



1. Q: What account can I open via Mobile Banking "Remote Account Opening"?  
A: You can open a Personal Banking or a Premier Banking single-name integrated account via Mobile Banking "Remote Account Opening".
  
2. Q: Am I eligible to open an account through Mobile Banking "Remote Account Opening"?  
A: To "open account remotely" via Mobile Banking, please make sure that you are:
  - Aged 18 or above,
  - Holding a Hong Kong Permanent Identity Card (support 2003 and 2018 versions),
  - Not holding any deposit account with the Bank on or before the date of account opening application, and
  - Non-US resident, non-US citizen and not other US Person for US tax purposes.
  
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](http://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 HKID card photos, selfies, personal data or Internet Banking password) will be encrypted during the transmission and the personal data will not be stored on your mobile device.
  
6. Q: Do I need to upload address proof?  
A: You don't need to upload proof of address when opening an integrated account via "Remote Account Opening". However, if you want to open an investment account, you need to submit the address proof and provide us a specimen of your handwritten signature to the branch in person. After that, you can open the investment account in Mobile Banking or at branch.

7. Q: How to capture a photo of my Hong Kong ID card?  
A: A horizontal ball will appear in the center of the screen when capturing. You need to adjust the angle of the phone until the horizontal ball is fixed and turns green. Then you can move the phone back and forth until the edge of the ID card fills the frame on the screen. When the frame turns green, the phone will automatically capture the image. Please make sure that the text on the ID card is clear and not blocked by glare or shadow. You can also click "How to Capture" in the upper right corner of the capturing screen to watch the guiding animation.
8. Q: How can I resume my application?  
A: After your HKID images and selfies have been successfully uploaded, your application will be saved if you exit the application process in between. To resume an incomplete application, you may go to the Mobile Banking homepage, click "Remote Account Opening" and then click "Resume Application".
9. Q: Why can't I resume my application?  
A: You can only resume an application up to 30 calendar days after the record creation. Afterwards, your earlier application data will be deleted and you will need to submit a new application.
10. Q: How will I know my application result?  
A: We will notify you of the application result by email and SMS within 2 working days after the application submission.
11. Q: When will Internet Banking / Mobile Banking service be ready for use?  
A: After successful account opening, we will send you SMS and email notification. You may go to the Mobile Banking homepage, click "Remote Account Opening" and then click "Resume Application" to set your Internet Banking username and password, and use our digital banking services immediately.
12. Q: Why can't the newly opened integrated account receive money from others?  
A: After you have successfully opened the account, you need to make the first deposit through any of the following methods to remove your account restrictions:  
i) Deposit cash in person over-the-counter at any branches of the Bank;  
ii) Deposit any cheque issued in your sole name;  
iii) Transfer a deposit via CHATS or Faster Payment Services (FPS) from an account in your sole name maintained with any other banks in Hong Kong. Deposits transferred via any Stored Value Facilities under your sole name will not be accepted by the Bank.
13. Q: What is the account restriction if I do not make the first deposit?  
A: If you do not make the first deposit, your account will be restricted from funding in and out.
14. Q: What services are available in Internet Banking / Mobile Banking with the accounts opened via Mobile Banking?  
A: You can enjoy various banking services via Internet Banking / Mobile Banking, such as fund transfer, currency exchange and time deposit placement, etc. If you want to enjoy full banking services (e.g.: cheque issuance, stock trading, fund subscription, branch services, like changing personal information or resetting ATM / eBanking PIN, etc.). Please bring along your identity document and address proof (applicable to open investment account) to our branches and provide us a specimen of your handwritten signature, in order to convert the accounts to become full function accounts.



15. Q: Can a joint account holder apply for a single-name integrated account via Mobile Banking "Remote Account Opening"?
- A: Yes. A joint account holder can apply for a single-name integrated account via Mobile Banking "Remote Account Opening".
16. Q: How can I transfer money to a third-party account?
- A: You may apply for the "Security Device" in Internet Banking > "Other Services" > "Request Security Device". After receiving the Security Device, increase the relevant daily transaction limit in Internet Banking > "Other Services" > "Daily Limit Maintenance". After that, you can transfer money to a third-party account via "Fund Transfer" or "FPS Small Value Transfer".
17. Q: If I have opened a deposit account with OCBC Bank and the account has been closed, can I open an account via Mobile Banking "Remote Account Opening"?
- A: No. Mobile Banking "Remote Account Opening" currently only accepts applications from customers who have never opened a deposit account with OCBC Bank.