

什麼是跨洲金融服務？

What is ICFS?

跨洲金融服務 (InterContinental Financial Services) 英文簡稱 **ICFS**, 主要是提供遠東國民銀行之客戶各項產品的特殊服務, 配合客戶在美國, 臺灣, 香港和中國四地的投資理財的需要, 客戶可以不用親自到美國即可在海外完成開戶手續。

遠東國民銀行的理財專員將根據市場狀況提供最新的財務資訊, 使客戶能有效規劃其資產。利用遠東國民銀行的服務, 使您雖然身在台灣, 香港, 中國或其他國家, 仍能輕鬆管理設在美國的帳戶。

InterContinental Financial Services (ICFS)

is a unique service for individuals and businesses with banking needs in Taiwan, Hong Kong, China, other Asian countries, and the United States. Asia-domiciled customers can take advantage of products and services available at Far East National Bank in the U.S. without having to travel overseas.

ICFS Specialists can provide updated banking information at any time and offer the most courteous and professional service. Even when you are on the other side of the Pacific Rim, you can easily manage your U.S. account at Far East National Bank.

跨洲金融服務有那些產品？

What kinds of ICFS products are available?

- 存款 - 支票存款, 活期儲蓄存款, 和定期存款 Deposit Products – Checking, Savings, and Time Deposit (CD)
- 信用卡 Credit Card
- 個人房屋貸款 Mortgage
- 商業貸款 Commercial Loan
- 進出口融資及信用狀業務 Trade Finance and Letter of Credit

- 外匯 - 即期外匯, 遠期外匯, 換匯, 和外幣存款*
Treasury Products – Spot, Forwards, Swaps, and Foreign Currency Deposit*
- 投資產品 - 有價證券, 債券, 股票, 共同基金, 年金, 和人壽保險*
Investment Products – Bonds, Stocks, Mutual Funds, Annuities, and Life Insurance*

*外匯及投資及外匯產品沒有 FDIC 聯邦存款保險, 可能遭受損失, 銀行不保證。

* Treasury and investment products are not FDIC insured, may lose value, and are not bank guaranteed

誰需要跨洲金融服務？

Who needs ICFS Services?

- 在美國留學的外國學生
Foreign students who study in the U.S.
- 兒女在美國就讀或即將在美上學而父母定居海外者。
Parents abroad who have children studying or planning to study in the U.S.
- 新移民或即將移民美國者
New immigrants to the U.S., or those planning to immigrate to the U.S.
- 有計劃在全球多處投資的公司或個人。
Individuals or corporations planning for asset globalization
- 在美國和中國有生意往來的公司或個人。
Individuals or corporations conducting business transactions between Taiwan, Hong Kong, China and the U.S.
- 為降低外幣兌換風險而採多元化投資的公司或個人。
Individuals or corporations who wish to diversify their investments while reducing the foreign exchange risk
- 希望在遠東國民銀行存放定期存款以賺取高利率的公司或個人。
Individuals or corporations who wish to earn high interest on Time Deposits (CDs)

跨洲金融服務與產品特色:

ICFS Products & Service Features

- 客戶存在遠東國民銀行的存款可獲得美國聯邦存款保險公司 FDIC 的保險。保險金額是依據帳戶的類別及數量來計算。請登錄 www.fdic.gov 網站查詢詳情。
Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation ("FDIC"). The amount of insurance coverage you have depends on the number of accounts you have with us that are of different ownership. Visit www.fdic.gov for more information.
- 對非美國居民而言: 可免徵收稅 (需完成 W-8BEN 外國人身份證明申報表格)
No tax withholding for non-U.S. persons (W-8BEN is required)
- 免費提供二十四小時的網路理財服務(不包括線上帳單支付)
24-Hour free online banking (Bill pay not included)
- 全天二十四小時免費中、英文電話理財服務
24-Hour free telephone banking service
- 加長的客服時間 ICFS Service Hours
週一到週四 Mon.-Thu. 9:30 a.m.– 8:00 p.m.; 週五 Fri. 9:30 a.m.– 6:00 p.m.
以美西當地時間為準 Pacific Standard Time

- 專業的客服人員會說流利的國語, 臺語及英文。

ICFS Specialists are fluent in Mandarin, Taiwanese, and English.

如何成為跨洲金融服務的客戶?

How do I become an ICFS customer?

個人客戶須填寫開戶申請書並提供有效的護照及身分證影本。以及居住地當地銀行目前擁有帳戶的存摺或對帳單影本, 然後請將申請書及所需文件一併傳真到跨洲金融服務部。

- Complete an application form
- Provide copies of a valid passport and identification card
- Provide copies of a passbook or statement from your local bank
- Fax the application form and all required documents to ICFS.

企業客戶開戶需提供公司相關文件, 詳情請洽跨洲金融服務部

Additional documents are required for business customers opening a new account. Please contact us for more information.

開戶申請書可至遠東國民銀行網站下載。

The application form can be downloaded from our website at: www.fenb-us.com.

跨洲金融服務部聯絡地址電話及傳真

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跨洲金融服務

InterContinental Financial Services (ICFS)



FAR EAST NATIONAL BANK

遠東國民銀行

 SinoPac Holdings Group Company