	<b>RESOURCE LIBRARY – ACCOUNTING</b> <b>Bank Reconciliation</b>	<i>CODE:</i> 05.01.038
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## PURPOSE 目的

The Director of Finance is responsible for reconciling all bank accounts monthly. The reconciliation(s) must specifically account for all differences between the bank-prepared account statement and the hotel's accounting records. In addition to ensuring the accuracy of bank and hotel accounting records, the reconciliation serves as an internal control/audit review of backing transactions.

财务总监负责每月调节所有的银行账户，特别是注意调节那些银行对账单和酒店财务记录有差异的账务，另外要确保银行账户和酒店财务记录正确性，核对就是一种内部控制对银行交易的审核

## POLICY 程序

### 1. PERSONNEL ASSIGNMENT制表人

The Finance Department employee preparing the bank account reconciliation shall not:  
编制银行存款余额表的财务人员不得兼任以下职责：

- Prepare any deposits to bank accounts.填写银行缴款单
- Serve as custodian to any cash floats.管理任何备用金
- Have access to any cash floats.接触任何备用金
- Authorize or approve any cash or cheque disbursements.授权或批准任何现金或支票的发放
- Approve journal entries to any general ledger account which reflects bank account balances.  
批准与银行科目有关的总账记账分录


### 2. BANK STATEMENTS银行对账单

- The bank statement(s) must be delivered to the DOFC, Deputy Financial Controller or the person who prepares the reconciliation.  
银行对账单必须交给财务总监、财务副总监或银行存款余款调节表的员工

### **PREPERATION OF RECONCILIATIONS** 编制银行余款调节表

- The DOF will use a standardized format for bank account reconciliation. This format will ensure month-to-month consistency. The following reconciling items must be listed individually and dated on the reconciliation or on the attached schedules:  
财务总监将使用标准的银行存款余额调节表，并确保每月格式的一致性。以下各项调节内容必须按日期列在调节表或附表上

- Deposits in transit.未达到账目
- Outstanding cheques.未兑现支票

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### **ACTION REQUIRED 需采取的措施**

- Bank cheques, exchange losses, exchange gains and errors should be journalized/corrected immediately.  
银行支票、汇总损益或差错必须被马上记账/更正
- Deposits not clearing the bank and the next bank statement must be immediately reported to the DOFC, and the bank must be notified.  
存款未到账必须马上通知财务总监及银行，并显示在下一次送给财务总监的银行对账单中
- All bank disbursements must be recorded in the general ledger prior to issuance.  
所有银行支付在支付前，应登记在总账

### **REVIEW OF RECONCILIATION 复核余额调节表**

- Bank account reconciliation must be initialed each month by the DOFC as evidence of her/him review and acceptance of the status of reconciling items.  
银行余额调节表应该由财务总监每月签署一次，作为他/她审核和接受调节项目的依据

### **RETENTION OF RECONCILIATION 保管调节表**

- Monthly bank reconciliation must be retained at least 6 years after the end of the current fiscal year or in accordance with local laws and tax regulations (whichever is longer).  
月银行余额调节表要至少保管6年或者依据当地法律和税收规定（无论哪个规定地更长）

### **INTERNAL CONTROL/ AUDIT 内部控制/ 审计**

The following items must be reported to the DOFC:

下面的项目须报告给财务总监：

- Delays in bank recording of deposits (that is, delays between deposit slip date and recording date on the bank statement).  
银行存款记录（银行进账单日期与银行对账单上记录日期的差异）
- Bank-corrected errors in deposits.  
银行调节存款入账错误
- Any deposits or cheques appearing on the bank statement which were not recorded on the Hotel's accounting records.  
任何没有登记在酒店财务记录上的银行支票或现金
- Any irregularities or policy violations in amounts, authorizing signatures or payee/ endorsement differences noted on cheques returned with the bank statement.  
任何非常规的或违背规定的金额、签名或收款人/背书人不正确的支票退票都要附上银行被退回的说明