

# Banking service

## 银行业务

### 1. Exchanging currency (taking US dollars as an example)

You can convert USD cash into RMB at most banks in mainland China. Some banks, such as the Bank of China and the Industrial and Commercial Bank of China (ICBC) accept overseas VISA, MASTER, or AMERICAN EXPRESS cards to exchange RMB. The maximum exchange amount is 50,000 USD per year.

You can also withdraw a maximum of 3,000 RMB per day with overseas credit cards at most ATMs in mainland China. Exchange rates vary daily.

If you want to exchange less than \$500 USD in one day, you can go to the Bank of China. For more than \$500 USD in one day, please ask your Chinese colleague or friend to do it for you at the Bank of China or ICBC. An appointment call to the bank one day in advance is required.

### 2. Opening a bank account

It is necessary to have a local ICBC bank account in Guangzhou if you are a long-term foreign expert at SCUT, which makes receiving salary and daily life much easier. Bring your original passport and a photocopy. ICBC charges 15 RMB for the service of opening an account and requires at least 1 RMB as an initial deposit.

### 3. ATM (taking ICBC as an example)

You can use your debit card (also known as ATM card) to access your RMB account at ATMs for the services of cash withdrawal, deposit, funds transfer, remittance, balance inquiry, password changing, etc. Not all ATMs provide all-round services; each ATM's function can be identified by its instructions.

**Note:** If you use your ICBC card at other banks' ATMs, you will be charged a fee.

### 4. Reporting a lost card

The first thing to do when your bank card

### 1. 货币兑换（以美金为例）

持美元现金，可在中国境内银行办理美元兑换人民币业务（部分银行如中国银行和中国工商银行也可办理持境外 VISA、MASTER 或 AMERICAN EXPRESS 等卡兑换人民币业务）。一年内兑换总额度不可超过 5 万美元。

还可持中国境外的信用卡直接在中国境内银行的柜员机上提取人民币，汇率为即时汇率。一天累计支取额度不超过 3000 元人民币。

在中国境内将人民币兑换成美元，若一天累计兑换金额不超过 500 美元，可直接去中国银行办理。若一天累计兑换金额超过 500 美元，建议由中国的同事或朋友代替外专到中国银行或中国工商银行换汇，这样换汇的程序会简单很多。换汇需提前一天打电话预约。

### 2. 银行开户

为了便于工资发放和日常生活，长期外专应在广州市内的中国工商银行开设个人账户。

开户所需资料为护照原件及复印件一份。开户时工商银行将收取 15 元人民币的工本费，而且必须在账户中存入不少于 1 元人民币的现金。

### 3. ATM（以中国工商银行为例）

持借记卡（即 ATM 卡）可以在中国银行的柜员机上办理存取款、转账、汇款、账户信息查询、修改密码等业务。但并不是所有柜员机都可提供以上的全部业务，不同的业务功能的柜员机对应有不同的功能说明。

**备注：**在非本行的柜员机上操作时，须缴纳一定的手续费。

### 4. 银行卡挂失

银行卡丢失，请在第一时间致电银行，

is lost is to dial your bank's telephone number to report it (ICBC mainland: 95588. If you are not in the city of the bank where you opened your account, select 8 for "Roaming Service"). English service is available.

You might be required to go to the bank in person with your passport to re-open the account.

办理银行卡挂失。挂失后在银行规定的期限内可凭护照取回新的银行卡。

中国工商银行的服务热线为：95588（若在异地丢失银行卡，请拨打 95588 后选择 8——漫游服务），提供英文服务。

如要重新开户，需要亲自前往银行办理。

## Banking outlets on campus 校园内的银行网点

Wushan Campus 五山校区	
Industrial and Commercial Bank of China	中国工商银行
ATMs of Bank of China	中国银行自助网点
ATMs of China Construction Bank	中国建设银行自助网点
ATMs of the Agricultural Bank of China	中国农业银行自助网点
Location: Ground floor of the Central Canteen 地址：中区饭堂一楼	
Business Hours: Weekdays 9:00-17:00, Sunday 9:00-15:00 营业时间：周一至周五 9:00-17:00；周日 9:00-15:00	

University Town Campus 大学城校区	
Industrial and Commercial Bank of China (ICBC) ATMs	中国工商银行自助网点
Location: Ground floor of D3 building 地址：D3 栋 1 楼	

## Banking outlets near campus 校园周边的银行网点

Wushan Campus 五山校区			
Industrial and Commercial Bank of China (ICBC) 中国工商银行	Opposite to Exit C, Wushan Metro Station 五山地铁站 C 出口对面	Weekdays 周一至周五 9:00-17:00 Weekend 周六日 9:00-15:30	020-85287989
China Construction Bank (CCB) 中国建设银行	No.263, F1, Chashan Lu (near the McDonald's) 茶山路 1 层 263 号（麦当劳旁）	Weekdays 9:00-17:30 Sunday 10:00-16:00 周一至周五 9:00-17:30 周日 10:00-16:00	020-38902934
Bank of China (BOC) 中国银行	No.21, Yuezhou Lu 岳洲路 21 号	Weekdays 周一至周五 9:00-17:00	020-85286230 020-85287007
Agricultural Bank of China (ABC) 中国农业银行	No.16, Yuezhou Lu 岳洲路 16 号	Weekdays 周一至周五 9:00-17:00	020-85287515 020-85286239
中国邮政储蓄银行 Postal Savings Bank of China	No.1, Yuehan lu 粤汉路 1 号	Weekdays 周一至周五 9:00-17:30	020-85281316

University Town Campus 大学城校区		
Agricultural Bank of China (ABC) 中国农业银行	F2, Guangzhou University Business Hotel 大学城广大商业中心商务酒店 二楼	Weekdays 周一至周五 9:30-16:30
Industrial and Commercial Bank of China (ICBC) 中国工商银行	Teaching Area, Guangdong University of Technology 广东工业大学教学区	Weekdays 周一至周五 10:00-15:00
	Living Area, Guangzhou University 广州大学生活区	
Bank of China (BOC) 中国银行	Ground floor, Student Center, Guangdong University of Foreign Studies 广外学生活动中心一楼	Weekdays 周一至周五 8:30-11:30, 14:30-17:00 Saturday 周六 8:30-17:00
	Ground floor, Dormitory B4, Guangzhou University 广州大学 B4 宿舍楼下	Weekdays 周一至周五 8:30-11:30, 14:30-17:00 Sunday 周日 9:00-15:00
China Construction Bank (CCB) 中国建设银行	F2, Gogo Xintiandi shopping mall GOGO 新天地 1 层	Weekdays 周一至周五 8:30-11:30, 14:30-17:00