

ZA Bank | Business

香港企業開戶指引

Account Opening Guide for Businesses in Hong Kong

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引言

一個值得信賴的金融合作夥伴，一起努力讓業務起飛！

初創之路從來都不容易，我們很理解這份心情。所以，現在我們非常樂意為初創企業提供更快、更方便和更安全的金融服務。

本指引為你提供開立 ZA Bank 商業戶口的相關資訊，讓你開戶更暢順。

透過本指引，你可以清楚了解：

- → 開立戶口過程
- → 開立戶口條件
- → 開立戶口所需文件



網上開立商業戶口

假如你符合網上開戶條件，你可以透過以下步驟進行網上開戶

01. 前往 https://bank.za.group/hk/business 開始網上開戶流程

02. 網上填寫聯絡人信息，公司資料及相關人士資料

03. 於ZA Bank App進行身份驗證

04. 我們將致電聯絡人核實公司基本信息

成功開戶後，我們會向你發出郵件通知，按照郵件指示完成相關設定以便管理新戶口。

網上開立商業戶口的條件

你可以參考以下公司類型以確定是否符合網上開戶條件

獨資經營	合夥公司	有限公司
必須為香港註冊及營運的公司	必須為香港註冊及營運的公司	必須為香港註冊及營運的公司
獨資經營者必須具有香港居民身份證	所有合夥人必須具有香港居民身份證	所有股東和董事必須具有香港居民身份證
稅務管轄區只在香港	所有合夥人必須是自然人而非公司或其他法人組織	所有股東和董事必須是自然人而非公司或其他法人組織
獨資經營者的年齡必須年滿18歲	所有合夥人必須是一般合夥人而非有限合夥人	所有股東和董事的總人數不可超過4人
	不可多於3個合夥人	稅務管轄區只在香港
	稅務管轄區只在香港	所有股東和董事的年齡必須年滿18歲
	所有合夥人的年齡必須年滿18歲	

注：若你的公司未能符合線上開戶條件，客戶經理將會在初步審核資料後聯繫你。

客戶經理開戶

假如你的公司於香港註冊及運營，但不符合網上申請條件，你也可通過我們的客戶經理開立商業戶口。

01. 與客戶經理溝通

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02. 遞交公司註冊及商業資料,填寫開戶申請

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03. 銀行內部審批資料

所需文件： 请参阅商業開戶文件檢查表

有關最新的商業銀行戶口的開戶及其他相關收費，可參閱商業銀行服務收費簡介。

Introduction

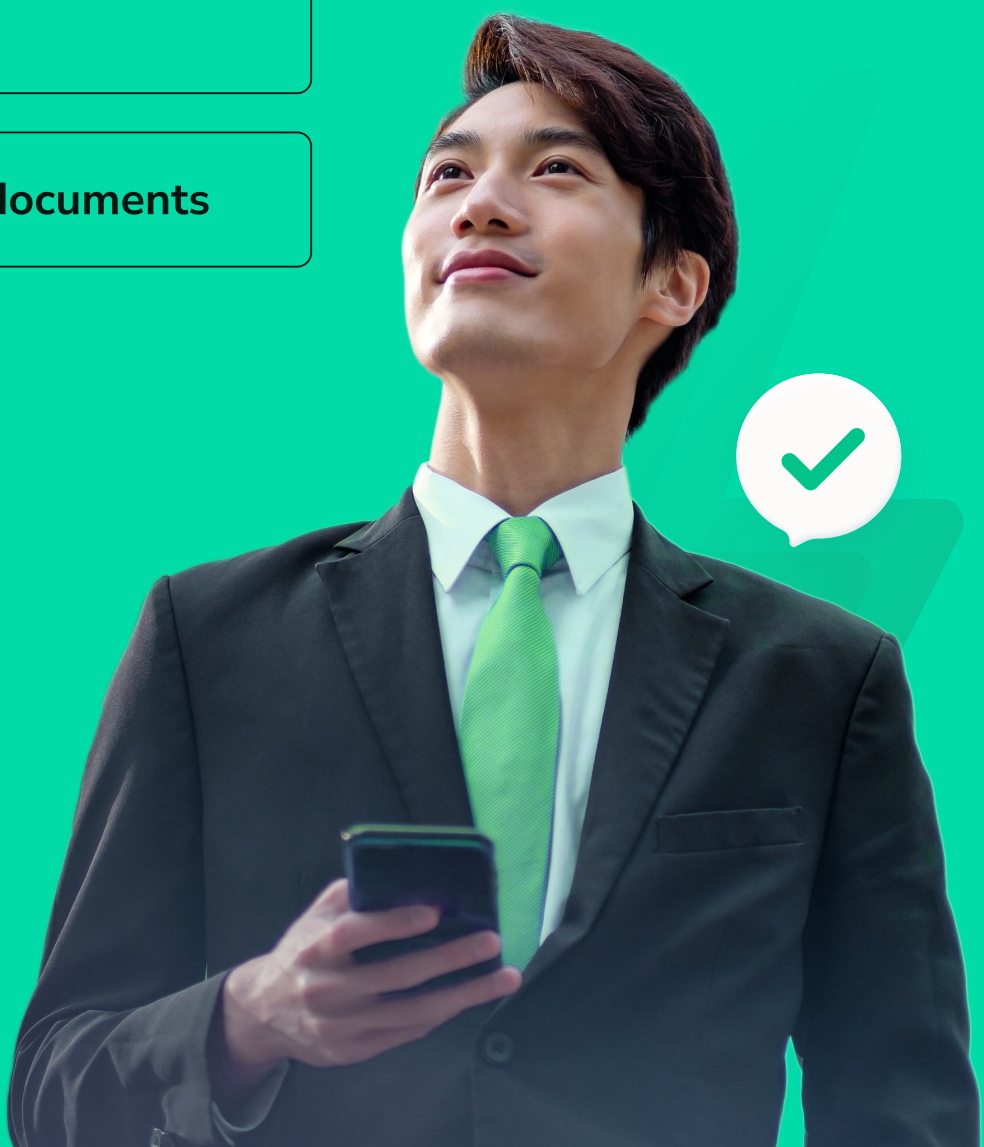
We’re your trustworthy financial partner, and we’re here to give your business wings to fly!

Getting off the ground can be difficult for a startup, but you’re in good hands. We're delighted to offer faster and more convenient banking services just for you!

This guide will provide relevant information on how to open a ZA Bank business account, making your account opening process smoother and hassle-free!

You’ll gain a better understanding about the account opening process by reading through this guide:

- Process
- Eligibility
- Required documents



Online account opening

You can follow the steps below to open an account online if you meet our eligibility requirements.

01. Please visit https://bank.za.group/en/business to start your online account opening process.

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02. Fill in contact person, company and connected parties' information in website.

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03. Proceed with identity verification and application confirmation via the ZA Bank App.

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04. We will call the contact person to verify the basic information of the company.

After successfully opening your account, we will send you an email notification. Please follow the instructions in the email to complete the relevant settings for managing your new account.

Eligibility of online account opening

You can refer to the following company types to confirm if you can open an account online.

Sole Proprietorship	Partnership	Limited Company
The sole proprietorship must be registered and operating in Hong Kong;	The partnership must be registered and operating in Hong Kong;	The company must be incorporated and operating in Hong Kong;
A sole proprietor must hold a valid Hong Kong Identity Card	All partners must hold a valid Hong Kong Identity Card;	All shareholders and directors must hold a valid Hong Kong Identity Card;
Be a tax resident of Hong Kong only;	All partners must be natural persons and not a company or other type of legal persons;	All shareholders and directors must be natural persons and not a company or other type of legal persons;
The sole proprietor must be aged 18 or above.	All partners must be general partners and not limited partners;	There shall not be more than 4 shareholders and directors in the company;
	There shall not be more than 3 partners in the partnership;	Be a tax resident of Hong Kong only;
	Be a tax resident of Hong Kong only;	All shareholders and directors must be aged 18 or above.
	All partners must be aged 18 or above.	

Note: If your Company fails to meet the online account opening requirements, our Relationship Manager may contact you after the preliminary review of the application.

Account opening via Relationship Manager

If you're not eligible to open an account online but your company is registered and currently operating in HK, you can also open a business account via our Relationship Manager.

01. Meet with our Relationship manager.

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02. Submit your company registration documents along with the business supporting documents and sign the account opening documents for your application.

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03. Wait for the bank's approval.

Required Account Opening Documents： Please refer to Document Checklist for Business Account Opening .

For latest account opening and other related fees for business banking accounts, please refer to the Business Banking Tariff.