## **Deposit Products**

- Current Accounts
- · Statement Savings Accounts
- Passbook Savings Accounts
- Fixed Deposit Accounts
- Multi-currency Call Deposit
- MultiPlus Account
- Target Savings Plan
- · Upfront Interest Deposit Plan
- MaxiYield Deposit Plan
- magicdeposit

## **Loan Products**

- · Home Loan Service
- · Fin.Easy Revolving Personal Loan
- CashPlus Facility
- CreditPlus Facility
- Priviledged Loan
- FlexiPlus Personal Loan
- Pledged Deposit
- Share Margin Financing
- Tax Loan

# **Phone Banking Service Credit Card Services**

- VISA Gold and Classic
- VISA Platinum
- MasterCard Gold and Classic
- myCard
- magiccard
- Photo Card
- Co-brand/Affinity Cards
- · e-go VISA Debit Card
- Corporate Card
- Merchant Business
- Purchase Protection Plan
- · Travel Insurance Plan
- Purchase Installment Plan
- IBA Super-Bonus Scheme

#### **Corporate Banking**

- · Working capital loans
- Trade financing
- Syndicated loans
- · Construction loans
- Commercial loans
- Project financing
- Structured financing
- SME Business

#### **China Business**

- Trade finance
- Project financing
- Export collection services
- Syndicated loans

#### 存款產品

- 往來戶口
- 簡便儲蓄戶口
- 存摺儲蓄戶口
- 定期存款戶口
- 綜合貨幣通知存款戶口
- 「萬滙」理財戶口
- 「點滴致富」儲蓄計劃
- 「現利」理財戶口
- 「智多息」港元定存
- 「高息易」靈活通知存款戶口

#### 貸款產品

- 樓宇按揭服務
- 「簡易你財」循環貸款
- 「低息錢」理財信貸
- CreditPlus理財信貸
- 「特惠」私人貸款
- 「靈活錢」私人貸款
- 存款抵押
- 股票按揭
- 税務貸款

## 電話銀行服務 信用卡服務

- VISA金卡及普通卡
- VISA自金卡
- 萬事達金卡及普通卡
- myCard
- magiccard
- 相片信用卡
- 多款聯營卡
- e-go VISA轉賬卡
- 公司信用卡
- 商戶服務
- 購物保障計劃
- 旅遊保險計劃
- 分期付款計劃
- 港基萬利獎分計劃

## 企業銀行

- 營運資金貸款
- 貿易融資
- 銀團貸款
- 建造貸款
- 商業貸款
- 項目融資
- 組合融資
- 中小型企業融資

#### 中國貿易

- 貿易融資
- 項目融資
- 出口托收服務
- 銀團貸款

# PRODUCTS AND SERVICES 產品及服務

## **Hire Purchase & Leasing**

- Production machinery
- · Office equipment
- Medical and dental instruments
- Barges, tug-boats and pleasure boats
- Private cars, goods vehicles, passenger cars and taxis
- · Property mortgage loans
- Car park mortgage loans
- Business loans
- Personal loans
- Interest-free installment loans (consumer goods)

## **Ambassador Privileged Banking**

- · Personal and privileged financial management
- Investment advisory
- Investment products
- Insurance products
- Deposit services
- Offshore deposits
- Mortgages
- Personal credit facilities

#### **Securities Investment Services**

- Securities dealing
- Investment services
- · Share margin financing
- Nominee and custodial services
- Teleshare enquiry service
- Investment centers

#### **Unit Trusts**

- Unit trusts investment services
- MyMoneywise Investment Plan
- Portfolio management

#### **International Business**

- Deposit services
- Syndicated loans
- Project finance
- Capital markets
- Off-shore financing
- Islamic banking

## **Financial Institutions**

- Correspondent banking
- Remittances
- L/C confirmation
- Agency services

#### **Treasury Products**

- Leveraged Deposit
- Foreign Exchange Margin Account
- Spot Foreign Exchange
- Forward Foreign Exchange

## **Payroll and MPF Service**

MPFplus

#### **Insurance Services**

- IBA Swiss Privilege
- IBA SwissLink

## **Internet Banking**

IBA VATM

#### 租購及租賃

- 生產機械
- 文儀器材
- 醫療儀器
- 躉船、拖船、遊艇
- 私家車、貨車、客運車及的士
- 樓宇按揭
- 車位按揭
- 商業貸款
- 私人貸款
- 免息分期(消費品)

## 「薈智 | 私人銀行服務

- 個人財務管理
- 投資顧問服務
- 投資產品
- 保險產品
- 存款服務
- 離岸存款
- 樓宇按揭

#### 個人信貸服務

- 證券投資服務 ● 證券買賣
- 投資服務
- 股票按揭
- 代理人及托管服務
- 「股票通」電話查詢服務
- 投資中心

#### 單位信託

- 基金投資服務
- MyMoneywise投資計劃
- 投資組合管理

#### 國際銀行

- 存款服務
- 銀團貸款
- 項目融資
- 資本市場
- 離岸融資
- 伊斯蘭銀行服務

## 金融機構業務

- 代理銀行服務
- 滙款服務
- 信用證確認
- 代理人服務

## 外滙投資產品

- 「小財大用」槓桿存款
- 「易買賣」外滙孖展戶口
- 現貨外滙交易
- 遠期外滙服務

#### 僱員轉賬支薪及強積金服務

「優越智囊」僱員轉賬支薪服務

## 保險服務

- 港基瑞十尊貴理財
- 港基瑞峰儲蓄計劃

#### 網上銀行

• 「網上自動櫃員機」服務