



大眾財務有限公司

PUBLIC FINANCE LIMITED

(馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad)

Documents Required for Opening Individual / Joint Fixed Deposit Account(s) (“FD Account(s)”)

Thank you for your interest in the FD Account services of Public Finance Limited (the “Company”).

1. Applicant is required to visit any of our branches **in person** for FD Account opening.
2. Applicant should bring along at least the following original documents for verification by our staff (photocopies of such documents should be kept by the Company for record):-

Identity Proof bearing your photograph

- Hong Kong Permanent Identity Card, or
- Hong Kong Identity Card **and** a valid international passport / travel document.

Address Proof

- Residential address proof (and permanent address proof if different). Please refer to the ***Appendix I*** below for the examples of address proofs.

3. Our staff may also require the applicant to provide following information whenever necessary.
 - Nature and details of the business / occupation / employment;
 - The anticipated level and nature of the activity that is to be undertaken through the relationship (e.g. what typical transactions are likely to be);
 - Location of customer;
 - The expected source and origin of the funds to be used in the relationship;
 - Initial and ongoing source(s) of wealth or income; and/or
 - Rationale to open FD Account in Hong Kong.
4. Applicant may deposit funds into the FD Account(s) by mean of cheque or cashier order after the FD account(s) is/are opened. The cheque or cashier order should be made payable to "Public Finance Limited".
5. Applicant may enquire the above information via visiting at any of our branches or calling our Fixed Deposit Department hotline at **(852) 2523 9983**.

P.S.- The Company may require further documents & information whenever it deems necessary. The Company may, at its sole discretion & subject to internal assessment, determine whether any application of FD Account opening can be accepted or not.



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Appendix I

Examples of Address Proofs

- (a) A recent Utility bill issued within the last 3 months (such as, Electricity/ Water/ Town Gas bill, etc...);
- (b) A recent correspondence from a Government department or agency (i.e. issued within the last 3 months);
- (c) A statement issued by any of the following organisations within the last 3 months:-
 - a Bank/Credit Card company, or
 - an authorized insurer (such as, an Insurance firm/company authorized under the **Insurance Companies Ordinance** (Cap 41)), or
 - a licensed corporation (such as, a Securities company which is granted a licence under section 116 or 117 of **Securities and Futures Ordinance** (Cap 571));
- (d) A record of a visit to the residential address by the Company within the last 3 months;
- (e) An acknowledgement of receipt duly signed by the customer in response to a letter sent by the Company to the address provided by the customer within the last 3 months;
- (f) 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 their relationship together with evidence within last 3 months that the immediate family member resides at the same address (only applicable for persons such as students and housewives who are unable to provide proof of address of their own name);
- (g) A Mobile phone or pay TV statement issued within the last 3 months;
- (h) A letter from a Hong Kong nursing or residential home for the elderly or disabled, which the Company is satisfied to rely on, confirming the residence of the applicant issued within the last 3 months;
- (i) A letter from a Hong Kong university or college, which the Company is satisfied to rely on, that confirms the residence at a stated address (for full time students only);
- (j) A Hong Kong tenancy agreement which has been duly stamped by the Inland Revenue Department;
- (k) For domestic helpers only, a current Hong Kong domestic helper employment contract stamped by an appropriate Consulate (the name of employer should correspond with the applicant's visa endorsement in their passport);
- (l) A letter from a Hong Kong employer together with proof of employment issued within the last 3 months, which the Company is satisfied to rely on & that confirms residence at the stated address;
- (m) A lawyer's confirmation of property purchase, or legal document recognising title to property; and
- (n) 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 where the Company is satisfied that the address has been verified.

Remarks: The above list is not exhaustive & the Company may accept alternative address proofs at its own discretion.