

## Open Consolidated Investment Account via mobile banking frequently asked questions

英文

### ● Part 1: Apply a Consolidated Investment Account

#### 1. What is remote investment account opening?

"New Customer Account Opening" customers can open a consolidated investment account through ICBC (Asia) Mobile Banking anytime, anywhere without visiting a branch. After the account is successfully opened, customers can track stock, subscribe/redeem funds via mobile banking app or ICBC Securities App.

#### 2. How to apply for a Consolidated Investment Account via ICBC (Asia) Mobile Banking?

If you have already opened a bank account through "New Customer Account Opening" via mobile banking, you can simply open a consolidated investment account in just few steps.

- 1) Click "Apply Investment Account" > "Apply Consolidated Investment Account"
- 2) Fill in basic information
- 3) Fill in your residential address and take a photo of your address proof
- 4) Please use a black or blue ball pen to sign on a white paper. Take a photo of your signature.
- 5) Read and confirm the terms and conditions and declarations

**We will approve your application within 2 working days.**

#### 3. Do I need to upload any documents to apply for a consolidated investment account?

Yes. Applying a consolidated investment account via ICBC (Asia) Mobile Banking will require you to capture and upload your address proof and signature specimen. Please prepare relevant documents before you start. If we need additional information or documents from you, we will contact you.

#### 4. What are the requirements for the address proof?

You have to upload the address proof. Address proof to open an investment account should bear the same name as shown in the identity proof document and the same address you filled in during investment account opening application. PO Box and commercial address are not acceptable by our bank.

Original document must be issued within 3 months before the investment account opening date. The followings are some examples of address proof.

Utility, rates or tax bills

Statements issued by HK banks, licensed corporation or an authorized insurer or bank statements issued by a bank in an equivalent jurisdiction

Correspondence from a Government department or agency

Phone (including mobile phone), internet or pay TV statements

A Hong Kong tenancy agreement which has been duly stamped by the Inland Revenue Department.

Government-issued photographic national identity card, passport or driving license which shows the Customer's current residential address in the home country

A letter from a Hong Kong employer and proof of employment such as employment contract showing the Customer's residential address in HK and permanent address in the home country

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)

A letter from a Hong Kong nursing or residential home for the elderly or disabled, which ICBC(Asia) is satisfied that it can place reliance on, confirming the residence of the applicant

A letter from a Hong Kong university or college, which ICBC (Asia) is satisfied that it can place reliance on, that confirms residence at a stated address

A lawyer's confirmation of property purchase, or legal document recognizing title to property

This address is used for investment account only. The address for the integrated account will remain unchanged.The Bank reserves the right to determine whether the address proof meets its requirements and reserves the right of final decision at any time. The Bank may request you to provide the original copy of the address proof for further review.

**5.What are the requirements for signature specimen?**

Please sign on a white paper with black or blue pen and then take a photo of your signature for us to proceed. The signature you upload and submit should be shown clearly in the photo. The signature should not be too simple and easy to imitate(eg. cross, single English letter, mark, symbol, character). The Bank reserves the right to determine whether the signature specimen meets its requirements and reserves the right of final decision at any time. Terms and conditions for electronic signature collection can be found [here](#).

**6.When will be the consolidated investment account available?**

ICBC (Asia) will process your application and the required documents within two working days once we receive your application If you are eligible for the account opening, your investment account will be successfully opened. You can use the stock trading, fund subscription/redemption service via mobile banking app or ICBC Securities App.

**7. How do I know my application status?**

We will inform you the status of account opening by email and SMS within two working days after your submission.

You can also check the application status through ICBC (Asia) Mobile Banking:  
Tap "Apply Investment Account" and navigate to "Investment Account Application Status".

**8.Why do I need to input my address information to apply for an investment account?**

You will need to input your latest address information for your investment account application.

**9. Do I need to open an account during business hours?**

There are no time or boundary restrictions on investment account opening via mobile banking. You can open the consolidated investment account account via your mobile anytime and anywhere.

**10.How do I continue my consolidated investment application once I quit during the**

**application ?**

You can log in to the Mobile Banking and navigate to "Apply Investment Account" function at anytime to continue your account opening application. The account opening information you filled will be automatically stored for 30 days during the application process.

**11.If my application on the consolidated investment account opening is unsuccessful, how can I continue my application?**

If your application is not approved, you will receive an email and a SMS containing the application number to inform you the reason. If the address proof and signature specimen are not accepted, you can prepare and upload the documents according to the requirements and apply again in mobile banking.

**12.Is there any charge for applying a consolidated investment account through ICBC (Asia) Mobile Banking?**

The online application is free of charge. For other service charges, please [click](#) to show the service fee schedule.

● **Part 2: Consolidated Investment Account Services**

**13.Do I need to open another mobile banking account to apply for a consolidated investment account?**

No. You can use your existing mobile banking username / password to log in to ICBC(Asia) mobile banking and ICBC Securities mobile app.

**14. What types of services are included in a consolidated investment account?**

With the consolidated investment account, you can enjoy the convenient and reliable securities trading and funds subscription /redemption/conversion services through mobile banking and ICBC Securities apps any time.

1)Securities Trading (Cash Account)

You can conduct Hong Kong Stock Trading (Securities Products Traded on the Hong Kong Stock Exchange Platform) and Shanghai-Hong Kong Connect / Shenzhen-Hong Kong Connect Trading (Eligible Shanghai or Shenzhen Stocks) with cash via mobile banking. Download ICBC Securities app to enjoy the simple and convenient Hong Kong stocks and China A-Stocks trading services. Free stock quote, dynamic charts, ranking of indices, financial news, watch list, securities trading and IPO shares subscription, all in one place. For more details of "ICBC Securities" app, please click here.

2) Investment Funds

- Subscription, redemption or conversion of funds

**15. Apart from mobile banking and ICBC Securities, are there any other channels for stock trading?**

You can call our manned phone securities trading hotline. You can conduct trade enquires after identity verification, but you cannot conduct trading there. If you need to conduct transactions via ebanking , please go to any of our branch to upgrade your account to a full-function account.

**16. Call I conduct Physical Script Deposit Instruction & Confirmation or rollover trade via investment account opening?**

No. If you need to conduct Physical Script Deposit Instruction & Confirmation and rollover trade , please visit any one of our branches.