Personal Account Opening Process

To open a Citibank account, please follow the below account opening process:

1. **Prepare copies of required documents:**
   i. **Identification Proof**[3]
      - Hong Kong Identity Card
        If you are not holding a Hong Kong Identity Card, please bring along your valid travel document (e.g. an unexpired Passport)

   ii. **[Applicable to Investment Account Opening Only] Residential Address Proof**[4] bearing your name, e.g.
      - a recent utility bill issued within the last 3 months;
      - a recent correspondence from a Government department or agency issued within the last 3 months;
      - a statement, issued by an authorized institution, a licensed corporation or an authorized insurer within the last 3 months;
      - a mobile phone or pay TV statement (sent to the address provided by the applicant) issued within the last 3 months;
      - a Hong Kong tenancy agreement which has been duly stamped by the Inland Revenue Department;
      - a lawyer's confirmation of property purchase, or legal document recognizing title to property;
      - a letter from a Hong Kong / Foreign employer that confirms residence at a stated address in Hong Kong;
      - a letter from an immediate family member at which the individual resides confirming that the applicant lives at that address in Hong Kong, setting out the relationship between the applicant and the immediate family member, together with evidence that the immediate family member resides at the same address (for applicants such as students and housewives who are unable to provide proof of address of their own name);
      - a letter from a Hong Kong university or college, that confirms residence at a stated address;
      - a letter from a Hong Kong nursing or residential home for the elderly or disabled, confirming the residence of the applicant;
      - a current Hong Kong domestic helper employment contract stamped by an appropriate Consulate (the name of the employer should correspond with the applicant's visa endorsement in their passport);
      - an acknowledgement of receipt duly signed by the applicant in response to a letter sent by the Bank to the address provided by the customer;
      - a record of a visit to the residential address by Citibank staff; and
      - for non-Hong Kong residents, a government-issued photographic driving license or national identity card containing the current residential address or bank statements issued by a bank

2. **Provide your Taxpayer Identification Number (TIN[5]) or equivalent. If a TIN is unavailable, an appropriate reason will have to be provided.**

3. **Visit any Citibank branch to open an account in person.**

Remarks:

1. Customers with overseas legal address may only apply for International Personal Banking Account, which requires minimum funding of HK$1,500,000.
2. Please refer to the website of Citibank HK for more information.
3. Original documents need to be shown to the Bank for verification. The minimum age of account opening is 11. If you are under the age of 18, please visit our branch with your parent or guardian to apply for an account. The identity of your parent or guardian representing or accompanying you should be provided.
4. The acceptability of the address proof is subject to the Bank's final decision. Address proof with a Post Office box (P.O. box) is not acceptable.
5. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an entity and used to identify the individual or entity for the purposes of administering the tax laws of such jurisdiction.

- Apart from documents listed above, we may further request you to provide more account opening details and documents when necessary. Failure to provide the requested documents or information may result in your application being rejected or delayed.
- Account opening is subject to the Bank's approval.

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