

## Review mechanism of retail banks and virtual banks

All retail banks and virtual banks have established review mechanisms for unsuccessful applications. Unsuccessful applicants may ask the banks concerned to re-examine their account opening applications. Please find below the information on how to make a request to the bank for review of an account opening application.

Bank	Review mechanism
Bank of China (Hong Kong) Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (For personal accounts) (852) 3988 2388 (For business accounts) (852) 39882288
Bank of Communications (Hong Kong) Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 2239 5559
The Bank of East Asia, Limited	Unsuccessful applicants may request the bank to review the account opening applications by filling in the <a href="#">enquiry form</a> or calling the general customer service hotline: (852) 2211 1333
China CITIC Bank International Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 2287 6767
China Construction Bank (Asia) Corporation Limited	Personal accounts: unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 2903 8303 Business accounts: unsuccessful applicants may contact their customer relationship manager or the general customer service hotline: (852) 2903 8366

Bank	Review mechanism
Chiyu Banking Corporation Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 2232 3625
Chong Hing Bank Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 3768 6888
Citibank (Hong Kong) Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 2860 0333
CMB Wing Lung Bank Limited	Unsuccessful applicants may contact the account opening branch, their customer relationship manager or the general customer service hotline: (852) 2309 5555
Dah Sing Bank, Limited	Personal accounts: unsuccessful applicants may contact the account opening branch. Business accounts: unsuccessful applicants may contact the account opening branch or their customer relationship manager.
DBS Bank (Hong Kong) Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (For personal accounts) (852) 2290 8888 (For business accounts) (852) 22908068
Fubon Bank (Hong Kong) Limited	Unsuccessful applicants may contact the account opening branch or the account opening hotline: (852) 2806 4327
Hang Seng Bank, Limited	Unsuccessful applicants may request the bank to review the account opening applications by filling in the <a href="#">enquiry form</a> , or contact the bank via the general customer service hotline: (For personal accounts) (852) 2822 0228 (For business accounts) (852) 21988000
The Hongkong and Shanghai Banking Corporation Limited	Personal accounts: unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 2233 3000 Business accounts: unsuccessful applicants may <a href="#">email</a> the Head of Customer Relations <a href="#">with additional information</a> .
Industrial and Commercial Bank of China (Asia) Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 2189 5588

Bank	Review mechanism
Nanyang Commercial Bank, Limited	Unsuccessful applicants may contact the account opening branch or <a href="#">make enquiries</a> to the bank
OCBC Bank (Hong Kong) Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (For personal accounts) (852) 2815 1123 (For business accounts) (852) 2815 9919
Public Bank (Hong Kong) Limited	Unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 8107 0818
Shanghai Commercial Bank Limited	Unsuccessful applicants may contact the account opening branch or fill in the <a href="#">online request form</a> Hotline: (852) 2818 0282
Standard Chartered Bank (Hong Kong) Limited	Personal accounts: unsuccessful applicants may contact the account opening branch or the general customer service hotline: (852) 2886 8862 Business accounts: unsuccessful applicants may ask for a review on the account opening application by calling the customer service hotline: (852) 2886 6988

Virtual bank	Review mechanism
Airstar Bank Limited	Unsuccessful applicants may contact the general customer service hotline: (852)3718 1818
Ant Bank (Hong Kong) Limited	Unsuccessful applicants may contact the general customer service hotline: (852)2325 0303
Fusion Bank Limited	Unsuccessful applicants may contact the general customer service hotline: (852)2111 2688
Livi Bank Limited	Unsuccessful applicants may contact the general customer service hotline: (852)2929 2998
Mox Bank Limited	Unsuccessful applicants may contact the general customer service hotline: (852)2888 8228

Ping An OneConnect Bank (Hong Kong) Limited	Unsuccessful applicants may contact the general customer service hotline: (852)3762 9900
Welab Bank Limited	Unsuccessful applicants may contact the general customer service hotline: (852)3898 6988
ZA Bank Limited	Unsuccessful applicants may contact the general customer service hotline: (852)3665 3665