

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 (Not applicable to aged 11-15)
- 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) Aged 18 or above;
- 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);
 - Hold a valid Hong Kong Permanent Identity Card (HKID) (Support smart HKID introduced from 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).

b) Aged 11-17

- A new-to-bank customer, or not holding any BOCHK savings or current account in single account / joint account;
- Hold a valid Hong Kong Permanent Identity Card (HKID);
- Nationality (Country/Region) is China (Hong Kong);
- Residential address, correspondence address and mobile phone number should be registered in China (Hong Kong);
- Provide a valid mobile phone number;
- Provide valid residential address and correspondence address;
- Provide a valid email address;
- Provide Taxpayer Identification Number (TIN);
- Provide a proof of relationship* (e.g. the child's birth certificate original copy);

- The parent / guardian holds a valid Hong Kong Permanent Identity Card (HKID) / People's Republic of China Resident Identity Card (PRCID);
- The parent / guardian holds at least one BOCHK account, with registered mobile banking service;
- Applies exclusively to the Parent /guardian of 11-15-year-old child, with registered mobile devices, have registered for the Bank's Mobile Banking service, and have a valid mobile phone number according to the Bank's records

*Proof of relationship includes the child's birth certificate, Housing Department/Hong Kong Housing Society lease, student handbook with parent or guardian information and school seal, documents issued by relevant government agencies of the country/region, etc. to prove the relationship

➤ **PRCID holders**

- Aged 18 or above;
- Physically located in Hong Kong;
- A new-to-bank customer, or not holding any BOCHK savings or current account in single account / joint account;
- 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 aged 18 or above 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 aged 18 or above 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 aged 18 or above 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 aged 18 or above 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 (Country/Region) /mobile phone number/ residential address / correspondence address that outside Hong Kong, am I need to provide relevant Jurisdiction of Residence and TIN?

Aged 18 or above: If you enter nationality (Country/Region) / 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.

Aged 11-17: nationality (Country/Region) field for the residential and correspondence address must be preset to China (Hong Kong) (*Note: unmodifiable*).

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?

➤ **Aged 18 or above:**

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 3 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.

➤ **Aged 16-17:**

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. We will review your application information within 3 working days, after that, your BOC Card will be activated.

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.

➤ **Aged 11-15:**

After you submit your application, we will send out "Activation Code" to your parent or guardian by push notification of Mobile Banking, which is valid for 7 calendar days (including the application date). Your parent or guardian has to login Mobile Banking to complete the authentication process within this period, in order to proceed account opening.

If your parent / guardian completes the confirmation process and opens account successfully during service hours (Monday to Saturday 9:00am to 8:00pm (excluding public holidays)), your account is ready for use immediately. We will send you SMS and email notification. You may login Internet Banking / Mobile Banking to check your account number. We will review your application information within 3 working days, after that, your BOC Card will be activated.

* The Activation Code will become invalid if the confirmation is not completed within 7 days. For example, if you submit your application on 1/1/2024, the Activation Code will expire on 8/1/2024. We will purge the application data for unconfirmed requests, and you will need to resubmit a new application.

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

➤ HKID holders aged 18 or above

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 3 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.

24. (Aged 11-17 only) Can I complete the entire account opening process via Mobile Banking?

➤ Aged 16-17:

you can self-complete the account opening process via Mobile Banking.

➤ Aged 11-15:

After submitting your application via Mobile Banking, your parent / guardian must log in to their Mobile Banking account to review the information you (applicant) provided, and complete the confirmation process to finalise the account opening.

25. (Aged 11-17 only) What information do I need to provide to open an account?

Please download the BOCHK Mobile Banking, select [Open Account] and choose your age group. Follow the on-screen instructions to input the required information and submit your application.

Please note that you should first seek guidance and consent from your parent / guardian before providing personal information. In addition, prior to sharing any personal information of your parent / guardian, it is essential to obtain the consent of the relevant individuals.

26. (Aged 11-17 only) Can I open a Multi-currency Savings Account and apply for a BOC Card (ATM card)?

➤ Aged 16-17:

Yes, you may open a HKD Savings Account, Multi-currency Savings Account, Mobile Banking and Internet Banking services, Integrated Banking Services and a BOC Card (ATM Card) as a package via Mobile Banking.

➤ Aged 11-15:

You cannot open a Multi-currency Savings Account. Applications for BOC Card (ATM card) must be confirmed by the parent / guardian via Mobile Banking. The parent / guardian must ensure that have read and understood the [BOC Card Usage Kit] and agree to your application. If your parent / guardian does not consent, we will not open a BOC Card (ATM card) for you.

27. (Aged 11-17 only) What is the difference between accounts opened via Mobile Banking and those opened at a branch?

No difference. Accounts opened via mobile banking have the same features as those currently available for branch-based account opening.

28. (For parent / guardians of applicants aged 11-15) How do I confirm my child's account application?

After your child (applicant aged 11-15) submits the application, the

system will send an in-app notification via Mobile Banking and an email / SMS with an [Activation Code]. You must log into the Mobile Banking within validity period (7 calendar days)*, navigate to [Message Centre] > [e-Alert], and click on the push notification regarding your child (applicant aged 11-15)'s account application. This will direct you to the [To authenticate account opening application]. After you enter your child's ID number and "Activation Code", you can view your child's BOC card application information. You need to select whether you agree to your child opening a BOC card, read the relevant "BOC Card Usage Kit", and complete the confirmation process. If your child successfully opens an account, you will also receive an email notification.

* The Activation Code will become invalid if the confirmation is not completed within 7 days. For example, if you submit your application on 1/1/2024, the Activation Code will expire on 8/1/2024. We will purge the application data for unconfirmed requests, and you will need to resubmit a new application.

Part 2 : Internet Banking / Mobile Banking Services

29. 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.

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

- Aged 18 or above:
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.

➤ Aged 16-17:

You have Internet Banking / Mobile Banking access to check account balances, view e-statements (only available via Internet banking), register for FPS for receiving funds (third parties transfers are prohibited), exchange foreign currencies, place time deposits, pay designated bills* and register for Payroll Service.

* Designated bills can only be paid for merchants that fall under the categories of [Utility providers], [Government or Statutory education], [Primary or Secondary Education], or [Post-secondary or Professional Education].

➤ Aged 11-15:

You can use Internet Banking / Mobile Banking to check account balances, view e-statements (only available via Internet banking), register for FPS for receiving funds (third parties transfers are prohibited).

31. (Aged 18 or above only) 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 3 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 HKD1,850,000 (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 HKD1,000,000, maximum daily bill payment limit for "General Merchants" is HKD100,000, maximum daily bill payment limit for "Inland Revenue Department" is

HKD500,000 and maximum daily bill payment limit for “Educational Institutions” is HKD250,000. For more information, please refer to Internet Banking > Bill Payment > Merchant Category > Merchant Details.

32. What if I forgot my Internet Banking / mobile Banking username / password?

If you forget your Internet Banking number or username, please prepare your HKID card and go to Mobile Banking "Login > Forgot your Internet Banking Number / Username" to retrieve your Internet Banking number or username instantly in just a few steps. If you do not have a HKID card, please visit any of our branches in person to complete the process.

If you forgot your Internet Banking password and you hold a HKID Card / PRC Resident ID Card; or a valid BOC Card (ATM Card) or a BOC Credit Card with bank accounts linked and your card password, you can reset your Internet Banking password instantly via Mobile Banking. If you do not have the required information, please visit any branch in person to complete the process.

33. How do I register my mobile device?

If you have not registered your device before, you will see a "Register this device" prompt after logging into Mobile Banking. Click "Register" and follow the instructions to complete the steps.

Part 3 : Account Services

34. 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,

Version: 2025-03

please visit our website:

<https://www.bochk.com/en/more/ebanking/fps.html>)

35. 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 (not applicable to customers aged 11-17).

36. 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.

37. How can I close my account?

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

38. 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 1st 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.

39. (Aged 18 or above only) 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.

40. (Aged 11-17 only) How can I upgrade my account services when I turn 18 years old?

The system will verify your age according to your date of birth. Upon reaching the age of 18, you will gain access to a comprehensive range of banking services, including applying for investment accounts, credit cards, and other services. Your account will be upgraded to a standardised adult account which will maintain the same services.

Part 4 : BOC Card Services

41. 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).

42. 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.

43. 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).

44. 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

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

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

46. 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.