

What can you do using the personal settlement account? 您用结算账户能做什么? PDF转换可能丢失图片或格式, 建议阅读原文
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According to the unified regulation of PBC, the following businesses must be handled at banks through the personal settlement account:-Accepting inward fund transfer from any other person or unit (such as agency salary payment account, accepting remittance from any other person or unit).-Money transfer from any other account under its own name (including its own current saving account and settlement account).-Outward account transfer and remittance (money transfer to any other person or unit).-Credit card consumption (consumption and online shopping through Peony Money Link Card or "Elite Club" account card).-Payment of charges (for telephone fee and mobile phone fee).-Investment (T-bond, funds, insurance and securities purchase).-Loan (the granting and repayment of various loans including housing loan, auto loan and unsecured loan).-Handling credit card or personal check. 按人民银行统一规定, 您在银行办理如下业务时须通过结算账户办理:

- 接受他人或单位的资金转入 (如代发工资账户、接收他人或单位的汇款)
- 给本人名下的其他账户转帐汇款 (包括本人的活期储蓄账户和结算账户)
- 对外转账/汇款 (给他人或单位转账汇款)
- 刷卡/消费 (通过牡丹灵通卡/理财金账户卡刷卡消费或网上购物)
- 缴费 (缴纳电话费、手机费等)
- 投资 (购买国债、基金、保险, 证券投资等)
- 贷款 (住房贷款、汽车贷款、信用贷款等多种贷款的发放和偿还)
- 办理信用卡、个人支票

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