



17 August 2020

# Hang Seng Takes Account Opening Experience to New Level Digital Solution Facilitates Ease in Opening Accounts by Mobile

A new digital solution being launched by Hang Seng Bank this month will further strengthen the Bank's digital banking service proposition for personal banking customers, enabling them to manage their finances anytime, anywhere, quickly and simply.

As part of Hang Seng's continued investment to further strengthen its digital capabilities, a new Mobile Account Opening service has just been made available to new customers via the Hang Seng Personal Banking Mobile App. Personal new-to-bank customers who wish to open a Hang Seng Preferred Banking or Prestige Banking account but do not have time to visit a branch can now do so with just a few clicks on their mobile phone. The whole application process is fast and easy.

The mobile application process uses identity verification technology to safeguard the interests of customers. All they need to do is select the type of account they wish to open and then input the necessary personal data. They can take a few photos of their Hong Kong Identity Card<sup>#</sup> ('HKID') from different angles and take a selfie for identity verification. Upon successful completion of the process, customers will immediately receive their new account number, instantly activate their Personal e-Banking services and can begin to deposit money. Full account services will be available to customers within three working days upon successful application.

Enhancements to the Mobile Account Opening service will be rolled out, with credit card applications, registration for payroll function and activation of investment accounts all due to be launched over the next few weeks. With the introduction of mobile account opening services, Hang Seng customers can now enjoy end-to-end digital service experience.

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Margaret Kwan, Executive Director and Head of Wealth and Personal Banking at Hang Seng, said: "Technology is an important part of Hang Seng's customer-centric approach to meeting the more dynamic needs of today's customers. Our continued investment in digital banking has driven an over 60% year-on-year growth in usage of our Mobile App. Our new Mobile Account Opening service is a further demonstration of our commitment to customer-centricity and creating banking experiences fit for the future."

Hang Seng's achievements in developing customer-centric digital banking services are recognised in the market, with the Bank most recently receiving the 'Best Mobile Banking App' award in The Asian Banker's International Excellence in Retail Financial Services Awards 2020.

<sup>#</sup>Both Smart Identity Card and new Smart Identity Card are accepted.

# END #





### Photo caption

Photo 1

The new Mobile Account Opening service has just been made available to new customers via the Hang Seng Personal Banking Mobile App. The application process uses identity verification technology to safeguard the interests of customers. Personal new-to-bank customers would be asked to take a few photos of their Hong Kong Identity Card ('HKID') from different angles and take a selfie for identity verification.

#### Mobile Account Opening Process (1)











Photo 2

The Mobile Account Opening process is fast and easy. Upon identity verification (as shown in Photo 1), personal new-to-bank customers would need to select the type of account they wish to open and then input the necessary personal data. Upon successful completion of the process, customers will immediately receive their new account number, instantly activate their Personal e-Banking services and can begin to deposit money.

#### Mobile Account Opening Process (2)

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Mobile A	ccount Opening 🕓	= Mobile Account Opening &	× e-Banking Activation
0% completed			Activate your e-Banking account
			You can use your e-Banking account after filling in
Basic information		R-	your log on details below.
Please check the displayed information. If it is not the same as the information on your HKID, please click Netry identity verification' to retake again. By clicking "Next", you confirm that the displayed information is correct and will not be able to change			Please double check your username and password before submitting.
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lease complete the ap Title Mr.	Miss Ms.	933-001026-888 Successful account opening Activate e-Banking now to enjoy our comprehensive online banking services anywhere, anytime. If you don't activate now, you can only do so after	First password (8-30 letters and digits) Confirm first password (Re-enter first password) Second password





### About Hang Seng Bank

Founded in 1933, Hang Seng Bank operates over 290 service outlets serving both personal and business customers. The Bank also maintains branches in Macau and Singapore, and a representative office in Taipei.

Established in May 2007, wholly owned subsidiary Hang Seng Bank (China) Limited is headquartered in Pudong, Shanghai, and operates a mainland China network with outlets in more than 10 major cities, including Beijing, Guangzhou, Shenzhen and Tianjin.

With total assets of HK\$1,732 billion as at 30 June 2020, Hang Seng Bank reported a profit attributable to shareholders of HK\$9,143 million for the first half of 2020. Hang Seng Bank is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations. For further information on Hang Seng Bank, please visit the Bank's website at www.hangseng.com.