

Documents Required for Credit Card / Spending Card Application

* Please mark your HKID Card Number / Passport Number on the copies of the required documents listed below.

1. Hong Kong Identity Card / Hong Kong Permanent Identity Card / Passport / Identity proof of Other Nationalities (applicable to customers who have filled in other nationalities on application form)



- A) Enlarge to 200% when you make photocopy
- B) Choose a lighter colour tone when you make photocopy
- C) Sign on blank area of photocopy (Only applicable to customers who are not holding any deposit account or credit card in our Bank)

- If Principal Card and Supplementary Card Applicant(s) (if applicable) is/are non-Hong Kong Permanent Identity Cardholder(s), please provide HKID card and valid passport; or Exit-entry Permit for Travelling to and from Hong Kong and Macao and Home Country Identification Document (if applicable) and latest employment contract (if applicable)
- If applying Supplementary Card at the same time, please provide along with Supplementary Card Applicant's Identification Document
- If Principal Card and Supplementary Card Applicant(s) (if applicable) declared other nationalities in the application form, please provide the identity proof of the related nationalities, e.g. copy of valid passport

2. Income Proof (Only applicable to Credit Card Application)

- Bank Statements / Passbook showing Principal Card Applicant's name, account number and the latest one month's income (Income proof is waived for Hang Seng Auto-Payroll customers who have payroll transactions in previous one month); OR
- Current Payroll Advice / Latest Tax Demand Note of Principal Card Applicant (If self-employed, please provide Business Registration Certificate); OR
- Other proof of asset(s), e.g. Unencumbered Time Deposit Advice, Other Bank Deposit Statement; OR
- The latest Hang Seng MPF record (only applicable to Hang Seng MPF customers)

3. Residential / Permanent Address Proof (if applicable)

- If permanent address of Principal Card and Supplementary Card Applicant(s) (if applicable) is different from his/her residential address, please provide permanent address proof
- If correspondence address of Principal Card and Supplementary Card Applicant(s) (if applicable) is/are on the Mainland (only applicable to Hang Seng Renminbi Credit Card) or office address, please provide residential address proof in Hong Kong, e.g. electricity bill, bank statement, etc.
- Please provide residential address proof of Supplementary Card Applicant (if applicable) if different from Principal Card Applicant

4. Other Documents (if applicable)

(Applicable to Full-time University / Tertiary Student)

- If you are a Full-time University / Tertiary Student, attending certificate level or above course offered by following accredited education institutions and their subsidiaries, including: Accredited universities in Hong Kong, The Education University of Hong Kong (former name is Hong Kong Institute of Education), Chu Hai College of Higher Education, Vocational Training Council, Hong Kong Institute of Vocational Education, Hang Seng Management College, Hong Kong Academy for Performing Arts, Caritas Institute of Higher Education, Caritas Bianchi College of Careers, Hong Kong Institute of Technology, Hong Kong College of Technology, Savannah College of Art and Design Hong Kong or Centennial College, please enclose Full-time Student ID Card.

(Applicable to Full-time staff of Affinity University / College only)

- Staff ID Card; CUHK's Full-time staff applicants must have been employed by the CUHK for at least 3 months at the time of applicable; All HSMC's Full-time staff (Management and Support Grade) applicants must have been employed by HSMC for at least 3 months at the time of submitting the application

(Applicable to Part-time student of CUHK / HKBU / SCE, HKBU / City U / CityU SCOPE only)

- Student ID Card

(Applicable to non Full-time student of SCS CUHK only)

- SCS CUHK Tuition Fee Receipt / Attendance Pass, Certificate of Attendance, Certificate / Diploma of the programmes, Academic Transcript or Result Slip (if applicable)

(Applicable to contract staff of CUHK / HKBU / SCE, HKBU / CityU only)

- Employee contract of not less than 12 months and at the time of application, such contract should have at least 6 months validity period

Note :

1. All documents are not returnable.
2. Hang Seng reserves the right to request customers to provide relevant true copies and/or additional proof.
3. Correspondence and monthly statements will be sent to the correspondence address of the Principal Card Applicant.
4. Hang Seng Spending Card account is a non-interest bearing account. Funds maintained in the Hang Seng Spending Card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.

Documents Required for Cash / Spending / Balance Transfer Instalment Plan Application

1. Other Bank Disbursement Account Proof (Only applicable to Cash Instalment Application and the disbursement account is non Hang Seng Bank / HSBC)

- First page of other bank passbook / a recent monthly bank statement of other bank with below information:
 - a) Your name; AND
 - b) Other bank account number

2. Other Bank Credit Card Statement (Only applicable to Balance Transfer Instalment)

- A recent other bank credit card statement, which is issued within 60 days with below information:
 - a) The name of the card issuing bank; AND
 - b) Your name; AND
 - c) Credit card number; AND
 - d) Outstanding balance

3. Other Documents (as requested by the bank)

- Any document as requested by the bank

Documents Required for Credit Card Limit Increase Application

1. Income proof (as requested by the bank)

- a) Last two months bank statements / passbook with first page showing the salary records; OR
- b) Latest two months payroll slips; OR
- c) Last Income Tax Assessment / Profit Tax Assessment

2. Asset proof (as requested by the bank)

- a) The name of the card issuing bank; AND
- b) Your name; AND
- c) Credit card number; AND
- d) Outstanding balance

3. Other Documents (as requested by the bank)

- Any document as requested by the bank

