

## Declaration, General Requirements for the application and Important Notes

Please read carefully the Declaration, General Requirements for the application and Important notes.

### Declaration

- **By clicking “Start Application”, you confirm that:**
  - **You have read, understood and agreed to be bound by the following documents and consent the Bank to contact you in relation to this application (even if this application is not successfully completed):**
    - [Account Opening Declaration](#);
    - Client Terms, Current/Cheque/Savings Account and Time Deposit Account Terms and Conditions, Terms and Conditions Applicable to Priority Banking, Premium Banking and Easy Banking, Important Notes on Priority Banking / Premium Banking / Easy Banking and New Accounts / Service Application and Terms and Conditions of E-Statement Service, which are available in the [Banking Terms and Conditions](#);
    - [Notice to customers and other individuals relating to the Personal Data \(Privacy\) Ordinance \(“Ordinance”\) and the Code of Practice on Consumer Credit Data](#);
    - [Cookie Policy and Privacy Policy](#);
    - [Renminbi Account Factsheet](#);
    - [Service Charges Booklet](#);
    - [Standard Chartered Online - Terms and Conditions for Tele-electronic Banking Services](#);
    - [Promotion Details and Related Terms and Conditions for Easy Banking](#);
    - [\(if you sign up for Premium Banking\) Promotion Details and Related Terms and Conditions for Premium Banking](#);
    - [\(if you sign up for Priority Banking\) Promotion Details and Related Terms and Conditions for Priority Banking](#);
    - [Terms and Conditions of the ATM Card](#);
    - [Promotion Terms and Conditions for Mobile Account Opening](#).
  - You confirm that all future notification letters / notices of change will be sent to you in an electronic format (“e-notification”) where applicable based on your contact information provided to the Bank. You may, at any time upon your account has been opened, choose not to receive e-notification by contacting our Banking Service Hotline (852) 2886 8888.
  - Deposit Protection Scheme:  
Deposit(s) in the Account(s) applied for hereunder is (are) deposit(s) qualified for protection under the Deposit Protection Scheme in Hong Kong. However, a time deposit with a tenor exceeding 5 years or a deposit subject to any foreign exchange forward contract under Currency Switching services will NOT be protected under the Scheme.
  - You confirm and declare that all information provided in this form are, to the best of your knowledge and belief, correct and complete.
  - In case of discrepancy between the English and Chinese versions of this application, the English version shall prevail.

### General Requirements for the application

- To apply for an Integrated Deposits Account via SC Mobile:
  - You have to be 18+ years old and a Hong Kong resident;
  - You have to fill in the application form in English;
  - You must hold a valid Hong Kong Identity Card (HKID);
  - You must provide a valid mobile phone number;
  - Your mobile device must have front and back facing cameras.

### Important Notes

1. All fields in the application form are mandatory, unless otherwise specified.
2. The Live Selfie is used to prevent imposters from opening a bank account online with your still photo. This facial recognition technology has adopted AI technology to protect clients from updated impersonation practices.
3. Once your Integrated Deposits Account (the “Account”) is successfully opened, your personal details in the Bank’s record will be updated accordingly.
4. Once the Account is opened, a UnionPay Single Currency Standard Chartered ATM Card will be issued and mailed to your mailing address as your default ATM Card.
5. When the Account has been successfully opened, please login SC Mobile to set up your account and select your preferred banking offer, plan and an optional second ATM Card within 30 days after submitting the application. If you do not complete the account setup, the prevailing savings interest rates will continue to be applied to the Account, and your banking plan will remain to be Easy Banking.
6. The withdrawal and fund transfer function may be activated within 2 business days after the account opening date and account validation is completed.
7. If any of the Bank’s products or services or if applying for or utilizing any of the Bank’s services or facilities or operating any of your account(s) (including but not limited to giving us instructions or conducting any transaction at any of our branches or applying to us for cheque book(s) for the Account) requires your handwritten signature, you must visit any of our branches to provide us with a specimen of your handwritten signature.
8. If the average daily Relationship Balance of the Priority Banking Client within the quarter falls below HK\$1,000,000, a maintenance fee of **HKD900** will be charged for the quarter. For details, please refer to the Service Charges booklet.

## 開戶聲明、申請要求及重要提示

請仔細閱讀以下開戶聲明、一般申請要求及重要提示

### 開戶聲明

- 當按下「開始申請」，閣下確認：
  - 閣下已閱讀，明白及同意將會受所有適用於此申請的條款及細則所約束，並准許本行聯絡閣下有關於此申請(即使申請沒有成功完成)：
    - [開戶聲明](#)；
    - [銀行產品條款及細則](#)之客戶條款、往來 / 支票 / 儲蓄戶口和定期存款戶口條款、條款及細則適用於「優先理財」、「Premium理財」及「快易理財」、「優先理財」 / 「Premium理財」 / 「快易理財」及新戶口 / 服務申請重要通知及電子月結單服務條款及細則；
    - [關於《個人資料\(私隱\)條例》\(「條例」\)及《個人信貸資料實務守則》致客戶及其他個別人士的通知](#)；
    - [Cookie政策及私隱政策](#)；
    - [個人人民幣戶口服務概覽](#)；
    - [服務收費](#)；
    - [Standard Chartered Online - 客戶條款](#)；
    - [「快易理財」推廣優惠及有關條款及細則](#)；
    - [\(適用於選擇開立「Premium理財」之客戶\)「Premium理財」推廣優惠及有關條款及細則](#)；
    - [\(適用於選擇開立「優先理財」之客戶\)「優先理財」推廣優惠及有關條款及細則](#)；
    - [提款卡之條款及細則](#)；
    - [手機開戶推廣之一般條款及細則](#)。
  - 閣下確認通知信/更改通知將根據閣下提供之聯絡資料以電子形式(如適用)發送。如閣下不欲接收電子通知，可於戶口成功開立後致電電話理財客戶服務熱線(852) 2886 8888。
  - 存款保障計劃：  
在此申請的戶口內的存款是符合香港的存款保障計劃保障資格的存款。但年期超過5年的定期存款或貨幣循環存款服務中任何遠期外匯合約項目下的存款將不受該計劃保障。
  - 閣下確認，就閣下所知所信，於開戶申請表格中所提供的資料均為正確及完整。
  - 中英文版之內容如有歧義，在任何情況下概以英文版本為準。

### 一般申請要求

- 透過渣打流動理財申請綜合存款戶口
  - 必須年滿十八歲或以上及為香港居民；
  - 請以英文填寫此申請表；
  - 持有有效香港身份證；
  - 您必須提供有效的手提電話號碼；
  - 您的裝置必須配備前置及後置鏡頭。

### 重要提示

1. 除非特別指明，此表格所有項目均必須填寫。
2. 實時自拍的作用為防止他人使用您的照片意圖冒充身份進行開戶。此人面辨識步驟運用了人工智能技術，以應對各種身份冒充行為從而保障客戶。
3. 當閣下成功開立綜合存款戶口，閣下於本行記錄中之個人資料將會自動更新。
4. 當閣下成功開立綜合存款戶口，我們會發出一張銀聯單幣渣打提款卡並郵寄至您的郵寄地址作您的既定提款卡。
5. 請於閣下成功開立綜合存款戶口後，於成功提交申請的30天內登入渣打流動理財設定您的戶口並選擇合適的銀行優惠、理財計劃及可選擇申請第二張提款卡。如您未能完成戶口設定，現有的一般儲蓄存款年利率將繼續適用於此綜合存款戶口及您的理財計劃會維持為「快易理財」。
6. 提款及轉賬功能會於戶口驗證後，即開戶後兩個工作天內啟動。
7. 若閣下所申請之產品或服務，或閣下申請及使用銀行各項服務和便利，以及操作所有在銀行開立的戶口(包括並不限於於本行分行提供交易指示或處理任何交易，或向本行申請支票簿)，需要閣下之親筆簽署式樣，請親臨本行分行提供親筆簽署式樣。
8. 如「優先理財」客戶於季度內之每日平均總結餘低於HK\$1,000,000，將須繳付**HK\$900**為當季度之服務費。有關詳情，請參閱服務收費冊子。