

1. Application via Standard Chartered (SC) Mobile app

1. What is Mobile Account Opening?

Mobile Account Opening enables you to open an Integrated Deposits Account via SC Mobile App, without visiting the branch. The process is simple and fast, and you can apply anytime, anywhere! For details and terms, please [click here](#).

2. Am I eligible to apply Integrated Deposits Account via SC Mobile app?

To be eligible to apply for Integrated Deposits Account (IDA) via SC Mobile app, you should NOT be:

- holding any Standard Chartered Bank (Hong Kong) Limited deposit account, including Savings Account(s), Current/ Cheque Account(s), Integrated Deposits Account(s) and Time Deposit Account(s);

and you should be:

- holding a valid Hong Kong Permanent Identity Card (HKID), which is not the new smart HKID introduced on 26 November 2018;
- 18+ years old;
- a Hong Kong Permanent Resident;
- a non-US Resident, non-US citizen and not holding a US Permanent Resident Card (Green Card);
- a tax resident of Hong Kong and no other country or jurisdictions;
- opening this account for personal use purpose

After internal review, we may invite you to visit branch to open an Integrated Deposits Account if we require additional information / documentation from you.

3. Why should I apply for IDA via SC Mobile app?

Convenient: You do not need to visit branch for account opening.

Fast: It only takes you about 8 minutes to complete the application form.

4. How can I apply for Integrated Deposits Account via SC Mobile app?

Download the latest SC Mobile app from your respective app stores. At SC Mobile home screen, simply click on “New Account” icon at the bottom right corner.

Your mobile device should be supported with iOS version 9.3 or above (iPhone 5S or later model) or with Android version 6.0 or above; and equipped with front and back camera, and gravity sensor for identity verification purpose.

5. Is there any charge for applying IDA via SC Mobile app?

The application is free of charge. For other service charges, please [click here](#).

6. Why do I need to take photo of my HKID card at 3 different angles?

This will help us validate your HKID card, so that you do not need to visit our branch in person for identity verification. Please ensure the HKID captured is not out of focus, not blocked by glare or shadow.

7. What do I need to take selfie and blink my eyes twice?

This will help us to validate you are the HKID card holder, so that you do not need to visit our branch in person for identity verification.

8. Do I need to upload any document, e.g. Residential address proof for account opening?

No, you do not need to upload any document during the application process via SC Mobile app. We will invite you to visit branch to open a IDA if we need any additional information or documentation from you.

9. Is my application information secured and protected?

All information, including your HKID photos, selfie photos, personal information, username and password, will be encrypted throughout the transmission.

10. Why do I need to create my Online Banking Username / Password during the application process?

This will enable you to enjoy our Online / Mobile Banking service right after your account is successfully opened.

11. Why I fail the Identity Verification and need to visit branch to complete the account opening?

Factors, including the environment where you take the photos of your HKID and selfie, e.g. with glare, scratches in your HKID, damaged HKID, etc, may affect the accuracy of identifying your selfie photo against the photo in your HKID.

12. Why I fail to submit the application via SC Mobile app?

You will not be able to submit the application again if you have already submitted an application in the past 30 days. We are processing your application and will notify you the status within 2 working days, excluding Saturdays, Sundays and public holidays, of application submission via email and SMS.

13. Why I fail to resume my application?

Your application data will only be available for 7 days for you to resume the application. After that, please submit a new application for account opening.

14. Am I able to resume my application with another mobile device?

Yes, you will be requested to input your

- HKID card number or Application Reference Number; and
- SMS One-Time Password sent to the mobile number provided by you during the mobile application process.

15. When will the IDA be ready for use?

We will review your application and notify you the account opening status via email and SMS within 2 working days, excluding Saturdays, Sundays and public holidays.

16. How will I know my application status?

We will notify you the account opening status via email and SMS within 2 working days, excluding Saturdays, Sundays and public holidays.

17. If I am holding Standard Chartered credit card, will my information be updated as per the information input in the mobile application form?

We will update your i) email address, and/or ii) residential/ mailing address in our record, if the below information input during mobile application are same as our record.

- HKID number
- Full name
- Gender
- Date of birth
- Mobile number

However, if the information listed above is not the same as our record, your account opening request will not be able to go through. Please visit any of our branches for account opening.

2. Online Banking Username / Password

1. Why I cannot use my Online Banking Username / Password to login?

Online / Mobile Banking service will only be activated after your account is successfully opened.

2. Do I need to create Online Banking Username / Password if I have already registered one with my credit card?

Yes, you need to create a new Online Banking Username / Password to enjoy online / mobile banking service for your banking transactions.

Please note the Online Banking Username / Password registered with credit card will be deactivated once your IDA is successfully opened. Please use the Online Banking Username / Password registered during the mobile application process to enjoy both banking & credit card services.

3. What if I forgot my Online Banking Username / Password?

You can reset your Online Banking Username / Password via www.sc.com/hk if you have already activated the ATM card and set up ATM PIN in Online Banking.

If you have not activated your ATM card and set up your ATM PIN, please visit any of our branches for help.

3. IDA account services

1. What services are available to IDA account opened via SC Mobile app?

All services, except written instructions or other service request that requires your handwritten signature (including cheque book(s) request, investment account opening), will be available to IDA account opened via SC Mobile app.

To enjoy full banking services, please bring along your identity document and a valid ATM card to visit any of our branches and provide us a specimen of your handwritten signature.

2. How can I update my account information after account is successfully opened?

You can login to Online Banking to update your personal information. If you wish to update other information, please visit any of our branches for help.

3. How can I start enjoying the banking services?

Right after your account is successfully opened, you can login Online Banking to view your account details and enjoy the banking services.

You may deposit money into account through different channels, including SC Pay, Third Party Fund Transfer, telegraphic transfer, Cash Deposits Machine or cheque.

After receiving the ATM card by post, simply login Online Banking to activate your ATM card and set up ATM PIN to unlock ATM services.

To perform high risk transactions, e.g. adding transfer payee, adding bill payee (except for bills of Government & Statutory Organization and Public Utilities) and update personal information, etc, you will be requested to set up SC Mobile Key or transaction password for authentication in SC Mobile app and Online Banking respectively.

It is suggested that you may register SC Mobile Key to perform the transactions after your account is opened. If you wish to set up transaction password, please login Online Banking to activate your ATM card and set up ATM PIN after you receive the ATM card by post.

4. How can I close my account?

Please bring along your identity document and a valid ATM card to visit any of our branches for account closure.

5. Will I be charged for the banking plan that I signed up in the application?

If the average daily Relationship Balance of the Priority Banking Client within the quarter falls below HKD1,000,000, a maintenance fee of HKD900 will be charged for the quarter.

Please [click here](#) for the details.

As a token of appreciation, the maintenance fee for Priority Banking will be **waived for 4 quarters** for you to enjoy our services.

4. ATM Card Activation and PIN set up

1. When will I receive the ATM card after my account is successfully opened?

ATM Card will be dispatched upon the account is successfully opened. Normally you will receive the ATM card within 5 working days, excluding Saturdays, Sundays and public holidays.

2. How can I activate the ATM card and set up ATM PIN?

You can activate the ATM Card and set up ATM PIN on Online Banking with below steps:

- Login to Online Banking
- Click on ‘Help & Services’
- Select ‘ATM Card Activation & PIN Set’
- Follow the instructions and submit the request with One Time Password

3. Is there any deadline for activating the ATM card and setting up ATM PIN?

Please activate the ATM card and set up ATM PIN at your earliest convenience. The ATM card will be cancelled if you do not activate it within 90 days.

4. What if I forget the ATM PIN?

You can reset the ATM PIN via Online Banking with below steps:

- Login to Online Banking
- Click ‘Help & Services’
- Select ‘ATM Card Change’
- Follow the instructions and submit the request with Transaction Password and One Time Password

1. 透過渣打流動理財應用程式提交申請

1. 甚麼是「手機開戶」？

「手機開戶」讓您透過渣打流動理財應用程式申請開立綜合存款戶口，無需親臨分行。過程簡單快捷，讓您隨時隨地開戶！請[按此](#)參閱有關詳情及條款。

2. 我是否符合資格透過渣打流動理財應用程式申請綜合存款戶口？

要透過渣打流動理財應用程式申請綜合存款戶口，您不可：

- 持有任何渣打銀行(香港)有限公司之存款戶口 (即儲蓄戶口、往來/支票戶口、綜合存款戶口及定期存款戶口)

您需：

- 持有有效香港永久居民身份證，及並非於2018年11月26日推出之新智能身份證；
- 年滿十八歲或以上；
- 為香港永久性居民；
- 並非美國居民、並非美國公民及並非持有美國永久居民身份證（綠卡）；
- 為香港稅務居民並無擁有香港以外之司法管轄區/國家的稅務居民身份；
- 開立此戶口作個人用途

於檢視您的申請後，我們或會邀請您親臨分行開立綜合存款戶口，並提交其他資料 / 文件。

3. 為什麼我要透過渣打流動理財應用程式申請綜合存款戶口？

方便：您無需親臨分行開戶。

快捷：只需8分鐘便可於渣打流動理財應用程式完成申請表。

4. 我可如何透過渣打流動理財應用程式申請綜合存款戶口？

請先下載最新的渣打流動理財應用程式，於渣打流動理財主頁點擊右下角「全新開戶」。

請確認您的流動設備能支援iOS 9.3以上或Android 6.0或以上的版本；並配有前後攝像鏡頭及重力感測器以便身份驗證。

5. 透過渣打流動理財應用程式申請綜合存款戶口會否收費？

有關申請是免費的。請點擊[此處](#)了解其他服務收費。

6. 為什麼要以3個不同的角度拍攝我的香港身份證？

這有助我們驗證您的香港身份證，讓您無需親自前往我們的分行進行身份驗證。請確保身份證的影像清晰、不反光、失焦、模糊。

7. 為何要自拍並眨眼兩次？

這有助我們驗證您是香港身份證持有人，讓您無需親自前往我們的分行進行身份驗證。

8. 我是否需要上傳任何開戶文件，如住址證明？

不需要，於渣打流動理財申請，您無需上傳任何文件。如果我們需要閣下提供更多資料或文件，我們將會邀請您親臨本行任何分行辦理開戶手續。

9. 我的申請資料是否受到保障？

所有資料，包括您的身份證相片、自拍照、個人資料、用戶名稱及密碼，於傳送過程中都會受到強大的點對點加密程序保護。

10. 為何我需要在申請過程中登記網上銀行用戶名稱/密碼？

這樣您便可以於成功開戶後立即使用渣打網上理財或流動理財服務。

在某些情況下，如檢測到無效的香港身份證，我們可能會要求您親臨本行任何香港分行開戶。

11. 為什麼我的身份驗證不成功，並需要到分行完成開戶手續？

一些因素，包括拍攝香港身份證及自拍照的環境，如強光、身份證上的劃痕、損耗等，都可能影響我們對比您的自拍照及身份證上的相片之準確性。

12. 為什麼我無法透過渣打流動理財應用程式申請綜合存款戶口？

如果您已於過去30天提交申請，您將無法再次提交申請。我們正在處理您的申請並將將會於2個工作日內(星期六、星期日及公眾假期除外)以電郵及短訊通知閣下申請狀態。

13. 為什麼我無法繼續未完成的申請？

您只可以於7天內可繼續未完成的申請，於7天後，請重新提交開戶申請。

14. 我可以將其他流動設備繼續未完成的申請嗎？

可以，您需輸入以下資料以繼續申請：

- 香港身份證號碼或申請參考編號
- 發送至於渣打流動理財申請時提供之手機號碼的一次有效密碼

15. 透過渣打流動理財應用程式申請綜合存款戶口需時多久？

我們會於2個工作日內(星期六、星期日及公眾假期除外)審核您的申請並透過電郵及短訊通知您有關開戶狀態。

16. 我如何知道我的申請狀態？

我們將於2個工作日內(星期六、星期日及公眾假期除外)透過電郵和短訊通知您開戶狀態。

17. 若我已持有渣打銀行信用卡，我的資料會否根據流動理財申請中所輸入的資料進行更新？

如閣下於渣打流動理財申請時所輸入的下列資料，與我們的紀錄相同，我們將更新您的 i) 電郵地址和/或 ii) 居住/郵寄住址。

- 香港身份證號碼
- 全名
- 性別
- 出生日期
- 手機號碼

假如上述資料與我們的紀錄並不相同，您將不能透過渣打流動理財申請開戶，請親臨本行任何分行開戶。

2. 網上理財用戶名稱/密碼

1. 為什麼我不能使用我的網上理財用戶名稱/密碼登入？

網上/流動理財服務只可於成功開戶後被啟動。

2. 如果我已使用信用卡登記了網上理財服務，我是否仍需要登記網上理財用戶名稱/密碼？

您仍需要登記新的網上理財用戶名/密碼以透過網上/流動理財服務進行銀行服務的交易。

請注意，於成功開立綜合存款戶口後，閣下以信用卡登記的網上理財用戶名稱/密碼將會失效。請以閣下透過渣打流動理財遞交綜合存款戶口申請時所登記之網上理財用戶名稱及密碼登入，繼續享用銀行及信用卡服務。

3. 如果忘記了我的網上銀行用戶名稱/密碼，怎麼辦？

如果您已啟動提款卡及設置您的提款卡密碼，您可以透過www.sc.com/hk重新登記網上理財用戶名稱/密碼。

如果您尚未啟動提款卡及設置您的提款卡密碼，請親臨我們任何分行查詢。

3. 綜合存款戶口服務

1. 透過渣打流動理財應用程式申請綜合存款戶口，可以使用哪些服務？

除了需要閣下之親筆簽署式樣之書面指示或其他服務指示（包括支票簿申請，開立投資戶口），所有其他服務都可以使用。

請携同您的身份證明文件及有效提款卡親臨我們的任何分行提供您的親筆簽署式樣以享受全面的銀行服務。

2. 於成功開戶後，我可如何更新我的個人資料？

您可以登入網上理財更新您的個人資料。如果您想更新其他資料，請到我們的任何分行查詢。

3. 怎樣才能開始享受銀行服務？

成功開戶後，您可以登入網上理財查詢戶口詳情及享受銀行服務。

您可透過不同途徑將款項存入戶口，如SC Pay、第三者轉賬、電匯、現金存款機或支票。

於透過郵寄收到提款卡後，您只需登入網上理財確認收受新卡並設置您的提款卡密碼，即可使用提款卡服務。

要進行高風險交易，如新增轉賬收款人、新增賬單收款人 (政府或法定機構及公共事業機構的賬單除外)及更新個人資料等，您需要於渣打流動理財應用程式設置啟用SC Mobile Key服務或於網上理財設定交易密碼以驗證您的交易。

我們建議您於開戶後啟用SC Mobile Key服務以進行交易。如果您想設定交易密碼，請於收到提款卡後登入網上理財確認收受新卡並設置您的提款卡密碼。

4. 我可如何取消我的戶口？

請携同您的身份證明文件及有效提款卡親臨我們的任何分行取消戶口。

5. 我是否需要就我所申請之理財計劃服務支付任何費用？

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。

請點擊[此處](#)了解詳情。

為感謝您使用我們的服務，我們將會為您豁免4個季度之「優先理財」服務費。

4. 確認收受提款卡及設立密碼

1. 我將於成功開戶後多久才能收到提款卡？

提款卡將於成功開戶後寄出，一般情況下，您可於5個工作日內(星期六、星期日及公眾假期除外)收到。

2. 我可如何確認收受新卡並設置您的提款卡密碼？

您可透過渣打網上理財按下列步驟確認收受新卡並設置您的提款卡密碼：

- 登入網上理財
- 按「支援及服務」
- 選擇「確認收受提款卡及設定密碼」
- 按指示輸入一次有效密碼及遞交申請

3. 確認收受新卡並設置提款卡密碼是否有任何期限？

請於收到提款卡後，盡快確認收受新卡並設置您的提款卡密碼。如未能於90天內確認收受新卡，您的提款卡將會失效。

4. 如果我忘記了提款卡密碼，怎麼辦？

您可透過渣打網上理財按下列步驟重新設定提款卡密碼：

- 登入網上理財
- 按「支援及服務」
- 選擇「更改提款卡密碼」
- 按指示輸入一次有效密碼及遞交申請