

Documents Requirement for Opening a Personal Account

To comply with regulatory requirements and to protect your interest, the Bank will conduct review on your account opening application by collecting the following document(s) and information which enables us to understand each of the relationship that we build and is part of our due diligence process. You are required to provide the basic documents and information below upon account opening:

Basic Document(s):

1. Identity proof (Hong Kong Identity Card or valid Identification document)

Basic Information:

1. Personal Information including full legal name, list of nationalities, date of birth, unique identity document number, current residential address information, employment information
2. Purpose of account and sources and destinations of funding
3. Anticipated account activities including transaction amount

If you need to open investment account(s), please also provide residential address proof bearing your name, examples include:

issued within the last 3 months'

1. utility bill *
2. correspondence from a Government department or agency *
3. statement, issued by an authorized institution, a licensed corporation or an authorized insurer *
4. mobile phone, internet service or pay TV statement (sent to the address provided by the customer) *
5. letter from an immediate family member at which the individual resides confirming that the applicant lives at that address in Hong Kong, setting out the relationship between the applicant and the immediate family member, together with evidence that the immediate family member resides at the same address (for persons such as students and housewives who are unable to provide proof of address of their own name) *
6. record of a visit to the residential address by the Bank
7. acknowledgement of receipt duly signed by the customer in response to a letter sent by the Bank to the address provided by the customer
8. letter from a Hong Kong nursing or residential home for the elderly or disabled, which a Bank is satisfied that it can place reliance on, confirming the residence of the applicant
9. lawyer's confirmation of property purchase, or legal document recognising title to property
10. letter from a Hong Kong employer together with proof of employment, which a Bank is satisfied that it can place reliance on and that confirms residence at a stated address in Hong Kong

issued within the last 12 months'

11. letter from a Hong Kong university or college, which a Bank is satisfied that it can place reliance on, that confirms residence at a stated address *

issued within the last 24 months'

12. Hong Kong tenancy agreement which has been duly stamped by the Inland Revenue Department
13. current Hong Kong domestic helper employment contract stamped by an appropriate Consulate (the name of the employer should correspond with the applicant's visa endorsement in their passport)

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 Bank is satisfied that the address has been verified.

Remarks:

* We accept a printed copy of item 1-5 and 11 electronic documents (electronic statement / notification) stated above as the address proof. However, you are required to sign on the said document to declare that such printout is a true electronic copy.

1. Permanent address proof is also required if such address is different from your residential address.
2. The required documents for opening an account are subject to regulatory requirements and may vary from time to time. In the event of dispute, the Bank reserves the final decision on the acceptability of all the related documents.
3. We do not accept address proof with a "c/o company address", "c/o personal address", commercial address or PO box.

The above information is for reference only to your account application. The Bank may request for supplementary documents or information if necessary.