

## Documents Required to open Individual Account

### Account Type: Individual Account

#### Documents Required

1. Valid identity document (if you do not hold a Hong Kong Identity Card, please bring a valid passport or other form of travel document)
2. Residential address proof (if needed)
3. Other information and documents (if needed)

Your latest residential address proof, e.g.:-

- (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 / letter / notice, issued by an authorized institution (e.g. a licensed bank), a licensed corporation (e.g. a licensed securities firm) or an authorized insurer (i.e. a licensed insurance company) within the last 3 months, provided that the address is printed with customer name and not on an address label;
- (d) A record of a visit to the residential address by the staff of the Bank;
- (e) An acknowledgement of receipt duly signed by the applicant in response to a letter sent by the Bank to the address provided by the applicant;
- (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 applicant) issued within the last 3 months;
- (h) 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 applicant;
- (i) A letter from a Hong Kong university or college, which the 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 the 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 recognizing title to property;
- (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 within the latest 3 months by a bank in an equivalent jurisdiction where the Bank is satisfied that the address has been verified.

Notes:

- i. Electronic document or official duplicate of address proof for item 3(a), (b), (c), (f), (g) and (i) above can be accepted. Customers are required to sign on the electronic document to declare it is a true electronic copy. For the avoidance of doubt, the electronic document or official duplicate of address proof documents for item 3(f) above refers to the evidential documents provided by the immediate family members at the same address.
- ii. Having completed and signed the required account opening forms and successfully opened an account, you can deposit funds to your account by cash, or by cheque, electronic delivery channels, etc.
- iii. The examples of residential address proof listed are not exhaustive. If you have any queries, please ask our branch staff for further information.
- iv. A post office box (P.O. box) is not acceptable as residential address proof.
- v. **Documents submitted will be subject to the review and approval of the Bank. The Bank has sole and absolute discretion in deciding whether to accept an account opening application, and is not obliged to provide any reason for its decision. Documents submitted will not be returned, irrespective of whether the account is eventually opened or not.**
- vi. The Chinese version of this document is also available. If necessary, it can be accessed through the Bank's website.