



## 破產管理署 Official Receiver's Office



### Open/Maintain Savings A/C

#### Pamphlet for Undischarged Bankrupts to Apply for e-Proof Letter of Authorization for Opening / Maintaining Savings Account (Authorization Letter)

As an undischarged bankrupt, you can apply for an Authorization Letter from the Official Receiver who acts as the provisional trustee/trustee of your case. This pamphlet aims to explain the points to note and the steps to be taken.

#### Step 1 – Submit Online Application

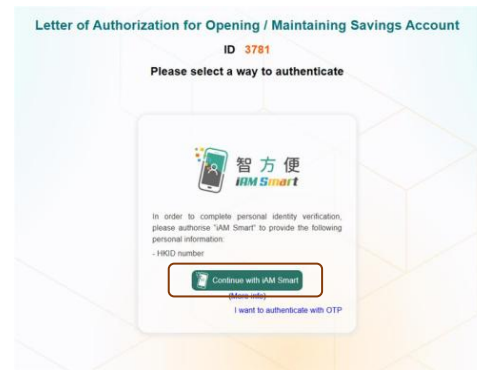
Submit online application for the Authorization Letter by visiting the webpage at [https://www.oro.gov.hk/eng/our\\_services/electronic\\_services/app\\_ba.html](https://www.oro.gov.hk/eng/our_services/electronic_services/app_ba.html). Please follow the on-screen steps and get ready to upload documents in support of your application (e.g. employment contract, salary slips, etc.).

#### Step 2 – Retrieve Authorization Letter via “iAM Smart” / One-time Password (OTP) Authentication

Upon successful submission of the online application, you will receive an email containing a link to download the Authorization Letter. To proceed with the download, the system will verify your identity through “iAM Smart” or OTP.

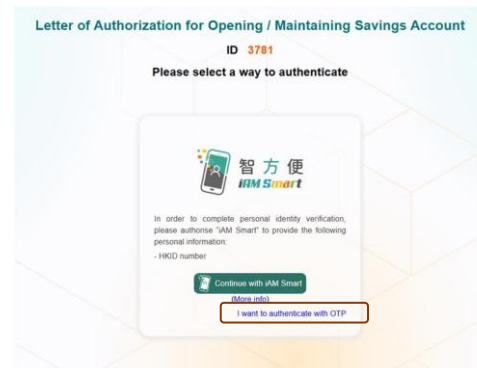
#### “iAM Smart” Authentication

**Click “Continue with iAM Smart”**

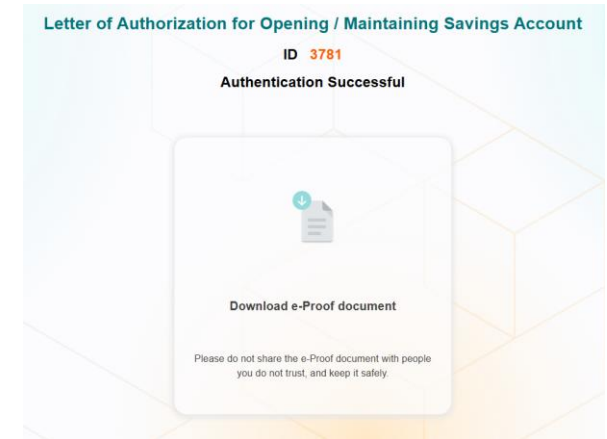


#### OTP Authentication

**Click “I want to authenticate with OTP”**



#### Step 3 – Download Authorization Letter for Scanning by Banks



#### Notes:

1. To facilitate the application process, you may consider providing a printed copy of the Authorization Letter to the bank when visiting the branch. Please note that the application is subject to production of necessary information and documents according to the policy of an individual bank and it is the discretion of the bank to approve or reject the relevant application.
2. The Authorization Letter is only valid for use once within 3 months' time upon issuance.