



How to send money to China with HSBC Global Money Transfers

Sending money to a bank account or credit card via a UnionPay card issued in mainland China is now even easier. Simply follow these steps in your HSBC Singapore app.

First of all, open your HSBC Singapore app. Once you're in, head to the 'Move Money' button at the bottom of your screen.

From here, select 'Send money internationally'. Scroll and select 'China' as the country you want to send money to.

You'll now see a range of transfer methods. Choose 'UnionPay' and click 'Continue'.

This screen also gives you estimates for arrival times and transfer fees, but we'll give you a better idea of these later on.

It's important to note that you can only send money to China using a UnionPay card number issued in mainland China between 7am and 10pm Singapore time. Outside of these hours, you'll need to use our other transfer methods.

Now you can select the account you want to send money from. Please note, transfers via a UnionPay card cannot be made from CNY currency accounts.

Type in the amount of money you want to send in your currency, and we'll automatically tell you how much your payee will receive in CNY.

You can also do this the other way round so you can say exactly how much you'd like your payee to receive. When you're done, click 'Continue'.

Next up, we need to know where to send the money, so you'll need to click 'Add a new payee'. Here, you'll need to enter the UnionPay card number and payee details.

Remember to enter your payee's full name – this should match exactly as it's written on their card, in English.

You can also add your payee's address here. This is optional, but it can help speed things up.

When you're ready, click 'Continue'.

Your next step is to review your payee's information. Enter a payee name in the 'Save payee as' box, so they're saved for next time.

When you're happy everything is right, click 'Add payee' and authorise your transfer.

Now your payee is added, you'll need to re-confirm how much you'd like to send.

Finally, review your payment request and make sure you're happy with all the information you've given.

Click to confirm your transfer... and you're all done!