

## 開戶流程及所需文件/資料

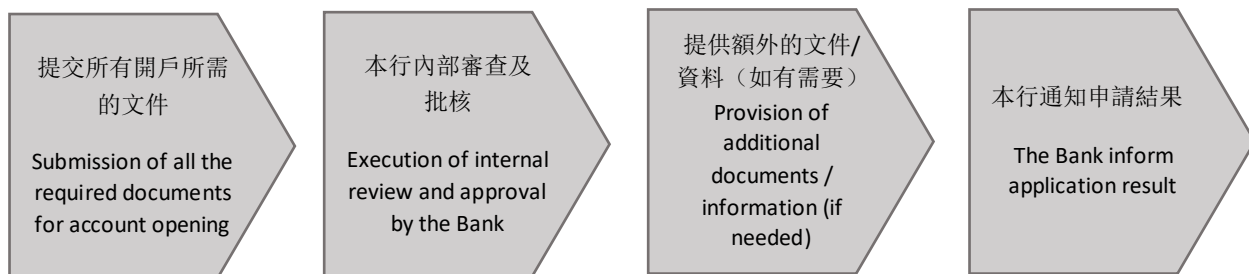
### Account Opening Process and Required Documents/Information

華僑銀行（香港）有限公司（「本行」）為了更好地了解客戶的背景和需求，在開設銀行賬戶之前，本行需要進行客戶盡職審查（CDD）。開戶流程所需的時間取決於客戶是否向本行提供了足夠的資料和文件，以便本行完成相關的審查。

OCBC Bank (Hong Kong) Limited ("the Bank") undertakes customer due diligence (CDD) before opening bank accounts to better understand customers' background and needs. The time spent for the account opening process depends on whether the customer has provided sufficient information and documents to the Bank for it to complete the CDD.

## 一般的開戶流程如下

### General account opening process



## 開立個人/聯名存款戶口所需文件

### Documents Required for Personal/ Joint Deposit Account Opening

注意：所有戶主及授權人（如有），需要提供下列文件之正本作客戶盡職審查以辦理開戶手續

Remark: All account holders and attorney (if any), are required to provide the original copy of the following documents for customer due diligence

#### (1) 有效身分證明文件 Valid identification proof document

- a) 香港永久性居民身分證 Hong Kong Permanent Identity Card，或 or
- b) 香港居民身分證及有效護照 / 旅遊證件 Hong Kong Identity Card plus a valid passport/ travel document，或 or
- c) 中華人民共和國居民身分證及有效旅遊證件（例如，來往港澳通行證） People's Republic of China Resident Identity Card plus a valid travel document (e.g. Exit-entry Permit for Travelling to and from HK and Macau)，或 or
- d) 澳門特別行政區永久性居民身分證 Permanent Resident Identity Card of Macau Special Administrative Region，或 or
- e) 如非香港居民，有效護照/旅遊證件 For non-Hong Kong residents, a valid passport/ travel documents.

#### (2) 附有戶主及授權人（如有）之姓名的住址證明（僅適用於開立投資賬戶）

Address proof bearing the name of account holder and attorney (if any) (This is only applicable for investment account opening)

常用地址證明文件包括 Usual address proof documents include the following:

- a) 公共事業張單（最近三個月） a recent utility bill issued within the last 3 months;
- b) 政府部門或其他辦事處發出之正式文件（最近三個月） recent correspondence from a Government department or agency (issued within the last 3 months);
- c) 本地持牌銀行，持牌法定機構或保險公司發出之結單（最近三個月） a statement, issued by an authorized institution (AI), a licensed corporation or an authorized insurer within the last 3 months;
- d) 經本行安排探訪客戶住宅之紀錄 a record of a visit to the residential address by OCBC Bank (Hong Kong) Limited (the Bank);
- e) 本行信函往客戶提供的地址而經客戶簽署證實成功收妥之確認書 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) 由申請人之直系親屬簽發之信件以證實申請人的香港居住地址並說明申請人與其直系親屬之關係。再者，該直系親屬能提供相關住址證明以證實與申請人居住於同一地址。（例如學生 與主婦未能提供其名下之住址證明者） 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) 手提電話或收費電視結單（寄至客戶所提供的地址）（最近三個月） mobile phone or pay TV statement (sent to the address provided by the customer) issued within the last 3 months;
- h) 由一所本地護養院或長者之家或傷殘人士護理院所發出之證明以證實申請人之地址。（本行保留否決該證明之權利） a letter from a Hong Kong nursing or residential home for the elderly or disable, which the Bank is satisfied that it can place reliance on, confirming the residence of the applicant;
- i) 本地大學或大專院校發出之正式文件（本行保留否決該證明之權利） 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) 經稅務局加蓋釐印的本地租約 a Hong Kong tenancy agreement which has been duly stamped by the Inland Revenue Department;
- k) 經合適領事蓋印的有效本地家庭傭工雇傭合約（合約上的僱主姓名與申請人護照上的入境簽 證相同為準） 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) 本地僱主發出的信件連同可證明申請人報稱香港居所地址的雇傭用證明（本行保留否決該證明之權利） 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) 經律師證實的物業購買或擁有物業業權的法律文件，有效期為三個月（同時包括土地查冊報告） a lawyer's confirmation of property purchase, or legal document recognizing title to the property with a validity period of 3 months (also includes land search report);
- n) 如為非香港居民，由所居地政府發出連照片的駕駛執照或國民身分證而且載錄現居地址者，又或由一對等司法管轄區的銀行所發出結單（本行保留否決該證明之權利） 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.

請勿透過任何第三方或中介開立個人賬戶，亦請勿向其透露您的敏感個人資料。如需協助或查詢，請致電銀行熱線 (852) 3199 9188 或親臨本行各分行。

Please do not open a personal account through any third parties or intermediaries, and do not disclose your sensitive personal information to them. For assistance or inquiries, contact our hotline at (852) 3199 9188 or visit any of our branches.

本行並不接受以郵政信箱作為住址證明

The Bank does not accept Post Office Box ("PO Box") as residential address proof.

請注意以上資料只供參考，如有需要，本行或會要求客戶提供額外文件或資料

Please note that the above information is for reference only. We may further request the customer to provide supplement documents/ information, if necessary.

如欲查詢詳情，請向本行各分行查詢 For Further information, please approach our branches.