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94.5mm

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ICBC金沙時尚萬事達卡申請表格

」 □ 閣下現為:□ 在職人士 □ 全日制學生 □ 其他 □	住宅地址*(請以英文正楷填寫,海外地址及郵政信箱恕不接受) 單位/室 樓 座
請選擇信用卡類別	- 單位/室
」 請於所選擇之一張信用卡方格内加上[✔]號。如閣下沒有註明或 」 所選之信用卡未獲批核,本行將有絕對權代為選擇發出合適類別之 」 信用卡。	大廈/屋邨名稱
ICBC金沙時尚萬事達	街道名稱及號碼
新免首3年年費 1	地區
」 中請人年薪需達HK\$250,000。本行將只批核客戶現未擁有之 信用卡。閣下在本行所有的信用卡額度將會合併為一個共享額度。	□ (004) 僱主所提供員工宿舍 □ (005) 與父母/親屬同住 每月租金/按揭供款金額 HK\$
迎新禮品及獎賞計劃	婚姻狀況 (非必須填寫項目) (1) 單身 (2) 已婚 (3) 離婚 (供養人數 [] 學歷 (非必須填寫項目)
☑ (AM) 金光飛航來回套票2套、澳門金沙度假區餐飲券價值澳門幣 500、澳門金沙度假區至費住宿一晚	□ (007) 中學 □ (004) 文憑 □ (003) 學士 □ (002) 碩士或以上 □ 其他
註:禮品一經選擇,恕不接受任何更改。 ————————————————————————————————————	申請人職業資料
<u>獎賞計劃</u> ☑ (001) 金沙時尚積分獎賞	
· * 必填項目	職銜 曼僱年期 年
申請人個人資料	受僱性質
│ 稱謂* □ (001)先生 □ (006)女士	□ (A) 自僱人士 □ (B) 在職人士 □ (C) 非在職人士
英文姓名 (與身份證一致)	□ (D) 學生 □ (E) 退休 □ (F) 家庭主婦
	□ (G) 合約性質 合約到期日子 (月/年) [//
中文姓名	職位
図籍* □(344)香港 □(999)其他	業務性質*
證件類型*□(001)香港身份證 □ 其他	年薪
	公司地址 (請以英文正楷填寫,海外地址及郵政信箱恕不接受) 單位/室 樓 座
. : : : : : : : : : : : : : : : : : :	
· : 證件發出日期* : 證件到期日期*	大廈名稱
· □ □内地身份證號碼	
□中國護照號碼	街道名稱及號碼
若無中國護照,請提供港澳通行證號碼	
出生國家*	
出生日期*(日/月/年) [/ /	如現工作受僱少於一年請填寫以下部份: 前受僱公司名稱
住宅電話*	
· 電郵地址*	前受僱職位 前受僱年資
	[

涌 訊 地 址 如沒有選擇,將代設定為住宅地址 □ (2) 辦公室地址 服務選擇 自動櫃員機首選語言(如沒有註明,將以中文處理) □ (2)英文 □ (1) 中文 領卡指示(如沒有註明,將代為決定領取新卡分行) □ (1) 親自到 分行領取新卡 □ (2) 郵寄到通訊地址 (所有信用卡之申請如非親自面見遞交, 必須親自前往指定分行領取 新卡,唯閣下之續期卡,則可安排郵寄至主卡人之通訊地址。) 信用卡現金兌現計劃 □本人欲申請信用卡現金兌現計劃:兌現金額 (最低為HK\$10.000;最高為港幣賬戶可用信用額之90%) 還款期 □12個月 □24個月 □36個月 □48個月 □60個月 持卡人須每月繳付手續費,詳情請參閱宣傳單張,實際年利率乃根據 <銀行營運守則>所載的有關指引計算。 若持卡人取消有關信用卡賬戶,或提早清還兌現金額之餘額,其未誌賬 及已誌賬而尚未清還之兌現金額之總數連同HK\$300取消行政費用將 一次過於有關信用卡賬戶内扣除並須立即全數繳付。 批核後,請將有關金額存入本人下列銀行之港幣賬戶: (不適用於聯名賬戶;請附上的有閣下姓名及賬戶號碼之存摺首頁或 銀行賬戶月結單副本) 銀行名稱

選擇拒絶在直接促銷中使用個人資料

如閣下不希望本行在直接促銷中使用閣下的個人資料及/或將閣下的 個人資料提供予其他人士,以供該等人士在直接促銷中使用,請在下列 方格内 □ 加上剔號 [✓]。

□ 本人/吾等不希望貴銀行在經以下渠道作直接促銷中使用本人/吾等的 個人資料*

□ 直銷郵件 □ 電話短訊 □電話

□ 傳直

□ 電子推廣郵件 □ 以上所有渠道

*如閣下沒有在以上任何方格内以剔號顯示閣下的選擇,即視作選擇 「以上所有渠道」

以上代表閣下目前就是否希望收到直接促銷聯繫或資訊的選擇,並取代 閣下於本申請前向本行傳達的任何選擇

請注意閣下以上的選擇適用於就本表格隨附之本行「關於個人資料(私隱) 條例的客戶及其他個別人士通知」中所列出的產品、服務及/或標的類別 的直接促銷。閣下亦可參閱該通知以得知在直接促銷中可使用的個人資料 的種類,以及閣下的個人資料可提供予什麽類別的人十以供該等人十在 直接促銷中使用

選擇拒絶超逾信用限額信貸安排

如閣下的信用卡在超逾信用限額時不希望本行提供超逾信用限額信貸 安排,請在以下方格内 □ 加上剔號 [✔]:

- □本人/吾等不希望貴行於本人/吾等信用卡超出信用限額時,為本人/ 吾等安排超逾信用限額信貸服務。
- 註:如您信用卡的結欠超逾信用額,須付超逾信用額手續費**HK\$150** (每月結單計算)。

您與工銀亞洲的關係

現為工銀亞洲客戶? □(1)是 □(0)否 現有工銀亞洲信用卡號碼

是否工銀亞洲或其附屬機構的董事/僱員之親屬?

- - □ 否,但本人承諾如將來有此發生,本人將以書面通知工銀亞洲信用卡

董事/僱員姓名
關係
公司名稱
部門
職位

請附上下列文件

為儘快辦理 閣下之申請,請緊記附上下列文件之副本。

- □ 主卡及/或附屬卡申請人之香港身份證
- □ 最近三個月内之現居住址證明,如電費單或銀行月結單。如永久地址 與閣下提供之住宅地址不同,請提供永久地址證明
- □印有閣下姓名、賬戶號碼及最近三個月薪酬之銀行月結單或存摺或 最近三個月之薪金單;或 若申請人未能提供能顯示最近三個月薪金之銀行月結單或存摺,則

心須提供最新之薪俸稅單或其他最新的薪金證明文件,及連同申請人 之其他最近期之財務資料/資產證明一併遞交 口最近之利得税税單或個人入息稅單及最近三個月銀行賬戶月結單 (適用於自僱人士)。合夥人或有限公司可提交個人銀行賬戶月結單;

- □ 個人資料轉移同意書
- 註:本行保留向申請人索取額外文件之權利

獨資公司可提交個人或公司銀行賬戶月結單。

本人知曉並已閱讀、明白及接受所有印於本申請表之聲明及隨附之主要 條款及細則

本人□並非透過/□透過*第三方推薦申請本信用卡及/或現金兌現計劃 * 請埴寫以下資料

第三方名稱 電話號碼

主卡申請人簽署

(請勿塗改。如適用,簽署須與自動轉賬還款賬戶之簽名式樣相同。)

銀行專用(請勿填寫) 签之驗語 □ 1- 有 □ 2- 沒有 身份證明文件驗證 □ 1- 有 □ 2- 沒有 APP# 0110201 ____ 00 ___ | ACC2 分行 / 部門代碼 : 銷售人員代碼: S | PWF / SUPP □ 由第3者號交 □ 郵寄

營銷代碼:B R 0 0 0 - 0 1 1 0 - 0 ______ - _____ - ________

致:中國工商銀行(亞洲)有限公司(「銀行」) 萬事達卡亞太區(香港)公司(「萬事達卡」)

- 1. 本人知悉就金沙提供的金沙時尚會員計劃(「該計劃」),萬事達卡 及其關聯機構(作為該計劃的服務供應商)將為銀行所發行的ICBC 金沙時尚萬事達卡的持卡人管理、操作和維護該計劃,而銀行將 為萬事達卡收集個人資料(定義見下文),以執行該計劃。
- 2. 本人同意當本人之ICBC金沙時尚萬事達卡申請一經批核,銀行可 披露及轉移本人詳述於附表中之個人資料(「個人資料」)予位於 香港特別行政區(「香港」) 之萬事達卡,以執行該計劃。
- 3. 為執行該計劃,本人同意:(a)萬事達卡可能將個人資料進一步披露 及轉移至其位於香港境内或境外之獲授權人士(如附表所述)(「獲授權 人士」),包括美國;及(b)萬事達卡及位於香港境內或境外之獲授權 人士可相應地查閱、處理、使用及/或保留個人資料。本人明白, 除香港以外,該地域可能沒有與香港《個人資料(私隱)條例》相同 或類似的資料保障法律。
- 4. 此同意書受香港法律管轄並按照香港法律解釋
- 5. 本人已經仔細閱讀此同意書,並清楚明白本人在此同意書下所承擔 的義務和責任

To: Industrial and Commercial Bank of China (Asia) Limited (the "Bank") Mastercard Asia Pacific (Hong Kong) Limited ("Mastercard")

Undertaking and Declaration

- 1. Lacknowledge that the Sands Lifestyle Membership Program (the "Program") provided by Sands is hosted, operated and maintained by Mastercard and its affiliates (as the service providers pursuant to the Program) for the cardholders of the ICBC Sands Lifestyle Mastercard issued by the Bank and that the Bank will collect the Personal Data (as defined below) for Mastercard for the purpose of execution of the Program.
- 2. I hereby give consent to the Bank to disclose and transfer my personal data as stated in the Schedule (the "Personal Data") to Mastercard situated in the Hong Kong Special Administrative Region ("Hong Kong") for the purpose of execution of the Program, upon approval of my application for the ICBC Sands Lifestyle Mastercard.
- 3. I also hereby agree that, for the purpose of execution of the Program: (a) Mastercard may further disclose and transfer the Personal Data to its permitted persons (as stated in the Schedule) (the "Permitted Persons") situated in or outside Hong Kong, including the United States of America; and (b) both Mastercard and the Permitted Persons situated in or outside Hong Kong can access, process, use and/or hold the Personal Data accordingly. I understand that, apart from Hong Kong, there may not be the data protection laws in the said regions which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
- 4. This consent form shall be governed by and construed in accordance with the laws of Hong Kong.
- 5. I have read this consent form carefully and fully understand my obligations and liability under this consent form.

信用卡申請人簽署 Signature of Card Applicant

姓名 Name:

註:1. 請不要塗改。簽名應與ICBC金沙時尚萬事達卡申請表中的簽名

2. 如閣下不同意簽署本同意書,本行將無法繼續處理閣下之 ICBC金沙時尚萬事達卡申請

日期 Date

個人資料轉移同意書 Consent Form on Personal Data Transfer

香港身份證 / 護照號碼 HKID / Passport No.:

Note: 1. Please do not alter. Signature should be the same as the specimen in the ICBC Sands Lifestyle Mastercard application

2. If there is no indication of your consent by signing on this consent form, the Bank may not be able to continue processing your ICBC Sands Lifestyle Mastercard application.

BigMouse Workshop 22 September 2017 OBM-0922/1709/228 660mm(w) x 210mm(h) Sands New Form (7 panels)

______ 請在此處摺疊封口 Please fold and seal here

there has not been, within 5 years immediately before account termination,

the Bank to make a request to the credit reference agency to delete from

embossing activities in relation to the Card will be conducted by service

provider(s) of the Bank in Mainland China under strict security measures

and operational controls to ensure that any information of the cardholders

be kept strictly confidential and will not be disclosed to any third party

my/our consent. I/We hereby also consent to the disclosure of my/our

(whether in Hong Kong or elsewhere), except as required by law, or with

information to the service provider(s) of the Bank for the purpose of

providing the card processing and the card embossing services to the

I/We agreed and authorized the Bank to disclose my/our HKID Card

Number and/or other personal information (if applicable) to Guangshen

Railway Co., Ltd. and save my personal data in the chip of co-brand card

for the purpose to facilitate the taking of train with the co-brand card in

Mainland China. (only applicable to UnionPay Dual Currency Credit Card)

I/We agree that the Bank reserves the right to request other supporting

me/us and/or this application and/or mv/our account(s) with the Bank

confidentially to (i) the Bank's employees, agents and contractors for the

purpose of processing and verifying this application; (ii) third parties

retained by the Bank to provide services in connection with the operation

of customer accounts (including credit check and debt collection service)

and marketing of account services: (iii) Industrial and Commercial Bank

of China Limited and its subsidiaries; and (iv) any third party whose name

or logo appears on the Card. I/We also understand and agree that the

Bank may transfer to and use my/our data in Hong Kong or Mainland

China. I/We also understand and agree that the Bank may use the

information regarding me/us and/or my/our account(s) with the

Bank for marketing the following services and products (in respect

of which the Bank may or may not be remunerated):- (i) financial,

insurance, credit card, banking and related services and products;

(ii) reward, loyalty or privileges programmes and related services

and products; and (iii) services and products offered by the Bank's

co-branding partners (the names of such co-branding partners can be

found in the application form(s) for the relevant services and products,

and/or marketed by: (i) the Bank and Bank's group companies; (ii) third

party financial institutions, insurers, credit card companies, securities

and investment services providers; (iii) third party reward, loyalty or

privileges or programme providers; and (iv) co-branding partners of

I/We agree to be bound by the terms and conditions of the Credit Card

Cardholder Agreement-UnionPay Dual Currency Credit Card, Credit Card

Cardholder Agreement and any further amendment on the terms and

conditions thereafter, a copy of which will be sent to me/us with the Card.

have the right to opt out of such marketing programs.

as the case may be); and these services or products may be provided

10. I/We further authorize the Bank to disclose any information regarding

its database any account data relating to the terminated account.

7. I/We understand and agree that the card processing and the card

218 95588 for arrangement.

final settlement of the amount in default.

Bank by such service provider(s).

documents from me/us.

附表 SCHEDULE

1. 個人資料

「個人資料」是指以下資料:信用卡號碼、信用卡持卡人姓名、出生 日期、賬戶開立日期、銀行客戶編號、手提電話、電郵地址、通訊地址、 交易日期、交易貨幣、交易國家、交易金額、商戶類別代碼、國家代碼、 交易類型及交易描述。

2. 獲授權人仕

「獲授權人仕」是指需要接收個人資料以執行該計劃的萬事達卡的董事 ■丁、主任、法律顧問以及其關聯集團公司及其服務供應商。

3. 個人資料查閱

閣下有權根據個人資料(私隱)條例要求查閱及要求更改個人資料 有關資料查閱要求可能需要涉及費用。

4. 杳詢

查詢有關已提供的個人資料,包括查閱和更改,請聯絡:

有關ICBC金沙時尚萬事達卡

資料保護主任

中國工商銀行(亞洲)有限公司

香港花園道3號中國工商銀行大廈33樓 傳真: 2805 1166

有關金沙時尚會冒計劃

金沙時尚獎當中小

電郵: Contact@SandsLifestyle.com

本同意書之英文本與中文譯本之文義如有歧異,概以英文本為準

Personal Data

'Personal Data" means the following data: Card No, Cardholder Name, Date of Birth, Account Open Date, Bank Customer Number, Mobile Phone Number, Email Address, Correspondence Address, Transaction Date, Transaction Currency, Transaction Countries, Transaction Amount, Merchant Category Code (MCC), Country code, Transaction Type and Transaction Description

2. Permitted Persons

"Permitted Persons" means the directors, employees, officers, legal advisers of Mastercard, as well as its affiliated group companies and its service providers that have a need to receive the Personal Data for the purpose of execution of the Program.

3. Access to Personal Data

You have the right to request access to and to request the correction of the Personal Data under the Personal Data (Privacy) Ordinance. A fee may be imposed for complying with a data access request.

4. Enquiries

Enquiries concerning the Personal Data provided, including the making of access and correction, should be addressed to:-

In relation to the ICBC Sands Lifestyle Mastercard

The Data Protection Officer Industrial and Commercial Bank of China (Asia) Limited

33/F. ICBC Tower. 3 Garden Road, Central, Hong Kong

Fax: 2805 1166

In relation to the Sands Lifestyle Membership Program Sands Lifestyle Rewards Centre

Email: Contact@SandsLifestvle.com

The English version of this consent form shall prevail whenever there is a $\frac{2}{10}$

discrepancy between the English and the Chinese versions.

ICBC金沙時尚萬事達卡

個人資料轉移同意書

ICBC Sands Lifestyle Mastercard

ICBC 図 工銀亚洲

94mm

Consent Form on Personal Data Transfer

狀況或資料來源查詢核實以上資料,並收取該等資料用以處理及評核這 申請,並在本人(等)的申請獲批准後,用以操作本人(等)的賬戶。 2. 本人(等)同意貴銀行涌渦中國境内金融信用信息基礎數據庫及中國工商 銀行行内相關系統獲取本人(等)的信用信息,並可列印、保存和使用本人

(等)信用信息,以處理及評核這申請,並在本人等的申請獲批准後,用以

向本人(等)的僱主(「僱主」)、財務機構及信用諮詢公司或任何其他信用

1. 以上資料均屬詳實,本人(等)授權中國工商銀行(亞洲)有限公司(「貴銀行」

94mm

- 操作本人(等)的賬戶、授信審批、額度管理及/或貸後管理(如適用)。 3. 本人(等)確認已閱讀及明白中國工商銀行(亞洲)有限公司派發及隨此申請表 附上之關於個人資料(私隱)條例的客戶及其他個別人士通知。
- 根據《個人資料(私隱)條例》所核准及發出的「個人信貸資料實務守則」, 銀行現可透過資信調查機構共同分享個人的信貸資料。如本人(等)反對 本人(等)的信貸資料被納入有關已取消賬戶的信貸資料報告制度,本人(等) 可聯絡貴行的客戶服務熱線218 95588以作安排。
- 如有任何拖欠還款,除非欠賬金額在由欠賬日期起計60日屆滿前全數清還, 否則本人(等)的賬戶資料可在最終清還欠賬金額後,由資信調查機構再保
- 6. 在清還欠款而取消賬戶之時及在緊隨取消賬戶前5年並沒有任何重大的 賬戶拖欠的條件下,本人(等)有權指示銀行要求資信調查機構清除其資料 庫中有關該取消賬戶的任何賬戶資料
- 7. 本人(等)明白及同意貴銀行信用卡處理及打卡過程由貴銀行設於中國内地 的外判服務者進行,並由嚴密保安系統及運作程序監管,確保客戶資料 絕對保密,除法律規定或經本人(等)同意外,絕不會向第三者(不論是否處 於香港)披露。本人(等)亦同意就為信用卡處理和打卡的目的,貴銀行可披露 本人(等)的資料予貴銀行之信用卡處理及打卡外判服務提供者。
- 8. 本人(等)同意及授權貴銀行向廣深鐵路股份有限公司披露本人(等)之香港 身份證號碼及/或其他個人資料(如適用)及將該等個人資料記錄在聯名卡芯 片上以便乘搭中國内地列車之用。(只適用於銀聯雙幣信用卡)
- 9. 本人(等)明白及同意貴銀行有權要求本人(等)呈交其他文件。
- 10. 本人(等)並授權貴銀行向下述者披露本人(等)及/或此項申請及/或本人(等)的 賬戶之任何資料,可獲披露及可運用資料者為:(i)貴銀行聘用之員工、代理 人及承包商,用以處理及核實此由請;(ii)貴銀行聘請的服務提供者,對客戶 賬戶的操作(包括信用管理服務)和賬戶服務之市場推廣服務;(iii)中國工商 銀行及其附屬機構及(iv)在信用卡上出現其名稱或標誌的第三者。本人(等) 亦明白及同意貴銀行將本人(等)之資料從香港轉調至其他地方,包括中國 内地。本人(等)亦明白及同意貴銀行可利用本人(等)之資料及/或本人(等)於 貴銀行賬戶之資料作以下服務及產品的市場推廣用途(不論銀行是否從中獲 取酬勞):-(i)財務、保險、信用卡、銀行及相關服務及產品;(ii)變當、回饋 或優惠活動及相關服務及產品;及(iii)銀行的聯營伙伴提供的服務及產品 (視乎情況而定,提供有關服務及產品之聯營伙伴名稱可於申請表上找到); 及此類服務或產品可能會由以下人士提供及/或推廣:(i)銀行及銀行的集團 公司; (ii)第三者財務機構、保險公司、信用卡公司、證券及投資服務提供 者;(iii)第三者獎賞、回饋或優惠活動提供者;及(iv)銀行及銀行的集團公司 的聯營伙伴。本人(等)明白本人(等)有權選擇不參與此類市場推廣活動。
- 11. 本人(等)並同意完全遵守中國工商銀行(亞洲)有限公司信用卡持卡人合約-銀聯雙幣信用卡、中國工商銀行(亞洲)有限公司信用卡持卡人合約及其後 可能修訂之條款(「該合約」),該合約將在申請獲得批准後與卡一併發出 給本人(等)。
- 12. 本人(等)謹此鄭重及真誠地作出如下聲明: (i)本人(等)從未於香港或任何 其他地方,被宣告破產,或成為任何破產案件或相類似的法律程序的被 申請者,或受任何接管令或相類似命令的約束;及(ii)本人(等)已經小心及 謹慎地考慮過本人(等)的資產及負債情況。本人(等)並無任何意圖,於香港

- 或任何其他地方,申請本人的破產令或相類似的命令,或向本人(等)的 信權人作出任何個人自願安排或相類似的安排的建議,而本人(等)亦不覺 得有任何理由需要提出任何上述申請或建議
- 13. 本人(等)聲明本人(等)名下中其他金融或財務機構發出之信用卡及/或個人 貸款並沒有因欠賬而被取消,並聲明本人(等)現於其他金融或財務機構之 貸款(包括信用卡及其他貸款)並沒有逾期還款超過30天
- 14. 本人(等)同意若在信貸還款期間遇上還款困難,得儘早通知貴行
- 15. 如本人(等)與貴銀行董事或職員有任何親屬關係,本人(等)將以書面涌知貴
- 16. 本人(等)明白若在此申請中蓄意作出虛假陳述意圖行騙,本人可能受刑事
- 17. 本人(等)已細小閱讀並清楚明白隨附於本申請表内的中國工商銀行(亞洲) 有限公司信用卡持卡人合約-銀聯雙幣信用卡及中國工商銀行(亞洲)有限 公司信用卡持卡人合約的重要條款及細則

除獲銀行豁免,每張信用卡年費分別為:

	主卡	附屬卡
萬事達世界卡	HK\$1,900	HK\$950
萬事達白金卡	HK\$1,000	HK\$500

根據銀行營運守則採用淨現值法計算,零售交易及現金透支 之實際年利率分別為16.08%-31.89%及18.06%-36.76%。

- 2. 主卡及/或附屬卡持卡人均可提出暫停和取消附屬卡。在提出要求後,有關 之附屬卡應儘快退回本行。在有關附屬卡退回,或於本行可實施遺失信用 卡處理程序前,主卡持卡人須對該附屬卡發生之任何付款及有關費用支出
- 3. 信貸資料是指個人的信貸程度(如信用額度及未償還金額)及還款記錄
- 4. 作為申請用途,銀行將查閱資信調查機構的資料庫,以進行申請人的信貸
- 5. 中國工商銀行(亞洲)有限公司對此申請之審批/拒絕、信用額度及有關年利 **率將保留絕對決定權並毋須作出任何解釋**
- 註:所有提交之文件(包括此申請表)無論此申請批准與否,恕不退還。

- **DECLARATION** 1. I/We confirm that the above information is true and complete and hereby authorize Industrial and Commercial Bank of China (Asia) Limited ("the Bank") to contact my/our employers, financial and credit institutions or any other credit or information sources for the verification thereof and for the collection of such information as required for the processing and evaluation of this application and, if my/our application is approved, for the operation of my/our account(s).
- I/We agree and authorize the Bank to obtain my/our credit information through the financial credit information database in Mainland China and the relevant system of Industrial and Commercial Bank of China Limited and to print, save and use of my/our credit information for the purposes of processing and evaluation of this application and, if my/our application is approved, operating my/our account(s), credit approval, credit management, post-loan management (if applicable).
- I/We confirm that I/we have read and understood the "Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" which is available at the Bank for customers' collection and enclosed with this application form.

- 4. In accordance with the terms of the Code of Practice on Consumer 12. I/We hereby solemnly and sincerely declare that (i) I/we have never been Credit Data approved and issued under the Personal Data (Privacy) adjudged bankrupt, or made the subject of any bankruptcy or similar Ordinance, credit data of individuals may now be shared by banks proceedings, or of receiverships or similar order, in Hong Kong or through credit reference agencies. If I/we do not wish my/our credit data elsewhere: and (ii) I/we have carefully and conscientiously considered the to be included in the credit data reporting system in respect of closed status of my/our assets and liabilities. I/We have no intention to petition account data, I/we may contact your Customer Service Hotline on for my/our own bankruptcy or for any similar order, or propose to enter into with my/our creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I/we see any reason 5. In the event of any default in repayment, unless the amount in default is why I/we should do so.
- fully repaid before the expiry of 60 days from the date such default occurred. I/we shall be liable to have my/our account data retained by 13. I/We declare that I/we did not own any credit card and/or personal loan the credit reference agency until the expiry of 5 years from the date of issued by other financial institutions that was cancelled due to default payment and also declare that I/we currently do not have any overdue payment (including credit card and other loans) on other financial Upon termination of the account by full payment and on condition that institutions exceeding 30 days.
- any material default on the account, I/we shall have the right to instruct 14. I/We agree to inform the Bank as soon as possible of any difficulty in repaying or servicing the credit payment over the credit period.
 - 15. I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees.
 - 6. I/We understand that if I/we knowingly make any false statement in my/our application with an intention to deceit, I/we may be liable for criminal prosecution.
 - 17. I/We have carefully read and fully understand the Major Terms and Conditions of the Credit Card Cardholder Agreement - UnionPay Dual Currency Credit Card and the Credit Card Cardholder Agreement enclosed on this application form.

Subject to waiver by the Bank, annual fee of each card as follow:

	Principal Card	Supplementary Card	
World Mastercard	HK\$1,900	HK\$950	
Platinum Mastercard	HK\$1,000	HK\$500	

According to the guideline of the Code of Banking Practice. the Annualized Percentage Rate is calculated based on the Net Present Value (NPV) method; the Annualized Percentage Rates for retail purchase and cash advance are 16.08%-31.89% and 18.06%-36.76% respectively.

- Either the Principal or the Supplementary Cardholder can request the termination and suspension of the Supplementary Card. Upon such request, the Card must be returned to the Bank as soon as possible. Principal Cardholder shall remain liable for any payments arising from the use of the Card and any related charges until the Card is returned to the Bank or the Bank is able to implement the procedures which apply to lost
- Credit data refer to information on an individual's credit exposure (e.g. credit limits and outstanding amounts on credit facilities) and payment
- . The Bank may, for the purpose of the application, conduct a credit review on the applicant by accessing the credit reference agency's database. Approval/Rejection of the application, assignment of credit limit(s) and
- corresponding interest rate(s) shall be at the sole discretion of the Bank without giving any reason.

the Bank and the Bank's group companies. I/We understand that I/we Remark: Documents supplied (including this application form) are not returnable no matter this application is approved or not.

BigMouse Workshop 22 September 2017 OBM-0922/1709/228 m(w) x 210mm(h) Sands New Form (7 panels)

請在此處摺疊封口 Please fold and seal here