

Business Banking Services

Bank of China (Hong Kong) Limited (“BOCHK”) provides you with comprehensive business banking services, including convenient business integrated accounts, diversified banking channels, award-winning cash management services and professional product solutions. With our unique Business Integrated Accounts you can enjoy the following tailored privileges:

- **Three tiers of account services** for you to choose from with a required deposit of **as low as HK\$50,000**
- **Auto-Sweeping service** capped at a maximum of **HK\$100,000** (US\$12,000) to avert a transaction fee on returned cheques from incurring when your current account balance is running low
- Up to **50 free counter transactions** each month
- **Fabulous transaction fee waiver or discounts** on payroll instruction fee, securities brokerage fee, currency exchange, insurance, trade finance and services

Business Solutions for you

<p>Cash Management</p>	<ul style="list-style-type: none"> • Corporate Banking Services Online - enables you to manage your account anytime, anywhere including E-cheques, Same day online payroll service, Foreign currency exchange, etc. • Remittance Service - funds can be transferred within 5 minutes to designated service points in Mainland and location outside Hong Kong via BOC Remittance Plus. Telegraphic Transfer (TT) supports up to 50 currencies • Corporate Collection and Payment Solutions - offers you flexible collection channels and favourable payment terms to minimise your financing costs
<p>Loans, Trade Finance and Services</p>	<ul style="list-style-type: none"> • Comprehensive loans solutions covering unsecured and secured loans at competitive interest rates • Integrated Trade Facility offers as much as 10 types of trade products such as L/C Issuance, Trust Receipt Facilities, Import Invoice Financing, Export Bills Advance under D/A & D/P, Pre-shipment Financing, Export Invoice Discounting <p><i>“To borrow or not to borrow? Borrow only if you can repay!”</i></p>
<p>Business Risk Management</p>	<ul style="list-style-type: none"> • Packaged and tailored business insurance plans are provided to protect your business assets, keyman and employees at an affordable price • FX hedging solutions to help you manage your currency risk with ease
<p>Wealth Management</p>	<ul style="list-style-type: none"> • Full range of Wealth Management solutions can be tailored according to your business needs and risk appetite



For details, please visit www.bochk.com/se

General Terms: All the above products, services and offers are subject to the terms. For details, please refer to the related promotional materials or contact Bank of China (Hong Kong) Limited (“BOCHK”) branch staff. BOCHK, BOC Credit Card (International) Limited (“Card Company”) and Bank of China Group Insurance Company Limited (“BOCG Insurance”) reserve the right to amend, suspend or terminate the above products, services and offers, and to amend their relevant terms at any time at its absolute discretion without prior notice. In case of any dispute, the decision of BOCHK, Card Company and BOCG Insurance shall be final. Should there be any discrepancy between the English and Chinese versions of this promotional material, the Chinese version shall prevail.

“3-Step Account Opening Guide” for corporate customers outside Hong Kong

Opening a business banking account at BOCHK is not difficult as we guide you throughout the entire process. Simply follow the steps below:

1

Account Opening Advisory

- ▶ Contact us to learn more about the account opening process and the required documents via one of the channels below. BOCHK will then contact you via phone/ email on the next working day.



Call our designated hotline for
SME Business Account Opening
(+852) 3988 2195

OR



Make an online appointment
at www.bochk.com/se
(Press “Account Opening Request (Companies
outside Hong Kong)” > “Online Appointment
Service for Account Opening”. You can specify
your special request in the “Other services” box
on the form)

OR



Visit a designated branch
(Bank of China Tower branch,
1 Garden Road, H.K.)

2

Submit required documents for account opening

- ▶ Submit original copies of the required documents to a designated BOCHK branch
- ▶ Arrange payment to conduct the company search

3

Make an appointment to visit a BOCHK branch and complete the application

- ▶ Upon the completion of the company search, BOCHK will invite at least one authorized director to present at BOCHK branch for application sign-off. Please note:
 - i) For companies with a corporate director, a board resolution specifying the authorised signatories who have the power to act for them must be presented for the account opening.
 - ii) For companies with corporate principal shareholders, principal shareholders/ beneficial owners (the private individual(s)) must be present for the account opening and provide their identity proofs.

When you can use the business banking account?



- A notification letter and e-banking security device will be mailed to you around **10 working days** upon the opening of the account.
- Please remember to login to your online banking account to activate the function **within 30 days**.



- You will also receive an on-boarding eDM to provide you with helpful tips and privileges on using the business account.

What are the required Account Opening Documents?

Document Type		Example
Company Registration Documents	1. Legal document relating to the formation of a company or organization	Certificate of Incorporation
	2. Legal document that proves the legitimacy of your business operations	Business Registration Certificate
	3. Documents that define the directors' responsibilities, business to be undertaken, and the means by which the shareholders exert control over the board of directors	Memorandum and Articles of Association
Other Company Documents	4. Identification on who have the right to operate the company	Certified list of Directors and Shareholders
	5. Business address proof	Utility bills or Governments-issued correspondence bearing the name and address
Directors' / Business Owner's / Authorized Signatories' Documents	6. Identification documents and Nationality (Country/Region) Proof	Government-issued ID/Passport
	7. Residential address proof and permanent address proof (if different from current address proof)	Utility bills or Governments-issued correspondence bearing the name and address
	8. Proof of former/ other names (if any)	Deed Poll

The above document requirements are applicable to your company's owner(s) as well. If your owner(s) is/are (a) natural person(s), related identity proofs will be required. Different jurisdiction regions and company types have different document requirements. Please visit www.bochk.com/se (Press "Account Opening Request" (Companies outside Hong Kong)) or contact BOCHK to learn more.



Frequently asked questions:

1. Is there any requirement to have a Hong Kong, China business address and what kind of proof I have to provide?

If your business address is same as the registered office address, no additional business address proof is required. Otherwise, business address proof such as utility bills is required. Indeed, we can accept a business address outside Hong Kong under reasonable circumstances after taking your business operations and nature into consideration.

2. Do I need to provide a Hong Kong business registration certificate at the time of account opening?

We understand Hong Kong Business Registration Certificate may not be applicable to every company outside Hong Kong. We will take your business operations and nature into consideration and accept related proofs of documents from your incorporated origin.

3. What kind of information I have to provide during account opening?

Apart from the required documents, you have to provide information such as

- i. Date of incorporation of your company
- ii. Business address, registered address and correspondence address
- iii. Background of the group to which your company belongs
- iv. Source of wealth and source of funds of your company
- v. Reason(s) for opening account(s) in Hong Kong, China
- vi. Business to be conducted mainly in Hong Kong, China or other country/region
- vii. How the account will be operated if the person-in-charge of your company is not based in Hong Kong, China etc.

4. Who should be present at BOCHK branch during the account opening?

Depending on the legal structure of your company, at least one authorized director has to be present at the BOCHK branch for the application. To prevent unnecessary travelling, you can scan the required documents and send us for our preliminary review prior to travelling.

Smart tips: Please make an appointment via our online appointment system for the application process and better time management. (Online appointment system : www.bochk.com/se > "Account Opening Request (Companies outside Hong Kong)")