



# Dementia-friendly Banking Services



Given the rapid growth of aging population in Hong Kong, we are here to introduce the following banking services to cater the daily financial needs for our elderly customers and properly protect their banking assets.

At CNCBI we are devoted to becoming a dementia-friendly bank and ensuring customers living with dementia with excellent banking experiences.

**Basic Account** You may open a Basic Account to fulfill your daily operations. The Basic Account is a **HKD savings account** that allows you to perform everyday banking such as withdraw cash, make payment or enjoy other basic banking services. And there is no minimum deposit balance requirement.

Meanwhile, your appointed Attorney(s) can manage any other accounts in your name.

## ► Key features

### ATM Daily Cash Withdrawal Limit

- Our team is willing to assist you to fill in the amendment form to adjust ATM daily cash withdrawal limit in branch.
- Help you manage your money and avoid property loss caused by repeated withdrawals.

### Fast Cash ATM Service

- 2 simplified ATM functions are supported by fast cash ATM service, you can withdraw cash or change password easily.
- Usage steps will be clearly and simply displayed on the ATM screen with Chinese instructions.
- You can opt for Fast Cash ATM Service through an ATM Card information Amendment Form or contact our branch staff for assistance.

## Basic Account ▶ Key features

### Fee Waivers

- **Statements**

Want to keep track of your spending and savings? You can access your statements on our Internet Banking or have them physically printed and posted to your address. You could enjoy permanent fee waiver for printed monthly paper statement.

- **ATM Card & Local ATM Cash Withdrawal**

You can also enjoy our permanent ATM card annual fee waiver and conduct local cash withdrawal via JETCO and UPI network without handling fee!

### Internet Banking

- You can check your account status, monthly statement and conduct transactions via Internet Banking which is convenient and allows you to receive notifications timely.

## Smart Tips!

### To manage your finances safely, you should:

- ✓ Keep track of your spending
- ✓ Remember your password
- ✓ You could use a memorable date, such as a family's birthday or an anniversary
- ✓ Please avoid to use easy-to-guess password, **such as 123456**
- ✓ Stay alert to suspected fraudulent information
- ✓ NOT disclose security details to third party, such as your ATM Card PIN and Internet Banking PIN

## How to open a Basic Account ?

### 1. Set up an Enduring Power of Attorney (EPA)<sup>#</sup>

- An EPA is a legal document that appoints one or more people (your Attorney/s) to take care your financial matters.
- Must be signed at a solicitor's firm in Hong Kong when you are still mentally capable.

### 2. Register the EPA with High Court

- Attorney should bring the EPA to the High Court for registration as soon as he/she believes that the donor is or is becoming mentally incapable.

### 3. Visit a branch to open the account, please bring along the registered EPA

- The registered EPA
- Identification document of prospective customer\* and appointed Attorney(s).

<sup>#</sup> To establish the EPA, suggest you to seek independent legal advice.

\* Certain personal information will be collected to comply with the requirements of the regulator.

## Contact Us

**Branch** [www.cncbinternational.com/contact-us/branches/en](http://www.cncbinternational.com/contact-us/branches/en)

**Customer Service Hotline** (852) 2287 6767

**Website** [www.cncbinternational.com](http://www.cncbinternational.com)

## Additional help and information

**Hong Kong Alzheimer's Disease Association**

**Website** <http://www.hkada.org.hk>

**Tel** Head Office and Brain Health Centre (Lok Fu) (852) 2338 1120

Jean Wei Centre (Wan Chai) (852) 3553 3650

Tseung Kwan O Integrated Service Centre (852) 2778 9728

Gene Hwa Lee Centre (Tsuen Wan) (852) 2439 9095

**Social Welfare Department, HKSAR (Elderly service units)**

**Website** [www.swd.gov.hk/en/index/site\\_pubsvc/page\\_elderly](http://www.swd.gov.hk/en/index/site_pubsvc/page_elderly)

**Department of Justice (Enduring Powers of Attorney)**

[https://www.doj.gov.hk/en/archive/enduring\\_powers\\_of\\_attorney.html](https://www.doj.gov.hk/en/archive/enduring_powers_of_attorney.html)