

Dear Valued Customer,

**Fund Available Time for HKD / USD / CNY Cheques Drawn on Local Banks**

**1. Physical Cheques**

Cheque Deposit Day	Fund Available Time
Monday to Friday Before 5:30pm <sup>1</sup>	After 3:00pm of the next clearing day

**2. e-Cheques**

Cheque Deposit Day	Fund Available Time
Monday to Friday Before 5:30pm <sup>2</sup>	After 3:00pm of the next clearing day

Remark : <sup>1</sup> Physical Cheque deposited on Saturdays will be processed in the next clearing day  
<sup>2</sup> e-Cheque deposited on Saturdays, Sundays and Public Holidays will be processed in the next clearing day

Yours faithfully,  
Shanghai Commercial Bank Limited

親愛的客戶：

**客戶存入本地付款港元 / 美元 / 人民幣支票可動用款項之時間**

**1. 實物支票**

支票入賬日	可動用款項時間
星期一至五 下午五時三十分前 <sup>1</sup>	下一個結算日下午三時後

**2. 電子支票**

支票入賬日	可動用款項時間
星期一至五 下午五時三十分前 <sup>2</sup>	下一個結算日下午三時後

註：<sup>1</sup> 星期六存入之實物支票則於下一個結算日入賬  
<sup>2</sup> 星期六、日及公眾假期存入之電子支票則於下一個結算日入賬

上海商業銀行有限公司 謹啟

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