

华商基金会员借贷与货币兑换流程说明

HUASHANG FOUNDATION

Member Lending & Currency Exchange Procedure

一、适用范围

Scope of Application

本流程适用于华商基金会企业会员与个人会员之间的：

- 资金借贷
- 跨币种兑换
- 资金划转与投资使用

This procedure applies to transactions between Huashang Foundation members, including:

- Fund lending
 - Multi-currency exchange
 - Fund transfer and investment usage
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二、基本原则

Core Principles

1. 所有交易必须在会员体系内进行
 2. 严格执行会员身份审核与合规流程
 3. 资金流向清晰、可追踪
 4. 所有操作需符合相关法律法规
 5. All transactions must occur within the membership system
 6. Strict identity verification and compliance procedures are required
 7. Fund flows must be transparent and traceable
 8. All activities must comply with applicable laws and regulations
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三、操作流程

Operational Procedure

1. 会员身份确认

- 核实有效会员身份及证件
- 会员账户必须处于激活状态

- 需具备近期消费或会员账户使用记录

Member Verification

- Confirm both parties are active members
 - Accounts must be in active status
 - Recent transaction/activity record required
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2☐ 确认交易信息

- 确定借贷金额或兑换金额（单次或总金额）
- 确定汇率（实时或协议汇率）
- 确定基金会服务费用/配额费用（3.5%-5.5%）

Transaction Confirmation

- Confirm transaction amount
 - Confirm exchange rate (real-time or agreed rate)
 - Confirm foundation service/processing fee (3.5%-5.5%)
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3☐ 确定收付款账户

- 明确首付款账户信息 单次金额或总金额
- 可选择：
 - 企业账户 需要确定支付税务费用
 - 个人账户 不需要税务费用

Payment Account Confirmation

- Define initial payment account
 - Options include:
 - Corporate account
 - Personal account
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4☐ 签署协议

- 企业账户交易需签订正式协议 兑换或代投资或借贷
- 明确资金用途、责任与条款

Agreement Execution

- Corporate transactions require formal agreements
 - Define purpose, responsibilities, and terms
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5 资金支付流程

兑换方或借款方：

- 向指定账户完成付款

Payment Execution

- Paying party transfers funds to designated account
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6 资金确认与结算

- 基金会确认资金到账
- 启动兑换或借贷发放流程

Fund Confirmation

- Foundation verifies receipt of funds
 - Initiates exchange or lending process
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7 资金发放至会员在基金会的个人储蓄账户

- 基金会将兑换货币发放至：
② 会员在基金会开立的企业储蓄账户

Fund Distribution

- Funds are credited to the member's foundation savings account
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8 账户使用与资金流转

- 会员账户需保持活跃状态
- 资金到账后可用于：
 - 投资项目
 - 转账至企业或个人账户

Account Utilization

- Account must remain active
 - Funds may be used for:
 - Investment
 - Transfer to personal or corporate accounts
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四、重要合规要求

Compliance Requirements

- 所有交易需符合反洗钱（AML）规定
 - 禁止非法资金来源
 - 所有资金用途需合法合规
 - 基金会保留审核与拒绝权利
 - All transactions must comply with AML regulations
 - Illegal fund sources are strictly prohibited
 - Fund usage must be lawful
 - Foundation reserves the right to review or reject transactions
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五、风险提示

Risk Disclosure

- 汇率波动风险
 - 交易对方咨询风险
 - 政策及监管变化风险
 - Exchange rate fluctuation risk
 - Counterparty credit risk
 - Regulatory and policy risks
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六、总结

Summary

本流程旨在：

- ✓ 保障会员资金安全
- ✓ 提高交易效率
- ✓ 构建全球华商合规金融生态

This framework aims to:

- ✓ Protect member funds
- ✓ Improve transaction efficiency
- ✓ Build a compliant global financial ecosystem