereof, or for any delay in remittance, loss in exchange or loss of item, or its proceeds during transmission or in the course of collection, but the responsibility of the (Name of our Bank) shall be only for its own acts.

FOR NAME OF OUR BANK

TELEGRAPHIC ADDRESS:
.....
CODES USED:
BENTLEY
PETERSON INTERNATIONAL

(格式十二) 電匯套寫格式

1. 電文抄紙

NAME OF OUR BANK

Shanghai

We beg to confirm our cable

requesting you to make payment as below:

Remitter's cable/letter dated:

Date of Cable	To be Paid to	Value	Amount

.....
FOR ACCOUNT OF

.....

.....
BY ORDER OF

.....

.....

.....

.....

.....

CABLE CONFIRMATION

For NAME OF OUR BANK

2. 電匯證明書
NAME OF OUR BANK
 Conformation of Telegraphic Transfer

Shanghai

We confirm the following cable has been despatched to _____

N.B.—It is understood that this message has been sent entirely at your risk and that this bank is not to be responsible for any mistake or omission or delay which may occur in the transmission of the message or from its misinterpretation when received

Date of Cable	To be Paid to	Value	Amount

匯 外

..... FOR ACCOUNT OF

..... MAIL TO

Rate of Exchange @..... Rs.
 (as per contract of.....)
 cable charges..... Rs.
 Commission..... Rs.
 Total..... Rs.

For NAME OF OUR BANK

3. (貸) [存放同業] 或 [聯行往來] 傳票
VOUCHER

No. _____

- CREDIT: Nostro/Loro
- Branches Account
 - Deposit with Bankers
 - _____

Date of Entry

To

Remitter's cable/letter dated:

Date of Cable	To be Paid to	Value	Amount

FOR ACCOUNT OF

BY ORDER OF

.....

.....

.....

.....

4. 電匯便查卡
OFFICE COPY
 (Telegraphic Transfer

Shanghai

To

Remitter's cable/letter dated:

Date of Cable	To be Paid to	Value	Amount

..... FOR ACCOUNT OF BY ORDER OF
----------------------------------	-------------------------------

SIGNED BY

外 匯

(格式十三) 票匯申請書

APPLICATION

請開匯票單

銀行
NAME OF OUR BANK

Shanghai, _____ 194

日期

Dear Sirs,

Please issue a draft in favour of _____
(Name in full)
請開匯票壹紙收款人為

for amount of _____
計 幣名及金額 (Currency & amount in letters)

匯款人 Applicant

(格式十四) 單張匯票套寫格式

1. 匯票

No.	NAME OF OUR BANK	AMOUNT
To	SHANGHAI	
	ON DEMAND PAY AGAINST THIS SOLA DRAFT	
	TO THE ORDER OF	
	THE SUM OF	
	NAME OF OUR BANK	
	COUNTERSIGNED	MANAGER

外 國

2. 票匯通知書
NAME OF OUR BANK

No. CK

AMOUNT

Shanghai,

To:

We have this day issued our draft on you
to the order of

for
Kindly debit our account

NAME OF OUR BANK

3. 票匯號碼簿
Permanent Record-Foreign Drafts Issued
NUMBER FILE

No.

AMOUNT

Drawn on:

Purchaser
to the order of
for
to our debit

Check Signed by	Check Counter Signed by
--------------------	-------------------------------

Contract No. @ Ch. \$

Commission

4. (貸) 匯出匯款傳票
銀行匯款收入傳票
VOUCHER

(貸) 匯出匯款
CREDIT REMITTANCES & DRAFTS ISSUED

匯票號碼

No. OK

付款行



委託上列銀行匯兌
Draft drawn on above

收款人或指定人
to the order of

金額
for

金額
AMOUNT

--	--

日期
Date

開票員 FIGURED	覆核員 CHECKED
----------------	----------------

.....
Signature
經 副 襄 理 會 計 營 業 出 納 記 帳 員

5. 票匯便查卡

REGISTER OF REMITTANCES & DRAFTS ISSUED

(借) 匯出匯款

DEBIT REMITTANCES & DRAFTS ISSUED

匯票號碼

No. OK.

付款行



委託上列銀行匯兌

Draft drawn on above

收款人或指定人

to the order of

金額

for

金額
AMOUNT

--

日期

Date

開票員 覆核員

VALUE	FIGURED	CHECKED

大約號兌日期

APPR. DATE OF PAYM.

--

Signature

經副經理

會計

營業

出納

記帳員

(格式十五) 複本匯票套寫格式

1. 正張匯票

No. To Name of Our Bank to the order of the sum of	NAME OF OUR BANK Shanghai On Demand Pay against this Original Draft (Duplicate being unpaid)	Amount For Name of Our Bank, Shanghai Countersigned Manager
--	--	---

外

2. 副張匯票

No. To Name of Our Bank to the order of the sum of	NAME OF OUR BANK Shanghai On Demand Pay against this Duplicate Draft (Original being unpaid)	Amount For Name of Our Bank, Shanghai Countersigned Manager
--	--	---

3. 票 匯 通 知 書
NAME OF OUR BANK

ADVICE OF DRAWING

No. **D**

To:

Shanghai.....

AMOUNT

[Empty box for amount]

→
We have this day issued our draft in duplicate on you
to the order of
for

Kindly debit our account (with)

NAME OF OUR BANK

4. 票 匯 號 碼 簿

Permanent Record-Foreign Drafts Issued
NUMBER FILE

No. **D** [Empty box]

AMOUNT

[Empty box for amount]

Draft drawn in duplicate on:
Purchaser
to the order of
for
to our debit with

Signed by	Counter Signed by
-----------	----------------------

Contract No. @ Ch. \$
Commission

5. (貸) 匯出匯款傳票
銀行匯款收入傳票
VOUCHER

(貸) 匯出匯款
CREDIT REMITTANCES & DRAFTS ISSUED

匯票號碼

No. **D**

付款行

委託上列銀行驗免
Draft drawn in duplicate on above
收款人或指定人
to the order of
金額

CREDIT (FOR INDIRECT DRAWINGS)

轉帳銀行

金額
AMOUNT

.

日期
Date

開票員 FIGURED	覆核員 CHECKED
----------------	----------------

Signature

經副襄理 會計 營業 出納 記帳員

6. 票匯便查卡

REGISTER OF REMITTANCES & DRAFTS ISSUED

(借)

匯出匯款

DEBIT REMITTANCES & DRAFTS ISSUED

匯票號碼

No. OK

付款行

委託上列銀行驗免

Draft drawn in duplicate on above

收款人或指定人

to the order of

金額
for

金額
AMOUNT

[Empty box for Amount]

日期
Date

開票員 覆核員

VALUE FIGURED	CHECKED
[Empty]	[Empty]

大約驗免日期

APPR. DATE OF PAYM.
[Empty]

Signature

經副襄理 會計 營業 出納 記帳員

4. 信 匯 號 碼 簿
NUMBER FILE
MAIL TRANSFERS

Name of Correspondent:

Shanghai

To	
----	--

Remitter's cable/letter dated:

No. of Mail Transfer	To be Paid or Credited to	Value	Amount

For Account of

By Order of

Amount
In Words

SIGNED BY:

5. (貨) 匯出匯款傳票
銀行匯款收入傳票

No.

VOUCHER

Credit Remittances & Drafts Issued

Shanghai

Name of Correspondent:

ENTRIES PASSED	
Bookkeeper	Day Book

To

Remitter's cable/letter dated:

No. of Mail Transfer	To be Paid or Credited to	Value	Amount

For Account of

By Order of

Amount
In Words:

SIGNED BY:

6. 信匯便查卡
REGISTER OF REMITTANCES AND DRAFTS ISSUED

No.

Upon Approx. Date of Payment
Use As VOUCHER

Date of Entry:
Date of Transfer:

CREDIT NOSTRO

Name of
Correspondent

- 內部往來
- Branches Account
- 存放同業
- Deposits with Bankers

匯款人電 / 信日期
Remitter's cable / letter dated:

號數 No. of Mail Transfer	收款人 To be Paid or Credited to	起息日 Value	金額 Amount

For Account of
收賬戶名

By Order of
匯款人

金額
Amount
In Words:

經副經理

會計

營業

記帳員

製票員

Approx. Date of Payment

ADVICE

(格式十七) 匯入匯款套寫格式

1. 電匯通知書

NAME OF OUR BANK

No. _____

To: _____

Shanghai, _____

19 _____

We are authorized to pay to you

the sum of _____

being amount transferred from _____

for account of _____

by order of _____ as per _____ cable dated _____
mail

Attached herewith please find the RECEIPT from in _____ duplicate. Kindly acknowledge receipt by signing
triplicate

below and return this ADVICE.

For NAME OF OUR BANK

(Please sign here)

ORIGINAL

No.

2. 匯款正收條

from

Shanghai, 19.....

RECEIVED from NAME OF OUR BANK, SHANGHAI

the sum of.....

being amount transferred from.....

for account of.....

by order of..... as per cable dated.....

Signature:

No.

3. 匯款副收條

from

Shanghai, 19.....

RECEIVED from NAME OF OUR BANK, SHANGHAI

the sum of.....

being amount transferred from.....

for account of.....

by order of..... as per cable dated.....

Signature:

DUPLICATE

TELEGRAPHIC ADDRESS
 TELEGRAPHIC CODE
 ACME
 BENTLEY
 PETERSON INTERNATIONAL

(格式十八) 買入匯款套寫格式

1. 買入匯款套寫
 NAME OF OUR BANK

Shanghai

Dear Sirs,
 We beg to hand you herewith

To

Our Number	Original Number	Amount	Tenor Due Date	Drawn on	Drawer	Our Customer

for the proceeds of which please credit our account under advice.
 In the event of dishonor of items of the equivalent of U.S. \$500 or over, telegraph us, giving reasons. Please quote our number in all communications, Do not protest items without specific instructions.

For NAME OF OUR BANK

2. (借) 買入匯款傳單

DEBIT Out-port Bills Purchased

VOUCHER

DATE OF REMITTANCE
SENT TO

Our Number	Original Number	Amount	Tenor Due Date	Drawn on	Drawer	Our Customer

經副襄理

會計

營業

出納

記帳員

NO. APPROX DATE OF PAYMENT

3. 買入匯款匯寄簿

REMITTANCE FILE

DEBIT (18) Deposits with Bankers
(38) Branches Account (NOSTRO)

DATE OF REMITTANCE
SENT To

--

Our Number	Original Number	Amount	Tenor Due Date	Drawn on	Drawer	Our Customer

外 匯

經副經理

會計

營業

出納

配帳員

Approx. Date of Paym.	Entries Passed
-----------------------	----------------

4. 號碼簿
Out Bills Purchased NUMBER-FILE

DATE OF REMITTANCE
SENT TO

Our Number	Original Number	Amount	Tenor Due Date	Drawn on	Drawer	Our Customer

經理 經理 會計 營業 出納 記賬員

Date of Payment	Advice Received

(格式十九) 旅行匯信申請書
APPLICATION FOR TRAVELLERS' LETTER OF CREDIT

To (NAME OF OUR BANK 本行名稱) (Place 地名) (Date 日期)
 _____ 台照 _____

Dear Sirs,

逕啓者茲請按照下列各點開發鄙人

Please issue a Travellers' Letter of Credit in my favour

拾頭 貴行 國外各分支行 及代理行通用之旅
 available to all your Oversea Branches and Correspondents as per

行匯信一紙
 following particulars:—

拾頭人姓名

My name in full: _____

(Please write legibly 請繕寫清楚)

通訊地址

My forwarding address during travel: _____

旅行匯信有效期限

Credit to be available on or before: _____

匯信金額

Aggregate amount of the credit: _____

Yours faithfully,

 (Full signature 申請人簽章)

(格式二十) 旅行匯信套寫格式
1. 旅行匯信

第 號
No. _____

行 旅行匯信
局

TRAVELLERS LETTER OF CREDIT.
NAME OF OUR BANK _____

To Our Offices, _____
日期
Date _____

Gentlemen: _____
逕啓者茲有
We beg to introduce to you _____
君

M _____
委託敝行開立旅行匯信一紙當渠持此匯信向
Whom we hereby authorize to draw at sight on ourselves to an
貴行取款時請當面書立收據核對相符後照付
此匯信之總額以 _____ 爲度
aggregate amount of _____

本匯信有效期限至 _____ 日止
Drafts under this Credit must be drawn on or before _____
逾期無效
and we engage that the same shall be duly honored upon presentation.

此項收據上并請批註「根據 銀行於 年 月 日所填發
Each draft is required to bear on its face the words "Drawn under
旅行匯信第 _____ 號」
Travellers Letter of Draft No. _____ of (Name of our Bank), Shanghai
寄交敝行轉賬每次所付款項務請登入
dated _____ and the amount thereof must be endorsed
本匯信之背面加蓋貴行圖章但各次所付之總數不得超過信面所定之總額或背面所剩
hereon. Your negotiation of any draft will be considered a guarantee that
之餘額應請注意
such endorsement has been made.

M _____
之簽字或蓋章請憑敝行第 _____ 號之印鑑證明書驗對
holds our Letter of Indication No. _____ to with we beg to refer
you for _____ signature.

付款數目滿足完額後請向支款人將本匯信收回寄還敝行
This letter should be attached to the last draft drawn.

We are, Gentlemen,
Yours faithfully. 行 具
局

For NAME OF OUR BANK _____
Countersigned Manager

所付款項務請登記如下並請加蓋 貴行圖章及簽字
 Payments made under this Letter of Credit must be inscribed on this
 但所付之總數不得超過
 page and must not exceed in the aggregate.....

支付款項日期 Date		付款行圖章及簽字 行名 By Whom Paid 地點 Bank City	支付款項大寫金額 Amount in Words	支付金額 In Figures

2. (貸) 活支匯款傳票

行
局 收 入 傳 票

VOUCHER

(貸) 活支匯款

CREDIT: Travellers Letter of Credit

日期

Date.....

申請人

Applicant

M.....

金額

Amount.....

匯信有效期限

Drafts under the credit must be drawn on or before.....

經 副 襄 理

會 計

營 業

記 帳 員

3. 旅行匯信便查卡

第 號
No. _____

行 局 旅行匯信便查卡

REGISTER OF TRAVELLERS LETTER OF CREDIT

NAME OF OUR BANK
SHANGHAI

日期
Date _____

申請人
Applicant

M _____

匯信金額
Amount _____

匯信有效期限至
Drafts under the credit must be drawn on or before _____

匯信號碼
Travellers letter of credit No. _____

經 副 襄 理

會 計

營 業

記 帳 員

(格式二十一) 印鑑證明書

第 號

印 鑑 證 明 書

LETTER OF OUR BANK

No.

To Our Offices,

台 照

日 期
Shanghai,

為 證 明 簽 字 或 蓋 章 請 認 下 列
For the purpose of identification we desire to call your attention
to the signature(s) below of

之 簽 字 或 圖 章 依 下 列 銀 行 所 發 之 旅 行 匯 信 支 取 款 項 之 用
in whose favor we have issued our Travellers Letter of Credit

旅 行 匯 信 第 號 到 期 日 期 所 定 總 額
No. expiring for

簽 字 或 蓋 章
(Signature)

簽 字 或 蓋 章
(Signature)

須 與 匯 信 另 行 放 置
TO BE KEPT SEPARATE FROM THE LETTER OF CREDIT

具 名

NAME OF OUR BANK

COUNTERSIGNED

MANAGER

中華民國卅年六月拾日

山

吳鐵



民國三十六年二月發行
民國三十六年四月再版

銀行人員手冊 (第六冊)

◎ 定價國幣三元

(郵運匯費另加)



編者

中央 中國 交通 農民 四銀行聯合辦事總處

發行人

中華書局股份有限公司代表
顧樹森

印刷者

上海澳門路四六九號
中華書局永寧印刷廠

發行處

各埠中華書局

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