

## **FAQ for BOCHK Mobile Account Opening**

### Part 1 : Application via BOCHK Mobile App

#### **1. What kind of accounts and services I can apply?**

BOCHK Mobile App enables you to apply below accounts and services in one-go:

- Integrated Banking Services
- HKD Savings Account
- Multi-currency Savings Account
- Mobile Banking and Internet Banking
- BOC Card (ATM Card)

Without visiting a branch, the process is simple and fast. Please download BOCHK Mobile App (<https://www.bochk.com/dam/more/mini/mbk/en.html>).

#### **2. Am I eligible to apply mobile account opening?**

To be eligible to apply for mobile account opening via BOCHK Mobile app, you must:

➤ **HKID holders**

- A new-to-bank customer, or not holding any BOCHK savings or current account in single account / joint account (holding BoC Pay Payment Account or BOC Credit Card is eligible);
- Aged 18 or above;
- Hold a valid Hong Kong Permanent Identity Card (HKID) (Support smart HKID introduced from 2003 and 2018);
- Nationality (Country/Region) is China (Hong Kong)/ China (the Mainland) /China (Macao);
- Provide a valid mobile phone number;

Nationality	The supported countries / regions of mobile number
Mainland China; Macao, China	Mainland China; Hong Kong, China; Macao, China,
Hong Kong, China	Mainland China; Macao, China; Hong Kong, China; Malaysia; Indonesia; The Philippines; Vietnam; Thailand; Brunei Darussalam; Canada; Australia

- Provide valid residential address and correspondence address;

Nationality	The supported countries / regions of Residential Address and Correspondence Address
Mainland China; Macao, China	Hong Kong, China
Hong Kong, China	Mainland China; Macao, China; Hong Kong, China; Malaysia; Indonesia; The Philippines; Vietnam; Thailand; Brunei Darussalam; Canada; Australia

- Provide a valid email address;
- Provide Taxpayer Identification Number (TIN).

➤ **PRCID holders**

- Physically located in Hong Kong;
- A new-to-bank customer, or not holding any BOCHK savings or current account in single account / joint account;
- Aged 18 or above;
- Hold a valid People's Republic of China Resident Identity Card ("PRCID") and an Exit-Entry Permit for Travelling to and from Hong Kong and Macau ("EEP") (must be valid for 30 days or above beyond the application date for both documents);
- Hold a valid exit-entry record from the National Immigration Administration (must be issued within 7 days, application date inclusive);

- Nationality (Country/Region) is China (the Mainland);
- Hold valid Mainland China mobile phone number and addresses;
- Provide a valid email address;
- Provide Taxpayer Identification Number (TIN).

If you do not fit these criteria, or your mobile account opening application is not successful, you can visit any of our branches in person for account opening.

### **3. Are there any requirements for the mobile device?**

Your mobile device should be supported with iOS version 13 or above or with Android version 8 or above; and equipped with front and back camera, and gravity sensor for identity verification purpose.

### **4. Is there any charge for applying mobile account opening via BOCHK Mobile App?**

The application is free of charge. For other banking service charges, please visit BOCHK website for latest information (<https://www.bochk.com/en/servicecharge.html>).

### **5. (HKID holders only) Can I choose to use "iAM Smart" for identity verification in accordance to the display? What is "iAM Smart"?**

"iAM Smart" is a free service launched by the Hong Kong Government, which can be enjoyed by all Hong Kong Identity Card (HKID Card) holders aged 11 or above. It allows users to perform authentication through personal mobile phones and log in as well as use the online services of different government departments and commercial organizations. Please visit the Government official website of "iAM Smart" for details.

### **6. (HKID holders only) What is the difference between choosing "iAM Smart" for identity verification and "Capture HKID Card" for identity verification?**

If you choose "iAM Smart" for identity verification, you need to log in "iAM Smart" application for identity verification. In addition, you can store your personalized data and enjoy the convenience brought by auto form-filling

via "e-ME" function in "iAM Smart". If you choose "Capture HKID Card" for identity verification, you need to take photo of your HKID and your face to verify your identity.

**7. (HKID holders only) If I choose to use "iAM Smart" for identity verification, what do I need to prepare?**

You need to successfully registered for "iAM Smart" service first, then download BOCHK Mobile App for account opening. For more information about " iAM Smart" registration, please visit the Government official website of "iAM Smart" for details.

**8. (HKID holders only) What is the difference in account(s) / service(s) provided between choosing different means of identity verification during account opening?**

No matter what kind of identity verification methods you choose, the account(s) opened/service(s) provided are identical.

**9. Why do I need to take photo of both side of my identity documents? Why I always fail?**

Taking photo of both side of your identity documents help us to validate your identity, so that you do not need to visit our branch in person for identity verification. The lighting may affect system's ability to verify identity documents, please make sure there is no reflection or shadow, and the identity documents captured is clear and not out of focus.

Some factors, including the environment where you take the photos of your identity documents and selfie, e.g. with glare, scratches, damages, etc, may affect the accuracy of identifying your selfie photo against the photo in your identity documents. If your identity documents cannot be verified due to above factors, please visit any of our branches for account opening.

**10. (HKID holders only) Noticed that Cloud computing will be used to verify my HKID during account opening. Where does the Cloud data stored? Will it be stored permanently?**

BOCHK Mobile App will request for taking photo of your identity documents and your face to verify your identity during account opening. Your HKID image will be encrypted and sent to ID verification ("IDV") service provider's Cloud server in India and/or Singapore, and verified using Artificial Intelligence ("AI"). Service provider will return the result to us and your personal information will be deleted once the verification process has been completed.

**11. Noticed that Artificial Intelligence (AI) will be used to verify my identity documents during account opening. What will be the consideration when AI verifies my identity documents?**

Service provider's AI engine recognizes the image of identity documents and its visual security features. AI is used to compare the images submitted to a genuine template. The AI engine is configured to recognize signs of manipulation, such as photo stick-on, missing data field, manipulation on identity number, misplacement of features like stereo laser picture and chip, background pattern etc. The verification result returned by service provider takes into consideration of AI judgment.

**12. Why do I need to take selfie and do actions such as blink my eyes? (not applicable to HKID holders using "iAM Smart" for identity verification)**

This will help us to validate you are the identity card holder and whether you have applied in person, so that you do not need to visit our branch in person for identity verification.

**13. Do I need to upload address proof?**

You don't need to upload address proof to open savings account through BOCHK Mobile App.

**14. If I enter nationality /mobile phone number/ residential address / correspondence address that outside Hong Kong, am I need to provide relevant Jurisdiction of Residence and TIN?**

If you enter nationality / mobile phone number/ residential address / correspondence address that outside Hong Kong, you are required to provide relevant Jurisdiction of Residence and TIN during the account opening process. If you cannot provide TIN, you may not be capable to open an account.

**15. If I have Jurisdiction of Residence of other countries, am I need to declare?**

If you have Jurisdiction of Residence of other countries, you are required to provide relevant Jurisdiction of Residence and TIN. If you cannot provide TIN, you may not be capable to open an account.

**16. Is my application information secured and protected?**

The information is required from you for the Bank's compliance with its customer due diligence policy, local laws and regulations and/or international standards, for the purpose of opening accounts and/or applying for services. All the information you provide, including the images of your identity documents, personal information, user name and password, and ATM password, will be encrypted throughout the transmission.

**17. Why do I need to create my Internet Banking user name and password, as well as ATM password during the application process?**

This will enable you to enjoy our Internet Banking / Mobile Banking service, and ATM service after your account is successfully opened.

**18. What is the use of a one-time password?**

A one-time password (OTP) will be sent to you by SMS to verify the mobile phone number you have registered during the application process.

**19.If I leave during application process, how can I retrieve data input and continue my application?**

You may press “Save and Exit” to save data input during application process. To resume application, you can choose “I want to resume my application” at main page. You have to input Internet Banking user name and password, and one-time password (OTP) for verification, in order to continue incomplete application. If you leave the application due to network problem or other reasons lead to disconnection, the incomplete application will not be automatically saved.

Please note that you can only resume an application within 7 days from the first day of application. After that time, your earlier application data will be deleted and you will need to submit a new application.

**20.If I leave during application process, whether the Bank will keep my personal information?**

For the purpose of addressing your enquiry, if you leave the application due to network problem or other reasons lead to disconnection, on the condition that you have completed the identity verification process, the Bank will retain your identity record for 30 days. Such record will be automatically deleted by system after 30 days.

**21.If my application is rejected by the Bank, whether the Bank will keep my personal information?**

For the purpose of addressing your enquiry, if your application is rejected after submission, the Bank will retain your application information for 30 days. Such record will be automatically deleted by the system after 30 days.

**22.When will the new accounts be ready for use after application?**

If you submit application and open account successfully during service hours (Monday to Saturday 9:00am to 8:00pm (excluding public holidays)), your accounts are ready for use immediately. We will send you SMS and email notification. You may login Internet Banking / Mobile Banking to

check your account number and activate Small Value Transfer with maximum daily transfer limit of HKD10,000. We will review your application information within 4 working days, after that, your BOC Card will be activated, and your total daily transfer limit of Registered Third-Party Account (including remittance) / Small Value Transfer of Internet Banking / Mobile Banking will be increased to HKD210,000. You can login to Internet Banking /Mobile Banking to adjust your limit anytime.

If you submit your application during non-service hours, we will handle the application in next working day. Submit application and/or open accounts successfully, we will send you SMS and email notification.

### **23. After successful account opening, may I continue to apply for an investment account?**

#### **➤ HKID holders**

After successful account opening, you can continue to apply for an investment account in Mobile Banking and you have to upload a valid address proof and provide relevant information during the process. We will inform you the status within 4 working days (excluding Saturday, Sunday and public holidays).

Note: Account opening service of investment account is not available in Internet Banking, for customers who opened account successfully via Mobile App.

#### **➤ PRCID holders**

Please visit any of our branches for account opening of investment service.

## Part 2 : Internet Banking / Mobile Banking Services

### **24. When will Internet Banking / mobile Banking service be ready for use?**

After successful account opening, we will send you SMS and email notification. You may login Internet Banking / Mobile Banking with user name and password, and use our digital banking services immediately.

### **25. What types of services are available in Internet Banking / Mobile Banking with the accounts opened via Mobile App?**

Except current account opening, you can enjoy various banking services via Internet Banking / Mobile Banking, such as fund transfer, currency exchange and time deposit placement, etc.

To enjoy full banking services, please bring along your identity document to visit any of our branches and provide us a specimen of your handwritten signature, in order to upgrade the accounts to become full function accounts.

### **26. Is there any limit on fund transfer or bill payment in Internet Banking / Mobile Banking?**

For third party fund transfer, you may activate Small Value Transfer with maximum daily transfer limit of HKD10,000 after successful account opening. We will review your application information within 4 working days, after that, your BOC Card will be activated, and your total daily transfer limit of Registered Third-Party Account (including remittance) / Small Value Transfer of Internet Banking / Mobile Banking will be increased to HKD210,000, and maximum daily bill payment limit will be increased to HKD60,000 (Note). You can login to Internet Banking / Mobile Banking to adjust your limit anytime.

Note: Maximum daily bill payment limit includes: maximum daily bill payment limit for "Bank's Designated Merchants" is HKD50,000, and maximum daily bill payment limit for "General Merchants" is HKD10,000. "Bank's Designated Merchants" are merchants who entrust our bank to

collect payment. Except for "Bank's Designated Merchants", the others are "General Merchants". For more information, please refer to Internet Banking > Bill Payment > Merchant Category > Merchant Details.

### **27. What if I forgot my Internet Banking / mobile Banking username / password?**

If you forgot your Internet Banking username or password, you can follow the instructions showed on Internet Banking / Mobile Banking login page to retrieve username or reset password, or visit any of our branches for the handling.

## **Part 3 : Account Services**

### **28. How can I deposit money into my account?**

After successful account opening, you can login to Internet Banking / Mobile Banking to check account details. You can make a deposit using any of the methods below:

- Deposit a cheque or cash at any of our branches
- Deposit a cheque or cash into any of our ATMs
- Transfer funds from another bank account through the Faster Payment System (Please set BOCHK account as default account to receive payments via FPS in Internet Banking / Mobile Banking. For details, please visit our website:  
<https://www.bochk.com/en/more/ebanking/fps.html>)

### **29. How can I withdraw money from my account?**

You can withdraw money using any of the methods below:

- Make cash withdrawal by BOC Card at any of our ATM
- Bring along your BOC Card and identity document to visit any our branches for cash withdrawal transactions
- You may also transfer fund to BOCHK or other banks' accounts via Internet Banking / Mobile Banking

**30. How can I update my account information after account is successfully opened?**

You may login to Internet Banking / Mobile Banking to update your personal information. If you wish to update other information (including mobile phone number), please visit any of our branches for help.

**31. How can I close my account?**

Please bring along your identity document to visit any of our branches for account closure.

**32. If I fail to meet the account's daily total relationship balance requirement, will I be charged the monthly service fee?**

The monthly service fee for all "Integrated Banking Services" has been cancelled from 1<sup>st</sup> August, 2019.

The Bank may regularly review the customers' "Integrated Banking Services tier". If a customer's "Total Relationship Balance" is lower than the designated threshold, the Bank may allocate, modify or withdraw the corresponding "Integrated Banking Services" tier for the customer.

**33. How to upgrade my Integrated Banking Service, may I do it via online channel?**

During the mobile account opening application process via BOCHK Mobile app, you may choose to use "i-Free" or "Enrich" service. If you wish to upgrade your "Integrated Banking Services" to obtain better banking services, you can upgrade your account to "Wealth Management" (with a minimum "Total Relationship Balance" of HKD 1 million or above) via Internet Banking / Mobile Banking / Contact Centre, or by visiting any branches of our bank to complete the upgrade process.

## Part 4 : BOC Card Services

### **34. When will I receive the BOC Card after my account is successfully opened?**

BOC Card will be dispatched upon the account is successfully opened. Normally the BOC card will be mailed to your correspondence address within 4 working days (excluding Saturdays, Sundays and public holidays).

### **35. I did not receive the BOC Card (ATM Card), what should I do?**

Please login to Internet Banking / Mobile Banking to confirm your correspondence address is correct, then please contact our customer service hotline 400 800 2388 (call from the Mainland) / +852 2691 2323 (call from Hong Kong) or bring your identity document to visit any of our branches to re-issue the ATM Card.

### **36. I have received my BOC Card, why cannot use in ATM?**

We will review your application information after account is successfully opened, and the BOC Card will be temporarily frozen during this period. Normally the BOC Card will be activated within 5 working days (excluding Saturdays, Sundays and public holidays).

### **37. After mobile account opening, why I cannot use the ATM Card to withdraw cash at the mainland?**

The Outside Hong Kong ATM daily withdrawal limit of a BOC Card and bank accounts linking to BOC Credit Card are preset at 'zero' HKD for better ATM security reasons. You must therefore activate the ATM cash withdrawal function in advance and before you leave Hong Kong by setting the daily withdrawal limit and the validity period through the relevant designated channels to enable you to enjoy cash withdrawal service outside Hong Kong. Designated channels are:

- Internet Banking
- Mobile Banking
- The BOCHK Group ATM
- 24-hour Customer Service Hotline +852 2691 2323

**38. Will I be charged for an annual fee for my BOC Card?**

The annual fee for BOC Card has been cancelled from 1<sup>st</sup> August, 2019.

**39. What if I forgot my BOC Card password I set during application process?**

Please bring along your identity document to visit any of our branches to reset your password.