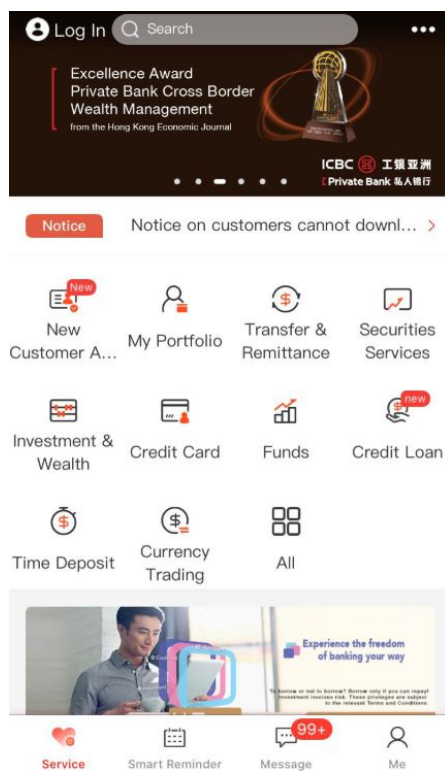


Procedure for opening an Integrated Bank Account and Consolidated Investment Account

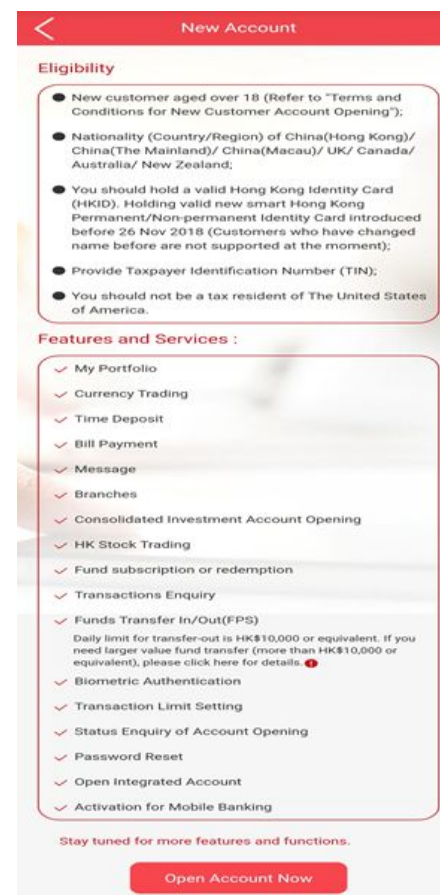
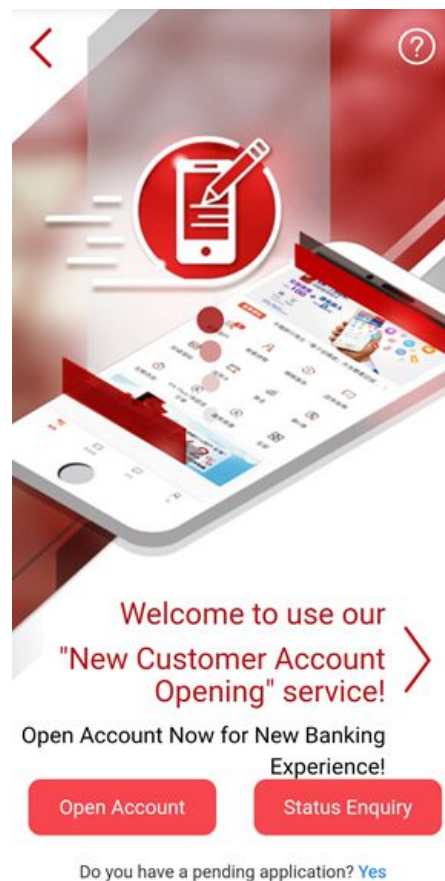
Procedure of New Customer Account Opening

Step 1



Click "New Customer Account Opening"

Step 2



Click "Open Account"

Step 3

< New Account ?

You can open a bank account in 8 minutes anytime, anywhere via ICBC (Asia) mobile banking. To facilitate the account opening, you need to prepare

- HKID Card**
(Soon support the new smart HKID card.)
- Mobile Number**
- Email Address**

I have read and understood the ["Terms and Conditions for New Customer Account Opening"](#), ["Terms and Conditions"](#), ["Service Charges"](#) and ["FAQs"](#) and agree to be bound by them.

I have read, understand and agree to ["Declarations for New Customer Account Opening"](#), ["Privacy Statement & Disclaimer"](#) and ["Important Notice on the Daily limit for transfer-out is HK\\$10,000 or equivalent and the arrangement on larger value fund transfer"](#).

Cancel Agree

Read and agree "Terms and Conditions"

Step 4

< New Account

Verify your mobile number

+852 ▾ Please enter

SMS code : Enter 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 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 will be turned on automatically for the second time.

Back Start

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 ❶ : 徐晓晗

English Name : XU Xiaohan

ID No. : M7184153

Date of Birth : 1991/09/20

Gender : male

Place of Issue : Hong Kong, China

Date of Issue : 2017/08/31

Country of Birth : Hong Kong, China

City of Birth : Hong Kong, China

Retake Confirm

Verify the captured HKID information

Step 7

New Account

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.
- ✓ Position your face in the frame, follow the instructions for selfies.

Back Start

Follow instructions to take a selfie

Step 8a (Hong Kong Permanent Residents)

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 : China (Hong Kong) ▾

Add Nationality

Education Level : Please select ▾

Back Next

Residence :

TIN (if any) ⓘ M7184153

Add

I have read, understand and agree to "Self-Certification and Declaration of Taxation Treatment".

Please 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 offer

Referrer ID(if any): PLEASE ENTER

Please verify your email address.

Email : fhcsyh3@intranet.icbc.com.cn

Email code : Send ⓘ

One-time password will be sent via email which will be valid for 300 seconds.

Back Next

Hong Kong Permanent Residents' Nationality is China(Hong Kong),and need to input your personal information

Step 8b (Hong Kong Non-permanent residents)

The image displays two screenshots of a mobile banking application's 'New Account' setup process for non-permanent residents.

Left Screenshot: Basic Information

- Progress indicator: 1 (Photos), 2 (Basic Info), 3 (Address), 4 (Employment), 5 (Other), 6 (Submit).
- Section: **Basic Information**
- Account type: Integrated Account
- Statement Type: Statement by Mail
- Notice: **Notice: If you are a Hong Kong Permanent ID Card holder, please select Hong Kong, China**
- Nationality: Please select (dropdown menu)
- Add Nationality (button)
- Education Level: Please select (dropdown menu)
- Buttons: Back, Next

Right Screenshot: Residence and Verification

- Residence: (input field)
- TIN (if any): M7184153
- Add (button)
- Agreement: I have read, understand and agree to "Self-Certification and Declaration of Taxation Treatment".
- Marketing preferences: Please 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 offer: Referrer ID(if any): PLEASE ENTER
- Verification: Please verify your email address.
 - Email: fhcsyh3@intranet.icbc.com.cn
 - Email code: Send (232)
- Text: One-time password will be sent via email which will be valid for 300 seconds.
- Buttons: Back, Next

Non-permanent residents need to choose the Nationality, and input the TIN

Step 9

New Account

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

Please confirm your information

ID Type :	HKID
Chinese Name :	徐晓晗
English Name :	XU Xiaohan
ID No. :	M7184153
Date of Birth :	1991/09/20
Gender :	male
Place of Issue :	Hong Kong, China
Date of Issue :	2017/08/31
Country of Birth :	China
City of Birth :	深圳

Slide to see more ▾

Back Confirm


Verify all the information and ensure the accuracy

Step 10

New Account

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

Your application has been submitted successfully.



Transaction No. :	11263730
Application No. :	135911

- ✓ Your application is being processed. The application result will be sent to you by SMS and email.
- ✓ Your application will be processed on the same day if your application is submitted from 9am to 5pm 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.

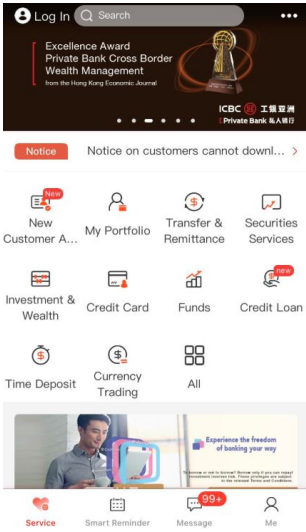

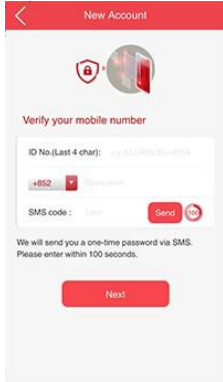
Apply for Credit Card

Back to Homepage

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

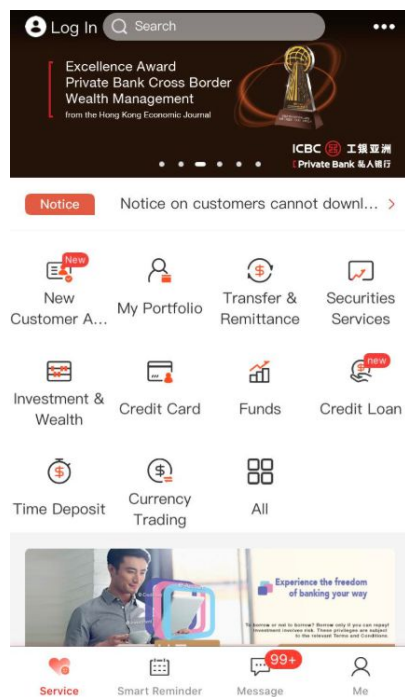
Re-submission Application

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
 <p>Tap "New Customer Account Opening"</p>	 <p>Tap "Yes"</p>	 <p>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</p>

Application Status Enquiry

Step 1



Click "New Customer Account Opening"

Step 2



Click "Status Enquiry"

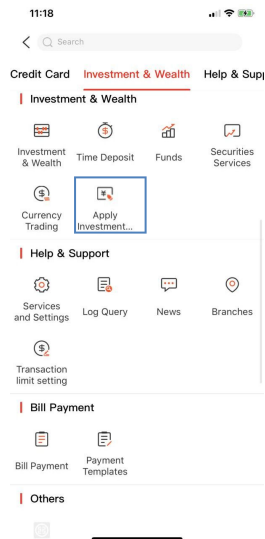
Step 3



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

Open a Consolidated Investment Account

Step 1



Click "Investment&Wealth">Open Investment Account >Open Consolidated Investment Account

Step 2



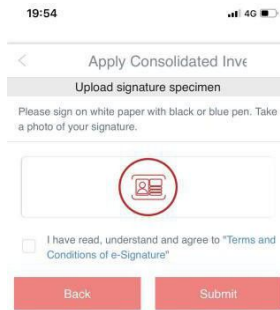
Fill in basic information

Step 3



Fill in your residential address and capture your address proof

Step 4




19:54 4G

< Apply Consolidated Inve

Upload signature specimen

Please sign on white paper with black or blue pen. Take a photo of your signature.

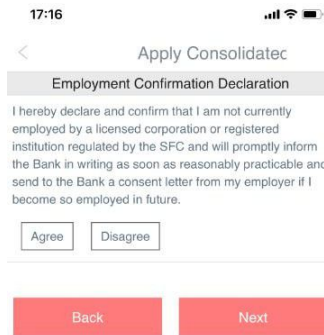


I have read, understand and agree to "Terms and Conditions of e-Signature"

Back Submit

Capture your signature specimen

Step 5



17:16

< Apply Consolidatec

Employment Confirmation Declaration

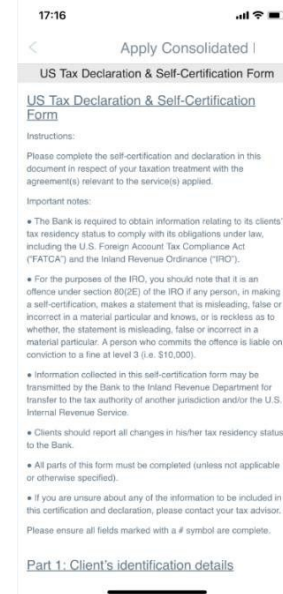
I hereby declare and confirm that I am not currently employed by a licensed corporation or registered institution regulated by the SFC and will promptly inform the Bank in writing as soon as reasonably practicable and send to the Bank a consent letter from my employer if I become so employed in future.

Agree Disagree

Back Next

Confirmation of Employment Statement

Step 6



17:16

< Apply Consolidated I

US Tax Declaration & Self-Certification Form

US Tax Declaration & Self-Certification Form

Instructions:

Please complete the self-certification and declaration in this document in respect of your taxation treatment with the agreement(s) relevant to the service(s) applied.

Important notes:

- The Bank is required to obtain information relating to its clients' tax residency status to comply with its obligations under law, including the U.S. Foreign Account Tax Compliance Act ("FATCA") and the Inland Revenue Ordinance ("IRO").
- For the purposes of the IRO, you should note that it is an offence under section 80(2E) of the IRO if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular and knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. \$10,000).
- Information collected in this self-certification form may be transmitted by the Bank to the Inland Revenue Department for transfer to the tax authority of another jurisdiction and/or the U.S. Internal Revenue Service.
- Clients should report all changes in his/her tax residency status to the Bank.
- All parts of this form must be completed (unless not applicable or otherwise specified).
- If you are unsure about any of the information to be included in this certification and declaration, please contact your tax advisor.

Please ensure all fields marked with a # symbol are complete.

Part 1: Client's identification details

Fill in CRS

Step 7

14:29 4G

< 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.icbcasia.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 RiskDisclosure 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

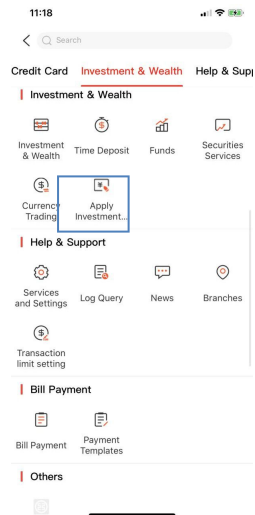
< Apply Consolidated I

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	thc****@intranet.icbc.com.cn
Investment Account Statement Language	English
Statement Revision Method	By Mail

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

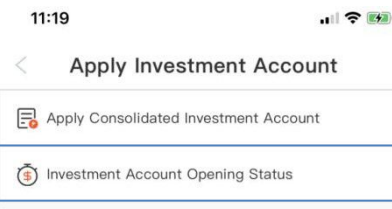
Investment Account Application Status

Step 1



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

Step 2



Click “Investment Account Application Status”