

Corporate Account Opening Introduction

企业银行账户开立公示



- Client due diligence and account opening process are conducted mainly based on below laws and regulations:

摩根大通银行依据以下主要法律法规开展客户身份识别及尽职调查和开立企业银行账户。

- Anti-Money Laundering Law of the People's Republic of China, Order of the President (No. 56)
《中华人民共和国反洗钱法》 中华人民共和国主席令 （第 56 号）
- Measures on the Administration of Client Identity Identification and Materials and Transaction Recording of Financial Institutions, Order of the People's Bank of China, China Banking Regulatory Commission, China Securities Regulatory Commission, and China Insurance Regulatory Commission Order No. 2 [2007] of the PBOC, CBRC and CSRC
《金融机构客户身份识别和客户身份资料及交易记录保存管理办法》（中国人民银行、中国银行业监督管理委员会、中国证券监督管理委员会、中国保险监督管理委员会令【2007】第 2 号发布）
- Measures for the Administration of RMB Current Accounts with Banks, Order No.5 [2003] of the People's Bank of China
《人民币银行结算账户管理办法》（中国人民银行令【2003】第 5 号）
- Notice of the People's Bank of China on Canceling the Licensing of Enterprises' Bank Accounts, No. 41 [2019] of the People's Bank of China
《中国人民银行关于取消企业银行账户许可的通知》（银发【2019】41 号）

- JPMC will assign a dedicated implementation manager to support each corporate client's account opening request, including document walkthrough, pre-check, submission appointment and account confirmation, etc.

摩根大通银行针对每个企业的开户需求都会指定专职的开户负责人员，包括文件介绍、预审、预约临柜、开户确认等。

- Account opening documents include business license, legal representative ID, and others required documents (subject to the corporate type and required account type). Detailed checklist will be customized and shared with client after business requirement is confirmed.

开户文件包含企业营业执照、法人身份证明等，需要的文件会根据不同的企业或账户类型而不同。定制的详细开户清单会在业务需求确认后提供给客户准备。

- JPMC can offer e-signature solution to minimize physical document requirement and simplify document execution in account opening process.

为了减少纸质文件，摩根大通银行提供电子签名解决方案，简化开户过程中的文件签署。

- When client due diligence and account opening documents are satisfied, accounts will be opened within 3-4 working days since document submission in bank branch (subject to local regulation requirement or exception on prolonged cycle time due to client's dependencies).

在满足客户身份识别及开户文件审核要求的前提下，账户会在企业客户临柜办理的 3-4 个工作日内开立（具体时限按照当地法规要求，因企业自身原因导致办理时效延期的除外）。

- Basic account information and inquiry password will be posted to clients via registered mail once account is opened.

基本户账户开立后，账户信息和查询密码会通过挂号信邮寄至客户。

- There is no additional charge for account opening process. Electronic banking is offered based on client's actual needs.

不针对开户流程单独收费。网上银行根据企业实际需求开立。

- Complaint number: 021-5200-2368

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