

DBS Bank (China) Consumer Bank Group Customer Account Opening Guidelines

Thank you for choosing DBS Bank! Before you start applying for an account with our bank, please take a few minutes to perusal these guidelines to help you understand our Consumer Bank Group account service standards, so as to provide you with better services.

Materials Required For Account Opening

*Your ID is required as per below identity types:

- If you are a Chinese citizen living in China, your resident ID card is required;
- If you are a Chinese citizen living overseas, your Chinese passport and overseas permanent residence certificate are required;
- If you are a resident of Hong Kong or Macao, your Mainland Travel Permit for Hong Kong and Macao residents, or your People's Republic of China Residence Permits for Hong Kong and Macao Residents is required;
- If you are a Taiwan resident, your Mainland Travel Permit for Taiwan residents, or your People's Republic of China Residence Permits for Taiwan residents is required;
- If you are a foreign citizen, your foreign passport, or your People's Republic of China Foreign Permanent Resident ID card is required;

*Other supporting documents (if required)

Tariffs Of Account Opening Service

Our bank will open a consumer bank customer account for you free of charge if you have complete account opening materials. If you want to know more about our bank's consumer bank customer account and service charging standards, you can refer to DBS Bank (China) Co., Ltd.'s "Consumer Bank Customer Account and Service Tariffs".

*How to access: DBS Bank (China) Limited official website <https://www.dbs.com.cn> -> Useful links -> Consumer Bank Customer Account and Service Tariffs.

Account Opening Turn Around Time

For applications that meet the requirements of our bank, we will complete the relevant account opening and service application on the business day on which the application is accepted.

Account Classification And Hierarchical Management

Our Bank will reasonably set account types, transaction channels and non-counter payment limits according to the requirements of account classification and hierarchical management, combined with the degree of customer identity verification.

Risk Warning Of Account Service

Our bank strictly prohibits any activities of leasing, lending, selling, or purchasing of bank accounts. We hereby remind you to open and use your own account in accordance with the laws and regulations, and to fully understand the relevant legal responsibilities and disciplinary measures for leasing, lending, selling, or purchasing of bank accounts:

According to relevant laws and regulations, entities, individuals and related organizations will be subject to the following penalties within five-year period if they have committed such illegal actions as leasing, lending, selling, purchase of bank accounts (including bank cards) or payment accounts, or opening bank accounts or payment accounts under the false identity of others or fictitious agency relationship: suspension of all their bank accounts services (other than over-the-counter business), suspension of all their payment accounts business, and prohibition from opening any new accounts. If losses or damages are caused to others, they shall also bear corresponding civil and/or criminal liabilities according to law. Upon expiry of the penalty period, banks will conduct more stringent scrutiny on their new account opening application. The People's Bank of China will also pass on the information of such entities and individuals to the Financial Credit Information Basic Database and publish it to the public.

Enquiry Hotline For Account Opening And Customer Complaint

If you have any questions about the account opening or need assistance, you can go to our branch offices for consultation or contact our customer service and complaint hotline: 400 820 8988.

*The English version is for reference only. In the event of any discrepancy between the English and the Chinese versions, the Chinese version shall prevail.