



# 外国人永久居留证银行服务指南

## Banking Service Guidance for People's Republic of China Foreign Permanent Resident ID Card Holders

持外国人永久居留证在行办理业务时所需资料:

Documents required for banking services of People's Republic of China Foreign Permanent Resident ID Card Holders:

<p>开立银行账户 <b>Banking Account Opening</b></p>	<p>如持新版外国人永久居留证（芯片版），可单独使用开户； For new version of People's Republic of China Foreign Permanent Resident ID Card Holders (with Chips), customer can use the subject ID Card alone for banking account opening;</p> <p>如持旧版外国人永久居留证（非芯片版），需提供辅助身份证件（如护照、驾照、外国居民身份证等其他带有照片的身份证件）。 For old version of People's Republic of China Foreign Permanent Resident ID Card Holders (without Chips), beside the subject ID card, customer shall additionally provide supplementary ID certificate for validation (e.g. Passport, Drive License, Resident Certificate in home country, or other Identification Certificate with photo) .</p>
<p>申请信用卡 <b>Credit Card Application</b></p>	<p>如持新版外国人永久居留证（芯片版）申请信用卡，客户需亲临分支行申请，并提供以下材料： For new version of People's Republic of China Foreign Permanent Resident ID Card Holders (with Chips), customer shall come to branch for credit card application, and below documents are required:</p> <ul style="list-style-type: none"><li>- 新版外国人永久居留证（芯片版） Foreign Permanent Resident ID Card</li><li>- 收入证明 Income Proof</li><li>- 居住证明* (如租房合同、银行账单、近期公共事业账单等) Residence Proof* (e.g. rental contract, bank statement, utility bills, etc.)</li></ul>

	<p>如持旧版外国人永久居留证（非芯片版）申请信用卡，需要的材料为：</p> <p>For old version of People’s Republic of China Foreign Permanent Resident ID Card Holders (without Chips), customer should provide below documents for credit card application:</p> <ul style="list-style-type: none"> <li>- 旧版外国人永久居留证（非芯片版） Foreign Permanent Resident ID Card</li> <li>- 辅助身份证件（如护照、中国大陆签发的驾照、外国居民身份证等证件） Supplementary ID Certificate for Validation (e.g. Passport, Drive License, Resident Certificate in home country, or other Identification Certificate with photo)</li> <li>- 收入证明 Income Proof</li> <li>- 居住证明*（如租房合同、银行账单、近期公共事业账单等） Residence Proof * (e.g. rental contract, bank statement, utility bills, etc.)</li> </ul> <p>*居住证明：是否需要居住证明文件视客户审批结果，根据银行要求提供。 *Residence Proof may be required per bank’s requirement, depending on the credit card approval requests.</p>
<p>办理个人结售 汇业务 <b>Foreign Exchange with Local Currency</b></p>	<p>购汇： Purchase Foreign Currency with Local Currency (CNY): 适用等值 5 万美元的年度便利化额度 （持护照开户办理不适用该额度，按照下列不占额度要求办理） Comparing to account opening with foreign passport, extra USD50,000 or equivalent annual quota of purchasing foreign currency with local currency (CNY). No supporting document is required for FX within annual quota, excluding exceptional case per regulation requirement.</p> <p>结汇： Sell Foreign Currency for Local Currency (CNY): 适用等值 5 万美元的年度便利化额度 （与持护照开户办理无差异） Same as account opening with foreign passport, USD50,000 or equivalent annual quota of selling foreign currency for local currency (CNY). No supporting document is required for FX within annual quota, excluding exceptional case per regulation</p>

	<p>requirement.</p> <p>超额度或不占额度结售汇： Foreign Exchange with Local Currency Exceeding/Not-Occupying Annual Quota: 根据《个人外汇管理办法实施细则》的相关要求，提供有交易额的相关证明材料来行办理。根据结售汇交易人民币的来源/用途的不同，具体所需证明材料不同。 Supporting Documents are required to prove the CNY source of fund or purpose according to the regulation requirements. **Detailed Supporting documents may be various, depending on the CNY source of fund or purpose.</p>
<p>购买理财产品 Wealth Management Product Purchase</p>	<p>提供在境内的收入证明，证明购买理财产品的资金来源于境内收入。 Supporting documents of incoming is required to prove that the fund for wealth management product purchasing is from your legal incoming in China Mainland.</p>
<p>其他银行服务 Other Banking Services</p>	<p>其他未提及银行服务，与持外国护照在行办理业务的要求一致。 For other banking services not mentioned as above, the detailed services process is same as the process of account opening with foreign passport.</p>

\*如有任何疑问，请详询银行网点工作人员。

*\*If any further query, please check with branch staff for more details.*

花旗银行（中国）有限公司

Citibank (China) Co., Ltd

二〇一九年八月

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