

CCB (Asia)

e-Account Service User Guide

(Available for Mainland China Residents Visiting Hong Kong
and Hong Kong Residents)



**Seamless Online
Boundless Access**

Just A Few Steps, Simple And Easy!



中国建设银行(亞洲)
China Construction Bank (Asia)

CCB (Asia) e-Account Service

Available for Mainland China
Residents Visiting Hong Kong

Available for
Hong Kong Residents

Frequently Asked
Questions

Hassle-free account opening at your fingertips



Prepare

- Applicant must be located in Hong Kong
- Your mobile phone must have roaming enabled or be connected to a local Hong Kong Wi-Fi network
- Have your ID card and Exit-Entry Permit ready in advance
- A valid mobile number and email address are required



Scan and Upload

The People's Republic of China Resident Identity Card and Exit-Entry Permit, then take a selfie



Complete

Fill in your personal information to complete the steps



Demonstrate

Scan the QR code to check out the e-Account Service account opening demonstration video

Warm reminders:

- e-Account Service is subject to the relevant terms and conditions.
- The Bank takes all reasonably practicable means to protect personal data. Encryption technology is employed for sensitive data transmission. For more details about our privacy policy on personal data handling, please read our Notice to Customers relating to the Personal Data (Privacy) Ordinance.
- Customers should read the Bank's Security Tips for Online Security from time to time to understand more about the measures you can take to enhance the security when using online banking services. And it is recommended to take safeguard measures for your own protection when using the Online Banking, Mobile Banking and CCB (HK&MO) Mobile App.
- Besides, some mobile services might request you to scan your documents via their mobile apps. Please be aware and don't store your documents copy on your mobile device or share it with people that you don't trust, also, don't scan your documents with any untrusted apps.
- Investment involves risk, prices of investment product may go up as well as down, and may become valueless.
- RMB Currency Risk: RMB is currently not freely convertible and is subject to exchange controls and restrictions (which are subject to changes from time to time without notice). You should consider and understand the possible impact on your liquidity of RMB funds in advance. The fluctuation in the exchange rate of RMB may result in losses in the event that you convert RMB into other currencies. Onshore RMB and offshore RMB are traded in different and separate markets operating under different regulations and independent liquidity pool with different exchange rates. Their exchange rate movements may deviate significantly from each other.
- Foreign Exchange Risk: Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market forces may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and prices linked to such rates, may rise or fall rapidly.

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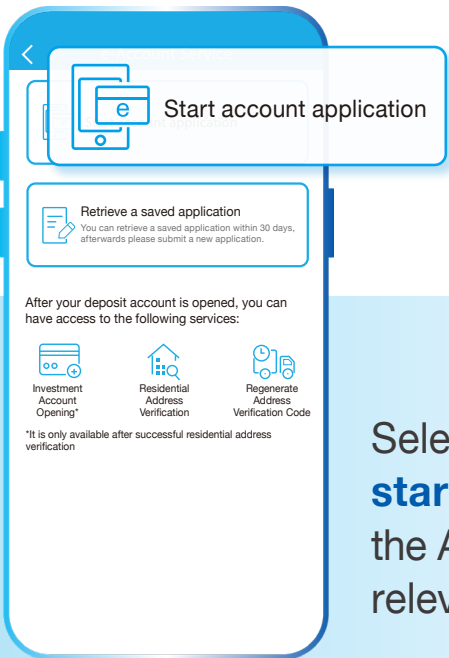
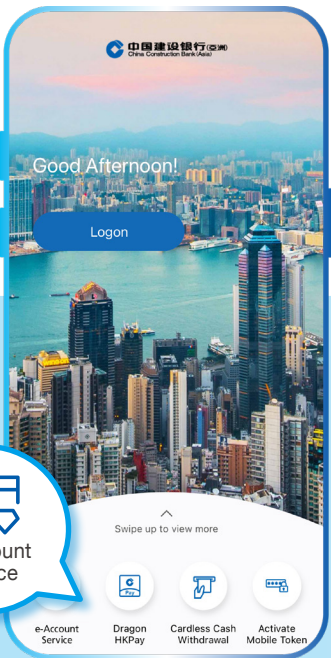
Frequently Asked
Questions

JUST A FEW STEPS, SIMPLE AND EASY!



CCB (HK&MO) App

Download **CCB (HK&MO) App**
from App Store / Google Play / AppGallery



Select **e-Account Service** and **start account application** in the App. Read and agree to the relevant terms and conditions.

CCB (Asia) e-Account Service

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Frequently Asked Questions

STEP 1

SELECT THE TYPE OF DOCUMENTS

e-Account Service

Please select the type of documents you hold

People's Republic of China Resident Identity Card

Accept applications from mainland residents

Select the type of documents you hold

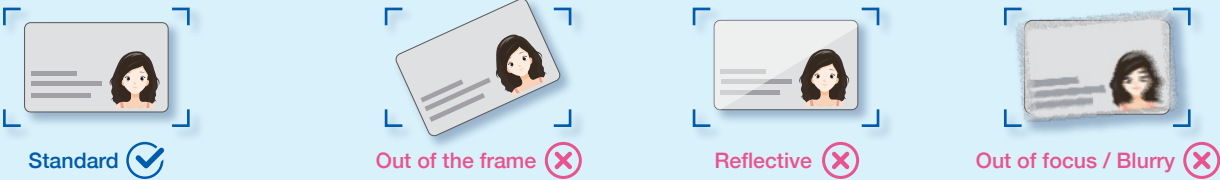


Tips for capturing your document

- 1 Remove any protection cover of the document and ensure there is no damage or stain on the card
- 2 Capture the document with sufficient light; avoid dark or messy background and reflective surface or blocking the light source
- 3 Hold the edge of the document and avoid blocking any information on the document. Do not place it on a flat surface



- 4 Keep the document within the frame and ensure the document image is clear, non-reflective, in focus and not blurry



- 5 According to the instruction, capture the document within the frame

CCB (Asia) e-Account Service

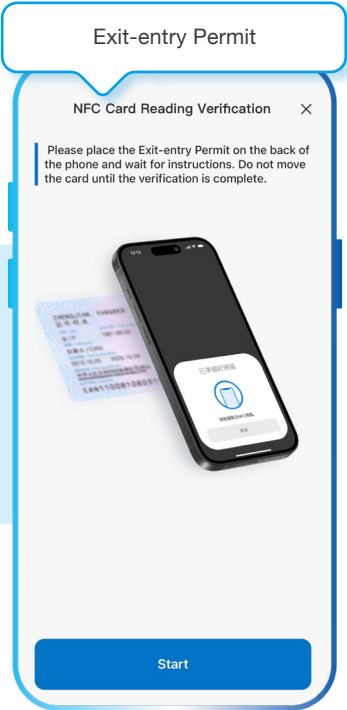
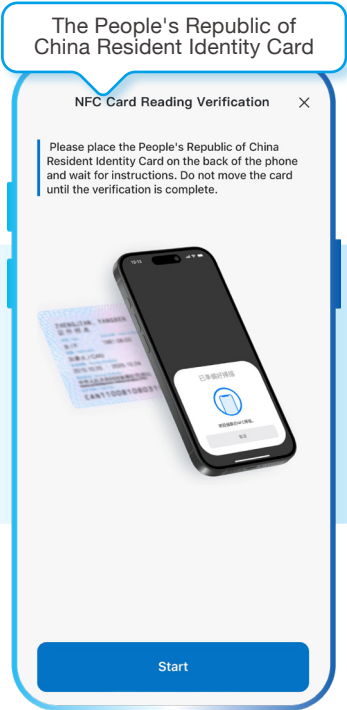
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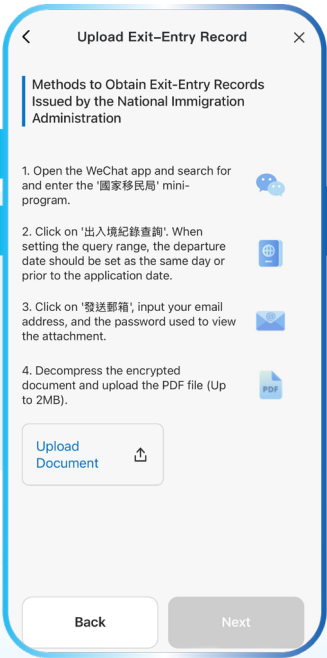
Frequently Asked Questions



Scan your ID card and Exit-Entry Permit respectively, tap the documents against the NFC reader on your mobile phone.



Upload Exit-Entry Record



And follow the instructions to upload the e-Exit-Entry Record

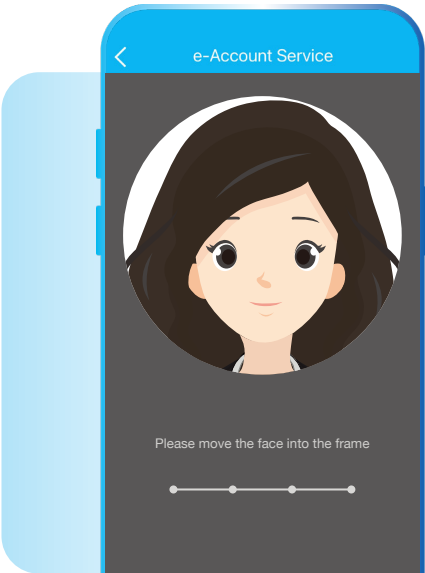
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Frequently Asked Questions

STEP 2 TAKE A SELFIE



Place your phone at eye-level to ensure **your face is within the circle with sufficient space** around, then follow the random instructions for taking selfie

Your selfie cannot be verified, please visit our branch for assistance.

Branch LocatorRe-scan



If your selfie cannot be verified, please click “Re-scan” to verify document and take selfie



Tips for taking a selfie

- 1 Remove hat, sunglasses, earrings and other accessories which may cover your face or ears
- 2 Avoid unnecessary facial expressions

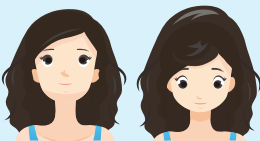


Applicable ✓

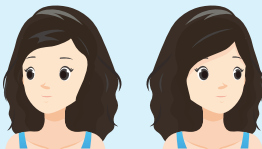


Not Applicable ✗

- 3 Stay still until the system successfully detects your face before making the gestures
- 4 Follow the instructions for selfies with **random movements** such as **nodding** and **shaking your head side to side** (without vigorous movements)



Nodding



Shaking Your Head Side To Side

- 5 The system will only proceed to the next gesture when the current gesture is successfully detected

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Frequently Asked Questions



STEP 3 INPUT PERSONAL DATA

CCB (Asia): One-Time Password 396309...
Fill in Information

Personal Information

Step 1/5

Please fill in and verify if your personal information is correct.

Nationality / Citizenship
China

Place of birth
Search

Residential Address
*If you have an English address, please fill it in English.
*P.O. box is not permitted.

Country

Address 1

Next

Follow instruction to **input personal data**. You will receive **one-time password** via SMS and email separately. Please input the passwords respectively.

Set up your **username** and **password** for **Online Banking**, then press “Submit Application”

Set up ebanking account

Please set up your ebanking account and password

Notes

- Username cannot be changed after set up.
- Password is case sensitive

For security reason, do not use easily accessible personal information such as your name, telephone numbers, date of birth and passwords for accessing other services.

Username

Sally_yau

Password

Confirm Password

Please enter

Back Submit Application

Your application has been submitted.

Reference Number:
20251113001176301762200000000002

Please keep the above application number. We will notify you of the application results via email and SMS. If you need assistance, please contact our customer service hotline at (852) 2903 8329.

You will then receive SMS and email notifications for your **application number and result**¹

e-Account Service Application is Completed

¹ After successfully opening an account, the Bank will conduct a final review and your saving account will be available for deposit and withdrawal after the final review.

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Frequently Asked
Questions

Hassle-free account opening at your fingertips



Prepare

Email, Hong Kong mobile
number and HKID card



Scan

HKID card and selfie



Complete

Fill in your personal information
to complete the steps



Demonstrate

Scan the QR code to check out
the e-Account Service account
opening demonstration video

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- Customers should read the Bank's Security Tips for Online Security from time to time to understand more about the measures you can take to enhance the security when using online banking services. And it is recommended to take safeguard measures for your own protection when using the Online Banking, Mobile Banking and CCB (HK&MO) Mobile App.
- Besides, some mobile services might request you to scan your HKID via their mobile apps. Please be aware and don't store your HKID copy on your mobile device or share it with people that you don't trust, also, don't scan your HKID with any untrusted apps.
- Investment involves risk, prices of investment product may go up as well as down, and may become valueless.
- RMB Currency Risk: RMB is currently not freely convertible and is subject to exchange controls and restrictions (which are subject to changes from time to time without notice). You should consider and understand the possible impact on your liquidity of RMB funds in advance. The fluctuation in the exchange rate of RMB may result in losses in the event that you convert RMB into other currencies. Onshore RMB and offshore RMB are traded in different and separate markets operating under different regulations and independent liquidity pool with different exchange rates. Their exchange rate movements may deviate significantly from each other.
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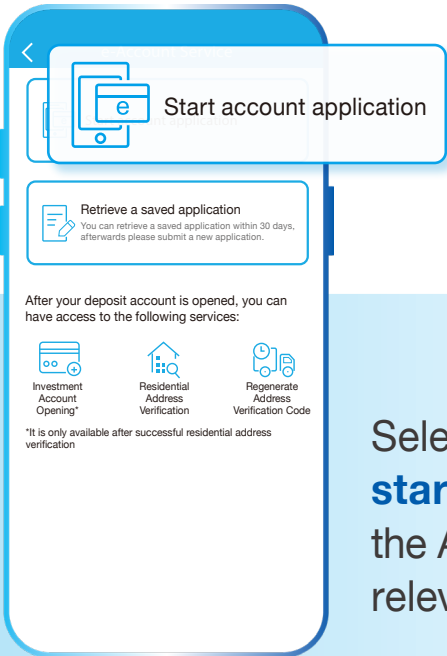
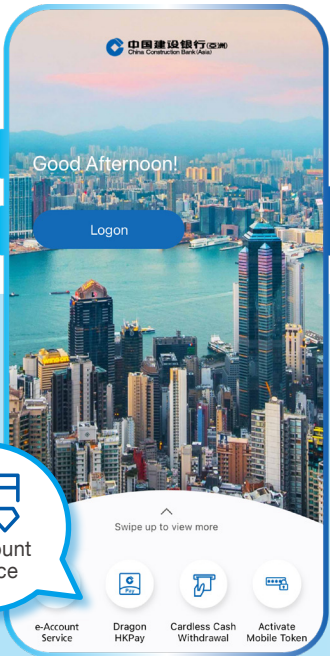
Available for Hong Kong Residents

Frequently Asked Questions

JUST A FEW STEPS, SIMPLE AND EASY!



Download **CCB (HK&MO) App** from App Store / Google Play / AppGallery



Select **e-Account Service** and **start account application** in the App. Read and agree to the relevant terms and conditions.

CCB (Asia) e-Account Service

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Available for Hong Kong Residents

Frequently Asked Questions

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STEP 1

SELECT THE TYPE OF DOCUMENTS

e-Account Service

Please select the type of documents you hold



Hong Kong Identity Card

Accept applications from permanent/non-permanent Hong Kong residents



Select the type of documents you hold

Tips for capturing your HKID card

- 1 Remove any protection cover of the HKID card and ensure there is no damage or stain on the card
- 2 Capture the HKID card with sufficient light; avoid dark or messy background and reflective surface or blocking the light source
- 3 Hold the edge of the HKID card and avoid blocking any information on the card. Do not place it on a flat surface

- 4 Keep the HKID card within the frame and ensure the card image is clear, non-reflective, in focus and not blurry

- 5 According to the instruction, capture the HKID card within the frame

Tilt the HKID card towards right and left slowly

CCB (Asia) e-Account Service

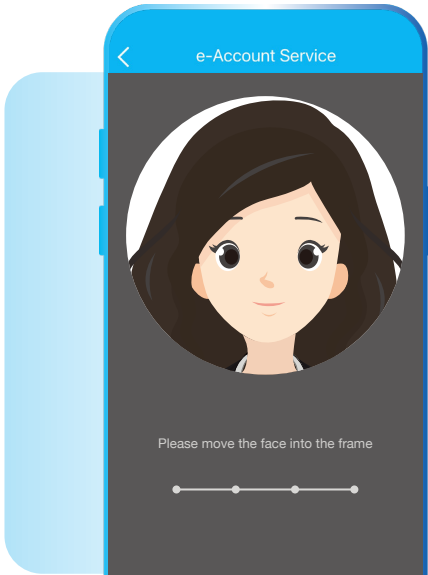
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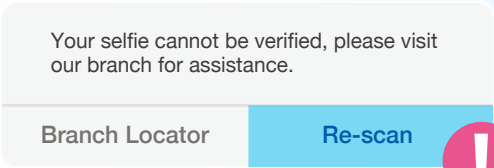
Frequently Asked Questions



STEP 2 TAKE A SELFIE



Place your phone at eye-level to ensure **your face is within the circle with sufficient space** around, then follow the random instructions for taking selfie



If your selfie cannot be verified, please click “Re-scan” to verify HKID and take selfie



Tips for taking a selfie

- 1 Remove hat, sunglasses, earrings and other accessories which may cover your face or ears
- 2 Avoid unnecessary facial expressions

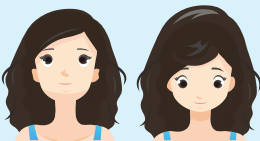


Applicable ✓

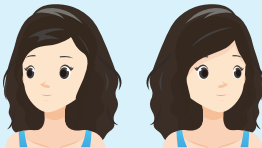


Not Applicable ✗

- 3 Stay still until the system successfully detects your face before making the gestures
- 4 Follow the instructions for selfies with **random movements** such as **nodding** and **shaking your head side to side** (without vigorous movements)



Nodding



Shaking Your Head Side To Side

- 5 The system will only proceed to the next gesture when the current gesture is successfully detected. Each gesture is limited to a maximum of 10 seconds.

CCB (Asia) e-Account Service

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Frequently Asked Questions



STEP 3 INPUT PERSONAL DATA

CCB (Asia): One-Time Password 396309...

Personal Information

1 2 3 4 5 6

*Mandatory

Name in English (Surname) YAU

Name in English (Given Name) Sally

Former English name (if your name has been changed) Please Input

Name in Chinese* 游芬莉

☐ I do not have a Chinese Name.

Former Chinese name (if your name has been changed) Please Input

Nationality / Citizenship* Hong Kong SAR, China

ID Document Type Hong Kong Permanent Identity Card

ID Document Number Y1*****(7)

Follow instruction to **input personal data**. You will receive **one-time password** via SMS and email separately. Please input the passwords respectively.

Set up your **username** and **password** for **Online Banking**, then press “Confirm” to submit your application

Registration for Online Banking an...

Username sally_yau

Password ••••••••

Confirm Password Please re-enter Password.

Notes:

1. Username format Requirement

- 8 to 16 characters
- Combination of (i) number(s) and alphabet(s); or (ii) alphabet(s) only
- Cannot be changed after the set up

2. Password format Requirement

- 8 to 16 characters
- in a combination of numbers and alphabets [(upper or lower case alphabets (A-Z, a-z) and numbers (0-9)]
- case sensitive

For security reason, do not use easily accessible personal information such as your name, telephone numbers, date of birth and passwords for accessing other services.

Confirm

Home

✓

Your request has been successfully submitted.

Application number: 2020*****

Please record the above reference number. We will notify you of your application result by email and SMS. For assistance, please contact our Customer Service Hotline at (852) 2903 8329.

Investment Account

If you wish to apply for an investment account, please click “Yes” and we will send you an address verification letter. If you click “No”, you can still request for an address verification letter through Personal Mobile Banking or Online Banking later on.

Yes No

You will then receive SMS and email notifications for your **application number and result**¹

e-Account Service

Application is Completed

Now proceed to Step 4 for Investment Account Opening

¹ After successfully opening an account, the Bank will conduct a final review and your saving account will be available for deposit and withdrawal after the final review.

CCB (Asia) e-Account Service

Available for Mainland China Residents Visiting Hong Kong

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Frequently Asked Questions

STEP 4

INVESTMENT ACCOUNT OPENING



If you want to **apply for an investment account**, please click “Yes” for residential address verification. Subsequently, letter of **verification code** will be mailed to your residential address

Follow the instructions for address verification after receiving the code, then you can **open an investment account**

Investment Account Application is Completed

CCB (Asia) e-Account Service

Available for Mainland China Residents Visiting Hong Kong

Available for Hong Kong Residents

Frequently Asked Questions



FREQUENTLY ASKED QUESTIONS

A. General Enquiry

1. What is e-Account Service?

e-Account Service is one of the functions built in the CCB (HK&MO) Mobile App, you can open a deposit account (including HKD Statement Savings, Multi-Currency Statement Savings and Time Deposit), and other valued added services. The process is quick and simple, there are no time restrictions on account opening. For details, please refer to Terms and Conditions for e-Account Service.

2. Am I eligible to set up deposit account(s) through e-Account Service via CCB (HK&MO) Mobile App?

e-Account Service is now only available to new-to-bank customers and customers must be:

Applicable to Hong Kong Residents:

- Aged 18 years or above;
- Valid Hong Kong Permanent or Non-Permanent Identity Card (HKID) holder. For Non-Permanent HKID holder, limited to holder with Nationality of China / Macao China / United Kingdom / Canada / Australia / New Zealand;
- A non-U.S. person (A U.S. person generally means a U.S. citizen or resident individual who holds an Alien Registration Card (or "green card"));

A tax resident of Hong Kong Applicable to visitors (Mainland residents) in Hong Kong:

- Aged 18 years or above;
- Valid People's Republic of China Resident Identity Card (PRCID) and a valid Exit-entry Permit Identity Card (EEPID);
- Valid Exit-Entry Record issued by the National Immigration Administration;

A non-U.S. person (A U.S. person generally means a U.S. citizen or resident individual who holds an Alien Registration Card (or "green card"));

A tax resident of China

For other customers or those who fail to pass the identity verification of e-Account Service, please visit our branches for account opening.

3. What are the benefits for opening deposit account(s) through e-Account Service via CCB (HK&MO) Mobile App?

Convenience: You can open accounts anytime.

Fast: Able to complete the application through e-Account Service in a short period of time

4. How to open deposit account through e-Account Service?

Simply download the latest version of CCB (HK&MO) Mobile App at the App Store or Google Play or AppGallery, tap "e-Account Service" on the homepage, then select "Start account application".

Please ensure your mobile device operation system meets the minimum requirements, for further details, please visit Requirements of Mobile Operating System; and is equipped with front and back cameras for identity verification. When opening an account using a Mainland Resident ID card, a device with location detection and NFC reading functions is required.

5. Are there any fees or charges for opening account through e-Account Service?

There is no fee to open account through e-Account Service. For details of charges of other banking services, please refer to the Schedule of Service Fees for General Banking Services.

6. Why does it fail to pass the identity verification of e-Account Service?

There are a few conditions that may affect the identity verification results, which includes the environment where video of the identity card and selfies are taken and condition of the identity card.

When capture your identity card, please ensure that:

- remove any protection cover of the identity card;
- ensure there is no damage and/ or stain on the identity card;
- capture your identity card with sufficient light, avoid dark or messy background and reflective surface or blocking the light source;
- hold the edge of the identity card and avoid blocking any information on the identity card, do not place it on a flat surface;
- keep your identity card within the frame;
- tilt your identity card slowly according to the instruction; and
- ensure your identity card image is clear, non-reflective, in focus and not blurry

When taking selfies, you need to:

- remove any accessories which may cover your face, including hat and sunglasses;
- take selfies under a clear background and environment
- avoid unnecessary facial expressions and face the camera;
- place your mobile vertically, hold the phone camera at eye level and look straight into the camera, ensure your face is placed at the center within the frame with sufficient space around;
- stay still and wait until the system successfully detects your face before making the gestures
- follow the instructions for selfies, and the random instructions include blink, nod and shake head side by side softly, the system will proceed to the next gesture when a successful gesture has been detected

You can also bring along with your identity card to branch for account opening.

7. Which type of documents are required to upload for opening account? e.g. address proof?

For deposit account opening through e-Account Service, you are required to upload HKID documents and selfies only. If more document(s)/information is/are required, we would invite you to visit our branch to complete the account opening process.

8. Am I able to save or continue to finish the uncompleted application?

Yes, you could save and continue the application after passing mobile number and email verifications. Please remember to click "Next" button from employment status page onwards to save your application. You can continue the application within 30 days. However, if the application is not submitted within 30 days or you didn't save your application before you quitted the application, you would be required to fill in a new application.

CCB (Asia) e-Account Service

Available for Mainland China Residents Visiting Hong Kong

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Frequently Asked Questions



FREQUENTLY ASKED QUESTIONS

9. How to check the application status?

Application verification period varies according to the documents and information submitted, you will receive your initial application result via email and SMS within 1 day at the soonest, once you have received the successful application notification, the account(s) is/are ready but deposit and withdrawal functions are not available yet. When the final verification is completed, you will receive SMS notification on the status. The Bank has the absolute discretion to approve or reject the application during the final verification without giving any reason even the initial application result is passed.

10. Can I continue with the pending application with the other mobile device?

Yes. If you resume the application within 30 minutes, please use the same mobile device to continue the unfinished process. If the saved record is over 30 minutes, you can download CCB (HK&MO) Mobile App on another mobile device, tap 'e-Account Service' and then choose 'Continue Application', where you could resume your pending application with the following information:

i. Identity Card Number:

Hong Kong residents: Including initial English character (in capital letter) and check digit (bracket is required) (if applicable), e.g. A123456(7)

Visitors (Mainland residents) in Hong Kong: 18 digit, e.g. 110102200101018881

ii. The phone number you provided during your previous application

iii. One time password sent to your mobile number provided during the application last time

11. Why can't I receive the one-time password?

The one-time password will be sent to the mobile number and email address registered with the Bank. For one-time password via email, please also check your "spam email folder".

B. Online Banking and Security Tips

12. In case I forget my Online Banking username and/or password, what can I do?

• Forgot Online Banking Username:

You can click "Forgot Username" on the logon page of Online Banking, follow the instruction on the page for the identity verification and input a SMS one-time password, then you can view the username for your Online Banking after the successful verification.

• Forgot Online Banking "Password":

Online Banking: You can click "Forgot Password" on the logon page of Online Banking, follow the instruction on the page for the identity verification and input a SMS one-time password, then you can input the new password for your Online Banking after the verification success.

Mobile Banking: Go to the Mobile App, choose "Security Center" on the left menu, then choose "Forget Password", enter your identity card number and related account information. A SMS one-time password will be sent to your mobile phone number registered with the Bank for verification. And then you can reset the password.

13. What are the security tips for using e-Account Service?

- The Bank takes all reasonably practicable means to protect personal data. Encryption technology is employed for sensitive data transmission. For more details about our privacy policy on personal data handling, please read our Notice to Customers relating to the Personal Data (Privacy) Ordinance.
- You should read the Bank's Security Tips (visit our website) for Online Security from time to time to understand more about the measures you can take to enhance the security when using Online Banking Services.
- You are recommended to take safeguard measures for your own protection when using the Online Banking, Mobile Banking and CCB (HK&MO) Mobile App.
- Besides, some mobile services might request you to scan your identity card via their mobile apps. Please be aware and don't store your identity card copy on your mobile device or share it with people that you don't trust, also, don't scan your identity card with any untrusted apps.

C. Deposit Service

14. What services are available for e-Account Service of CCB (HK&MO) Mobile App?

You can open a Multi-Currency Statement Savings account. This account offers 11 currencies including HKD, USD, RMB, GBP, CAD, AUD, NZD, JPY, CHF, EUR and SGD.

You can also open a HKD Statement Savings account and a Time Deposit account. The deposit tenor of Time Deposit is up to 12 months, and foreign currency Time Deposit is also available in a wide range of currencies.

Except for those written instructions or other service instructions which require handwritten signature (e.g. apply for cheque book or cash withdrawn over the counter), most of the services with the account are allowed. For application of other banking services, please also provide us with a specimen of your handwritten signature to set up the related services at branch.

15. Is the deposit protected?

Deposits in the account(s) are qualified for protection. China Construction Bank (Asia) Corporation Limited is a member of the Deposit Protection Scheme in Hong Kong. Eligible deposits taken by the Bank are qualified for protection under the Deposit Protection Scheme up to a limit of HK\$800,000 per depositor.

16. Can I enroll checking account service?

Yes, you can visit our branch during office hour to open a checking account.

17. Can I enroll payroll service and enjoy the applicable promotion offer?

Yes, the relevant promotion offer is bound by the applicable terms and conditions.

18. Can I enjoy the preferential rate for Time Deposit account?

Upon account opening, you can set up a time deposit through Online Banking or Mobile Banking, deposit tenor is up to 12 months. Foreign currency time deposit is also available in a wide range of currencies. The preferential rate offered at branches is also applicable to Online Banking and Mobile Banking.

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Frequently Asked
Questions



FREQUENTLY ASKED QUESTIONS

19. How can I transfer funds to the deposit account set up through e-Account Service?

The deposit and withdrawal functions of the account are available after the final verification of account. You can deposit funds into the account through cheque deposit over the counter or deposit into cheque drop-in box at our branches, or funds transfer with other local bank account / Clearing House Automated Transfer System (CHATS) or "FPS" (Faster Payment System), or cash deposit into the account.

20. How can I transfer funds to my bank account in other bank or third parties?

Once the final verification of the account is completed, the deposit and withdrawal functions of the account will be available, and you can perform transactions including funds deposit, transfer to account of another bank under the same name or third party's name in Hong Kong. If you would like to use the unregistered account fund transfer service, please visit our branch to apply for the unregistered account fund transfer service and security token first.

D. ATM Service

21. When can I receive the ATM card after account opening?

An ATM card will be mailed to your residential address within 5-7 working days from account opening date. Customers could also request to collect at designated branch in the account opening application.

E. Investment Service (Mutual Fund, Securities Trading or FX Linked Deposit) (Available for Hong Kong Residents)

22. How to open investment account and place transactions?

After you have submitted the deposit account application, you can click 'Continue' to request for investment account opening, and then you could select 'Address verification'. A one-time activation code printed on the address verification letter will be mailed to you. Please enter the code through CCB (HK&MO) Mobile App or Online Banking to complete your address verification and to proceed the investment account opening application flow.

23. What is residential address verification?

Address verification is required for opening investment account(s). A one-time activation code printed on the address verification letter will be mailed to your residential address. Please enter the code through e-Account Service to complete your address verification process.

24. Why can't I receive the residential address verification notification?

If you haven't received the address verification letter after 14 calendar days, please click "Resend verification letter" in CCB (HK&MO) Mobile App or Online Banking. The regeneration/ resending of address verification code is not allowed in the next 14 calendar days.

- **RMB Currency Risk:** RMB is currently not freely convertible and is subject to exchange controls and restrictions (which are subject to changes from time to time without notice). You should consider and understand the possible impact on your liquidity of RMB funds in advance. The fluctuation in the exchange rate of RMB may result in losses in the event that you convert RMB into other currencies.
- **Foreign Exchange Risk:** Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market forces may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and prices linked to such rates, may rise or fall rapidly.

November 2025 Version



CCB (HK&MO) App



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