



1. Q: What account can I open via Mobile Banking "Digital Account Opening"?
A: Via Mobile Banking "Digital Account Opening", you can open a Personal Banking or a Premier Banking single-name integrated account.

2. Q: Am I eligible to apply bank account and make appointment through Mobile Banking "Digital Account Opening (Branch Visit Verification Journey)"?
A: To fill in account opening application and make appointment via Mobile Banking, please make sure that you are:
 - Aged 18 or above,
 - Holding a Non permanent HKID Card, China Resident ID Card with valid Exit-Entry Permit for Travelling to and from HK and Macau or China Passport, Macau Resident ID Card or Foreign passport,
 - Not holding any deposit account with the Bank on or before the date of account opening application.

3. Q: What are the features of the Personal Banking or a Premier Banking integrated account?
A: Service Features:
Personal Banking Integrated account:
 - Can manage up to 15 major currencies
 - Competitive foreign currency exchange rate
 - ATM card with annual fee waiverJoining Premier Banking, you can additionally enjoy below benefits:
 - Designated RM supported by a team of specialists
 - One-stop wealth management solution, exclusive privileges and preferential rates
 - Dedicated 24-hour Premier Hotline
 - Access to banking services and facilities in 60+ Premier Centres across Asia
 - For more exclusive privileges of Premier Banking, please visit www.ocbc.com.hk/premier for details

4. Q: Will there be any charges for applying a Personal Banking or a Premier Banking integrated account via Mobile Banking?
A: The application is free of charge. However, please note that a HKD200 monthly service fee is chargeable if the average daily Total Relationship Balance of a Premier Banking account falls below HKD1,000,000 (or its equivalent in foreign currency(ies)).
Note: For other banking services related fees and the related monthly service fees, please [click here](#) to view the latest personal customer bank services fees guide on OCBC Bank website.

5. Q: Is my application data secure and protected?
A: All data collected during the process of account opening in Mobile Banking (including but not limited to ID document photos and personal data) will be encrypted during the transmission and the personal data will not be stored on your mobile device.

6. Q: Why do I need to upload my identification documents during application?
A: Your identification documents are required to verify that the information is accurate and facilitate your onboarding process.

7. Q: How can I resume my application?
A: We do not support resume application function. If you have not submitted application before, please restart your application again.

8. Q: When will I receive phone call to confirm appointment upon application submission?
A: A representative will call you within 2 working days to confirm your appointment time after the application submission.



9. Q: Where will the location of the appointment be?
A: The appointment will take place in Main Branch Premier Banking Centre (Address: OCBC Centre 1/F, 161 Queen's Road Central, Central, Hong Kong). A representative will call you within 2 working days to confirm your appointment date, time and location after the application submission.
10. Q: Can I change the appointment location to other branches?
A: No, currently we have Main Branch Premier Banking Centre only to handle the appointment of "Digital Account Opening" application.
11. Q: Can a joint account holder apply for a single-name integrated account via Mobile Banking "Digital Account Opening"?
A: Yes. A joint account holder can apply for a single-name integrated account via Mobile Banking "Digital Account Opening".
12. Q: Can I apply Investment Account via the "Digital Account Opening (Branch Visit Verification Journey)" application?
A: No. If you would like to apply for Investment Account, please bring along a valid residential address proof within 3 months and process during the appointment.
Usual residential address proof documents (bearing your name) include the following:
1. A recent utility bill issued within the last 3 months
 2. Correspondence from a Government department or agency issued within the last 3 months
 3. A statement, issued by an authorized institution (AI), a licensed corporation or an authorized insurer within the last 3 months
 4. Mobile phone or pay TV statement (sent to the address provided by the customer) issued within the last 3 months
 5. A record of a visit to the residential address by Bank's staff
 6. An acknowledgement of receipt duly signed by the customer in response to a letter sent by the Bank to the address provided by the customer
 7. A letter from an immediate family member at which the individual resides confirming that the applicant lives at that address in Hong Kong, setting out the relationship between the applicant 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)
 8. A letter from a Hong Kong nursing or residential home for the elderly or disable, which it is satisfied that it can place reliance on, confirming the residence of the applicant
 9. A letter from a Hong Kong university or college, which it is satisfied that it can place reliance on, that confirms residence at a stated address
 10. A Hong Kong tenancy agreement which has been duly stamped by the Inland Revenue Department
 11. A current Hong Kong domestic helper employment contract stamped by an appropriate Consulate (the name of the employer should correspond with the applicant's visa endorsement in their passport)
 12. A letter from a Hong Kong employer together with proof of employment which it is satisfied that it can place reliance on and that confirms residence at a stated address in Hong Kong with validity period 3 months
 13. A lawyer's confirmation of property purchase, or legal document recognizing title to property with validity period 3 months (also includes land search report)



14. For non-Hong Kong residents, a government-issued photographic driving license or national identity card containing the current residential address or bank statements issued by a bank in an equivalent jurisdiction where the Bank is satisfied that the address has been verified.

Attention :

A post office box address is not acceptable as residential address

13. Q: Can I open joint account via Mobile Banking “Digital Account Opening”?
A: No, via Mobile Banking “Digital Account Opening”, you can only open a Personal Banking or a Premier Banking single-name integrated account.
14. Q: Is there any limitation on the appointment date for selection? What is the furthest date I can select?
A: Via Mobile Banking “Digital Account Opening”, you can select your preferred appointment date starting from the next working day within 30 days (except Saturday, Sunday and public holiday). We will do our best to accommodate and a representative will call you within 2 working days to confirm your appointment date and time after the application submission.
15. Q: Can I upload the files later?
A: We do not support resume application function. If you do not upload documents and exit the application, you will be required to restart your application again.
16. Q: What should I do if I fail to receive a one-time password?
A: You can click "Resend" one-time password to request a new SMS or email. If you still fail to receive the one-time password, please call 3199 9188 for technical support.