

# Opening a bank account if you are a refugee or USM claimant



## Introduction to HSBC Community Banking

More than one million citizens in Hong Kong are considered to belong to one of several socially vulnerable groups. As a result, those people may be somewhat disconnected from mainstream society.

At HSBC, we're committed to promoting financial inclusion and ensuring access to basic banking services for customers from all backgrounds. This leaflet explains the banking services that are available to refugees and non-refoulement claimants, often referred to as asylum seekers.

### Who is a refugee?

The 1951 Refugee Convention defines a refugee as:

'someone who is unable or unwilling to return to their country of origin owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion'.

### Who is a non-refoulement claimant?

A non-refoulement claimant is someone who has left their country/region of origin and applied for asylum in another country/region, and who is waiting for their request to be processed. In Hong Kong, asylum seekers are usually referred to as non-refoulement claimants.

The Unified Screening Mechanism (USM) was launched in Hong Kong in 2014 to decide on claims for non-refoulement protection against deportation. Non-refoulement is the practice of not forcing people to return to a country/region in which they may be persecuted. The system is recognised by the HKSAR Government, which means that those whose claims are substantiated can stay in Hong Kong until an alternative solution is found for them by the United Nations High Commissioner for Refugees (UNHCR) or their application to stay here indefinitely is accepted.

As the USM process of claiming non-refoulement protection is complex, some people can end up staying in Hong Kong for a long time, often years.

There are approximately 130 refugees and 13,000 non-refoulement claimants living in Hong Kong<sup>1</sup>.

### Banking needs

For refugees, the main reason for opening a bank account is to receive pay. Refugees and non-refoulement claimants may also have children with them, they may be entitled to receive government and student allowances. They may also need a bank account to receive support from overseas family, friends or local non-governmental organisations (NGOs).

### Opening an account: refugees and non-refoulement claimants

HSBC is working with several NGOs to provide basic banking services for refugees and non-refoulement claimants.



### Eligibility

To use this service, you must:

- ◆ be 18 years old or over;
- ◆ have a substantiated USM claim or be a claimant under the non-refoulement process;
- ◆ be referred by an NGO listed in this leaflet; and
- ◆ have a valid reason for opening an account.



### How to open a bank account

First, contact one of our recognised NGOs to help you apply for banking services. Then follow the steps below. You can find a list of our recognised NGOs on the next page.

- ◆ Agree with the NGO that you need a bank account (for example, to receive government allowances or money paid to you by the NGO).
- ◆ After at least 6 months of building a relationship with you, the NGO will give you a referral letter (including your full name, nationality (country/region/territory), recognizance no., relationship with the NGO, and reason for opening an account).

- ◆ With your NGO support worker/social worker, bring the referral letter and required documents to one of our designated branches to open an account. The support worker/social worker will also need to show their identification and work ID.
- ◆ Our designated staff member will complete the account-opening process.
- ◆ If the application is approved, we will send your Automated Teller Machine (ATM) card, Personal Identification Number (PIN) and any correspondence to your address. (If you have no fixed address, we can use the NGO's address).



### Fee waiver

This service is free. We will waive our usual charges for statements, standing instructions, passbooks and replacing Automated Teller Machine (ATM) cards.

Please note that the above information is for your reference only. We may ask the applicant and the NGO to provide supplementary documents as necessary. HSBC will have the final decision on whether or not to approve the application.

If you later secure an accommodation, you can contact the bank to change the account address to your current address.

### Recognised NGOs

- Branches of Hope
- Christian Action
- The Hong Kong Society for Asylum Seekers and Refugees
- Justice Centre Hong Kong
- RUN Hong Kong
- The Vine Church

### Contact us

For more information, please visit one of the below designated branches:

- Tsim Sha Tsui Branch (82-84 Nathan Road)
- Lai Chi Kok Road Branch (245 Lai Chi Kok Road)
- Hay Wah Building Branch (71-85 Hennessy Road)
- Tsuen Wan Branch (Fou Wah Centre, 210 Castle Peak Road)
- Yuen Long Branch (HSBC Building Yuen Long, 150-160 Castle Peak Road)

Or visit [www.hsbc.com.hk/minority-groups](http://www.hsbc.com.hk/minority-groups)



### Documents required

	Substantiated USM claimant / Refugee	Non-refoulement claimant / Asylum seeker
Identification document (compulsory)	1 Recognizance; and 2a a letter of decision; or 2b a UNHCR certification	1 Recognizance; and a referral letter from your NGO <sup>2</sup> ; and 3 proof of your date of birth <sup>3</sup>

We also need to see the following documents, depending on your reason for opening an account.

Payroll	a a letter of employment; or b a work permit from the Immigration Department; or c an employment contract	Not applicable
Paying rent to your landlord	A referral letter from the NGO <sup>2</sup>	
Receiving Student Finance Assistance (SFA) for your child	a An approval letter from the Student Finance Office; or b A school admission letter from the Education Bureau	
Receiving supporting funds from your overseas families or friends	A referral letter from the NGO <sup>2</sup>	
Receiving compensation from the HKSAR Government	1 A letter from the HKSAR Government confirming the compensation; and 2 A referral letter from the NGO <sup>2</sup>	
Receiving supporting funds from an NGO	A referral letter from the NGO <sup>2</sup>	

<sup>2</sup> The NGO referral letter should clearly state your full name, nationality (country/region/territory), recognizance no., how long the NGO has known you and/or your family, and the reason for opening an account.

<sup>3</sup> We accept the following as proof of your date of birth: a document filed in your hearing bundle (for a USM claimant) stating your date of birth (for example, a letter of decision; a non-refoulement claim form or a record of interview) or a copy of your passport from the HKSAR Immigration Department.



<sup>1</sup> Figure from the Immigration Department, HKSAR Government (As of November 2019)