

## Opening a Personal Deposit Account

For the account opening application, the Bank requires to collect the document(s) and/or information to understand the relationship that we establish and is part of our due diligence process.

To open a personal deposit account, please follow the below account opening process.

**1. Bring along the below original document(s) to any of our branches to open an account in person:**

Valid Identification Document with photograph

- Hong Kong Identity Card **OR**
- (For non-Hong Kong residents) Valid Travel Document (e.g. Passport) / national identity card / national driving license issued by government

**2. Provide the following information where appropriate, including but not limited to:**

- Purpose of account opening
- Employment information including industry, name of employer/business
- Anticipated Transaction Activity and Volume
- Types of banking services to be used
- Source of funds/Source of Wealth (where required)
- Jurisdiction of Residence and Taxpayer Identification Number (TIN) or its Functional Equivalent

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

**Notes:**

- The Bank may request you to provide further account opening details and documents when necessary.
- Account opening is subject to the Bank's approval. The Bank reserves the right to decline any account opening request.
- If you have any questions about the above list, please call our Customer Service and General Banking Hotline at 2287 6767.

### 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 applicant
- Relevant Identity Document Type and Number used for the application (e.g. identity card, passport 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.