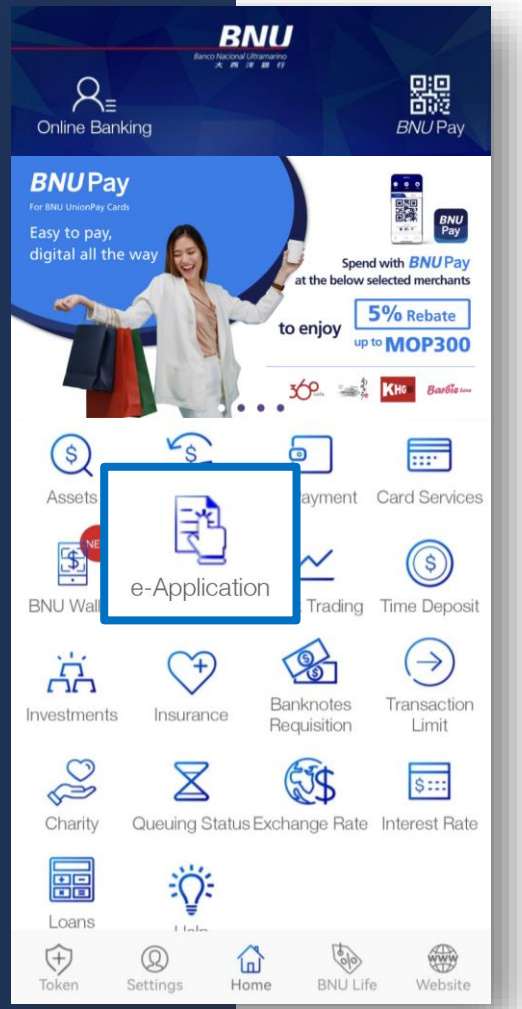


e-APPLICATION

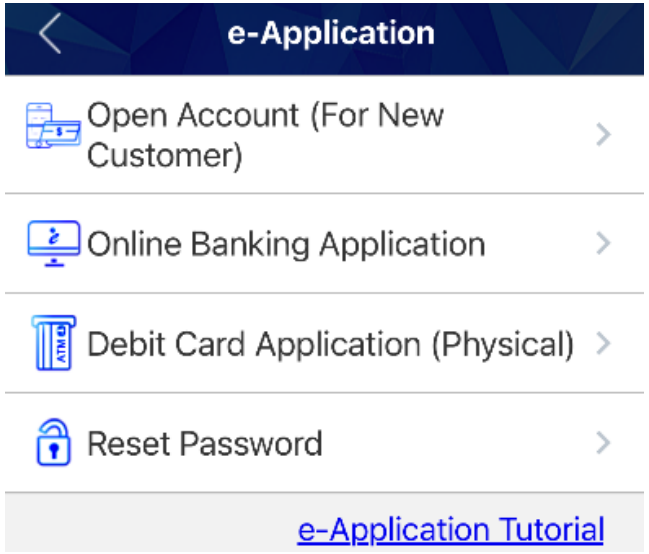
User Guide

Banco Nacional Ultramarino
大 西 洋 銀 行

e-Application Services

Customers can now apply for different services directly through the BNU App.

App



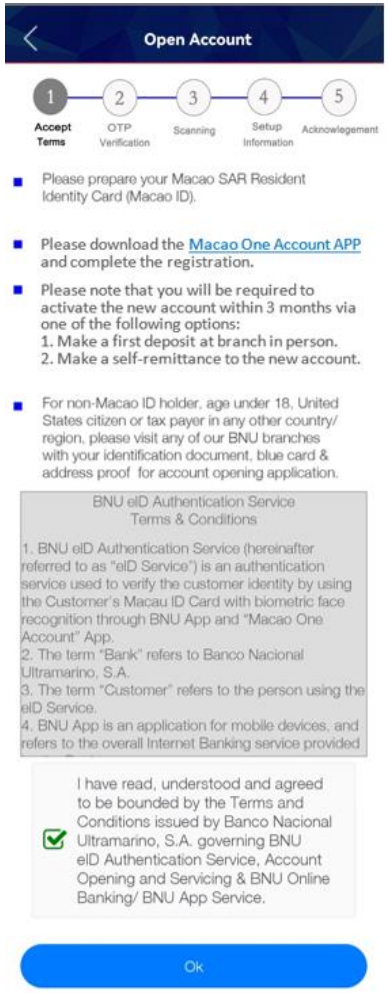
Account opening: Available for Non-US citizens with Macau ID that are 18 or over and maintain their tax residency as Macau.

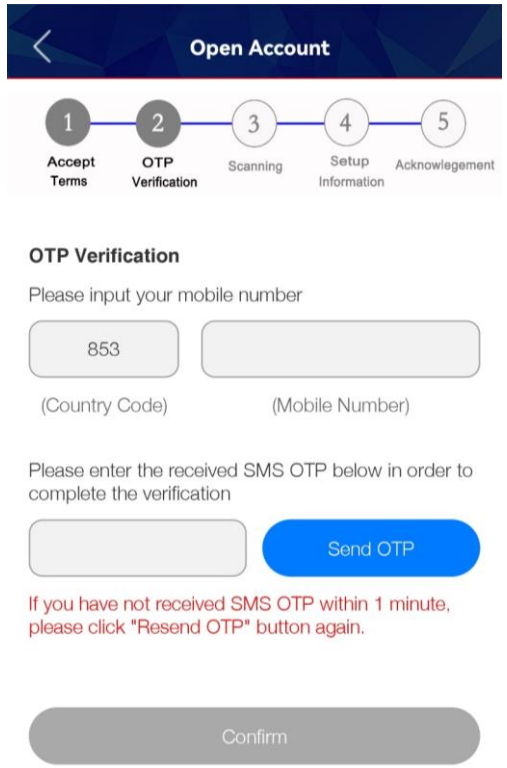
Other service: Available for all Macau ID holders that are 18 or over.

Requires download of the BNU App and the download and subsequent registration in the Macao One Account App.

Open Account

To open an account, customers must read and accept the Terms & Conditions. An OTP will also be required.

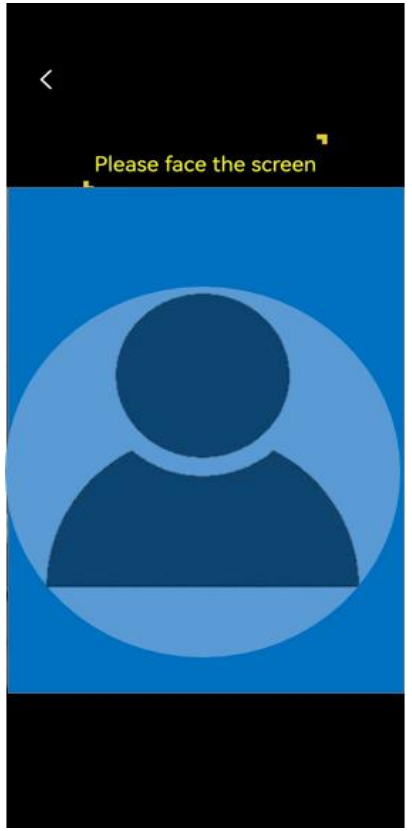




Open Account

Applicants will need to scan their Macau ID and perform Face Recognition.





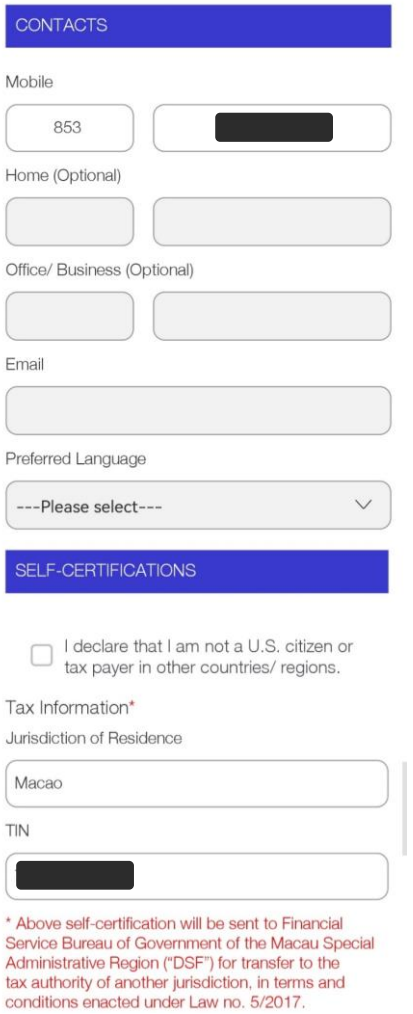
During this step, applicants will be redirected to the Macao One Account App for identification authentication. Once completed, they will be brought back to the BNU App to complete the application process

Open Account

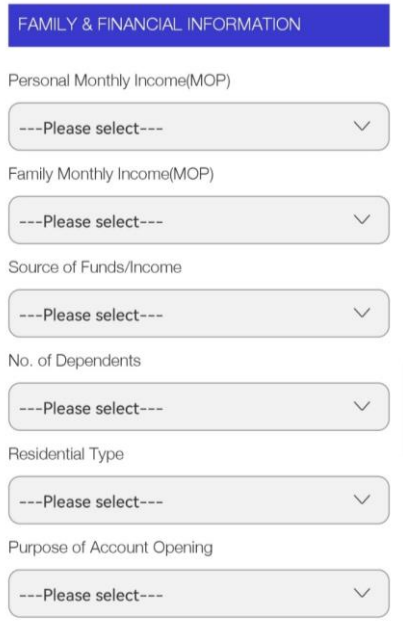
Applicants will then be asked to verify the auto-completed information and fill any other requested personal details.





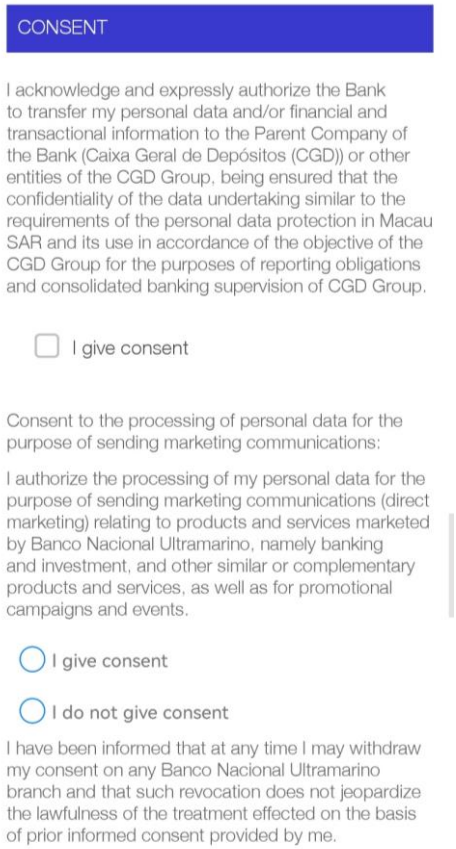






Open Account

Applicant must also give consent on the transfer of data to CGD and opt-in or out of the use of data for sending marketing communications.



CONSENT

I acknowledge and expressly authorize the Bank to transfer my personal data and/or financial and transactional information to the Parent Company of the Bank (Caixa Geral de Depósitos (CGD)) or other entities of the CGD Group, being ensured that the confidentiality of the data undertaking similar to the requirements of the personal data protection in Macau SAR and its use in accordance of the objective of the CGD Group for the purposes of reporting obligations and consolidated banking supervision of CGD Group.

☐ I give consent

Consent to the processing of personal data for the purpose of sending marketing communications:

I authorize the processing of my personal data for the purpose of sending marketing communications (direct marketing) relating to products and services marketed by Banco Nacional Ultramarino, namely banking and investment, and other similar or complementary products and services, as well as for promotional campaigns and events.

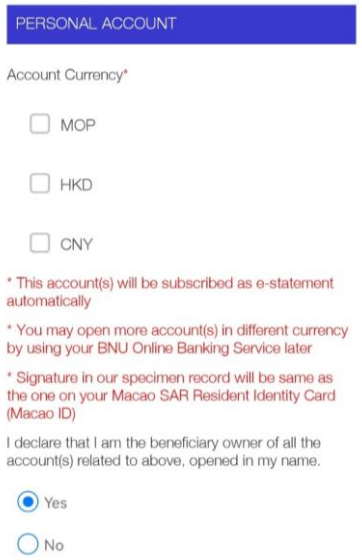
◯ I give consent

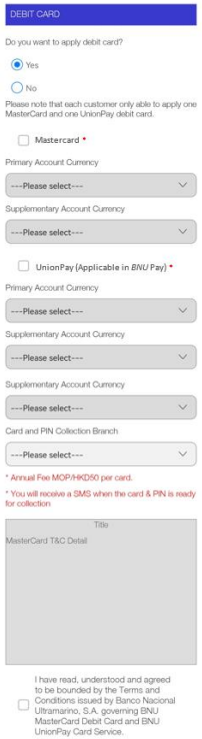
◯ I do not give consent

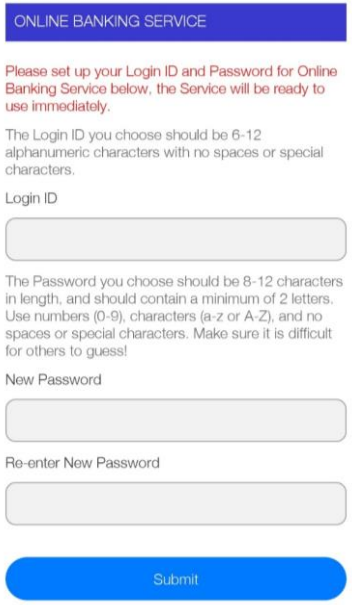
I have been informed that at any time I may withdraw my consent on any Banco Nacional Ultramarino branch and that such revocation does not jeopardize the lawfulness of the treatment effected on the basis of prior informed consent provided by me.

Open Account

Applicant may then setup the account, apply for a debit card and setup the online banking service.



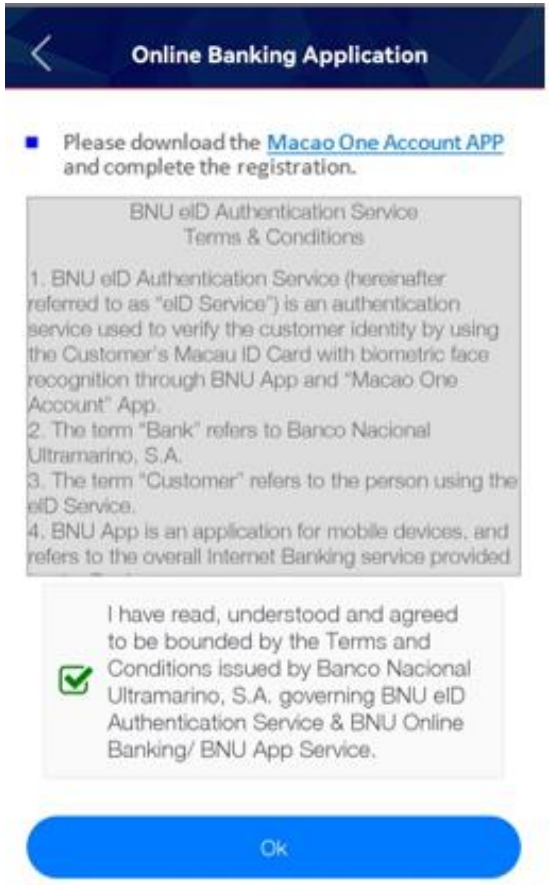


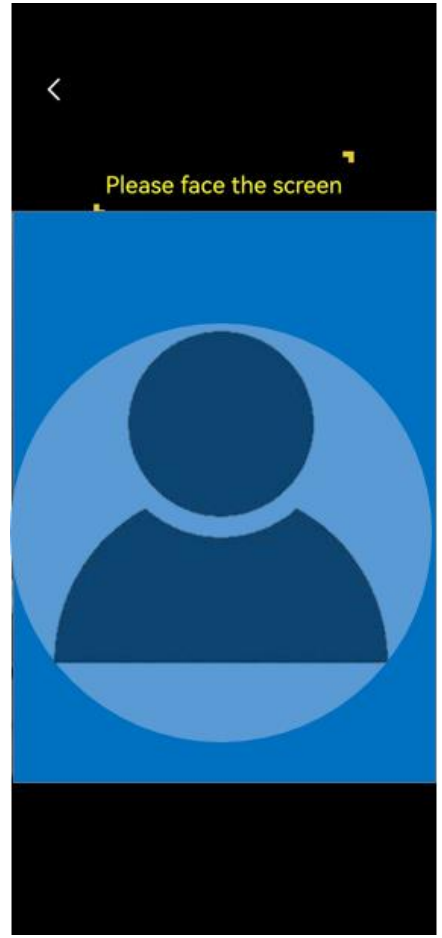


After completion, customer must make an in-person deposit at a BNU branch or perform a self-remittance from another financial institution not located in a high-risk country in order to activate the account for use (EasyTransfer and ATM transfers are not valid).

Online Banking Application

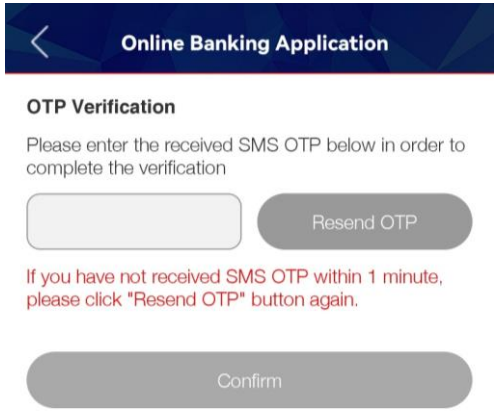
To apply for the Online Banking, customer must read and accept the Terms & Conditions and perform face recognition.



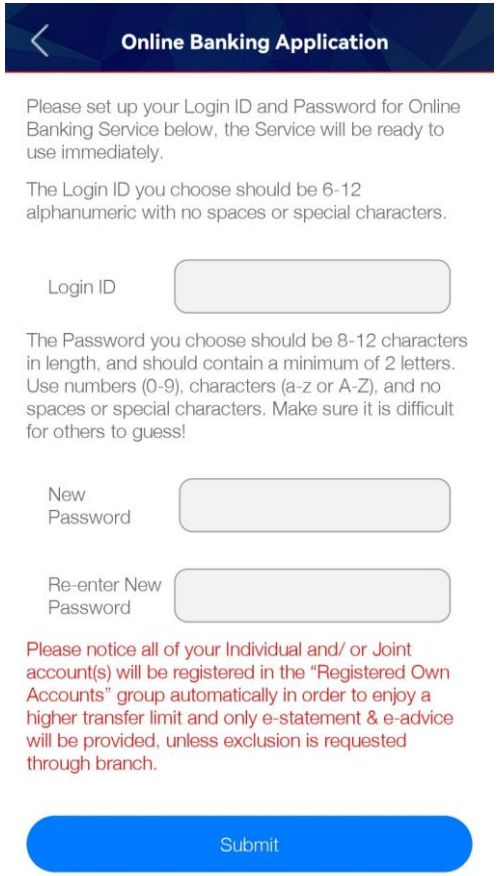


Online Banking Application

After the customer inputs the OTP, they will be able to setup the Online Banking service, which will be immediately available.

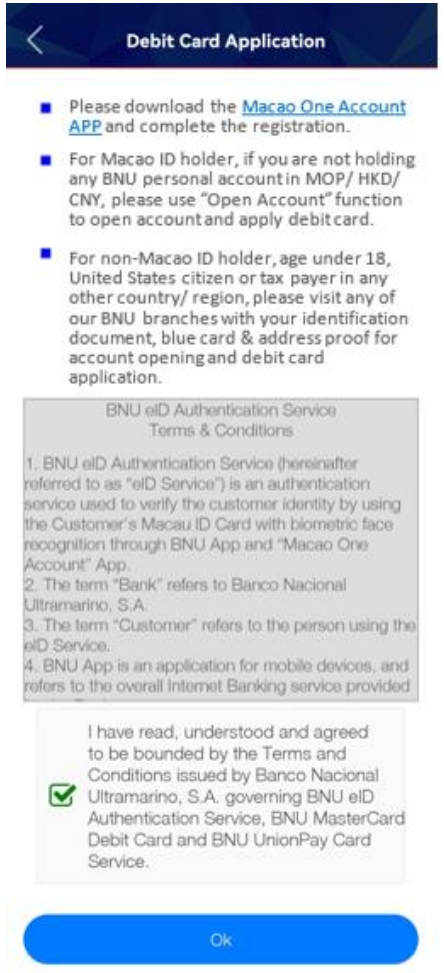




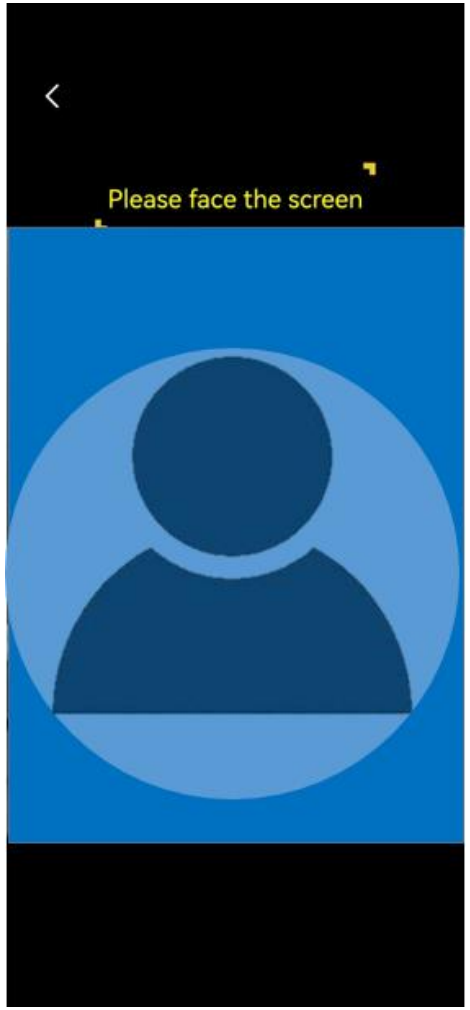


Debit Card Application

To apply for a Debit Card, customer must read and accept the Terms & Conditions and perform face recognition.

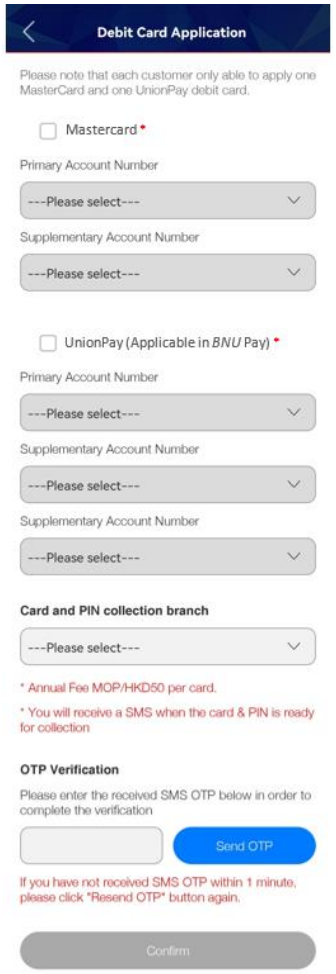






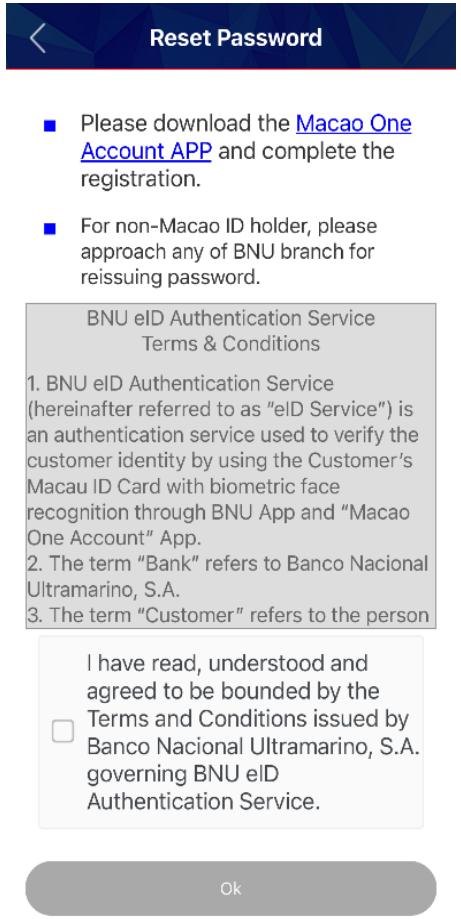
Debit Card Application

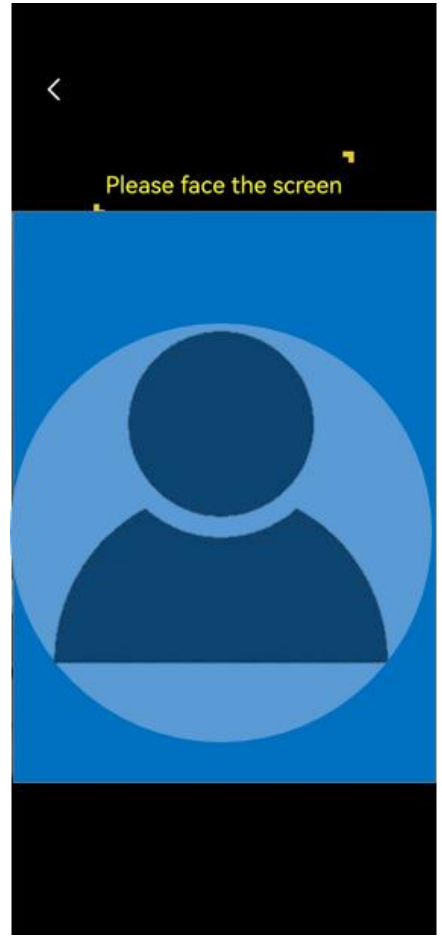
Afterwards, customer can select the card to apply, the account to link and the branch to collect. OTP will be required.



Reset Password

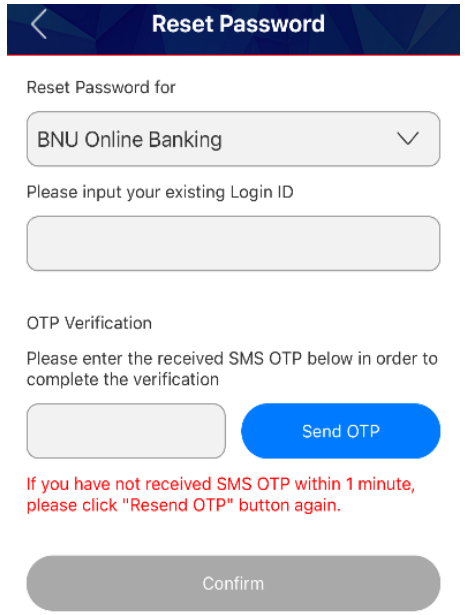
To reset the password, customer must read and accept the Terms & Conditions and perform face recognition.

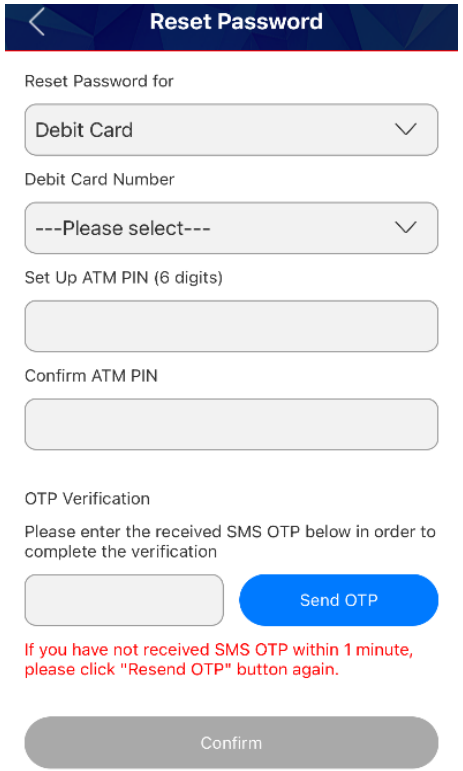


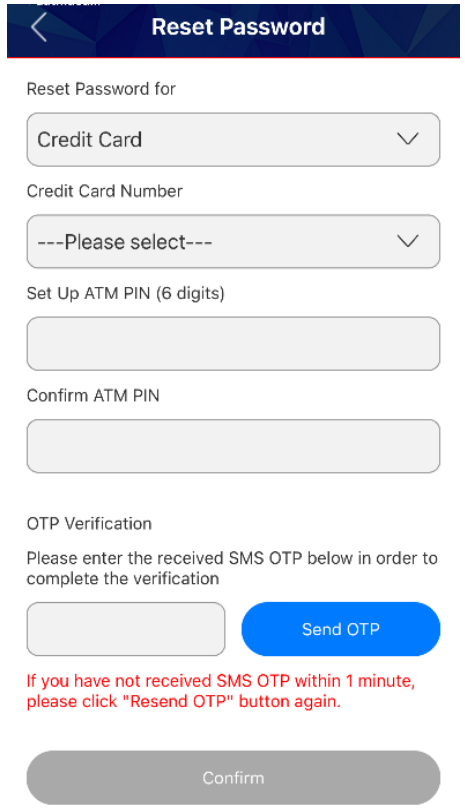


Reset Password

Applicant may reset the Online Banking Password or the PIN for a Debit Card or Credit Card. OTP will be required for any of the options.







Q&A

1. What is e-Application?

You can apply certain BNU services through this function in BNU App and verify your identification via Macao One Account App instead of approaching the branch in person.

2. How do I get the BNU App and Macao One Account App?

Both mobile Apps are available at the Apple App Store, Google Play Store and Huawei AppGallery.

3. What are the requirements to open a new account via e-Application?

- You are a new customer in BNU
- You must be 18 years old or above
- You are holding a valid Macau ID Card
- You are NOT an United States Citizen
- You are NOT a tax payer in any other country

4. In which currency can I open the new account?

You might open up to 3 Saving accounts with different currencies of MOP, HKD and RMB. For other currencies, please use the BNU App Menu “Account Enquiry -> Open A/C”.

5. How to take a picture of my Macau ID Card in BNU App?

- Place your ID on a flat and clean surface
- Align the ID card in the frame
- Make sure the details on your ID card are clearly shown and not obscured by glare or shadow

6. How to activate the new account(s)?

In order to activate the new opened account(s), please proceed one of the following options **within THREE months**:

- Make a first deposit at the branch counter in person
- Make a self-remittance to the new account (EasyTransfer and ATM transfer are not applicable)

7. What information is needed for remitting funds to your BNU account?

The following information will be needed:

- Bank name: Banco Nacional Ultramarino, S.A.
- Bank Address: Av. Almeida Ribeiro 22, Macau
- Swift Code: BNULMOMX
- Your full name registered in BNU
- Your 10 digits BNU account number

Q&A

8. What happens if the new account is not activated within three months?

The account will be closed and if you are interested in having a BNU account in the future, you have to submit the application again.

9. When can I collect the debit card?

A SMS will be sent to your registered mobile number when the card is ready for collection at the branch.

10. What is a One Time Password (OTP)?

An OTP is a security feature in BNU Online Banking/ BNU App, and consists in a temporary password that is sent by the bank to your registered mobile phone number via Short Message Service (SMS). The OTP can only be used once and expires after a short time. It is required when you perform designated transactions or use certain applications.

11. Where can I find the related Terms and Conditions of the BNU services?

You can download the related Terms and Conditions at our BNU Website: **Download Center - BNU Macau**

12. Whom should I contact for assistance?

You shall contact BNU for assistance through the following channels:

Hotline: 853 – 28335533 (Service hours: 24x7)

Email: enquiry@bnu.com.mo