

**Business Banking with Us
Always One Step Ahead**



Business Account Opening Guide

(applicable to SMEs)

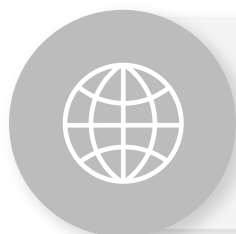


中國銀行(香港)
BANK OF CHINA (HONG KONG)

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Understanding Brings Us Closer

Open a Business Integrated Banking Account

You can submit an account opening application anytime and anywhere through online channels. The following are the reference steps for remote account opening*:



1

Go to Bank of China (Hong Kong) website: www.bochk.com/dam/smeinone/en.html to make an account application



2

Create a profile, fill in the application form and upload the documents, and we will confirm whether you can continue to open an account remotely^



3

Download the iGTB MOBILE app for online identity verification to verify your identity



4

Confirm the information you submitted and confirm the account opening, such as "Self-Certification Form", read all account opening applications and detailed rules, etc.



5

Log in to Corporate Internet Banking to activate your new business account

*Remote account opening is subject to terms and conditions.

^1. Basic application requirements for "Remote Account Opening Service": (i) The Applicant should be Hong Kong Incorporated Sole Proprietorship, Partnership, Limited Company (including Limited by Guarantee Company) with annual sales turnover which meets our designated conditions; (ii) The Applicant should not have Corporate Shareholder; and (iii) Related Party(ies) of the Applicant should not exceed 10 and shall possess a Hong Kong Identity Cardholder(s).

2. The Applicant may choose to use "Remote Account Opening Service" when the above basic application requirements and the designated conditions of Bank of China (Hong Kong) are fulfilled. (Remarks: Even if "Remote Account Opening Service" is being preliminarily chosen, subject to the actual circumstances or further information provided, we may alternately require visit to our bank for completing the account opening procedure.)

Information to be Provided

In order to understand your company's business and provide suitable business financing solutions, you need to provide relevant documents according to the type of company, country/region of establishment, shareholding distribution and director structure, etc.

The following are the general information required for a Hong Kong registered limited company*:



Information to be Provided

- ✓ Certificate of Incorporation
- ✓ Identity documents - company directors, major shareholders and all authorised signatories
- ✓ Organizational structure of the company (if it is a company with more than 4 layers)



Source of Wealth

If the company has been established for more than one year, the following documents can be used as proof of source of wealth:

- ✓ Audited reports;
- ✓ Company bank statements

If the first capital for the formation of a new company is mainly from the company holders, the following documents can be used as proof of source of wealth:

- ✓ Company Owner's Personal Bank Statement;
- ✓ Proof of Salary of the Company Owner;
- ✓ Proof of Estate of the Company Owner;
- ✓ Proof of One-off Income of the Company Owner

In addition to the above information, we will also ask you to provide other required information and documents during the account opening process according to the type of your company*:



Overseas Registered Company

- ✓ Purpose of opening an account in Hong Kong;
- ✓ The local correspondent bank of the company or the associated company of the group to which the company belongs
- ✓ Whether the business involves Hong Kong or other countries/regions
- ✓ How will your company and bank accounts be operated if the person in charge is not permanently stationed in Hong Kong,
- ✓ The methods on whether the operation and correspondence address is located in Hong Kong



Start-ups

- ✓ Whether the main person in charge has experience in related industries
- ✓ Reasons for choosing to start a business in the relevant industry
- ✓ The company's development plan and business objectives

* For details of documents/information required by different company types, please refer to the website of Bank of China (Hong Kong): https://transaction.bochk.com/igtb/html/cj/gib_requireFile.html?lang=en_US

Frequently Asked Questions

1



What documents do I need to submit?

The documents required for different company types are slightly different. You can visit the website of Bank of China (Hong Kong) > "SME in One" > "Business Integrated Account" > "Things To Know", and select the relevant notes according to your company type for reference.

2



Why do I need to submit various documents?

In order to better understand your business, we need to collect various required documents from you. We understand that it will inevitably cause you inconvenience during the process, and thank you for your cooperation.

3



My company is not a Hong Kong registered company, can I open a company account?

We welcome overseas companies to open business accounts. Before opening an account for your company, we will first understand your business, such as the reason for choosing to open an account in Hong Kong, whether the business involves Hong Kong or other countries/regions, etc.

4



My company has not been established for a long time, so some of the required supporting documents have not been provided. Can I still open an account?

We understand that start-ups or small-scale companies may encounter various situations such as insufficient business certification documents and failure to meet the minimum deposit requirements when opening a business account. We have tailor-made business account services for start-ups or SMEs. For more details, you may contact our Customer Specialist.

If you have any questions, please visit our website for more information.