

常見問題

關於 ZA Bank	
1. 什麼是虛擬銀行？	虛擬銀行是指主要透過互聯網或其他形式的電子傳送渠道而非實體分行提供零售銀行服務的銀行。
2. 什麼是 ZA Bank？	<p>眾安銀行有限公司(眾安銀行)，於 2019 年 3 月 27 日獲香港金融管理局發牌，是香港第一批獲得發牌的虛擬銀行，為香港用戶提供各種網上金融服務。</p> <p>眾安銀行由眾安國際所創立。眾安國際是金融科技領先中國、為數百萬用戶提供創新產品及服務的互聯網保險科技公司—眾安在綫（香港股示票代號: 6060）的子公司。</p> <p>眾安銀行以「與用戶共創」為信念，鼓勵用戶直接參與我們的產品開發和設計，並和我們一同打造出與眾不同而又最合乎香港用戶需要的產品和服務。</p>
3. 為何要選擇 ZA Bank？	<p>ZA Bank 致力打造一間真正 7x24 的銀行。由開戶、貸款及轉賬都能做到隨時隨地，實時完成。最快只需 5 分鐘開戶，立即享有全城最高的活期 Go 存款利率，隨時入錢賺息。</p> <p>另外，ZA Bank 貸款服務提供全港首創 30 分鐘承諾，於服務時間提交貸款申請所需的資料和文件，我們保證 30 分鐘內完成貸款審批，否則每遲一分鐘送你現金回贈\$10。</p>
4. ZA Bank 的數據中心設於哪裡？	ZA Bank 的數據中心設於香港本地。
5. 我在 ZA Bank 的存款是否受到保障？	ZA Bank 的活期及定期存款是符合香港的存款保障計劃保障資格的存款。
6. 如何在 ZA Bank 開戶？	客戶可用手機透過 Apple store/Google play 下載 ZA Bank App 後，即可隨時隨地透過 ZA Bank App 開戶，最快 5 分鐘即可成功開戶。詳情請瀏覽 https://bank.za.group/hk/account-open
7. 開戶所需要的個人資料和文件？	持有有效的香港身份證（永久及非永久居民均可；智能身份證及 2018 年 11 月 26 日起發出的新智能身份證均可）及擁有有效的香港手機號碼。詳情請瀏覽 https://bank.za.group/hk/account-open
關於活動詳情	
1. 是否需要先登記好氣 Fun 才開立銀行戶口？	不需要，你可以先開立銀行戶口才到好氣 Fun 申請成為會員。注意，成功開戶後，銀行會發送兌換獎賞電郵到你的登記電郵地址；屆時，你需要登記成為好氣 Fun 會員才可兌換餐飲電子現金券。

2. 邀請碼是什麼來的?	你需要在開戶流程中的第一步輸入邀請碼，成功開戶後才可獲得餐飲電子現金券。
3. 邀請碼是否可以轉贈朋友?	可以的，你的朋友可使用同一個邀請碼開戶，成功開戶後也可以享有好氣 Fun 的 6 張\$50 餐飲電子現金券。
4. 怎樣在開戶過程中使用邀請碼?	客戶需在開戶流程中輸入手機號碼的同一頁面中的邀請碼欄上輸入。
5. 開戶後怎樣獲得 6 張\$50 的餐飲電子現金券?	成功開戶後三個工作天內 ZA Bank 會發送兌換獎賞電郵到你的登記電郵地址。你可以到好氣 Fun 平台換取 6 張\$50 餐飲電子現金券優惠，於結賬前在購物車輸入電郵上的積分碼即可豁免收費。
6. 積分碼是否可以轉贈朋友?	可以。
7. 積分碼能否兌換成現金?	不能夠，這個積分碼只能用於在購買 6 張\$50 餐飲電子現金券優惠時使用作結算用途。
8. 如何換領煤氣公司提供的好氣 Fun 餐飲電子現金券?	只需成為煤氣會員計劃及網上換購平台「好氣 Fun」的會員，再憑煤氣賬戶開立好氣 Fun 家庭賬戶，立刻可以免費賺取 2000 分換領\$50 餐飲電子現金券；另外，當你於 ZA Bank 開立銀行戶口並於流程中輸入邀請碼「TGH33C66」，成功開立後即可獲得積分碼，於好氣 Fun 平台換取 6 張\$50 餐飲電子現金券。
9. 如我忘記在開戶過程中輸入邀請碼，應怎樣處理?	請致電 ZA Bank 客戶服務熱線 3665 3665。
10. 積分碼有沒有有效日期?	積分碼於 2020 年 7 月 15 日或之前有效，逾期將不獲補發。
11. 邀請碼有沒有有效日期?	邀請碼於 2020 年 6 月 30 日或之前有效，逾期將不獲補發。
12. 如何成為好氣 Fun 會員？有甚麼要求？	任何年滿 18 歲或以上並且通常居住在香港特別行政區（香港）的人士均可憑手機號碼經好氣 Fun 手機應用程式或或網站登記成為好氣 Fun 會員。詳情請瀏覽好氣 Fun 網站。
13. 當我成功開戶後，接著的下一步是什麼？	成功開戶後三個工作天內 ZA Bank 會發送兌換獎賞電郵到你的登記電郵地址。請到「好氣 Fun」平台登記成為會員，再免費換領 6 張\$50 餐飲電子現金券，屆時於結賬前在購物車輸入電郵上的積分碼即可豁免收費。
14. 怎樣使用積分碼？	請到「好氣 Fun」平台登記成為會員，再將 6 張「ZA Bank \$50 餐飲電子現金券」商品加進購物車，結賬前輸入 ZA Bank 經電郵發送給你的積分

	碼。
15. 有那些餐廳可以使用餐飲電子現金券？	超過 500 間餐廳可以使用，詳情可參閱好氣 Fun 網站 https://www.towngasfun.com/media/storeslocation/tc/index.html

FAQ

Know more on ZA Bank	
1. What is Virtual Bank?	Virtual bank is defined as a bank which primarily delivers retail banking services through the internet or other forms of electronic channels instead of physical branches.
2. Who is ZA Bank?	<p>ZA Bank Limited (ZA Bank) was licensed by HKMA on 27 March 2019, to be the first batch of virtual bank in Hong Kong and we offer a wide range of online financial services to Hong Kong users.</p> <p>ZA Bank was established by ZA International, which is a subsidiary of ZhongAn Online (HKEX stock code: 6060), an internet insurtech company in China, with experience in applying fintech to serve millions of customers online with innovative products and services.</p> <p>With “community-driven” approach, ZA Bank encourages users to actively take part in ZA’s product development and design process together, guiding the bank to design and develop innovative products and services that will better serve the needs of Hong Kong users.</p>
3. Why choose ZA Bank?	<p>ZA Bank is committed to becoming a true 7x24 bank, allowing users to open accounts, apply loans and transfer anytime, anywhere. Account opening can be done in as fast as 5 mins. Enjoy the best in town savings rate by ZA Savings Go, deposit money to earn the interest as you wish.</p> <p>ZA Bank Loan provides the first ever 30 minutes pledge in Hong Kong. We commit to reviewing your application within 30 minutes after submitting the application information and required documents, or else you'll get \$10 for every minute of overtime.</p>
4. Where is ZA Bank’s data center?	ZA Bank’s data center is set up in Hong Kong.
5. Is my saving in ZA Bank being protected?	Savings and Time Deposit offered by ZA Bank are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong
6. How to open an account in ZA Bank?	You can download the ZA Bank App on your mobile phone through Apple store / Google play, then you may open an account with ZA Bank App anytime and anywhere. Open an account in as fast as 5 mins. You may visit https://bank.za.group/hk/account-open for more details.
7. What document is required when apply for an account?	You need to hold a valid HKID card (either permanent and non-permanent residents are accepted; smart HKID and the new smart HKID introduced on 26 November 2018 are both accepted) and have a valid Hong Kong mobile

	<p>number.</p> <p>You may visit https://bank.za.group/hk/account-open for more details.</p>
Know more on promotional campaign	
1. Do I need to register as Towngas Fun member before applying the bank account?	No, you can open a bank account before registering as a Towngas Fun member. Please be reminded that ZA Bank will send you a redemption email upon successfully opening your account. Then, you need to register as Towngas Fun member to redeem the dining cash e-coupon.
2. What is Invitation code?	You can get the dining cash e-coupon upon successful account opened when you input the Invitation code at the first step during the account opening process.
3. Can the Invitation code transfer to my friend?	Yes, your friend can use the same Invitation code to open an account and enjoy 6 pcs of \$50 dining cash e-coupon upon successfully opening an account.
4. How to use the Invitation code during account opening process?	You need to input the Invitation code in the invitation code section which is at the same page as inputting your mobile number during the account opening process.
5. How to get the 6 pcs of \$50 dining cash e-coupon after successful account opening?	ZA Bank will send you a redemption email to your registered email address within 3 working days upon successfully opening the bank account. You can redeem 6 pcs of \$50 dining cash e-coupon for free in the Towngas Fun platform by using the Points code to check out.
6. Can the Points code transfer to my friend?	Yes.
7. Can the Points code convert into cash?	No, the Points code can only be used when checking out the 6 pcs of \$50 dining cash e-coupon.
8. How to redeem the HKD 350 dining cash e-coupon in total?	You first need to register as a Towngas Fun member and use the bill account to create a household account, you can get 2,000 points to redeem \$50 dining cash e-coupon. In addition, you can get the Points code upon successfully opening our bank account when you input the Invitation code of "TGH33C66" during the account opening process. You can redeem 6 pcs of \$50 dining cash e-coupon for free in the Towngas Fun platform by using the Points code to check out.
9. What if I forget to input the Invitation code in account opening process?	Please contact Team ZA at 3665 3665.

10. Is there any expiry date of Points code?	The Points code is valid on or before 15 July 2020, no Points code would be re-issued.
11. Is there any expiry date of Invitation code?	The Invitation code is valid on or before 30 June 2020, no Invitation code would be re-issued.
12. How to register to Towngas Fun member?	An individual who is 18 or above and resides in Hong Kong can register as Towngas Fun Member via Towngas Fun App or website with their mobile number. Please visit Towngas Fun website for more details.
13. What I need to do after successful account opening?	ZA Bank will send you the redemption email to your registered email address within 3 working days upon successfully opening a bank account. You can redeem 6pcs of \$50 dining cash e-coupon valued for free by using the Points code shown in redemption email to check out your shopping cart without any charge after registering as a Towngas Fun member.
14. How to use the Points code?	You need to register as a Towngas Fun member, and add the “ZA Bank \$50 Dining cash e-coupon” into shopping cart and check out by using the Points code shown in the redemption email sent by ZA Bank.
15. Which restaurants can use the dining cash e-coupon?	More than 500 restaurants can use the dining cash e-coupon, please visit https://www.towngasfun.com/media/storeslocation/tc/index.html for more details.