

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. You are required to provide the basic documents and information below upon account opening :

Basic Documents :

1. Identity proof (Hong Kong Identity Card or valid Identification document)
2. Residential address proof* within last 3 months

Basic Information :

1. Personal Information including name, nationality, date of birth, employment information
2. Purpose of account and sources of funding
3. Anticipated account activities including transaction amount

*Example of residential address proof (Your latest residential address proof document bearing your name):

- a) a recent utility bill issued within the last 3 months;
- b) recent correspondence from a Government department or agency (i.e. issued within the last 3 months);
- c) a statement, issued by an authorized institution, a licensed corporation or an authorized insurer within the last 3 months;
- d) a record of a visit to the residential address by the Bank;
- e) 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;
- f) a 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);
- g) mobile phone or pay TV statement (sent to the address provided by the customer) issued within the last 3 months;
- h) a 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;
- i) a 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;
- j) a Hong Kong tenancy agreement which has been duly stamped by the Inland Revenue Department;
- k) a 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);
- l) a 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;
- m) a lawyer's confirmation of property purchase, or legal document recognising title to property; and
- n) 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.

Notes :

- *The above information is for reference only to your account application. The Bank may request for supplementary documents or information if necessary.*
- *Permanent address proof is also required if such address is different from your residential address.*
- *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.*