

Documents Requirement for Opening a Corporate 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 Information :

1. Full name;
2. Date and place of incorporation, establishment or registration (including address of registered office);
3. Unique identification number (e.g. incorporation number or business registration number) and document type;
4. Principal place of business / Contact phone number;
5. Control structure and ownership;
6. Business nature, sources and destination of fund/ wealth/ income;
7. Purpose of account and anticipated account activities;
8. Identification information including full name, nationality, date of birth, unique identification number ((e.g. identity card number or passport number) and document type, and residential address information of Beneficial Owner(s) and Person(s) Purporting to Act on Behalf of Customer, and name and residential address information of the connected parties of the customer (e.g. Directors).

Basic Documents :

1. Valid Business Registration Certificate (if applicable);
2. Certificate of Incorporation and subsequent Certificate of Change of Company Name (if applicable);
3. Most current Memorandum and/or Articles of Association (including all up-to-date amendments);
4. Relevant Company search report at company registry or Certificate of Incumbency issued by register agent within 6 months;
5. Account Mandate and Account Application Form;
6. Resolution of the Board of Directors to open an account and confer authority on those who will operate it (if any)
7. Ownership structure chart signed by Director, company name and place of incorporation of each intermediate company, the Beneficial Owner(s) of the company and percentage of shareholdings (if applicable);
8. The following FATCA and CRS related certificates and relevant supporting documents (if applicable):
 - W-8BEN-E Form (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities)); or
 - W-8IMY Form (Certificate of Foreign Intermediary, Foreign Flow-Through entity, or Certain U.S. Branches for United States Tax Withholding and Reporting); or
 - W-9 Form (Request for Taxpayer Identification Number and Certification); and
 - CRS Self-Certification Form – Entity
 - CRS Self-Certification Form – Controlling Person (applicable to Passive Non-financial Entity)
 - CRS Reasonable Explanation Form Supporting Your Jurisdiction Of Tax Residence – Entity Account Holder (if applicable)
 - CRS Reasonable Explanation Form Supporting Your Jurisdiction Of Tax Residence – Individual Account Holder (if applicable)
9. Documents from Beneficial Owner(s), Person(s) Purporting to Act on Behalf of Customer, and connected parties (e.g. Directors, if applicable) (each a “Relevant Person”):
 - Identification document (e.g. Hong Kong Identity Card, Passport);
 - Nationality proof e.g. Passport (for Non HK Permanent Identity Card Holder).
 - Residential address proof ^{Note 1};
 - Permanent address proof (if different from residential address) ^{Note 1}.

Note 1 : Example of address proof (the latest address proof document bearing name of the Relevant Person):

- a recent utility bill issued within the last 3 months;
- recent correspondence from a Government department or agency (i.e. issued within the last 3 months);
- a statement, issued by an authorized institution, a licensed corporation or an authorized insurer within the last 3 months;
- a record of a visit to the residential address by the Bank;
- an acknowledgement of receipt duly signed by the Relevant Person in response to a letter sent by the Bank to the address provided by the Relevant Person;
- a letter from an immediate family member at which the Relevant Person resides confirming that the Relevant Person lives at that address in Hong Kong, setting out the relationship between the Relevant Person and the immediate family member, together with evidence that the immediate family member resides at the same address (for persons who are unable to provide proof of address of their own name);

- mobile phone or pay TV statement (sent to the address provided by the Relevant Person) issued within the last 3 months;
- 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 Relevant Person;
- a letter from a Hong Kong university or college, which the Bank is satisfied that it can place reliance on, confirming the residence at a stated address;
- a Hong Kong tenancy agreement which has been duly stamped by the Inland Revenue Department;
- 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;
- a lawyer's confirmation of property purchase, or legal document recognising title to property; and
- 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.

Note 2 :

- The above information is for reference only to your account application. The Bank may request for supplementary documents or information if necessary.
- If any above documents are not applicable to your business form, the equivalent documents should be provided. Please contact the bank staff for further details.
- 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.
- Beneficial owners refers to an individual:
 - o who owns or controls, directly or indirectly, including a trust or bearer share holding, more than 25% of the voting rights, profits, shares or capitals of a corporation, partnership or trust;
 - o who exercises ultimate control over the management of corporation, partnership or trust; or
 - o on whose behalf the customer is acting.
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