

# 港基銀行產品及服務

## IBA PRODUCTS AND SERVICES



### 存款產品

Magic Money Manager有息支票戶口  
「Magic兒同樂」儲蓄戶口  
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  
「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  
Magic Mortgage按揭理財戶口  
港基物業待售服務  
「貸有分」私人貸款  
「智理財」私人貸款  
「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  
稅務貸款  
「免息分期」付款計劃  
「貸容易」私人貸款

### 信用卡服務

VISA金卡及普通卡  
白金卡  
萬事達金卡及普通卡  
myCard  
myCard白金卡  
magiccard  
多款聯營卡  
e-go VISA轉賬卡  
Magic Money Manager戶口扣賬卡  
公司信用卡  
「自由式分期」計劃  
特約商戶免息分期  
交稅分期計劃  
結欠轉賬服務  
「確不同」積分計劃  
全年消費折扣優惠  
八達通自動增值服務  
購物保障計劃  
旅遊意外保險計劃  
商戶服務

### DEPOSIT PRODUCTS

Magic Money Manager Account  
Magic Children Savings Account  
Current Account  
Statement Savings Account  
Passbook Savings Account  
Fixed Deposit Account  
Multi-currency Call Deposit Accounts  
Target Savings Plan  
Upfront Interest Deposit Plan  
MaxiYield Deposit Plan  
Magicdeposit

### LOAN PRODUCTS

Home Loan Service  
Magic Mortgage Account  
IBA Property for Sale Service  
Magic Combo Personal Loan  
EasiAccess Personal Loan  
Fin.Easy Revolving Personal Loan  
CashPlus Facility  
CreditPlus Facility  
Privileged Loan  
FlexiPlus Personal Loan  
Pledged Deposit  
Share Margin Financing  
Tax Loan  
Interest-free Consumer Installment Loans  
Easy Cash Personal Loan

### CREDIT CARD SERVICES

VISA Gold and Classic  
Platinum VISA  
MasterCard Gold and Classic  
myCard  
myCard Platinum VISA  
magiccard  
Co-brand/Affinity Cards  
e-go VISA Debit Card  
Magic Money Manager VISA Debit Card  
Corporate Card  
Any-can-do Purchase Installment Plan  
Interest-free Purchase Intallment Plan  
Tax Any-can-do Installment Plan  
Balance Transfer  
IBA Bonus Point Program  
Year-round Purchase Discount Offers  
Octopus Automatic Add Value Service  
Purchase Protection Plan  
Travel Accident Insurance Plan  
Merchant Business

## 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  
中國業務

## CORPORATE BANKING

Working Capital Loans  
Trade Financing  
Syndicated Loans  
Construction Loans  
Commercial Loans  
Project Financing  
Structured Financing  
China Business

## 中小企商業信貸

營運資金貸款  
出入口貿易融資  
工商樓宇貸款  
商舖貸款  
中小企信貸保證計劃  
信保應收賬融資

## SME COMMERCIAL LENDING

Working Capital Loans  
Import-Export Trade Financing  
Commercial/Industrial Property Financing  
Shop Financing  
SME Guarantee Financing Schemes  
Insurance Supported Receivable Financing

## 人民幣服務

人民幣存款  
人民幣兌換服務  
人民幣匯款服務

## RENMINBI (RMB) SERVICES

RMB Savings Deposit  
RMB Exchange  
RMB Remittance

## 「睿智」私人銀行服務

「睿智專才」服務  
「睿智」理財服務  
個人財務管理  
存款服務  
離岸存款  
樓宇按揭  
個人信貸服務  
保險服務

## AMBASSADOR PRIVILEGED BANKING

Professional Privileged Banking Services  
Wealth Management Services  
Personal Financial Management  
Deposit Services  
Offshore Deposits  
Mortgages  
Personal Credit Facilities  
Insurance Services

## 「薈晉」理財服務

股票交易  
股票按揭  
單位信託基金  
保險投資計劃  
投資組合管理  
其他投資服務  
包括股票掛鈎投資、債券買賣、  
結構性及衍生投資工具及  
外幣掛鈎存款等

## WEALTH MANAGEMENT SERVICES

Securities Trading  
Share Margin Financing  
Unit Trusts  
Insurance Linked Investments  
Investment Portfolio Management  
Other Investment Services  
including equity-linked investments, bond trading,  
structured/derivative products,  
currency-linked deposit, etc.

## 證券投資服務

代理人及托管服務  
「股票通」電話查詢服務

## SECURITIES INVESTMENT SERVICES

Nominee and Custodian Services  
Teleshare Enquiry Service

## 單位信託基金

基金投資服務  
基金投資組合管理

## UNIT TRUSTS

Unit Trusts Investment Services  
Unit Trusts Portfolio Management

## 保險服務

人壽保險  
投資保險計劃  
一般保險

## INSURANCE SERVICES

Term Life Insurance  
Investment Linked Insurance  
General Insurance

## 僱員轉賬支薪及強積金服務

「優越智囊」僱員轉賬支薪服務

## PAYROLL AND MPF SERVICE

MPFplus

## 金融機構業務

代理銀行服務

## FINANCIAL INSTITUTIONS

Correspondent Banking

## 財資產品

「倍多息」外幣掛鈎存款  
股票高息票據  
股票高息定存  
外匯孖展交易服務  
結構性產品  
現貨外匯交易  
遠期外匯服務  
存款證  
外匯期權

## TREASURY PRODUCTS

Currency-Linked Deposit  
Equity-Linked Notes (ELN)  
Equity-Linked Deposit (ELD)  
Foreign Exchange Margin Trading Services  
Structured Products  
Spot Foreign Exchange  
Forward Foreign Exchange  
Certificates of Deposit  
Currency Options

## 電子銀行

「自動櫃員機」服務  
港基「網上理財」服務  
電話銀行服務

## ELECTRONIC BANKING

ATM  
IBA e-banking Service  
Phone Banking Service

## 保管箱服務

## SAFE DEPOSIT BOX SERVICE

## 港基財務

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  
存貨貸款  
進口設備信用證  
工商樓宇按揭貸款  
車位按揭貸款  
商業貸款  
私人貸款

## IBA CREDIT LIMITED

Hire Purchase and Leasing  
Production Machinery  
Office Equipment  
Medical and Dental Instruments  
Barges, Tug-boats and Pleasure Boats  
Private Cars, Goods Vehicles, Passenger Cars and Taxis  
Stocking Loans  
L/C for Imported Equipment  
Industrial and Commercial Property Mortgage Loans  
Car Park Mortgage Loans  
Business Loans  
Personal Loans