

Documents and Information Required for Opening Personal Account

Please bring along the **Original** copy of the following documents to any of our branches for account application.

I. Identification proof

[Hong Kong Residents]

Hong Kong Identity Card or Certificate of Exemption issued by Hong Kong Government

[Other Countries]

PRC	<ul style="list-style-type: none"> Exit-Entry Permit for Travelling to and from Hong Kong and Macau / Taiwan Travel Permit for Mainland Residents / Exit-Entry Permit for Travelling to and from Hong Kong and Macau for Official Purposes (PRC Identity Card or Temporary PRC Identity Card is also required for above holder of Chinese Travel Permit), or Valid PRC passport with admission stamp placed by Hong Kong Immigration Department
Macau SAR	<ul style="list-style-type: none"> Macau Identity card, and Landing slip issued by Hong Kong Immigration Department or Macau SAR Residents Visit Permit to Hong Kong SAR
Other Countries	Valid passport or Seaman's Identity Book with valid record of entry to Hong Kong

II. Residential address proof document bearing your name (for application of accounts with investment element only), for examples:

1. A recent utility bill issued within the last 3 months
2. Phone (including mobile phone), internet service or pay television statement issued within the last 3 months
3. Recent correspondence from a Hong Kong or overseas Government department or agency (e.g. tax demand note or Government rates demand note) issued within the last 3 months
4. A statement or an advice issued by a bank, a licensed corporation or an insurance company within the last 3 months
5. A letter issued by a Hong Kong university or college within the last 12 months (e.g. Notice of tuition fee or letter of admission) that confirms residence at a stated address
6. A letter issued by an immediate family member within the last 3 months confirming that you live at that address in Hong Kong, setting out the relationship between you 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)
7. A letter from a Hong Kong nursing or residential home for the elderly or disabled issued within the last 3 months confirming the residence of you
8. A Hong Kong tenancy agreement which has been duly signed stamped by the Inland Revenue Department issued within the last 24 months
9. A Lawyer's confirmation of property purchase, or legal document recognizing title to property issued within the last 3 months
10. A letter from a Hong Kong employer issued within the last 3 months together with proof of employment that confirms residence at a stated address in Hong Kong
11. A current Hong Kong domestic helper employment contract stamped by an appropriate Consulate issued within the last 24 months and a copy of your visa within validity date
12. For non-Hong Kong residents, a valid government-issued photographic driving license or national identity card containing the current residential address or bank statements issued by a bank
13. An acknowledgement of receipt duly signed by you in response to a letter sent by our bank within the last 3 months to the address provided by you
14. A record of a visit to the residential address by our bank officer within the last 3 months

Remarks:

1. We accept a printout of item 1-6 electronic document (electronic statement / notification) stated above as the address proof. However, you are required to sign on the said document to declare that such printout is a true electronic copy.
2. Permanent address proof is also required if such address is different from your residential address.
3. If your address proof is not in English or Chinese, a certified translation by a professional third party (e.g. lawyers, notaries, actuaries, CPA, persons or institutions who provide company secretarial service, consulates) should be provided.
4. Address proof with a "c/o company address", "c/o personal address", commercial address or PO box is not acceptable.
5. Address printed on envelopes is not acceptable
6. Personal account(s) should only be used for personal banking services only. If you have any commercial purpose, please contact our Hang Seng 24-hour Business Partner Direct hotline 2198 8000 / visit one of our Business Banking Centres to further understand business account opening procedures.

III. Notes

We may also ask you to provide the following information where appropriate:

- Employment information including occupation, employer/business and monthly salary
- Proof of student status such as a letter from a Hong Kong university/college or student card of the applicant who is student
- Purpose of account
- Reasons for setting up account in Hong Kong
- Initial and ongoing sources of wealth and/or income
- Level of activity anticipated in terms of transaction amount and number of transactions
- Source and description of account opening fund
- Types of banking services to be used
- Jurisdiction of Residence (that is the place where the applicant is liable to taxation by reason of residence) and Taxpayer Identification Number or its Functional Equivalent (TIN)
- All previous residential address(es) held within 3 years (if any)

The above list may not be comprehensive and we may request you for other documents or information not contained in the list for account opening. We may also need to take a copy of your identification document and address proof if considered as appropriate. If you are not able to provide such document or information, your application may be delayed or rejected. If you have any questions about the list, or about our account opening procedures, please call our customer services hotline at 2822 0228 or visit any of our branches for enquiries