Live more, Bank less

# Open a Multi-Currency Savings Account via DBS digibank HK app

## Essential Guide for Mainland Chinese Customers in Hong Kong

Download **DBS digibank HK app**

## Eligibility

**To open a Multi-Currency Savings Account on DBS digibank HK app, make sure you are:**

- New to DBS or existing DBS Credit Card Customer
- The People's Republic of China resident aged 18 or above
- Holding a valid Exit-Entry Permit for Travelling to and from Hong Kong and Macao and The PRC Resident Identity Card
- Holding a valid Exit-Entry Report from the National Immigration Administration
- Physically located in Hong Kong during the account opening process
- Not a US Resident, US citizen or holding a US Permanent Resident Card (Green Card)

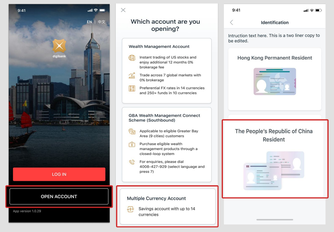
**If you do not meet the above requirements to apply via the app, please make an appointment to open your account at our branch**

## Smart Tips to Note:

### TIP 1 Before Starting Your Application

Prepare the following:

- EEP[1] and CNID[2]
- Valid mobile number to receive SMS One Time Password
- Your residential address translated into English/Pinyin

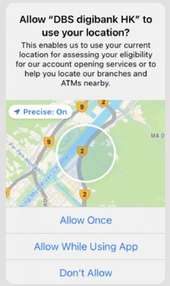



### TIP 2 Enable Location Access

**Please enable location access** so we can verify you are in Hong Kong during the account opening process.

If your device has a "Precise Location" option available, you will need to enable it along with GPS.

**Note**: The account opening process will be **aborted** if location access is **not** enabled.

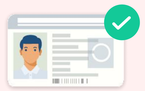



### TIP 3 Capture Your EEP[1] and CNID[2]

Make sure your card is **placed flat, within the frame and clearly readable with no damage** for the system to automatically capture the image. Repeat for the back of the card.

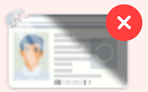
**Note**: Please remove any card holder before capturing the image to improve success rate.

**Examples of a good quality image**



- Text is sharp and clear
- No glare or shadow blocking the image

**Examples of images requiring a recapture**



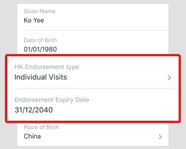
- Text is blurred
- Light reflection blocking details
- Shadow blocking details
- Damaged card

### TIP 4 About Yourself

Your EEP[1] and CNID[2] information will be filled in automatically.

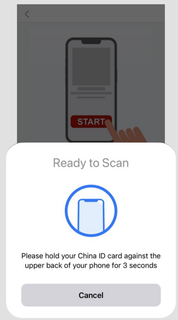
If it is incorrect, please **retake the photo.**

Please declare your **endorsement type** and **expiry date** in EEP[1] review page.




### TIP 5 Complete NFC Verification

To complete the NFC verification process, please hold your EEP[1]/ CNID[2] close to the **NFC detection area** on the back of your phone.

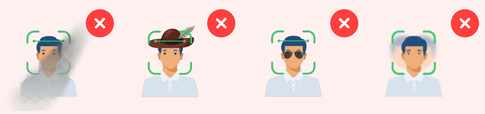



### TIP 6 Take a Selfie

Please make sure the camera is **leveled with your face** and the selfie is taken against **a plain background**. Then follow the on-screen instructions to complete the verification.

**Possible encounters causing selfie error**

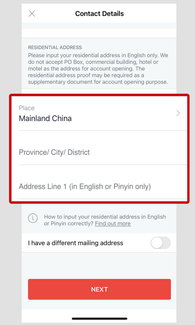
- Insufficient lighting or direct sunlight
- Wearing sunglasses or a hat
- Out of focus
- Multiple faces in the picture



### TIP 7 Input Your Address

Please input your address in **English** or **Pinyin**. You can also use an online translation service to convert your Chinese address into English or Pinyin.

**Note**: A P.O. Box, industrial building address and commercial building address are not accepted for residential address.



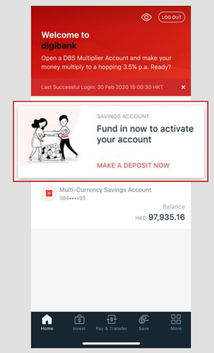

### TIP 8 Successful Account Opening

Your account will be fully activated after you complete the **Exit-Entry Report** verification and make the first fund deposit, which must come from an account **in your own name**.

1. Please upload a valid Exit-Entry Report to DBS website.
   For detailed instructions, please check go.dbs.com/hk-mcy-eer-en

2. Channels for Deposit
   - Online transfer from another Hong Kong local bank[3]
   - Transfer in via electronic direct debit authorisation (eDDA) from another bank
   - Cheque (in your name) deposits or Cash deposits at a DBS teller counter with identity verification

tap here after logging in to **DBS digibank HK app** for bank account details.




1 Exit-Entry Permit for Travelling to and from Hong Kong and Macau
2 The PRC Resident Identity Card
3 For first time new fund deposits, we do not take transfers from any Stored Value Facilities (e.g. digital wallets).