



## Cheque Return Codes

### Inward Clearing Cheques

| Reject Code | Description  | Chinese Description | Returned Cheque Fee |
|-------------|--|---------------------|---------------------|
| 1           | Refer to drawer  | 請與發票人接洽             | Yes                 |
| 2           | Not arranged for   | 未經接洽                |                     |
| 3           | Drawn against uncollected funds, please present again            | 托收款項尚未收到，請再入票       |                     |
| 4           | Account closed   | 此戶已取消               |                     |
| 5           | Insufficient funds   | 存款不足                | Yes                 |
| 6           | Out of date  | 經已過期                |                     |
| 7           | Post dated   | 票非即期                |                     |
| 8           | Payment countermanded by the drawer                              | 此票已停止支付             |                     |
| 9           | Words and figures differ   | 金額文字與數碼不符           | Yes                 |
| 10          | Amount in words required incomplete/ illegible                   | 金額文字未寫/ 不全/ 不清      | Yes                 |
| 11          | Alteration requires drawer's full chop/ signature                | 塗改處須發票人蓋章/ 簽字       | Yes                 |
| 12          | Drawer's chop/ signature differs from specimen in our possession | 發票人簽字與本上存底不符        |                     |
| 13          | Drawer's chop/ signature required                                | 發票人未蓋章/ 簽字          | Yes                 |
| 14          | Drawer's chop/ signature complete                                | 發票人圖章簽字/ 不完全        |                     |
| 15          | Date incomplete/ illegible                                       | 發票日期不全/ 不明          | Yes                 |
| 16          | Mutilated cheques require drawer's confirmation                  | 此票破裂處需經發票人簽章證明      |                     |
| 17          | No advice received   | 未接通知                |                     |
| 18          | Payee's Banker's endorsement required                            | 未經授權人/ 貴銀行背書        |                     |
| 19          | Endorsement irregular illegible/ missing/ unknown                | 背書不要/ 不清楚/ 遺漏/ 不祥   |                     |
| 20          | "Cash or Order" cheques require drawer's endorsement             | 須發票人背書              |                     |
| 21          | Please confirm payee's account credited                          | 請證實已入指定受票人賬         |                     |
| 22          | Cheque crossed – not payable by cash                             | 劃綫支票不能以現金支付         |                     |
| 23          | Irregularly drawn – payee's name omitted                         | 支票填寫未完全整漏抬頭人姓名      |                     |
| 24          | Banker's clearing/ crossing chop required                        | 貴銀行未蓋交換圖章/ 橫綫圖章     |                     |
| 25          | Incorrect exchange rate  | 匯率錯誤                |                     |
| 26          | Not drawn on this bank   | 非我行付款               |                     |
| 27          | Others reasons   | 其他                  |                     |

