



Terms and Conditions for Account Opening Application via OCBC Bank Mobile Banking (Applicable to Branch Visit Verification journey)

1. The application for opening an [Integrated Account](#) via Mobile Banking (“Mobile Banking”) of OCBC Bank (Hong Kong) Limited (the “Bank”) (Applicable to Branch Visit Verification journey) is subject to these Terms and Conditions and [Terms and Conditions for All Accounts and Related Services](#). In the event of conflict or inconsistency between these Terms and Conditions herein and those contained in Terms and Conditions for all Accounts and Related Services, these Terms and Conditions shall prevail to the extent of such conflict or inconsistency.
2. You will be eligible for applying for an Integrated Account in your sole name with the Bank via Mobile Banking (“the Application”) if you fulfill all of the following requirements:
 - i) you must be of age 18 or above;
 - ii) you must hold a valid identification document(s) such as HKID, China Resident ID Card with valid Exit-Entry Permit for Travelling to and from HK and Macau or China Passport, Macau Resident ID, foreign passport or any other identification document(s) as may be specified by the Bank from time to time; and
 - iii) you have not opened or maintained any deposit account with the Bank immediately preceding the date of submission of the Application.
3. If you are an existing customer of the Bank fulfilling the requirements as set out in Clause 2 above, you acknowledge and agree that by making the Application, your personal information (including any information submitted to the Bank as per the Self-Certification Form for the purpose of automatic exchange of financial account information) maintained in the Bank’s record will be updated based on your information provided in the Application when your Integrated Account is successfully opened, save and except that the residential and mailing address(es) of your existing credit card(s) maintained with the Bank (if any) would remain unchanged.
4. eStatement of your Integrated Account will be made available to you from time to time in the Internet Banking. If you wish to receive printed statement(s) for your Integrated Account, you may apply via the Internet Banking or visit any branches of the Bank.
5. If you maintain an Integrated Account and subscribe for of OCBC Bank (Hong Kong) Limited Premier Banking service, you will be charged for a monthly account maintenance fee if the average daily total relationship balance of your of OCBC Bank (Hong Kong) Limited Premier Banking account falls below HK\$1,000,000 (or its equivalent in foreign currency(ies)), which may be debited from any of your bank account(s) maintained with the Bank, in accordance with and subject to the Terms and Conditions for all Accounts and Related Services. The calculation of the average daily total relationship balance is based on the aggregate of all your account(s) solely or jointly owned with the Bank. The monthly account maintenance fee of of OCBC Bank (Hong Kong) Limited Premier Banking account is HK\$200 and is for reference only. For details, please refer to the Bank Service Fee Guide of the Bank (as may be revised from time to time at the Bank’s sole and absolute discretion).



6. The Bank has the right to suspend, amend, vary and / or terminate these Terms and Conditions herein or any part thereof from time to time and at any time without notice to or consent of any customer. The Bank's decision and interpretation on all matters and / or disputes concerning or arising from these Terms and Conditions herein or any part thereof shall be final, conclusive and binding on all customers.
7. If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.