

## Personal Account Opening Process

### A. Face to Face Account Opening via Branch

To open an account, please follow the below account opening process.

#### 1. Make available the original of the following documents required for account opening :

- Valid Identification Document
  - Hong Kong Identity Card<sup>1</sup> , **OR**
  - Passport
- Residential Address Proof<sup>2</sup> and Permanent Address Proof (if such address is different from residential address). Please refer to page 2 for details.

#### 2. Bring along the above-mentioned documents to any of our branches to open an account in person

#### 3. Complete and sign Bank Account & Service Application Form (Personal Customer)

#### Remarks:

1. If you are not holding a Hong Kong Permanent Identity Card, please also bring along your valid travel document (e.g. an unexpired Passport).
2. Address proof with a Post Office box (P.O. box) is not acceptable.

### B. Remote Account Opening via inMotion mobile app

Remote account opening is applicable to Hong Kong Permanent Resident aged 18 or above.

To remote open an account, please follow the below account opening process.

#### 1. Download the inMotion mobile app

#### 2. Make available the original of Hong Kong Permanent Identity Card, email address and mobile phone number

#### 3. Scan Hong Kong Permanent Identity Card and take a Selfie for facial matching

#### 4. Fill in personal information

#### 5. Submit application

#### Notes:

- i. The Bank may request you to provide further account opening details and documents when necessary.
- ii. Account opening is subject to the Bank's approval. The Bank reserves the right to decline any account opening request without providing any reason.
- iii. If you have any questions about the above list, please call our customer service hotline at 2287-6788.

### Acceptable Residential Address Proof

1. Utility bills issued within the last 3 months
2. Recent correspondence from a Government department or agency (i.e. issued within the last 3 months)
3. Statement, issued by an authorized institution, a licensed corporation or an authorized insurer within the last 3 months. E.g. Bank or credit card statements
4. A record of a visit to the residential address by bank's staff
5. An acknowledgement of receipt duly signed by the customer in response to a letter sent by the Bank to the address provided by the customer
6. Address proof of an immediate family member plus a written confirmation from the immediate family member that the customer is living at that address (for customers who are student, housewives/ husbands or senior citizens)
7. Mobile phone or pay TV statement (sent to the address provided by the customer) issued within the last 3 months
8. A letter from a Hong Kong nursing or residential home for the elderly or disabled, which the Bank is satisfied that it can place reliance on, confirming the residence of the applicant
9. A letter from a Hong Kong university or college, which an FI is satisfied that it can place reliance on, confirming the residence at a stated address
10. Unexpired Hong Kong tenancy agreement which has been duly stamped by the Inland Revenue Department
11. For overseas domestic helper, a valid Hong Kong domestic helper employment contract stamped by an appropriate Consulate showing the domestic helper's residential address in Hong Kong and his/her permanent address in the home country (the name of the employer should correspond with the applicant's visa endorsement in their passport)
12. A letter from a Hong Kong employer together with proof of employment which the Bank is satisfied that it can place reliance on and that confirms residence at a stated address in Hong Kong
13. A lawyer's confirmation of property purchase, or legal document recognizing title to property; and
14. For non-Hong Kong residents, a government-issued photographic driving license or national identity card containing the current residential address or bank statements issued by a bank in an equivalent jurisdiction where the FI is satisfied that the address has been verified

#### Remarks:

Residential address proof is not applicable for Remote Account Opening via inMotion mobile app

## What if the account application is rejected?

In case of unsuccessful account opening application, the applicant may send a request to the Bank to require a review on the unsuccessful application. The request shall include:

- Name of the intended account holder in the application
- Relevant Identity Document Type and Number used for the application (e.g. identity card, passport or company registration number, etc.)
- Any additional information or documents which may be considered helpful in the Bank's review of the application

For enquiries, please contact Customer Service and General Banking Hotline at (852) 2287 6767 (Monday - Friday: 9am to 8pm; Saturday: 9am to 6pm)

### Remarks:

In case of unsuccessful remote account opening application via inMotion mobile app, customer may approach branch for account opening or seek for further assistance.