

尊敬的客戶：

您好！感謝您選擇立橋銀行！隨函附上的是您的專屬定制卡片，請收到卡片後及時核對卡片種類及姓名（如有），如核對無誤，請選擇以下方式中任意一種進行修改借記卡密碼：

掃碼立即下載手機銀行APP Scan code to download mobile banking app now



歡迎您掃描二維碼下載立橋銀行手機銀行：賬戶餘額查詢、交易歷史查詢、貸款查詢、同名轉賬/兌換、第三方轉賬、證券買賣、辦理定期、匯款等業務。

You are welcome to scan the QR code to download the Mobile Banking APP of Well Link Bank for : account balance inquiry, transaction history inquiry, loans inquiry, internal transfer/exchange, third-party transfer, securities trading, term deposit, remittance, etc.

Dear Customer :

Hello! Thank you for choosing Well Link Bank! Enclosed is your exclusive custom card. Please confirm the type of card and the name (if any) as soon as receiving the card. If everything is correct, please choose one of the following methods to change the password of your debit card :

立橋銀行三幣銀聯借記卡修改密碼方式：

Three ways to change the password of your Well Link Bank Tri-Currency UnionPay Debit Card :

- 01**  可通過立橋銀行ATM進行修改密碼。
Change password through Well Link Bank ATM.
- 02**  可通過立橋銀行STM進行修改密碼、重置密碼。
Change or reset password through Well Link Bank STM.
- 03**  可致電借記卡自動語音服務熱線：(853) 8796 5388，辦理修改密碼、失卡掛失業務。
Call us at the debit card automatic service hotline : (853) 8796 5388, to change the password, report card loss, etc.
- 04**  如有疑問，可致電(853) 2878 5222，轉人工諮詢。
If you have any questions, please call us at (853) 2878 5222 for manual inquiry.

立橋銀行三幣銀聯借記卡（澳門幣、港幣、人民幣）溫馨提示：

- 立橋銀行三幣銀聯借記卡可在澳門、香港和中國大陸,以及在其它170多個國家和地區的銀聯網絡刷卡使用。
可在本澳及其它國家地區有銀聯商標的商舖進行消費支付，消費交易金額幣種是以當地幣種配置，澳門幣、港幣、人民幣交易會從相對幣種賬戶扣賬，如果相應幣種賬戶餘額不足將顯示消費不成功；其它國家地區會以澳門幣等值從澳門幣賬戶扣賬。
- 有部份澳門同業的ATM使用會存在需要客戶特別留意的情況，特此說明如下：
 - 在本行ATM使用立橋銀行三幣銀聯借記卡費用全免
立橋銀行三幣銀聯借記卡在本行ATM可查詢餘額、提款（澳門幣、港幣、人民幣）、存款、行內轉賬以及修改密碼。
 - 在它行ATM使用立橋銀行三幣銀聯借記卡提款/查詢之費用全免
立橋銀行三幣銀聯借記卡在它行ATM進行提款/查詢交易時，會出現“此項交易是國際卡交易，將可能徵收手續費，是否繼續進行交易？”，客戶按確認鍵“是”後，交易流程繼續進行。目前在澳門ATM提款/查詢所產生之銀聯費用由立橋銀行支付，不會額外對客戶進行收費。
 - 在它行ATM使用立橋銀行三幣銀聯借記卡提款之交易處理
立橋銀行三幣銀聯借記卡在澳門同業ATM提款或查詢餘額，部分同業的ATM會自動選擇港幣賬戶扣賬或顯示餘額，因此會出現需客戶留意的情況：
 - 如果客戶的港幣賬戶餘額不足，會出現提取澳門幣失敗的情況。
 - 客戶在部分同業的ATM提取澳門幣，按照提款金額的等值港幣在客戶的港幣賬戶扣除。例如在中銀、工銀、大西洋銀行取澳門幣不會出現扣港幣賬戶的情況，其他銀行可能會出現此情況。
 - 客戶在部分同業的ATM查詢賬戶餘額，部分同業的ATM會自動以港幣或等值澳門幣的形式顯示港幣賬戶的餘額。
- 在澳門及香港的銀聯網絡ATM只提供澳門幣或港幣的提款服務，不提供人民幣提款服務。在中國大陸的銀聯網絡ATM提供人民幣提款服務。

Well Link Bank Tri-Currency UnionPay Debit Card (MOP, HKD and CNY) kindly reminder :

- Your WLB Tri-Currency UnionPay Debit Card is designed to work smoothly within UnionPay network, which is widely available in Macao, Hong Kong and Mainland China, as well as in more than 170 countries and regions for your convenience.
You can purchase in shops which have the sign of UnionPay in Macao and other countries and regions. The amount of purchase transaction is configured in the local currency. The transaction of MOP, HKD and CNY will be deducted from the account of the relative currency. Other countries and regions will debit the equivalent value of MOP from the MOP account.
- It is noticed that, in some cases, a restricted number of banks in Macao may not treat the customers' ATM card usage instructions as expected. As such, please note the important below information:
 - Free of charge using the card in well link bank own ATM
You may use WLB Tri-Currency UnionPay Debit Card at Well Link Bank own ATM's to check account balances, withdraw cash (MOP, HKD, CNY), make cash deposits, transfer funds and modify the card password.
 - Free of charge using the card for withdrawal/inquiry transactions in other bank's ATM
When the WLB Tri-Currency UnionPay Debit Card is used for ATM withdrawal/inquiry transactions in other Bank's ATM, there may be a message displaying "This transaction will be processed through the international ATM network which will be subject to a service charge. Please confirm to continue or not." The service charge if any will be paid by Well Link Bank, there will be no additional charges for customers.
 - Using the card for withdrawal/inquiry transactions in other bank's ATM in Macao - transaction processing
When using WLB Tri-Currency UnionPay Debit Card in Macao to withdraw cash or inquire account balance in an ATM of third-party banks, a restricted number of banks in Macao may automatically select your HKD account to be debited or inquired. Accordingly, the following unexpected scenarios may occur:
 - The customer may fail to withdraw cash if the HKD account balance is not sufficient, even when it has specifically chosen to withdraw MOP.
 - ATM provides cash withdrawal in MOP and debits the equivalent amount in the card HKD account. This situation may exist in other Banks' ATM except BOC, ICBC, BNU, etc.
 - When checking the account balance in these bank's ATM, the customer may experience difficulties, as some of these banks will automatically select the card HKD account and display the balance of that account instead, either in HKD or MOP equivalent.
- Additionally, please note that, in Macao and Hong Kong, UnionPay Network ATM only provide MOP or HKD withdrawal service, do not provide CNY withdrawal service. UnionPay Network ATMs provide CNY withdrawal service in Mainland China.



1. 怎麼指示匯款銀行把款項劃撥到您在澳門「立橋銀行」的賬戶

- 請指示匯款銀行以SWIFT MT103格式的詳細匯款資料發送到本行的SWIFT地址。
- 匯款指令上可提供以下資料指定本行作為收款銀行
 - SWIFT地址：BESCMOMX
 - 銀行名稱：Banco Well Link, S.A.
 - 主要地址：28/F, No. 323 Av. Dr. M á rio Soares, Bank of China Building, Macau
- 請提供收款賬戶的資料：
 - 收款賬戶號碼：請提供指定存入匯款的12位賬戶號碼。
 - 收款賬戶名稱：請提供上述收款賬戶在本行登記的名稱。

1. How to instruct remittance bank transfer money to your Well Link bank account

- Please instruct remittance bank to transfer in SWIFT MT103 format with detailed remittance information and send to the SWIFT Address of Well Link bank.
- Remittance instruction : The following information can be provided to designate our bank as receiving bank
 - SWIFT BIC: BESCMOMX
 - Bank Name: Banco Well Link, S.A.
 - Main Address: 28/F, No. 323 Av. Dr. M á rio Soares, Bank of China Building, Macau
- Please provide beneficiary's account information:
 - Beneficiary's account No: Please provide the 12-digit account number that specifies the remittance.
 - Beneficiary's account name: Please provide the name of above beneficiary's account registered with our Bank.

2. 澳門立橋銀行的主要結算安排及代理行資料

Major settlement arrangements and correspondent bank information of our bank.

貨幣 Currency	代理行 Correspondent Bank	銀行代碼 Correspondent Bank BIC	收款行名稱 Beneficiary Account Name
澳門元 MOP	澳門金融管理局 Autoridade Monetaria De Macau	MFAMMOMX	立橋銀行股份有限公司 Banco Well Link, S.A. BIC: BESCMOMX
港幣 HKD	上海浦東發展銀行香港分行 Shanghai Pudong Development Bank Co., Ltd., Hong Kong Branch	SPDBHKHH	
	中國民生銀行香港分行 China Minsheng Banking Corp., Ltd., Hong Kong Branch	MSBCHKHH	
美元 USD	上海浦東發展銀行香港分行 Shanghai Pudong Development Bank Co., Ltd., Hong Kong Branch	SPDBHKHH	
	中國民生銀行香港分行 China Minsheng Banking Corp., Ltd., Hong Kong Branch	MSBCHKHH	
人民幣 CNY	中國銀行澳門分行 Bank of China Limited, Macau Branch	BKCHMOMX	
	中國工商銀行(亞洲)有限公司 Industrial and Commercial Bank of China (Asia) Limited, Hong Kong	UBHKHKHH	
歐元 EUR	Novo Banco, S.A., Lisbon	BESCPTPL	
英鎊 GBP	Novo Banco, S.A., Lisbon	BESCPTPL	
澳大利亞元 AUD	Novo Banco, S.A., Lisbon	BESCPTPL	
加拿大元 CAD	Novo Banco, S.A., Lisbon	BESCPTPL	

3. 收款賬戶

- 請提供完整12位數字的賬戶號碼。
- 當匯入的貨幣與收款賬戶的貨幣不同，匯入款項將按本行的現貨匯率經兌換後存入收款賬戶。

3. Beneficiary's account

- Please provide the full 12-digit account number.
- When the currency of the remittance is different from the currency of the beneficiary's account, the remittance will be exchanged at the spot exchange rate of the Bank and then deposited into the beneficiary's account.

4. 匯款查詢

- 查詢匯款的詳細操作情況，可致電澳門立橋銀行總行直線+853 2878 5222、皇朝分行直線+853 2833 8003或葡京灣分行直線+853 2893 8226。
- 查詢匯款服務詳情，請親臨本行屬下任何一家分行或聯絡您的客戶經理或致電客戶服務直線。

4. Remittance inquiry

- For inquiry details of the remittance operation, feel free to call our headquarters direct line +853 2878 5222, NAPE branch direct line +853 2833 8003 or Lisboa Bend Branch direct line +853 2893 8226.
- For details of the remittance service, please visit any of our branches, or contact your relationship manager, or call the customer service direct line.

