

## STAR INSTA- RUPEE REMIT SERVICE

WELCOME to the Star Insta- Rupee Remit Service!  
The fastest way to transfer money from Hong Kong to major centers in India.

HIGHLIGHTS of the Remittance Service:

- Ø This is an easy, fast and secured way to remit at normal cost.
- Ø Remittance only in INDIAN RUPEES.
- Ø Payments can be made by Cash/Cheque/Debit to your account with us.
- Ø The beneficiary should have an account with any of our "Core Banking Service" branches in India.

If you need assistance in opening account with branches of Bank of India in India, you can call on us personally with the following documents in original along with a copy thereof

- a. Passport,
- b. HKID,
- c. Residential proof (e.g. any utility bill, bank statement for the last three months) and your Passport size photograph.

BUSINESS HOURS:

Monday to Friday : 9.45 a.m. to 1.00 p.m. &  
2.00 p.m. to 4.15 p.m.  
Lunch : 1.00 p.m. to 2.00 p.m.  
Saturdays & Sundays : Holidays

For ENQUIRIES you can reach us at:

Hong Kong Branch

Manager, Remittances : 2820 9223  
Manager, Deposits : 2820 9247  
Officer, Remittances : 2820 9226  
Fax : 2877 1178  
Email : [boihk@netvigator.com](mailto:boihk@netvigator.com)  
Website : [www.bankofindia.com.hk](http://www.bankofindia.com.hk)

Kowloon Branch:

Manager : 2368 6916  
Deputy Manager : 2368 6921  
Fax : 2368 6521  
Email : [boikl@netvigator.com](mailto:boikl@netvigator.com)

Charges:

Normal TT remittance charges of HKD 200/USD 25 per transaction irrespective of the quantum of money transfer. No charges to the beneficiary.



How does it work?

STAR INSTA- RUPEE REMIT facility is the most effective way to transfer Indian rupees from Hong Kong to major centers of India. All you need is to have the beneficiary's account with any of our "Core Banking Service" branches in India. Once the beneficiary has opened an account, you can start sending money from Hong Kong and Kowloon branches to the beneficiary's bank account in India. The beneficiary can have access to the money instantly.

What are the benefits?

STAR INSTA- RUPEE REMIT offers benefits to both the senders as well as receivers of money. The senders have an Easy, Hassle-free, Fast and Secure money transfer which gets credited to the beneficiary's account instantly. The beneficiary gets the fund immediately and can view transactions in his account, if he/she has BOI Internet Banking facility. He/ she can draw money through ATM.

How much does it cost?

STAR INSTA- RUPEE REMIT is affordable as there are no special/ additional charges for the service. The normal charges are levied as applicable to TT remittance i.e. HKD 200/USD 25 per transaction without any restriction on quantum of money transfer. The beneficiary is not charged any service fee.

Direct Cash deposit transactions

For cash deposits upto HKD 100,000- normal charges as above is applicable.  
For cash deposit of 100,000 and above in addition to the normal charges, cash handling charges of HKD 100- per HKD 100,000- or part thereof is levied. The beneficiary is not charged any service fee.

Is it secure?

STAR INSTA- RUPEE REMIT offers you the most secured and fast way to send money back home. This remittance service has been designed in such a way as to ensure the highest level of security. In addition, we comply with international operating regulations for transferring money.

Whom can I contact?

Remitters

If you are in Hong Kong and you are looking for assistance or have questions about how to use the service to transfer money, call our Manager, Remittances at 00852-2820 9223, Manager, Deposits at 00852-2820 9247, Officer Remittances at 00852-2820 9226, Manager Kowloon Branch: 00852-2368 6916, Deputy Manager Kowloon Branch: 00852-2368 6921

You can send queries on Fax 00852-2877 1178 (Hong Kong Branch) , 00852-2368 6521 (Kowloon Branch) . Alternatively, you can send your inquiries at [boihk@netvigator.com](mailto:boihk@netvigator.com) (Hong Kong Branch), [boikl@netvigator.com](mailto:boikl@netvigator.com) (Kowloon Branch)

Beneficiaries

If you are in India, you can call our customer service representatives at 91-22-22696007. Alternatively, you can send your inquiries at [mumbaiovs@bankofindia.co.in](mailto:mumbaiovs@bankofindia.co.in).

## FREQUENTLY ASKED QUESTIONS (FAQ)

Which your branches in Hong Kong offer this service?

Hong Kong and Kowloon Branches

Should I have an account with Bank of India, Hong Kong or Kowloon Branches for using this facility?

Not necessary. You may remit without maintaining an account with Bank of India, Hong Kong/ Kowloon branches. However, while you pay cash/cheque for remittance, you are required to submit a copy of your HKID for our records.

Whether beneficiary should have an account with Bank of India?

Yes. The beneficiary should have an account with any of our CBS branches in India. The list of CBS (Core Banking Solution) branches is available in our site [www.bankofindia.com](http://www.bankofindia.com)

Can I open an account in CBS branch of Bank of India in India from Hong Kong?

Yes. We will assist in opening your account with branches of Bank of India in India. You can call on us personally with the following documents in original along with a copy thereof

Passport

HKID

Residential Proof (e.g. any utility bill, bank statement for the last three months) and your Passport size photograph.

When can the beneficiary receive the money?

The beneficiary can receive the money INSTANTLY.

Can I send other than RUPEE through this facility?

ONLY INDIAN RUPEES. If you want to send remittance in any other currency, please utilize our normal remittance facility.

How much does it cost to transfer money?

Usual TT remittance charges of HKD 200/USD 25 per transaction irrespective of the quantum of money transfer.

Is there a limit to the frequency or value of the transfers that I can make?

No such restrictions. The purpose of remittance has to be declared if the amount is above Rs. 500,000-. You are required to submit a copy of your HKID, if you do not have your account with us in Hong Kong.

Can I use this facility for sending money to accounts with other banks?

No. this facility is available only for the beneficiary who is maintaining an account with any of our CBS branches in India. But, you can utilize our normal remittance facility for remitting money to other banks.

Whom can I contact for more information?

If you are in Hong Kong and you are looking for assistance or have questions about how to use the service to transfer money, call our Manager, Remittances at 00852-2820 9223, Manager, Deposits at 00852-2820 9247, Officer Remittances at 00852-2820 9226, Manager Kowloon Branch: 00852-2368 6916, Deputy Manager Kowloon Branch: 00852-2368 6921

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When you are in India, you can call our customer service representatives at 91-22-22696007. Alternatively, you can send your inquiries at [mumbaiivs@bankofindia.co.in](mailto:mumbaiivs@bankofindia.co.in)

YOU MAY CONTACT US FOR ALL YOUR BANKING NEEDS LIKE FIXED DEPOSITS, TWIN CURRENCY DEPOSITS, TRADE FINANCE, LOANS, ETC. WE WILL BE PLEASED TO EXTEND BANKING SERVICES TO YOUR FRIENDS AND RELATIVES. JUST INTRODUCE THEM TO US.