



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. The collection of the following document(s) and/or information enables us to understand each of the relationship that we build and is part of our due diligence process. In accordance with regulatory requirements and the HSBC Group policy, three types of document(s) and/or information may be required:

- Section I. Identification proof(s) for the purpose of verifying customer's identity
- Section II. Residential address proof for the purpose of verifying customer's address (if applicable)
- Section III. Others (e.g. employment information, purpose of account) for the purpose of having a fuller understanding of our customers

I. Required documents and information

Identification proof	
Hong Kong Residents	Hong Kong Identity Card or Certificate of Exemption issued by Hong Kong Government
Mainland China Residents	<ul style="list-style-type: none"> • Valid PRC passport with admission stamp placed by Hong Kong Immigration Department / 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, and • PRC Identity Card / Temporary PRC Identity Card
Macau SAR Residents	<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 / Regions	Valid passport or Seaman's Identity Book with valid record of entry to Hong Kong
Other required documents / information / devices	
<ul style="list-style-type: none"> • Residential address proof (for application of accounts with investment elements only) • Valid non-US passport (for non-Hong Kong Permanent Residents activating US securities services) • Landing slip issued by Hong Kong Immigration Department (for non-Hong Kong residents' application of insurance related services only) • Mobile phone (require mobile telecommunication service to receive "One-Time Password" via SMS) 	

II. Residential address proof (bearing your name), for example:

	Document type	Printed electronic documents ^(a)
1	A recent utility bill issued within the last 3 months	✓
2	Phone (including mobile phone), internet service or subscription television statement issued within the last 3 months	✓
3	Recent correspondence from a Hong Kong or offshore 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	For Mainland China Residents, a current and valid Household Register or Residence Permit issued by Public Security Bureaus Relevant documents can be retrieved by logging into the “National Government Service Platform” under “WeChat mini program”.	✓
8	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	
9	A Hong Kong tenancy agreement which has been duly signed stamped by the Inland Revenue Department issued within the last 24 months	
10	A Lawyer’s confirmation of property purchase, or legal document recognizing title to property issued within the last 3 months	
11	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	
12	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	
13	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	
14	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	
15	A record of a visit to the residential address by our bank officer within the last 3 months	

Remarks:

- a) We accept a printout of item 1-7 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.
- b) 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.
- c) Address proof with a "c/o company address", "c/o personal address", commercial address or PO box is not acceptable.
- d) Address printed on envelopes is not acceptable.
- e) 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 Centers 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
- If applicant is student: Proof of student status such as a letter from a Hong Kong university/college or student card
- 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 residential address(es) held within 1 year

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.