

## **Services Instructions for Overseas Visitors Entering China**

We have always attached great importance to providing convenient banking services to overseas visitors entering China as a foreign-funded bank with deep roots in the Chinese market. We further improve our payment services for overseas visitors entering China by continuously strengthening internal personnel training to ensure that our banking services are easily accessible to overseas visitors with permanent residency in China.

### **– Use of Foreign Permanent Resident ID Card**

Based on the existing 2017 Foreign Permanent Resident ID Card, the National Immigration Administration officially launched a new version of the Foreign Permanent Resident ID Card (commonly known as the “Five-Star Card”) on December 1, 2023, which is designed to be closer to the technical system of resident identity card, further enhancing the effectiveness of the facilitated application of foreign permanent resident ID card. The permanent resident ID card serves as a legal identity document for overseas visitors who have obtained permanent residency in China, allowing them to reside within China, which can be used independently without the need to present their foreign passport.

### **– Convenience in Opening An Account**

We accept applications from overseas visitors entering China to open bank accounts directly by presenting their personal valid ID Cards and using real-name authenticated mobile phone numbers and will manage these accounts in a classified and categorized

manner. Overseas visitors may make account opening appointments through our electronic channels and visit our branches/sub-branches to complete identity verification and confirm personal account information on-site. Our local staff will actively assist the overseas visitors on-site and facilitate the account opening process. If the account opening information is approved, the client can complete the account opening on the day of arrival in branch.

– **Cash Service**

We offer credit card and debit card services and have installed ATMs that fully support foreign card cash withdrawal services to facilitate payment services for overseas visitors entering China.

We will continue to ensure cash supply and provide our outlets with adequate cash of different denominations according to cash needs. Meanwhile, we will guarantee the quality of small-denomination RMB exchange services to meet the cash withdrawal needs of overseas visitors entering China. We will respect the public's right to choose cash payment and leverage the role of cash as the basic payment choice to jointly create a harmonious cash payment environment.

– **E-CNY**

We offer overseas visitors entering China who have opened a Class IV E-CNY wallet the option to open a Class I CNY settlement account with us as an interbank cooperative bank providing E-CNY service, enabling them to top up their E-CNY wallet within the set limits through our mobile banking service to meet their E-CNY needs.

If you have any further questions or business needs, you may

consult our outlet staff. We will sincerely answer your questions and be of service to you.

HSBC Bank (China) Company Limited

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