



Customer FAQ for HSBC HK Public Website

Guide:

(All) Response applicable for both Northbound and Southbound

(SB) Response applicable for Southbound only

(NB) Response applicable for Northbound only

General

No	FAQ	Response (English)	Response (Traditional Chinese)	Response (Simplified Chinese)
1.	<p>What banks in Mainland China are cooperating with HSBC Hong Kong to supply the GBA "Wealth Management Connect" service?</p> <p>中國內地有哪些銀行與香港滙豐合作提供大灣區"理財通"服務?</p> <p>国内地有哪些银行与香港汇丰合作提供大湾区"理财通"服务?</p>	<p>(All) There are 2 banks in Mainland China cooperating with HSBC Hong Kong to provide the GBA "Wealth Management Connect" service:</p> <ul style="list-style-type: none"> • HSBC China • Ping An Bank Co., Ltd. 	<p>(All) 在中國內地有2家銀行與滙豐香港合作提供"大灣區理財通"服務:</p> <ul style="list-style-type: none"> • 滙豐中國 • 平安銀行 	<p>(All) 在中国内地有2家银行与香港汇丰合作提供大湾区"理财通"服务:</p> <ul style="list-style-type: none"> • 汇丰中国 • 平安银行
2.	<p>How can I learn more about the "Wealth Management Connect" offered by HSBC Hong Kong's cooperating banks?</p> <p>如何了解滙豐香港合作銀行提供的「理財通」?</p> <p>如何了解汇丰香港合作银行提供的「理财通」资讯?</p>	<p>For HSBC China:</p> <p>Customer can contact HSBC (China) Wealth Management Connect hotline:</p> <p>+86 400-920-3827</p> <p>Customer can also refer to China HSBC public website for more information:</p> <p>https://origin-www.hsbc.com.cn/en-cn/gba/wealth-connect/</p> <p>For Ping An Bank Co., Ltd.:</p> <p>Customer can contact Ping An Bank Co., Ltd. Customer Service and Complaint hotline:</p> <p>+86-95511</p> <p>Customer can also refer to Ping An Bank Co., Ltd. Mobile App for more information.</p>	<p>滙豐中國:</p> <p>客戶可聯繫滙豐(中國)理財通熱線:</p> <p>+86 400-920-3827</p> <p>客戶也可參考中國滙豐官網了解相關資訊:</p> <p>https://origin-www.hsbc.com.cn/en-cn/gba/wealth-connect/</p> <p>平安銀行:</p> <p>客戶可聯繫平安銀行客戶服務及投訴熱線:</p> <p>+86-95511</p> <p>客戶也可以參考平安銀行手機APP了解更多資訊。</p>	<p>汇丰中国:</p> <p>客户可联系汇丰(中国)理财通热线:</p> <p>+86 400-920-3827</p> <p>客户也可参考中国汇丰官网了解相关资讯:</p> <p>https://origin-www.hsbc.com.cn/en-cn/gba/wealth-connect/</p> <p>平安银行:</p> <p>客户可联系平安银行股份有限公司客户服务及投诉热线: +86-95511</p> <p>客户也可以参考平安银行手机APP了解更多信息。</p>

Account Opening – What to Expect

No	FAQ	Response (English)	Response (Traditional Chinese)	Response (Simplified Chinese)
3.	<p>What account(s) do I need to open or maintain before being able to use GBA "Wealth Management Connect" services?</p> <p>我需要開立或擁有哪些賬戶才能使用大灣區“理財通”服務?</p> <p>我需要开立或拥有哪些账户才能使用大湾区“理财通”服务?</p>	<p>(All) For both Southbound and Northbound, you will need a dedicated investment account, and a dedicated remittance account, and have the two accounts paired, to join Wealth Management Connect.</p>	<p>(All) 對於南向通和北向通，你需要一個專用的投資戶口和一個滙款專戶，並讓這兩個戶口配對，才能使用跨境理財通服務。</p>	<p>(All) 对于南向通和北向通，你需要一个专用的投资账户和一个汇款专户，并让这两个账户配对，才能使用跨境理财通服务。</p>
4.	<p>What are the eligible supporting documents that HSBC Hong Kong accepts as Proof of Residential Address for GBA "Wealth Management Connect" Southbound applications?</p> <p>香港滙豐接受哪些合資格的證明文件作為大灣區“理財通”南向申請的住址證明?</p> <p>香港汇丰接受哪些合格的证明文件作为大湾区“理财通”南向申请的住址证明?</p>	<p>(SB) You can use any of these as address proof:</p> <ul style="list-style-type: none"> A bank statement A utility bill, such as gas, electricity etc. A document issued by a government department or tertiary institution <p>Your document must:</p> <ul style="list-style-type: none"> Have been issued within the last 3 months Show the same address you have registered with HSBC 	<p>(SB) 以下證明文件的原件可作為地址證明</p> <ul style="list-style-type: none"> 銀行對賬單 公共基礎設施的賬單，例如煤氣，電費等 政府部門或大專院校出具的文件 <p>您的文件必須：</p> <ul style="list-style-type: none"> 是在過去 3 個月內發出 顯示您在滙豐註冊的相同地址 	<p>(SB) 以下证明文件的原件可作为地址证明</p> <ul style="list-style-type: none"> 银行对账单 公共基础设施的账单，例如煤气，电费等 政府部门或大专院校出具的文件 <p>您的文件必须：</p> <ul style="list-style-type: none"> 是在过去 3 个月内发出 显示您在汇丰注册的相同地址
5.	<p>Why do customers need to provide a proof of Residential address to HSBC Hong Kong?</p> <p>為什麼客戶需要向香港滙豐提供住址證明?</p> <p>为什么客户需要向香港汇丰提供住址证明?</p>	<p>(SB) For opening Investment account, address proof is one of the account opening documents required as indicated by the Securities & Futures Commission (SFC) regulations in Hong Kong. To better protect investors and to maintain the integrity of the market, the information we require from individuals will depend on their circumstances and the types of product or service that they are applying.</p>	<p>(SB) 證監會的政策要求下，地址證明是開立投資賬戶需要的文件之一。為了更好地保護投資者並維護市場誠信，滙豐香港要求客戶提供的資料將取決於客戶的情況以及他們所申請的產品或服務的類型。</p>	<p>(SB) 证监会的政策要求下，地址证明是开立投资账户需要的文件之一。为了更好地保护投资者并维护市场诚信，汇丰香港要求客户提供的资料将取决于客户的情况以及他们所申请的产品或服务的类型。</p>
6.	<p>What is the purpose of the call back by HSBC Hong Kong and how long will it take?</p> <p>香港滙豐回電的目的是什麼？需要多長時間？</p> <p>香港汇丰回电的目的是什么？需要多长时间？</p>	<p>(SB) The objective of HSBC Hong Kong staff calling you back is to:</p> <ul style="list-style-type: none"> Confirm your personal particulars Perform a vulnerable customer assessment Obtain your confirmation to open the Southbound GBA "Wealth Management Connect" account, and (Where required) Help you register for a HSBC Hong Kong Internet Banking profile via the HSBC Hong Kong Mobile app. 	<p>(SB) 滙豐香港員工回電的目的是：</p> <ul style="list-style-type: none"> 跟客戶核對個人資料 進行弱勢社群客戶評估並解釋風險披露 獲得您的確認以開立南向大灣區理財通賬戶， 並且，（如有需要）幫助您通過滙豐香港應用程式註冊滙豐香港網上銀行個人資料。 <p>這些可能需要大約 30 分鐘，前提是所需的資料都已經準備就緒。</p> <p>您可考慮提前下載滙豐香港應用程式，以加快處理速度。</p>	<p>(SB) 汇丰香港员工回电的目的是：</p> <ul style="list-style-type: none"> 跟客户核对个人资料 进行弱势社群客户评估并解释风险披露 获得您的确认以开立南向大湾区理财通账户， 并且，（如有需要）帮助您通过汇丰香港应用程序注册汇丰香港网上银行个人资料。 <p>这些可能需要大约 30 分钟，前提是所需的资料都已经准备就绪。</p> <p>您可考虑提前下载汇丰香港应用程序，以加快处理速度。</p>

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		<p>All this may take approximately 30 mins, provided the information required is in order.</p> <p>You may consider to download the HSBC Hong Kong mobile app in advance in order to speed up the process.</p>		
7.	<p>What do I need to prepare when HSBC Hong Kong staff calls me back for application confirmation?</p> <p>滙豐香港工作人員回電確認開戶申請時，我需要準備什麼？</p> <p>汇丰香港工作人员回电确认开户申请时，我需要准备什么？</p>	<p>(SB) You are suggested to download the HSBC HK Mobile Banking app in advance before connecting with HSBC Hong Kong. This will speed up the overall process and allow you to register for an Internet Banking profile instantly during the call back.</p> <p>Customers may refer to HSBC Hong Kong public website for more information:</p> <p>https://www.hsbc.com.hk/ways-to-bank/mobile-apps/banking/</p>	<p>(SB) 建議客戶預先下載香港滙豐手機銀行應用程式，以便香港在回電時與客戶完成註冊。</p> <p>客戶可以按照指南下載： https://www.hsbc.com.hk/ways-to-bank/mobile-apps/banking/</p>	<p>(SB) 建议客戶預先下載香港汇丰手机银行应用程序，以便我们在回电时与您完成注册。</p> <p>您可以按照指南下載： https://www.hsbc.com.hk/ways-to-bank/mobile-apps/banking/</p>
8.	<p>What is the meaning of "Vulnerable Customer" and why do I need to perform this assessment when opening a GBA WMC account with HSBC Hong Kong?</p> <p>“弱勢客戶”是什麼意思？為什麼在香港滙豐開立大灣區“理財通”賬戶時需要進行這項評估？</p> <p>“弱势客户”是什么意思？为什么在香港汇丰开立大湾区“理财通”账户时需要进行这项评估？</p>	<p>(All) Vulnerable Customers mean customers who need extra care associated with investments, according to Hong Kong regulatory guidance for financial institutions. Banks are expected to implement additional precautionary measures when dealing with this type of customer in order to protect their interests.</p> <p>This is the requirement of Hong Kong regulatory authority to assess if you are a vulnerable customer so as to provide you with additional care in the sale of investment and insurance products.</p>	<p>(All) 根據香港金融機構的監管指引，弱勢客戶是指在銷售投資上需要特別關顧的客戶。我們需評估您是否是弱勢客戶以便在銷售投資和保險產品時為您提供額外的照顧。</p> <p>這是香港監管機構的要求，以評估您是否是弱勢客戶，以便在銷售投資和保險產品時為您提供額外的照顧。</p>	<p>(All) 根据香港金融机构的监管指引，弱势客户是指在销售投资上需要特别关顾的客户。我们需评估您是否是弱势客户以便在销售投资和保险产品时为您提供额外的照顾。</p> <p>这是香港监管机构的要求，以评估您是否是弱势客户，以便在销售投资和保险产品时为您提供额外的照顾。</p>
9.	<p>What if customers need to reschedule their appointment with HSBC Hong Kong?</p> <p>如果客戶需要重新安排與香港滙豐的預約要怎麼辦？</p> <p>如果客戶需要重新安排與香港汇丰的預約要怎麼辦？</p>	<p>(All) If customers wish to reschedule their appointment with HSBC Hong Kong, customer can contact HSBC (HK) Wealth Management Connect hotline: +852 2233-3399</p>	<p>(All) 如果客戶希望重新安排與香港滙豐的預約時間，請致電滙豐香港理財通熱線：+852 2233-3399</p>	<p>(All) 如果客戶希望重新安排與香港汇丰的預約時間，請致電汇丰香港理財通熱線：+852 2233-3399</p>
10.	<p>How long will it take for my HK account to be opened and paired with my account in mainland China?</p> <p>開立香港賬戶及與我的內地賬戶配對需要多長時間？</p> <p>开立香港账户及与我的内地账户配对需要多长时间？</p>	<p>(All) Under normal circumstances, the mainland China and HK accounts should be opened and paired within 1 to 2 days.</p>	<p>(All) 一般情況下，內地和香港賬戶應在 1 天內成功開立並配對。</p>	<p>(All) 一般情況下，內地和香港账户应在 1 天內開立並配對。</p>

Account Opening – Applying Southbound services via tablet in Mainland China

No	FAQ	Response (English)	Response (Traditional Chinese)	Response (Simplified Chinese)
11.	<p>What is Other Name and Other Known Name definition in the Smart Form?</p> <p>電子表格中什麼是的其他名稱和其他已知名稱?</p> <p>电子表格中什么是的其他名称和其他已知名称?</p>	<p>(SB) Other Name usually labelled as Middle name (if customers have) which is shown on customers' ID, while Other Known Name means customers' alternative names / alias.</p>	<p>(SB) 其他名稱通常標記為中間名 (如果客戶有), 顯示在客戶的 ID 上, 而其他已知名稱就是客戶的替代名稱 / 別名。</p>	<p>(SB) 其他名称通常标记为中间名 (如果客户有), 显示在客户的 ID 上, 而其他已知名称就是客户的替代名称 / 别名。</p>
12.	<p>Why do customers need to provide their Jurisdiction of Tax Residence (JoTR) information?</p> <p>為什麼客戶需要提供其稅務居住地 (JoTR) 資料?</p> <p>为什么客户需要提供其税务居住地 (JoTR) 资料?</p>	<p>(All) It is required to comply with Common Reporting Standard (CRS) legislated by the HKSAR government, customer will be requested to submit a Self-Certification Form (SC Form) / CRS data during account opening or account servicing to provide tax residency related information to the Bank for reporting to HKSAR Inland Revenue Department (IRD).</p>	<p>(All) 這是遵守根據香港特別行政區政府訂立的共同申報準則 (CRS), 客戶在開戶或申請賬戶服務時須提交自我證明表格 (SC表格) / CRS資料, 以提供稅務居民相關資料給向香港特別行政區稅務局 (IRD) 申報的銀行。</p>	<p>(All) 这是遵守根据香港特别行政区政府订立的共同申报准则 (CRS), 客户在开户或申请账户服务时须提交自我证明表格 (SC表格) / CRS资料, 以提供税务居民相关资料给向香港特别行政区税务局 (IRD) 申报的银行。</p>
13.	<p>Why do customers need to disclose their Sources of Income?</p> <p>為什麼客戶需要披露他們的收入來源?</p> <p>为什么客户需要披露他们的收入来源?</p>	<p>(SB) We need to verify where funds are from as part of our ongoing efforts to protect our customers and HSBC from fraud and financial crime. Knowing our customers and keeping a comprehensive profile helps us spot any irregularities and hence protect you from potential misuse, fraud and financial crime.</p>	<p>(SB) 我們需要核實資金的來源, 來保護我們的客戶和滙豐銀行免受欺詐和金融罪案的影響。了解我們的客戶並維持完整的紀錄有助於我們發現任何違規或不尋常的行為, 從而保護您免受潛在的盜用、欺詐和金融犯罪的侵擾。</p>	<p>(SB) 我们需要核实资金的来源, 来保护我们的客户和汇丰银行免受欺诈和金融罪案的影响。了解我们的客户并维持完整的纪录有助于我们发现任何违规或不寻常的行为, 从而保护您免受潜在的盗用、欺诈和金融犯罪的侵扰。</p>