

NCBJ Online Account Opening (Remote On-boarding) Frequently Asked Questions (FAQs)

1. Who can open an account using the Online Account Opening (Remote On-boarding) process?

Currently only new customers with no existing NCB accounts can open an account using this process. An existing customer must use their Personal Online Banking credentials to open an account.

2. Can I open a joint account?

The remote on-boarding process will not allow you to open a joint account at this time.

3. Can I open all accounts online?

No, currently the online account opening process allows a single new customer to open a Regular Savings account and a Quisk Account.

4. How do I start the online account opening process?

Visit our website, www.jncb.com and select the option to “Open/Update an Account”. Select Continue under “New to NCB?” to begin the process of opening your new “Savings” account. You will be required to complete the information requested and upload your documents. You will receive a confirmation email on completion.

5. What documents will I need to open my NCB account online?

In order for your application to be processed, you will need to upload copies of your:

- Tax Registration Number (TRN)
- Government Issued ID (National ID or Driver’s Licence only)
- Proof of Income (Pay Slip, Salary Letter or Self-employed and Unemployed Verification form)
- Proof of Address (If your address is different than the one listed on your ID) e.g. Utility Bill or Postmarked Envelope

6. Are there any other requirements apart from submitting the necessary documents?

You will be required to record and submit a short video of yourself via the online platform. Details of the specifications required for the video will be sent to you via email.

7. Will I be required to go into a branch to complete the process?

No, you will not be required to visit a branch, as long as we are able to successfully verify the documents you submitted as well as the video recorded. You may visit a branch later to collect a physical debit card and provide a signature specimen.

8. Why do I need to record a video?

In addition to the copies of your ID submitted, the short video will help us to verify your identity.

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9. How soon after submitting my video, can I expect my account to be opened?

If you submit your verification video before 12 noon on a weekday, your account is opened on the same day. For submissions after 12 noon, on weekends or public holidays your account is opened on the next business day.

10. How will I know when my account is opened?

You will receive a confirmation email, with your new account details as well as information about how you can enrol for online banking.

11. Can I use my smartphone or computer to complete the process?

Yes, you may use your preferred device as long it has internet connection and a working front-facing camera.

12. What if my device does not have a front-facing camera to record a video?

If you do not have a device with a front-facing camera, you will be required to visit a branch in order to complete account opening. You may be asked to provide your 5-digit request identification (ID) number which would have been provided to you onscreen or in an email sent to the email address you provided

13. How will I receive the Debit card for my account?

Once your account is opened, you will receive a virtual debit card number via email. This will allow you to enrol for Personal Online Banking. You may visit any branch at your convenience, to collect your physical debit card which will allow you to execute transactions using our ABM network.

14. Will I only be able to do transactions online?

Until you visit a branch to collect your physical debit card and provide a signature, all transactions must be done online.

15. How will I make my initial deposit?

You may fund your new account online, via transfers from other financial institutions. If you wish to fund the account using cash then you must first visit a branch to collect a physical debit card to make lodgements using our NCB iABM.

16. What can I use my Quisk account to do?

Your Quisk account allows you to make withdrawals from your account at any NCB ABM, pay utility bills, Phone top-ups as well as Point of Sale transactions at any participating Quisk Merchant.