

Deposit Products

Magic Money Manager Account
Current Account
Statement Savings Account
Passbook Savings Account
Fixed Deposit Account
Multi-currency Call Deposit
MultiPlus Account
Target Savings Plan
Upfront Interest Deposit Plan
MaxiYield Deposit Plan
Magicdeposit
High Yield Deposit (Currency linked option)

Loan Products

Home Loan Service
Fin.Easy Revolving Personal Loan
CashPlus Facility
CreditPlus Facility
Privileged Loan (Study Loan & Wedding 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
magiccard
Photo Card
Co-brand/Affinity Cards
e-go VISA Debit Card
Corporate Card
Merchant Business
Purchase Protection Plan
Travel Accident Insurance Plan
Interest-free Purchase Installment Plan
IBA Super Bonus Point Quantum Leap Program

Corporate Banking

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

China Business

Trade Finance
Project Financing
Export Collection Services

存款產品

「智易理」往來戶口
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
「萬滙」理財戶口
「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
高息存款 (外幣期權掛鈎)

貸款產品

樓宇按揭服務
「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 (「進修」貸款及「新婚」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
magiccard
相片信用卡
多款聯營卡
e-go VISA 轉賬卡
公司信用卡
商戶服務
購物保障計劃
旅遊意外保險計劃
免息分期付款計劃
港基積分跳躍大賞

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
中小型企業融資

中國貿易

貿易融資
項目融資
出口托收服務

Ambassador Privileged Banking

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

Wealth Management Services

Securities Trading
Bonds
Equity Linked Notes (ELN)
Unit Trusts
Insurance Linked Investments
Investment Portfolio Management

Securities Investment Services

Securities Dealing
Share Margin Financing
Nominee and Custodial Services
Teleshare Enquiry Service

Unit Trusts

Unit Trusts Investment Services
Unit Trusts Portfolio Management

Payroll and MPF Service

MPFplus

Insurance Services

IBA Swiss Privilege
IBA SwissLink
IBA SwissTravel

International Business

Deposit Services
Syndicated Loans
Project Finance
Capital Markets
Off-shore Financing

Financial Institutions

Correspondent Banking

Treasury Products

Leveraged Deposit
Foreign Exchange Margin Account
Spot Foreign Exchange
Forward Foreign Exchange

Electronic Banking

e-banking service
IBAVATM

Phone Banking Service

Safe Deposit Box Service

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

「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

「睿智」理服服務

股票交易
債券買賣
股票高息票據
單位信託基金
保險投資計劃
投資組合管理

證券投資服務

證券買賣
股票按揭
代理人及托管服務
「股票通」電話查詢服務

單位信託基金

基金投資服務
基金投資組合管理

僱員轉賬支薪及強積金服務

「優越智囊」僱員轉賬支薪服務

保險服務

港基瑞士尊貴理財
港基瑞峰儲蓄計劃
港基瑞峰旅遊寶

國際銀行

存款服務
銀團貸款
項目融資
資本市場
離岸融資

金融機構業務

代理銀行服務

外匯投資產品

「小財大用」槓桿存款
「易買賣」外匯孖展戶口
現貨外匯交易
遠期外匯服務

電子銀行

「網上理財」服務
「網上自動櫃員機」服務

電話銀行服務

保管箱服務

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