



Overview of Client Due Diligence

What is Client Due Diligence (CDD)

Client Due Diligence (CDD) forms an integral part of a global effort to combat money laundering, terrorist financing and fraudulent activities. Under this approach, the Bank will collect information at account opening and, on periodic basis and from time to time as required to identify our clients and develop an understanding of their normal and expected banking activities¹.

Essential elements of Client Due Diligence

The practice of Client Due Diligence (CDD) is applicable during on-boarding and on-going review. Essential elements of CDD are:

- Obtaining documents to gather information for identification
- Verifying the authenticity of gathered information
- Ongoing monitoring of client activity for any irregularities (e.g. conducting business transactions over personal accounts is prohibited)
- Client contact from time to time to ensure information with Bank's record are up to date and relevant

We would collect information such as:

- Your demographic data
- Occupation or type of business
- Purpose of the account opening
- Source of funds and wealth
- Expected account transactional amount and volume
- Nature of account activities, and
- Explanations for changes in account activity, etc

Typically for personal accounts, appropriate documents include:

- Hong Kong identity card, passport or other travel permit, and
- As and when required, proof of address, such as a recent utility bill, tax or rates demand note, or a statement or advice issued by a regulated financial institution

Business and/or company accounts may require additional documentation and information such as:

- Personal identification documents of individuals with ownership or control over the account, such as beneficial owners, signatories, directors and guarantors, and
- Detail description of the business operations, anticipated volume & total sales turnover, and a list of major customers and suppliers

In addition to the above, we may collect more information as and when required.

Your assistance is much appreciated

To protect your accounts from money laundering, terrorist financing, or other fraudulent activities, and to allow us to serve you better, it is in your interest to provide us with accurate and up-to-date information whenever there is a change of your demographic data, a change in the level or type of source of wealth or a change in the ownership structure of a business...etc. The Bank will contact you from time to time through phone calls, postal mails, your Relationship Manager or other appropriate means to conduct the Client Due Diligence process. For further enquiries, please contact us at 2886 8888 to reach our Client Care Officers.

¹ HKAB, HKMA and the DTC Association have jointly issued a leaflet that briefly explains how clients can help banks to combat against money laundering and terrorist financing. A copy of the leaflet can be downloaded at <https://www.hkab.org.hk/en/industry-guidelines/anti-money-laundering>



有關對客戶作盡職審查之概要

何謂「客戶盡職審查」

有關對客戶作盡職審查之規定是全球盡力打擊清洗黑錢、恐怖分子資金籌集及詐騙活動中不可或缺的一環。根據有關的規定，銀行會於開立帳戶、定期檢閱、及因應需要時要求客戶提供身份證明文件及有關資料，從而了解客戶日常及預期的銀行活動¹。

有關規定之撮要

銀行會於開立帳戶及定期檢閱時會對客戶作盡職審查，撮要包括：

- 取得客戶身分證明文件及有關資料
- 核實取得文件及資料的真實性
- 持續監測不尋常戶口活動 (如禁止以個人戶口作商業交易之用途)
- 不時與客戶聯絡以確保銀行存有最新的及相關的客戶資料記錄

銀行需向客戶收集的資料可包括：

- 身分證明資料
- 本身職業或業務
- 開立帳戶用途
- 資金及財富來源
- 預期戶口交易量及金額
- 戶口活動性質及
- 戶口活動改變的原因，等等

個人客戶方面，銀行要求提供的文件包括：

- 香港身分證、護照或其他旅行證件，及
- 地址證明 (如當有需要)，如最近的公用事業服務收費單、稅單、差餉單、或由受規管金融機構發出的結單或通知書

工商企業客戶戶口可能需要提供額外文件及資料，例如：

- 公司實益擁有人、授權簽署人、董事及擔保人等之個人身分證明文件，及
- 詳細描述業務營運性質有關資料，包括預期銷售量及總額，主要客戶及供應商名單資料

若情況需要，銀行會收集除上述所需文件以外之資料。

我們感謝閣下的共同合作

為保障閣下的戶口不會被不法分子利用進行清洗黑錢、恐怖分子資金籌集及其他詐騙活動，閣下的身份證明資料、財富來源的類別及程度、或業務架構及擁有權有所改變時，請向本行提供最新及正確的資料。本行亦會不時透過電話、信件、閣下的客戶服務經理或其他適當方式與閣下聯絡，進行對客戶作盡職審查。客戶如有查詢，可致電2886 8888 與客戶服務主任聯絡。

¹ 香港金融管理局、香港銀行公會及存款公司公會均刊載有關客戶與銀行如何合力打擊清洗黑錢及恐怖分子資金籌集活動之小冊子，亦可於上述的機構網站下載 <https://www.hkab.org.hk/tc/industry-guidelines/anti-money-laundering>

中文版只供參考之用，一切以英文版為準。