

Procedure for opening an Integrated Bank Account and Consolidated Investment Account

Procedure of New Customer Account Opening

Step 1



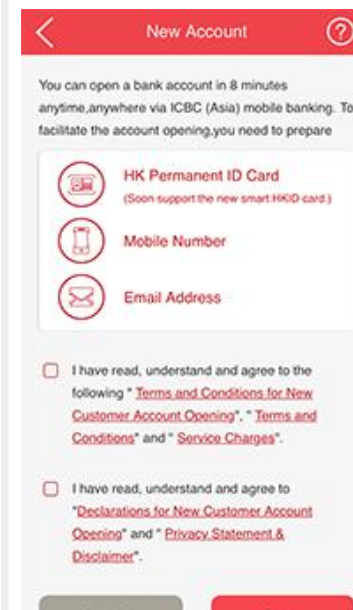
Click "New Customer Account Opening"

Step 2



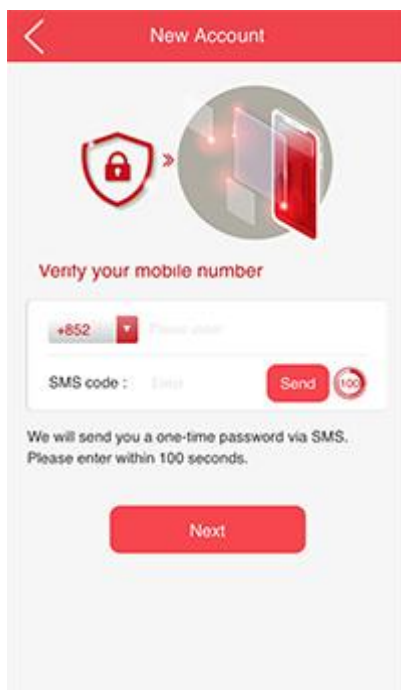
Click "Open Account"

Step 3



Read and agree "Terms and Conditions"

Step 4



New Account

Verify your mobile number

+852 Phone number

SMS code : Send 100

We will send you a one-time password via SMS.
Please enter within 100 seconds.

Next

Enter your mobile number and tap "Send", enter the SMS One Time Password

Step 5



New Account

1 2 3 4 5 6
Photos Basic Info Address Employment Other Submit

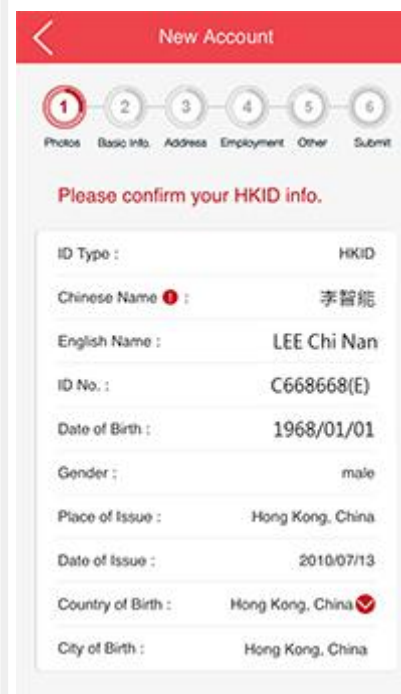
Capture your HKID Card

Tips

- ✓ Please make sure you are a Hong Kong Permanent Identity Card(HKID) holder.
- ✓ Please place your HKID card on a flat and clean surface.
- ✓ Please place your ID card on a dark background.
- ✓ Please make sure the text in your HKID card is clear and not obscured by reflections or shadows.
- ✓ Your HKID will be captured 2 times. The flash

Read the tips and follow the instructions to upload your HKID card image

Step 6



New Account

1 2 3 4 5 6
Photos Basic Info Address Employment Other Submit

Please confirm your HKID info.

ID Type : HKID

Chinese Name : 李智龍

English Name : LEE Chi Nan

ID No. : C668668(E)

Date of Birth : 1968/01/01

Gender : male

Place of Issue : Hong Kong, China

Date of Issue : 2010/07/13

Country of Birth : Hong Kong, China ✓

City of Birth : Hong Kong, China

Verify the captured HKID information

Step 7

New Customer Account Opening

1 2 3 4 5 6
Photos Basic Info Address Employment Other Submit

Take a Selfie

Tips:

- ✓ Please do not wear hat, sunglasses or any accessories that may cover your face.
- ✓ Align your head inside the frame, wink twice at the camera and your selfie will be auto-captured.

Back Next

Follow instructions to take a selfie

Step 8a

New Account

1 2 3 4 5 6
Photos Basic Info Address Employment Other Submit

Basic Information

Account type: ☒ Integrated Account

Statement Type: ☒ Statement by Mail

Notice: If you are a Hong Kong Permanent ID Card holder, please select Hong Kong, China

Nationality: Hong Kong, China

Add Nationality

Education Level: Doctor and above

Conversational: Cantonese

Language:

Back Next

Follow instructions to input your personal information

Step 8b

You should check (\"✓\") the following box(es) if you do not wish the Bank to use your personal data in direct marketing via the following channels.

☐ Direct Mail
☐ SMS
☐ Email
☐ Telephone
☐ Fax
☐ All of the above channels

Promotion Code

Code (if any):

Verify your email address

Email Address:

Verification code: Send 100

We will send you a one-time password to your email account. Please note that the OTP will expire in 100 seconds.

Back Next

Enter your email address and click "Send", enter your Email One Time Password from your email

Step 9

New Customer Account Opening

1 2 3 4 5 6
Photos Basic Info Address Employment Other Submit

Please check your information

Document Type: HKID

Chinese Name: 李智銘

English Name: LEE CHI NAN

Document Number: C668668(E)

Date of Birth: 1997-07-06

Gender: 男

Place of Issue: Hong Kong, China

Date of Issue: 2007-07-06

Verify all the information and ensure the accuracy

Step 10

New Customer Account Opening

1 2 3 4 5 6
Photos Basic Info Address Employment Other Submit

Your application has been submitted successfully

Transaction Number: C1234567890



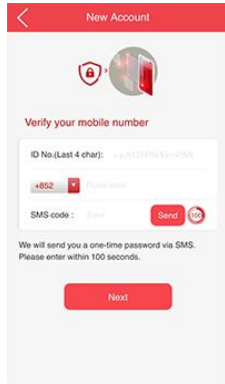
Application Number: C1234567890

- ✓ Your application is being processed. We will send out SMS and email notification to you once your bank account is successfully opened.
- ✓ Your application will be processed on the same day if your application is submitted from 9am to 6pm from Monday to Friday (except public holidays).
- ✓ Your application will be processed in next workday if your application is submitted after the cut-off time or on a public holiday.

Application has been submitted. Our bank will notify you the account opening result in one working day by SMS and Email.

Re-submission Application

The Customer's information will be automatically saved during the application process. Customers can resubmit the application any time within 30 days.

| Step 1 | Step 2 | Step 3 |
|--|---|---|
|  |  |  |
| Tap "New Customer Account Opening" | Tap "Yes" | Enter the last 4 digits of your HKID card numbers including the last digit in brackets and Enter your mobile number and tap "Send", enter the SMS One Time Password |

Application Status Enquiry

Step 1



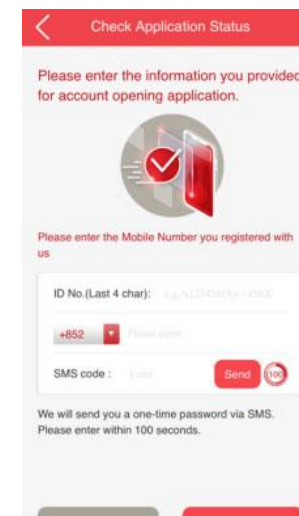
Click "New Customer Account Opening"

Step 2



Click "Status Enquiry"

Step 3



Enter last 4 digits of your HKID card numbers including the last digit in brackets and your mobile number, tap "Send" and enter the SMS OneTime Password to view the application status

Account Activation

You can perform the initial deposit by using cheque or Fast Payment System (FPS) for account activation

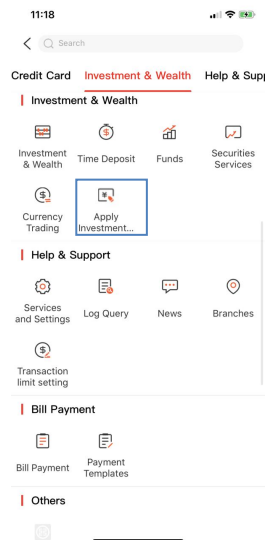
1. Please visit any of our branches to submit a cheque. The cheque must be issued by customer himself/herself from an account bearing the same name as eKYC account.

2. To activate account by FPS

Customers only need to transfer cash to the newly opened consolidated investment account from a FPS account (except electronic wallet) bearing the same name as the eKYC account, there is no minimum transfer amount.

Open a Consolidated Investment Account

Step 1



Click “Investment&Wealth”>Open Investment Account >Open Consolidated Investment Account

Step 2

A screenshot of the 'Apply Consolidated Investment Account' form. The title is 'Apply Consolidated Investment Account'. Below it, there's a section 'Account Basic Information' with the following details: 'Account Type: Consolidated Investment Account-Securities (Cash), Funds', 'Settlement Account: HKD 876-823-37198-0 HKD Current', 'CNY 876-823-37198-0 CNY Current', 'Transaction Setting: Refer to 876-823-37198-1', and 'Consolidated Statement Arrangement: Based on the address, delivery method and frequency of 876-823-37198-1'. Below this, there's a note: 'Please fill in your residential address in English. PO box is not acceptable. This address is used for investment account only but not for the integrated account.' The form has several dropdown menus for 'Country/City' (Hong Kong, China), 'Region' (Hong Kong), and 'ABERDEEN'. There are also input fields for 'Street' (123), 'Estate' (456), and 'Building/Block' (789).

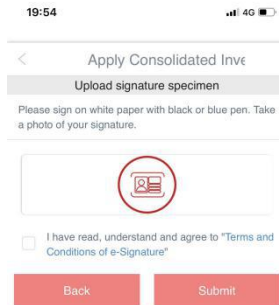
Fill in basic information

Step 3

A screenshot of the 'Apply Consolidated Investment Account' form, specifically the 'Address and Address Proof' section. The title is 'Apply Consolidated Investment Account'. Below it, there's a section 'Address and Address Proof' with the following details: 'Please fill in your residential address and take a photo of the residential address proof within the last 3 months, e.g. Utility bill, water bill or gas bill, bank statement or phone bill.' The form has several input fields for 'Country/City' (Hong Kong, China), 'Region' (ABERDEEN), 'Street' (123), 'Estate' (456), 'Building/Block' (789), 'Floor' (10), and 'Flat' (01). Below the form, there's a red circle icon with a camera symbol, indicating where to capture the address proof. Below the icon, there are four bullet points: 'The address in the address proof must be the same as the address you entered.', 'Our Bank reserves the right to determine whether the address proof meets its requirements and reserves the right of final decision at any time.', 'Our Bank may request you to provide the original copy of the address proof for further review.', and 'This address is used for investment account only. The address for the integrated account will remain'.

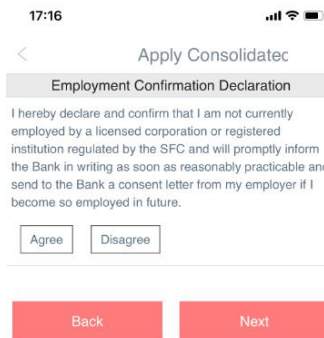
Fill in your residential address and capture your address proof

Step 4



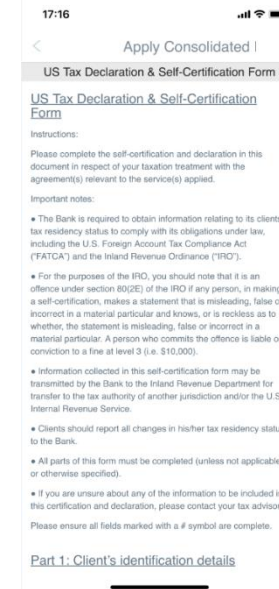
Capture your signature specimen

Step 5



Confirmation of Employment Statement

Step 6



Fill in CRS

Step 7

14:29

ent Account

For details of relevant Terms & Conditions, please click on the following:

- [Banking Services](#)
- [Investment Products](#)
- [Risk Disclosure Statements](#)
- [Privacy Statement & Disclaimer](#)
- [Register e-Statement Customer Declaration](#)
- [Customer Declaration](#)

For enquiries about the relevant fees and charges of Investment Services, please visit our website www.icbcbank.com >>Service Charges>>General Services Charges.

☐ I have read and accepted all Terms and Conditions and Declarations above.

☐ Consolidated Investment Account- Funds, Bonds & other Structured Products is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

☐ I acknowledged and confirmed that the Risk Disclosure Statements was provided in a language of my choice.

☐ I was invited to read the Risk Disclosure Statements, to ask questions and take independent advice if I wish.

Confirm the terms and conditions and declarations

Step 8

17:17

Apply Consolidated li

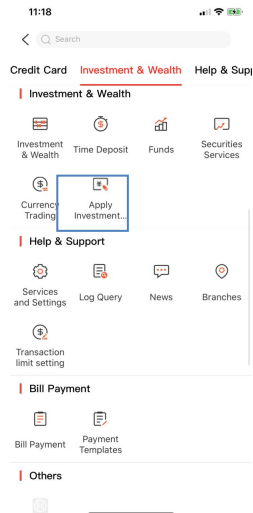
Confirmation

| | |
|---------------------------------------|--|
| Selected Account Type | Consolidated Investment Account- Securities (Cash), Funds, Bonds & other Structured Products |
| Transaction Setting | Refer to 861-328-19701-2 |
| Consolidated Statement Arrangement | Based on the address, delivery method and frequency of 861-328-19701-2 |
| Settlement Account | 861-328-19701-2 |
| Registered Mailing Address : | 1234 ***** ***** NEW TERRITORIES Hong Kong, China |
| Mobile Number | 5161**** |
| Email Address | fhc****@intranet.icbc.com.cn |
| Investment Account Statement Language | English |
| Statement Distribution Method | By Mail |

Confirmation Page. Submit Consolidated Investment Account Application. We will approve your application within 2 working days through SMS/Email.

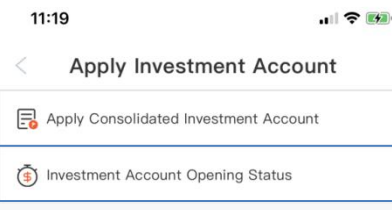
Investment Account Application Status

Step 1



Log in mobile banking and click “open consolidated investment account”

Step 2



Click “Investment Account Application Status”