INC. LEADERSHIP FORUM

How to Get Money Out of China in 2026

It's important to understand the methods available and the legal limits.

BY ADAM FAYED

JUN 19, 2026

How can you send money out of China? This is one of the most common questions I get asked by followers and clients.

Theoretically, foreigners living in China should be able to take money out of the country at will, provided they prove they are legally employed in China, or have legitimate income.

However, that often isn't the case. Like many expats who have lived in China, I have had to go through the bank lines and misunderstandings. Many bank workers assume that foreigners are limited to the same $50,000 withdrawal limit as locals.

What is more, foreigners living in China can only send money out to an account in their own name. Sending money to family members and investment accounts—most investment accounts are in a bank's or insurance company's name—can be tricky. While the information in this article is not legal, tax, financial, or other advice, it is a starting point for understanding your options for moving your money out of China.

Let's start with the vast majority of people's situation—those with medium-sized, or quite large transactions. One option for businesspeople is to pay dividends to their foreign headquarters. This can be one of the easiest ways to repatriate money, but it isn't always optimal.

Other options for repatriating profits include royalties, service fees, and cash pooling. Service fees—where one entity outside of China pays the Chinese entity—is a common way to get money out of the country, but it gets complicated from a transfer pricing point of view.

However, these methods aren't relevant for most expats in China who have a job or own some small-to-medium-sized companies that can't use the above-mentioned tactics. One option for moving more than $50,000 out of China is to use a UnionPay or Chinese debit card through an investment provider.

Currency companies can also help clients get money out of China legally. It is important to do your due diligence and make sure you only deal with legitimate companies that are using legal methods to transfer money out of the country. Many people use specialist cross-border currency companies because the rules for repatriating money often change and these firms stay current with changes.

Now let's focus on the small percentage of people who want to get massive amounts of money out of China. In these cases, the Chinese government has encouraged businesses to send money out of the country using the Belt and Road Initiative. Yet, many people forget that almost USD $200 billion is also sent abroad via the Outward Direct Investment Scheme. The benefit of this is that you are taking advantage of an official Chinese government policy to get money out of the country. This also means that unless policy changes, this route should be available for quite some time.

Final thoughts

Getting money out of China isn't always easy, especially as rules can often change. How easy it is depends on how much you want to get out of the country, if you want to send it to an account in your own name, and many other factors.

With the right planning, you can get money out of China, and it isn't always as difficult as people assume.