

住宅類別 Residential Type

- (001) 自置 Self-Owned (002) 按揭 Mortgaged
 (003) 租用 Rented (004) 僱主所提供員工宿舍 Quarter

- (005) 與父母/親屬同住 Living with Parents / Relatives

每月租金 / 按揭供款金額 HK\$

Monthly Rental / Mortgage Repayment Amount HK\$ _____

婚姻狀況 Marital Status (非必須填寫項目 Optional fill in item)

- (1) 單身 Single (2) 已婚 Married (3) 離婚 Divorced

供養人數 Number of Dependent

學歷 Education Level (非必須填寫項目 Optional fill in item)

- (005) 中學 Secondary (004) 文憑 Diploma

- (003) 學士 Bachelor's degree

- (002) 碩士或以上 Master degree or above

- 其他 Others _____

申請人職業資料 OCCUPATION INFORMATION

現公司名稱 Name of Company

職銜 Job Title

受僱年期 Years in Service 年 Year(s) 月 Month(s)

受僱性質 Employment Status

- (A) 自僱人士 Self-Employed (B) 在職人士 Full-time Employed

- (C) 非在職人士 Unemployed (D) 學生 Student

- (E) 退休 Retired (F) 家庭主婦 Housewife

(G) 合約性質 On Contract 合約到期日子 Contract End Date
 / / (月MM/年YYYY)

- (H) 其他 Others _____

職位 Position _____

業務性質 Business Type* _____

年薪 Annual Income _____

公司電話 Office No. _____

公司地址 (請以英文正楷填寫)

Company Address (Please complete in English BLOCK letters)

單位 Unit / 室 Flat 樓 Floor 座 Block

大廈名稱 Name of Building

街道名稱及號碼 No. and Name of Street

地區 District _____

- 香港 Hong Kong 九龍 Kowloon 新界 New Territories

如現工作受僱少於一年請填寫以下部份 Please complete the following if your current employment is less than one year:

前受僱公司名稱 Name of Previous Employer

前受僱職位 Previous Position

前受僱年資 Previous Years There 年 Year(s) 月 Month(s)

通訊地址 CORRESPONDENCE ADDRESS

如沒有選擇, 將代設定為住宅地址

Home address will be selected if no instruction is given

- (1) 住宅地址 Home Address (2) 辦公室地址 Office Address

服務選擇 CHOICE OF SERVICES

自動櫃員機首選語言 Select Language on ATM Service

(如沒有註明, 將以中文處理 Screen will be in Chinese if no instruction is given)

- (1) 中文 Chinese (2) 英文 English

領卡指示 Card Collection Instruction

(如沒有註明, 將代為決定領取新卡分行 If no choice is indicated, the Bank will assign a card collection branch to the applicant.)

- (1) 親自到 _____ 分行領取新卡 Collect the new card(s) in person at _____ branch.

- (2) 郵寄新卡到通訊地址 Mail the new card(s) to my correspondence address

(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。All credit cards application which not submitted in person are required to pick up at designated branches. Only renewal card can be arranged send to Principal Cardholder's mailing address.)

信用卡現金兌現計劃 CREDIT CARD CASH INSTALLMENT PLAN

本人欲申請信用卡現金兌現計劃

I wish to apply for Credit Card Cash Installment Plan

兌現金額 (最低為HK\$10,000; 最高為港幣賬戶可用
Amount _____ of available credit limit in the HK\$ account) 信用額之90% Min HK\$10,000; Max up to 90%

還款期 12個月 months 24個月 months 36個月 months 48個月 months 60個月 months

持卡人須每月繳付為手續費, 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。A handling fee will be charged on a
monthly basis. Details please refer to promotion leaflet. The annualized
percentage rate is calculated according to the guideline of the Code of
Banking Practice.

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內扣除並須立即全數繳付。In case of any
cancellation of respective credit card account or early repayment of the
Plan by Cardholder, the entire outstanding loan amount and an
administration charge of HK\$300 will be billed and charged into the
credit card account and become immediately due and payable.

批核後, 請將有關金額存入本人下列銀行之港幣賬戶 Please credit the
cash installment amount to my following HK\$ bank account

(不適用於聯名賬戶; 請附上印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 Not applicable to joint name account; please enclose bank
statement or passbook copy showing your name and account no.)

銀行名稱 Bank Name

賬戶持有人姓名 Account Holder Name

賬戶號碼 Account No.

選擇拒絕在直接促銷中使用個人資料 OPT-OUT FROM USE OF PERSONAL DATA IN DIRECT MARKETING

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
內 加上剔號 [✓]。

You should check "✓" the following box(es) if you do not wish the
Bank to use your personal data in direct marketing and/or to provide
your personal data to other persons for their use in direct marketing.

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*

I/We do not wish the Bank to use my/our personal data in direct
marketing via the following channel(s)*:

- 直銷郵件 Direct Mail 電話短訊 SMS

- 電子推廣郵件 Email 電話 Telephone

- 傳真 Fax 以上所有渠道 All of the above channels

*如閣下沒有在以上任何方格內以剔號顯示閣下的選擇, 即視作選擇
「以上所有渠道」。If you do not indicate your choice by checking any
of the above boxes, you are deemed to select "All of the above
channels".

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。

The above represents your present choice whether or not to receive
direct marketing contact or information. This replaces any choice
communicated by you to the Bank prior to this application.

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麼類別的人士以供該等人士在
直接促銷中使用。

Please note that your above choice applies to the direct marketing of the
classes of products, services and/or subjects as set out in the Bank's
"Circular to Customers and Other Individuals relating to the Personal
Data (Privacy) Ordinance" (provided together with this form). Please also
refer to the Circular on the kinds of personal data which may be used in
direct marketing and the classes of persons to which your personal data
may be provided for them to use in direct marketing.

選擇拒絕超逾信用限額信貸安排
OPT-OUT FROM OVER-THE-LIMIT FACILITIES

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，請在以下方格內 加上剔號 [✓]：

You should check "✓" the following box if you do not wish the Bank to provide over-the-limit facilities for your Credit Card when the outstanding balance exceeds your credit limit:

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。

I/We do not wish the Bank to provide over-the-limit facilities when my/our credit card exceed(s) the credit limit.

註 Remarks: 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)。If the Outstanding Balance of your Credit Card exceeds the credit limit, over-the-limit fee **HK\$150** (per statement cycle) will be levied.

客戶聲明 - 非香港居民申請銀聯雙幣信用卡必須填寫
CUSTOMER DECLARATION-MANDATORY FOR NON-HONG KONG RESIDENT APPLYING FOR UNIONPAY DUAL CURRENCY CREDIT CARD

請在適當之處加上 [✓] 號。Please "✓" the appropriate item

本人謹此聲明：I declare that:

主卡申請人 - 本人為非香港居民，即本人並非香港居民身份證持有人，而現時沒有以香港居民身份證持有人的身份於銀行持有任何ICBC銀聯雙幣信用卡(包括但不限於主卡及附屬卡)。Principal card applicant-I am a non-Hong Kong resident, i.e. I am not a holder of Hong Kong Identity Card. I am not maintaining any ICBC UnionPay dual currency credit card (including but not limited to principal card and supplementary card) with the Bank as holder of Hong Kong Identity Card.

本人(等)明白銀行只接受本人(等)以香港居民或非香港居民(取決於本人(等)是否香港居民身份證持有人)申請ICBC銀聯雙幣信用卡。銀行將視乎本人(等)聲明的香港居民或非香港居民身份，並按不時適用的監管規定，向本人(等)提供信用卡服務。本人(等)謹此承諾，若本人(等)在此聲明的日期之後成為香港居民身份證持有人，本人(等)應在切實可行的情況下盡快通知銀行有關變更。本人(等)明白，銀行在收到有關通知後，將更新有關記錄，並按適用於本人(等)香港居民身份的監管規定，提供信用卡服務。本人(等)明白，若本人(等)違反由本人作出的聲明及/或上述承諾，銀行可隨時不給予事先通知而終止或暫停本人(等)之ICBC銀聯雙幣信用卡。銀行恕不負責由此涉及的任何損失或與前述違反有關或由前述違反引起的任何申索。

I understand that the Bank will only accept my ICBC UnionPay dual currency credit card application either as Hong Kong resident or non-Hong Kong resident, depending on whether I am a holder of Hong Kong Identity Card. The Bank will provide credit card services to me in accordance with applicable regulatory requirements from time to time, depending on my status as a Hong Kong resident or non-Hong Kong resident as declared by me. I hereby undertake that if become holder of Hong Kong Identity Card after the date of this declaration, I shall as soon as practicable inform the Bank of the change. I understand that the Bank will, upon receiving such notification, update its record and provide credit card services according to relevant regulatory requirements applicable to my status as Hong Kong resident. I understand that the Bank may at any time and without giving any prior notice terminate or suspend my ICBC UnionPay dual currency credit card(s) if I am or shall be in breach of my declaration and/or undertaking above, and the Bank shall not be liable for any loss or claim in connection with or arising from such breach.

您與工銀亞洲的關係 YOUR RELATIONSHIP WITH THE BANK

現為工銀亞洲客戶? (1) 是 Yes (0) 否 No
Existing ICBC (Asia) Customer?

現有工銀亞洲信用卡號碼 Existing ICBC Credit Card Number

是否工銀亞洲或其附屬機構的董事/僱員之親屬? Are you the relative of any director/employee of ICBC (Asia) or any of its subsidiaries?

是 Yes (請填寫其資料 Please state his/her details)

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中心 No, but I shall inform ICBC (Asia) Credit Card Centre in writing should such relationship arise in future.

董事/僱員姓名 Name of Director/Employee	
關係 Relationship	公司名稱 Company Name
部門 Department	職位 Position

請附上下列文件 PLEASE ENCLOSE

為儘快辦理閣下之申請，請緊記附上下列文件之副本。

To speed up your application processing, please remember to enclose copies of the following documents.

主卡及/或附屬卡申請人之香港身份證
HKID Card of the Principal Card applicant and/or Supplementary Card applicant

最近三個月內之現居住址證明，如電費單或銀行月結單。如永久地址與住宅地址不同，請提供永久地址證明。
Residential address proof within the latest 3 months, e.g. electricity bill or bank statement. Please enclose permanent address proof if the permanent address is different from the residential address

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，則必須提供最新之薪俸稅單或其他最新之薪金證明文件，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

Bank statements or passbook showing your name, account number and latest 3 months' payroll or latest 3 months' payroll slip, or

If the applicant cannot provide the bank statement/passbook showing applicant's latest 3 months' salary, he/she must provide the latest Tax Demand Note or other latest salary proof and other latest financial/asset proof

最近之利得稅稅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；獨資公司可提交個人或公司銀行賬戶月結單。

Latest profit tax demand note or personal assessment and the latest 3 months' bank statements (applicable to self-employed applicant). Personal bank account statements are required for business owner of partnership or limited company; personal bank account or business account statements are required for sole-proprietorship

專業資格證書/職員證 (如適用)

Professional Certificate/Staff Card (if applicable)

註 Note: 本行保留向申請人索取額外文件之權利。The Bank reserves the right to request additional documents from the applicant.

簽署 SIGNATURE

本人已閱讀、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。I have read, understood and accepted the Declaration printed on this application form and the enclosed Major Terms and Conditions.

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。

I confirm this Credit Card and/or Cash Installment application is not / is* referred by third party.

*請填寫以下資料 Please fill in the information below

第三方名稱

Name of the third party _____

電話號碼

Telephone number _____

推薦費

Referral fee _____

X

主卡申請人簽署

Signature of Principal Card Applicant

日期

Date

(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 Please do not alter. If applicable, signature must be the same as the specimen signature of the autopay instruction account.)

銀行專用 (請勿填寫)
FOR BANK USE ONLY (PLEASE DO NOT FILL)

推薦人 Referrer	_____		
簽名驗證 SIGNATURE VERIFIED	<input type="checkbox"/> 1- 有 YES <input type="checkbox"/> 2- 沒有 NO		
身份證明文件驗證 IDENTIFICATION DOCUMENT VERIFIED	<input type="checkbox"/> 1- 有 YES <input type="checkbox"/> 2- 沒有 NO		
BC	PC	PI	Y
APP # 0110201	_____	00	_____
ACC1	_____		
ACC2	_____		
分行 / 部門代碼 BRANCH/DEPARTMENT CODE :	_____		
員工代碼 STAFF CODE :	_____	S	_____
銷貨人員代碼 OIC CODE :	_____		
<input type="checkbox"/> 面見 <input type="checkbox"/> 由第3者遞交 <input type="checkbox"/> 郵寄	_____		
營銷代碼 SOURCE CODE :	ID000-0110-0	_____	_____

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」)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)同意貴銀行通過中國境內金融信用信息基礎數據庫及中國工商銀行行內相關系統獲取本人(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。
4. 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。
5. 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留多5年。
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內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ICBC銀聯雙幣信用卡芯片上以便搭乘中國內地列車之用。
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，用以處理及核實此申請；(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，包括中國內地。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)獎賞、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)的債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)名下由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)將以書面通知貴銀行。
16. 本人(等)明白若在此申請中蓄意作出虛假陳述意圖行騙，本人可能受刑事檢控。
17. 本人(等)已細心閱讀並清楚明白隨附於本申請表內的中國工商銀行(亞洲)有限公司信用卡持卡人合約-ICBC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。

注意事項：

1. 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
Visa Signature卡	HK\$1,800	HK\$900
白金卡 / ICBC銀聯雙幣鑽石卡	HK\$1,000	HK\$500
金卡 / 鈦金卡	HK\$480	HK\$240
普通卡	HK\$240	HK\$120

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負責。
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檢討。
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

- 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.
- In accordance with the terms of the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance, credit data of individuals may now be shared by banks through credit reference agencies. If I/we do not wish my/our credit data to be included in the credit data reporting system in respect of closed account data, I/we may contact your Customer Service Hotline on 218 95588 for arrangement.
- In the event of any default in repayment, unless the amount in default is 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 the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default.
- Upon termination of the account by full payment and on condition that there has not been, within 5 years immediately before account termination, any material default on the account, I/we shall have the right to instruct the Bank to make a request to the credit reference agency to delete from its database any account data relating to the terminated account.
- I/We understand and agree that the card processing and the card 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 (whether in Hong Kong or elsewhere), except as required by law, or with my/our consent. I/We hereby also consent to the disclosure of my/our information to the service provider(s) of the Bank for the purpose of providing the card processing and the card embossing services to the Bank by such service provider(s).
- 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 ICBC UnionPay Dual Currency Credit Card for the purpose to facilitate the taking of train in Mainland China.
- I/We agree that the Bank reserves the right to request other supporting documents from me/us.
- I/We further authorize the Bank to disclose any information regarding me/us and/or this application and/or my/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, as the case may be); and these services or products may be provided 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 the Bank and the Bank's group companies. I/We understand that I/we have the right to opt out of such marketing programs.

- I/We agree to be bound by the terms and conditions of the Credit Card Cardholder Agreement - ICBC 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.
- I/We hereby solemnly and sincerely declare that (i) I/we have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of receiverships or similar order, in Hong Kong or elsewhere; and (ii) I/we have carefully and conscientiously considered the status of my/our assets and liabilities. I/We have no intention to petition 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 why I/we should do so.
- I/We declare that I/we did not own any credit card and/or personal loan 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 institutions exceeding 30 days.
- 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.
- I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees.
- 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.
- 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.

Notes:

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

	Principal Card	Supplementary Card
World Mastercard	HK\$1,900	HK\$950
Visa Signature Card	HK\$1,800	HK\$900
Platinum Card / ICBC UnionPay Dual Currency Diamond Card	HK\$1,000	HK\$500
Gold / Titanium Card	HK\$480	HK\$240
Classic Card	HK\$240	HK\$120

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 cards.
- Credit data refer to information on an individual's credit exposure (e.g. credit limits and outstanding amounts on credit facilities) and payment history.
- 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.

Remark: Documents supplied (including this application form) are not returnable no matter this application is approved or not.

凡於2017年12月31日前成功申請ICBC香港明愛萬事達卡，可獲永久豁免年費及下列迎新禮品！

Successful application of ICBC Caritas-HK Mastercard before 31 December 2017 to enjoy the perpetual annual fee waiver and the following welcome gifts:

HK\$100 信用卡免找數簽賬額 Free Credit Card Spending Limit

禮品編號 Gift Code: T1

- 信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠
- Free Credit Card Spending Limit can only be used for further spending, not cash advance or credit card payment

迎新優惠：

- 迎新優惠(「迎新優惠」)只適用於即日起至2017年12月31日(包括首尾兩天)成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發的指定信用卡的全新主卡申請人。如申請人為本行現有信用卡持卡人並已持有任何本行信用卡，或為現有或過往6個月內取消任何本行信用卡(包括聯營卡)之持卡人，即不可獲享迎新優惠。
- 全新信用卡主卡申請人須於發卡後2個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

迎新優惠	申請指定信用卡	發卡後2個月內之認可消費要求
HK\$100 信用卡免找數 簽賬額；或	ICBC 香港明愛萬事達卡； 或	以相關信用卡簽賬或 現金透支滿HK\$1,000 或RMB1,000
HK\$200 信用卡免找數 簽賬額	同時申請ICBC 香港明愛萬事達卡及 ICBC銀聯雙幣鑽石卡	以相關信用卡每張 各自簽賬或現金透支滿 HK\$1,000或RMB1,000

- 認可消費要求以交易日計算，包括零售簽賬及現金透支，不適用於結餘轉戶、信用卡現金兌現金額/稅務及私人貸款金額/商戶分期金額及其還款額、捐款交易、交稅、購買賭場籌碼、博彩交易、繳付信用卡費用、各項財務收費及未經許可的簽賬。未誌賬、取消、欺詐、退款或未經授權之交易將不計算於認可消費要求內。
- 本行信用卡中心將於符合認可消費要求後6至8星期內將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。
- 並非本條款及細則任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第623章)下強制執行本條款及細則任何部分的權利。
- 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
- 如有任何爭議，本行保留最終決定權。
- 中英文版本如有歧異，一概以英文版為準。

Welcome Offer:

- The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of designated credit card(s) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank" / "ICBC") simultaneously with applications made under this welcome offer from now till December 31, 2017 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
- Successful new applicants for principal card can enjoy the Welcome Offer upon fulfilling the following designated spending requirement (the "Designated Spending Requirement") within the first 2 months of new cards issuance.

Welcome Offer	Applying for Designated Credit Card(s)	Designated Spending Requirement within the first 2 months of new card(s) issuance
HK\$100 Free Credit Card Spending Limit; OR	ICBC Caritas-HK Mastercard	Accumulate retail spending or cash advance for HK\$/RMB1,000 with the card
HK\$200 Free Credit Card Spending Limit	Concurrently applying for ICBC Caritas-HK Mastercard and ICBC UnionPay Dual Currency Diamond Card	Accumulate retail spending or cash advance for HK\$/RMB1,000 with each card

- The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding balance transfer, cash installment loan amount/tax loan and personal loan amount/merchant installment loan amount and the repayment amount, donations, tax payments, purchase of casino chips, gambling transactions and card account's fees, any financial charges and unauthorized transactions. Non-posted, cancelled, cheated, returned or other unauthorized transactions will not be counted for Designated Spending Requirement purpose.
- Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account within 6 to 8 weeks after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
- Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
- The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
- In case of any dispute, the decision of the Bank shall be final and conclusive.
- In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

中國工商銀行(亞洲)有限公司信用卡持卡人合約之主要條款及細則 - 適用於ICBC銀聯雙幣信用卡
Major Terms and Conditions of Industrial and Commercial Bank of China (Asia) Limited
Credit Card Cardholder Agreement - applicable to ICBC UnionPay Dual Currency Credit Card

為配合「銀行營運守則」的規定，中國工商銀行(亞洲)有限公司(「本行」)將信用卡持卡人合約(「合約」)之主要條款及細則概述如下：

1. 信用卡及私人密碼的安全

持卡人於收到信用卡後，必須立即簽署，並通知本行收妥信用卡。持卡人不應允許第三者使用該信用卡，並應在持卡人的控制下在任何時候妥為保管信用卡。持卡人不應透露密碼予第三者，同時應小心謹慎把密碼保密。於接獲通知或懷疑有關信用卡遺失或密碼外洩，持卡人需在合理切實可行範圍內盡快通知本行。否則，持卡人須承擔因此而起的一切責任。

2. 遺失信用卡之最高責任

如持卡人於信用卡遺失或被竊後立即通知本行，並且沒有欺騙或顯著疏忽行為，持卡人對未經授權的賬項之最高責任為HK\$500。相反地，若持卡人未履行上述責任或未能履行以上第1項條文所述之責任，則必須對所有未經授權的賬項承擔所有責任。

3. 財務費用

根據銀行營運守則的指引，財務費用以實際年利率計算。

4. 服務費用

持卡人須支付月結單上提及之有關使用信用卡服務衍生的收費及手續費。有關詳情，請參閱本行之信用卡服務收費表。

5. 強制執行的費用

持卡人須清償所有因本行於執行合約時產生之一切合理費用，包括律師費及收賬費用。

6. 持卡人的責任

主卡持卡人須對主卡及其所有附屬卡於本行所欠之賬項負責。附屬卡持有人僅須負責本身的交易賬項。

7. 審閱月結單

持卡人必須核對每張月結單上的交易賬項。如有任何問題，持卡人須於月結單日起計60天內聯絡本行。

8. 抵銷權

本行可隨時在毋須事先知會下於持卡人在工銀亞洲開設的賬戶(不論個人或聯名賬戶/港元或任何其他貨幣賬戶)，以抵銷債務或從該賬戶中撥款以償還信用卡賬戶中的總欠款，視情況而定。如本行行使此抵銷權將立即通知持卡人。

9. 取消信用卡

本行可隨時取消信用卡，而毋須通知及申述理由。主卡或附屬卡持卡人亦可隨時取消信用卡，並同時交還已剪毀之信用卡予本行。

10. 修訂持卡人合約

本行可隨時或不時修訂信用卡持卡人合約，以及就使用信用卡更改收費及費用，並知會持卡人有關修訂。倘客戶於指定之生效日後繼續使用信用卡或持有信用卡，有關修訂及更改將對閣下具有約束力。倘客戶不接受有關條款修訂或更改，可交還已剪毀之信用卡予本行以終止有關信用卡服務。

11. 要求即時清還結欠權利

本行保留要求客戶即時全數清還結欠額之權利。

12. 外幣簽賬

ICBC銀聯雙幣信用卡之港幣及人民幣以外貨幣的交易，將按兌換日由本行(如適用，經諮詢任何相關國際信用卡組織後)釐定之市場匯率兌換為港幣並記入信用卡賬戶內。

如中、英文本有任何歧義，則以英文本為準。

以上主要條款及細則只供參考，一切以相關的合約全文為準，請持卡人詳加細閱。

持卡人合約全文可於工銀亞洲任何一間分行索取及將會隨卡附上予持卡人。

申請人所提供的資料，工銀亞洲會根據關於個人資料(私隱)條例的客戶及其他個別人士的通知的條款作出處理。

信用卡一經簽署或使用，將構成持卡人同意受相關的合約條款及細則所約束。如有任何查詢或投訴，請致電工銀亞洲24小時客戶服務熱線218 95588。

In compliance with the requirements of the Code of Banking Practice, Industrial and Commercial Bank of China (Asia) Limited ("the Bank") has outlined significant terms and conditions of the Cardholder Agreement (the "Agreement") as follows for your particular attention:

1. Safety of the Card and Secrecy of the PIN

The Cardholder must sign the Card immediately upon receipt, in the signature panel provided. Cardholder should acknowledge receipt to the Bank immediately in the way required by ICBC (Asia). Cardholder should not permit any other person to use the Card and has the responsibility to safeguard the Card at all times and keep the Card under the Cardholder's personal control. Cardholder shall not disclose the PIN to any person and shall exercise reasonable care and diligence

in keeping the PIN in secret. Upon notice of or suspicious of Card loss or accidental disclosure of PIN, Cardholder should notify the Bank as soon as reasonably practicable. Failure to observe the above, Cardholder will be held liable for full responsibility of the consequences.

2. Maximum Liability for Card Loss and Disclosure of PIN

Provided the Bank has received proper notice of the loss or theft of the Card from Cardholder and the Cardholder has not acted fraudulently or with gross negligence, the maximum liability of the Cardholder for unauthorized Charges will be HK\$500. Where he has acted fraudulently or with gross negligence or failed to observe the responsibility stated in clause 1 above, the Cardholder shall be fully liable for any claimed unauthorized Charges prior to giving notice to the Bank.

3. Finance Charges

Finance Charges quoted are calculated on APR according to the guidelines of the Code of Banking Practice.

4. Payment

The Cardholder shall be deemed to have accepted and agreed to pay the outstanding balances, the charges and handling fees incurred for any relevant service(s) printed on the statement. For details, please refer to the Fee Schedule of the Bank.

5. Expenses of Enforcement

The Cardholder shall indemnify the Bank in respect of any and all reasonable expenses reasonably incurred by the Bank in enforcing or attempting to enforce the Agreement including all reasonable legal fees, charges of debt collection agencies and disbursements.

6. Liability of the Cardholder

The Principal Cardholder shall be liable for the use and the total amount of Charges due to the Bank in respect of the Principal Card and any Supplementary Card(s). The Supplementary Cardholder(s) shall be liable for the Charges of his own only.

7. Examination of the Statement

Cardholder must examine the contents of each Statement carefully. In case of any query, the Cardholder must inform the Bank within 60 days from the issue date of the statement, otherwise, the content of the statement shall be final.

8. Right to Set-off

The Bank shall have the right to set-off or transfer at any time without prior notice, any monies of whatever description standing in the books of the Bank to the credit of the Cardholder, whether held singly or jointly with others and whether in Hong Kong Dollars or any other currency in or towards discharge of the total amount of Charges in Card Account attributable to the use of the Card, as the case may be. The Bank shall promptly notify the Cardholder if the Bank exercises its rights of set off or transfer.

9. Termination of Card

The Bank may at any time, with or without notice as the Bank may determine in the circumstances, terminate the Card without giving any reasons. The Principal or the Supplementary Cardholder may also at any time cancel the Card by cutting the Card in halves and returning them the Bank.

10. Amendments on the Agreement

The Agreement and the fees and expenses imposed on the Card may be amended at any time and from time to time by notice from the Bank to the Cardholder. Cardholder will be bound by the revised terms and conditions if he continues using or retaining the Card after the specified effective date of amendment. Cardholder has the right to terminate the card services by returning the card cut into halves to the Bank if Cardholder does not accept the amendment.

11. Bank's Right to Demand Immediate Payment

The Bank reserves the right to demand immediate repayment of outstanding balance in full.

12. Transactions in foreign currencies

Transactions in any currency other than Hong Kong Dollars and Renminbi of ICBC UnionPay Dual Currency Credit Card will be converted into Hong Kong Dollars at the prevailing exchange rate determined by the Bank (in consultation with, as applicable, any relevant international card associations) on the day of conversion and debited to the Card Account.

If there is any inconsistency between English and Chinese versions of terms and conditions, the English version should prevail.

Please note that the above summarized terms and conditions are for reference only. Cardholder should read the full version of the relevant Agreement, which shall prevail in the event of discrepancy.

The full version of the Agreement is available at any branch of Industrial and Commercial Bank of China (Asia) Limited and will be sent to the Cardholder along with the card.

The Bank will handle applicant's information according to the terms of Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance.

By using or signing the Card, the Cardholder will be deemed to have accepted all the terms and conditions contained in the relevant Agreement and will be bound by them. For any enquiries, please call Industrial and Commercial Bank of China (Asia) Limited 24-hour Customer Service Hotline at 218 95588.

中國工商銀行(亞洲)有限公司信用卡持卡人合約之主要條款及細則 - 適用於所有港幣信用卡
Major Terms and Conditions of Industrial and Commercial Bank of China (Asia) Limited
Credit Card Cardholder Agreement - applicable to ICBC HKD Credit Card

為配合「銀行營運守則」的規定，中國工商銀行(亞洲)有限公司(「本行」)將信用卡持卡人合約(「合約」)之主要條款及細則概述如下：

1. 信用卡及私人密碼的安全

持卡人於收到信用卡後，必須立即簽署，並通知本行收受信用卡。持卡人不應允許第三者使用該信用卡，並應在持卡人的控制下在任何時候妥為保管信用卡。持卡人不應透露密碼予第三者，同時應小心謹慎把密碼保密。於接獲通知或懷疑有關信用卡遺失或密碼外洩，持卡人需在合理切實可行範圍內盡快通知本行。否則，持卡人須承擔因此而起之一切責任。

2. 遺失信用卡之最高責任

如持卡人於信用卡遺失或被竊後立即通知本行，並且沒有欺騙或顯著疏忽行為，持卡人對未經授權的賬項之最高責任為HK\$500。相反地，若持卡人未履行上述責任或未能履行以上第1項條文所述之責任，則必須對所有未經授權的賬項承擔所有責任。

3. 財務費用

根據銀行營運守則的指引，財務費用以實際年利率計算。

4. 服務費用

持卡人須支付月結單上提及之有關使用信用卡服務衍生的收費及手續費。有關詳情，請參閱本行之信用卡服務收費表。

5. 強制執行的費用

持卡人須清償所有因本行於執行合約時產生之一切合理費用，包括律師費及收賬費用。

6. 持卡人的責任

主卡持卡人須對主卡及其所有附屬卡於本行所欠之賬項負責。附屬卡持有人僅須負責本身的交易賬項。

7. 審閱月結單

持卡人必須核對每張月結單上的交易賬項。如有任何問題，持卡人須於月結單日起計60天內聯絡本行。

8. 抵銷權

本行可隨時在毋須事先知會下於持卡人在工銀亞洲開設的賬戶(不論個人或聯名賬戶/港元或任何其他貨幣賬戶)，以抵銷債務或從該賬戶中撥款以償還信用卡賬戶中的總欠款，視情況而定。如本行行使此抵銷權將立即通知持卡人。

9. 取消信用卡

本行可隨時取消信用卡，而毋須通知及申述理由。主卡或附屬卡持卡人亦可隨時取消信用卡，並同時交還已剪毀之信用卡予本行。

10. 修訂持卡人合約

本行可隨時或不時修訂信用卡持卡人合約，以及就使用信用卡更改收費及費用，並知會持卡人有關修訂。倘客戶於指定之生效日後繼續使用信用卡或持有信用卡，有關修訂及更改將對閣下具有約束力。倘客戶不接受有關條款修訂或更改，可交還已剪毀之信用卡予本行以終止有關信用卡服務。

11. 要求即時清還結欠權利

本行保留要求客戶即時全數清還結欠額之權利。

12. 外幣簽賬

港幣信用卡之港幣以外貨幣的交易，將按兌換日由本行(如適用，經諮詢任何相關國際信用卡組織後)釐定之市場匯率兌換為港幣並記入信用卡賬戶內。

如中、英文本有任何歧義，則以英文本為準。

以上主要條款及細則只供參考，一切以相關的合約全文為準，請持卡人詳加細閱。

持卡人合約全文可於工銀亞洲任何一間分行索取及將會隨卡附上予持卡人。

申請人所提供的資料，工銀亞洲會根據關於個人資料(私隱)條例的客戶及其他個別人士的通知的條款作出處理。

信用卡一經簽署或使用，將構成持卡人同意受相關的合約條款及細則所約束。如有任何查詢或投訴，請致電工銀亞洲24小時客戶服務熱線218 95588。

In compliance with the requirements of the Code of Banking Practice, Industrial and Commercial Bank of China (Asia) Limited ("the Bank") has outlined significant terms and conditions of the Cardholder Agreement (the "Agreement") as follows for your particular attention:

1. Safety of the Card and Secrecy of the PIN

The Cardholder must sign the Card immediately upon receipt, in the signature panel provided. Cardholder should acknowledge receipt to the Bank immediately in the way required by ICBC (Asia). Cardholder should not permit any other person to use the Card and has the responsibility to safeguard the Card at all times and keep the Card under the Cardholder's personal control. Cardholder shall not disclose

the PIN to any person and shall exercise reasonable care and diligence in keeping the PIN in secret. Upon notice of or suspicious of Card loss or accidental disclosure of PIN, Cardholder should notify the Bank as soon as reasonably practicable. Failure to observe the above, Cardholder will be held liable for full responsibility of the consequences.

2. Maximum Liability for Card Loss and Disclosure of PIN

Provided the Bank has received proper notice of the loss or theft of the Card from Cardholder and the Cardholder has not acted fraudulently or with gross negligence, the maximum liability of the Cardholder for unauthorized Charges will be HK\$500. Where he has acted fraudulently or with gross negligence or failed to observe the responsibility stated in clause 1 above, the Cardholder shall be fully liable for any claimed unauthorized Charges prior to giving notice to the Bank.

3. Finance Charges

Finance Charges quoted are calculated on APR according to the guidelines of the Code of Banking Practice.

4. Payment

The Cardholder shall be deemed to have accepted and agreed to pay the outstanding balances, the charges and handling fees incurred for any relevant service(s) printed on the statement. For details, please refer to the Fee Schedule of the Bank.

5. Expenses of Enforcement

The Cardholder shall indemnify the Bank in respect of any and all reasonable expenses reasonably incurred by the Bank in enforcing or attempting to enforce the Agreement including all reasonable legal fees, charges of debt collection agencies and disbursements.

6. Liability of the Cardholder

The Principal Cardholder shall be liable for the use and the total amount of Charges due to the Bank in respect of the Principal Card and any Supplementary Card(s). The Supplementary Cardholder(s) shall be liable for the Charges of his own only.

7. Examination of the Statement

Cardholder must examine the contents of each Statement carefully. In case of any query, the Cardholder must inform the Bank within 60 days from the issue date of the statement, otherwise, the content of the statement shall be final.

8. Right to Set-off

The Bank shall have the right to set-off or transfer at any time without prior notice, any monies of whatever description standing in the books of the Bank to the credit of the Cardholder, whether held singly or jointly with others and whether in Hong Kong Dollars or any other currency in or towards discharge of the total amount of Charges in Card Account attributable to the use of the Card, as the case may be. The Bank shall promptly notify the Cardholder if the Bank exercises its rights of set off or transfer.

9. Termination of Card

The Bank may at any time, with or without notice as the Bank may determine in the circumstances, terminate the Card without giving any reasons. The Principal or the Supplementary Cardholder may also at any time cancel the Card by cutting the Card in halves and returning them the Bank.

10. Amendments on the Agreement

The Agreement and the fees and expenses imposed on the Card may be amended at any time and from time to time by notice from the Bank to the Cardholder. Cardholder will be bound by the revised terms and conditions if he continues using or retaining the Card after the specified effective date of amendment. Cardholder has the right to terminate the card services by returning the card cut into halves to the Bank if Cardholder does not accept the amendment.

11. Bank's Right to Demand Immediate Payment

The Bank reserves the right to demand immediate repayment of outstanding balance in full.

12. Transactions in foreign currencies

Transactions in any currency other than Hong Kong Dollars of HK\$ Credit Card will be converted into Hong Kong Dollars at the prevailing exchange rate determined by the Bank (in consultation with, as applicable, any relevant international card associations) on the day of conversion and debited to the Card Account.

If there is any inconsistency between English and Chinese versions of terms and conditions, the English version should prevail.

Please note that the above summarized terms and conditions are for reference only. Cardholder should read the full version of the relevant Agreement, which shall prevail in the event of discrepancy.

The full version of the Agreement is available at any branch of Industrial and Commercial Bank of China (Asia) Limited and will be sent to the Cardholder along with the card.

The Bank will handle applicant's information according to the terms of Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance.

By using or signing the Card, the Cardholder will be deemed to have accepted all the terms and conditions contained in the relevant Agreement and will be bound by them. For any enquiries, please call Industrial and Commercial Bank of China (Asia) Limited 24-hour Customer Service Hotline at 218 95588.

**ICBC信用卡服務收費表
(一般港幣信用卡)**

利率和財務費用													
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 16.08%-31.89%* ，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數結欠，銀行不會向您收取利息。否則，利息將按： (i) 未清付的結欠金額從上期結單日之翌日起按日計算直至全數償還為止，及 (ii) 每項新信用卡交易(在上期結單日後記賬的)亦將由該項交易的記賬日起按日計算直至全數償還為止。												
現金透支實際年利率	當您開立賬戶時，現金透支實際年利率為 18.06%-36.76%* ，但會不時作出檢討。利息會由記賬日起按日計息，直至全數償還為止。												
免息還款期	長達 55天 (免息還款期並不適用於現金透支交易)												
最低還款額	所有利息及費用、逾期繳款金額(如有)及超逾信用卡金額(如有)，加1%結欠本金。 (最低收費為HK\$50，以較高者為準)												
收費項目													
年費(以每張卡計)	<table border="1"> <thead> <tr> <th>主卡</th> <th>附屬卡</th> </tr> </thead> <tbody> <tr> <td>萬事達世界卡 HK\$1,900</td> <td>HK\$950</td> </tr> <tr> <td>Visa Signature卡 HK\$1,800</td> <td>HK\$900</td> </tr> <tr> <td>白金卡 HK\$1,000</td> <td>HK\$500</td> </tr> <tr> <td>金卡 / 鈦金卡 HK\$480</td> <td>HK\$240</td> </tr> <tr> <td>普通卡 HK\$240</td> <td>HK\$120</td> </tr> </tbody> </table> (銀行將於每張新卡發出時或該卡發出後的每個周年日收取年費。)	主卡	附屬卡	萬事達世界卡 HK\$1,900	HK\$950	Visa Signature卡 HK\$1,800	HK\$900	白金卡 HK\$1,000	HK\$500	金卡 / 鈦金卡 HK\$480	HK\$240	普通卡 HK\$240	HK\$120
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普通卡 HK\$240	HK\$120												

收費項目	
現金透支手續費	每項現金透支均須繳付手續費及財務費用。財務費用由現金透支之記賬日計起，直至現金透支全數清還。 每次為現金透支金額之 3% (最低收費為HK\$50)
外幣簽賬兌換收費 (不適用於銀聯雙幣信用卡)	所有外幣簽賬均折算為港幣後記入您的信用卡賬戶內。由於市場匯率波動，實際採用之匯率可能與簽賬日之匯率有所不同。每項非港幣交易將收取 1.9% (已包括交易金額之 1% 卡協會的匯兌收費及 0.9% 本行所收取的費用)。
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉的費用可能會較以外幣簽賬的手續費為高。銀行不會就港幣支付外幣簽賬的交易收取費用。
逾期費用	如您在「到期還款日」尚未繳付「最低還款額」，須付逾期費用。 最低還款額之 5% (最低收費為HK\$130；最高收費為HK\$250)
超逾信用額手續費	如您的結欠超逾信用額，須付超逾信用額手續費。 HK\$150 (每月結單計算)
退票/自動轉賬被拒手續費	每張支票/每次 HK\$110
補發新卡費用	每張 HK\$100 (於到期日前補發新卡)
信用卡賬戶間資金轉賬手續費	每次轉賬 HK\$200
賬戶結餘退款/提款手續費	以本票提取賬戶結餘，每張本票收取 HK\$60 。透過櫃檯或自動櫃員機以現金提取結餘，將視為現金透支計算該手續費。

收費項目	
處理爭議事項手續費	每項 HK\$150 (如證實為無根據之爭議交易)
索取月結單手續費	每個月結單 HK\$50
索取簽賬單據副本手續費	每張 HK\$50
申請提升信用額手續費 臨時提升 永久提升	每次 HK\$50 每次 HK\$100
銀行證明信手續費	每份 HK\$200
稽核確認書手續費	每次 HK\$300
銀行櫃位繳付信用卡賬項手續費	每卡每次 HK\$20
郵寄信用卡賬戶月結單服務年費	HK\$10[#] (於2017年10月1日至2017年12月31日期間曾以郵寄方式收取任何信用卡月結單) 每年HK\$20[#] (由2018年1月1日起，每年1月1日至每年12月31日的12個月內曾以郵寄方式收取任何信用卡月結單)

* 上述之實際年利率乃根據銀行營運守則計算。

長者、18歲以下之客戶豁免收費。現領取政府傷殘津貼/綜合社會保障援助計劃的客戶及低收入人士亦可申請豁免收費，詳情請與本行職員聯繫。

日期：2017年6月1日

註：本銀行可不時修改上述服務收費表。若有修改，本銀行將以其認為適當的方式給予信用卡持卡人先通知。

**Fee Schedule of ICBC Credit Card
(General HKD Credit Card)**

INTEREST RATES AND INTEREST CHARGES																			
Annualized Percentage Rate (APR) for Retail Purchase	APR for Retail Purchase is 16.08%-31.89%* when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on: (i) the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and (ii) the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full.																		
APR for Cash Advance	APR for Cash Advance is 18.06%-36.76%* when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the post date on a daily basis until payment in full.																		
Interest Free Period	Up to 55 days (No interest-free period on cash advance transaction)																		
Minimum Payment	All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. (Minimum HK\$50, whichever is higher)																		
Annual Membership Fee (per card)	<table border="1"> <thead> <tr> <th></th> <th><u>Principal Card</u></th> <th><u>Supplementary Card</u></th> </tr> </thead> <tbody> <tr> <td>World Mastercard</td> <td>HK\$1,900</td> <td>HK\$950</td> </tr> <tr> <td>Visa Signature Card</td> <td>HK\$1,800</td> <td>HK\$900</td> </tr> <tr> <td>Platinum Card</td> <td>HK\$1,000</td> <td>HK\$500</td> </tr> <tr> <td>Gold / Titanium Card</td> <td>HK\$480</td> <td>HK\$240</td> </tr> <tr> <td>Classic Card</td> <td>HK\$240</td> <td>HK\$120</td> </tr> </tbody> </table> <p>An annual fee is payable on issue and on each anniversary date of issuance of a new Card.</p>		<u>Principal Card</u>	<u>Supplementary Card</u>	World Mastercard	HK\$1,900	HK\$950	Visa Signature Card	HK\$1,800	HK\$900	Platinum Card	HK\$1,000	HK\$500	Gold / Titanium Card	HK\$480	HK\$240	Classic Card	HK\$240	HK\$120
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Gold / Titanium Card	HK\$480	HK\$240																	
Classic Card	HK\$240	HK\$120																	

FEES	
Cash Advance Handling Charge	Finance charge will accrue on each cash advance from the post date of cash advance until repayment in full. A handling charge of each cash advance will also be levied. 3% of the cash advance amount per transaction (minimum HK\$50)
Fees relating to Foreign Currency Transaction (Not applicable to UnionPay Dual Currency Card)	Foreign currency transactions made outside Hong Kong are converted into HK\$ and debited to your Card Account. The exchange rate may differ from the rate on the transaction date due to market fluctuation. 1.9% of every transaction effected in a currency other than Hong Kong Dollars (inclusive of 1% exchange charges by Card Association and 0.9% charges by the Bank on the transaction amount).
Fees relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. The relevant fee for settling foreign currency transactions in Hong Kong dollars is not charged by the Bank.
Late Payment Fee	If you fail to make the specified Minimum Payment by the Payment Due Date, late payment charge will be levied. 5% of the minimum payment due (minimum HK\$130; maximum HK\$250)
Over-the-limit Fee	If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied. HK\$150 per statement cycle
Returned Cheque / Rejected Autopay Handling Charge	HK\$110 per cheque / per transaction
Card Replacement Fee	HK\$100 per card (for each re-issued card before expiry of the existing card)
Fund Transfer Between Card Account	HK\$200 per transfer

FEES	
Credit Balance Refund / Withdrawal Handling Charge	HK\$60 per cashier order issued for credit balance refund. Cash withdrawal on credit balance either over-the-counter or through ATM will be treated as Cash Advance and charge accordingly.
Dispute Handling Charge	HK\$150 per unfounded dispute transaction
Statement Retrieval Charge	HK\$50 per statement cycle
Sales Slip Retrieval Charge	HK\$50 per copy
Credit Limit Upgrade Handling Charge Temporary Upgrade Permanent Upgrade	HK\$50 per application HK\$100 per application
Reference Letter Handling Charge	HK\$200 per letter
Audit Confirmation Charge	HK\$300 per confirmation
Charge for over-the-counter payment per card	HK\$20 for each transaction
Credit Card Paper Statement Service Annual Fee	HK\$10[#] (For any Credit Card paper statement received through mail during the period from 1 October 2017 to 31 December 2017) HK\$20 per year[#] (With effect from 1 January 2018, for any Credit Card paper statement received through mail during the period of every 12 months from 1 January to 31 December)

* The Annualized Percentage Rate is calculated according to the Code of Banking Practice.

Exemption to senior citizens, customers aged below 18. Customers receiving Government Disability Allowances/Comprehensive Social Security Assistance and low-income customers can also apply for fee exemption. Please contact our branch staff for details.

Date: 1 June 2017

Note: We may change the above fees and charges in this Fee Schedule from time to time. Such variations will be notified to Cardholder beforehand in a manner we consider appropriate.

**ICBC信用卡服務收費表
(銀聯雙幣信用卡)**

利率和財務費用	
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 16.08%-31.89%* ，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數結欠，銀行不會向您收取利息。否則，利息將按： (i) 未清付的結欠金額從上期結單日之翌日起按日計算直至全數償還為止，及 (ii) 每項新信用卡交易(在上期結單日後記賬的)亦將由該項交易的記賬日起按日計算直至全數償還為止。
現金透支實際年利率	當您開立賬戶時，現金透支實際年利率為 18.06% - 36.76%* ，但會不時作出檢討。利息會由記賬日起按日計息，直至全數償還為止。
免息還款期	長達 55天 (免息還款期並不適用於現金透支交易)
最低還款額	所有利息及費用、逾期繳款金額(如有)及超逾信用卡金額(如有)，加1%結欠本金。 最低收費為HKD50，以較高者為準 最低收費為RMB50，以較高者為準
港幣賬戶 人民幣賬戶	
收費項目	
年費(以每張卡計)	主卡 附屬卡
聯營鑽石卡	HK\$1,900 HK\$950
白金卡/ICBC銀聯 雙幣鑽石卡	HK\$1,000 HK\$500
金卡	HK\$480 HK\$240
	(銀行將於每張新卡發出時或該卡發出後的每個周年日收取年費。)
現金透支手續費	每項現金透支均須繳付手續費及財務費用。財務費用由現金透支之記賬日計起，直至現金透支全數清還。 每次為現金透支金額之 3% (最低收費為HKD50) 每次為現金透支金額之 3% (最低收費為RMB50)
港幣賬戶	
人民幣賬戶	

收費項目	
外幣簽賬兌換收費	不適用
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉的費用可能會較以外幣簽賬的手續費為高。銀行不會就港幣支付外幣簽賬的交易收取費用。
逾期費用	如您在「到期還款日」尚未繳付「最低還款額」，須付逾期費用。 港幣賬戶 最低還款額之 5% (最低收費為HKD130；最高收費為HKD250) 人民幣賬戶 最低還款額之 5% (最低收費為RMB130；最高收費為RMB250)
超逾信用額手續費	如您的結欠超逾信用額，須付超逾信用額手續費。 港幣賬戶 HKD150 (每月結單計算) 人民幣賬戶 RMB150 (每月結單計算)
退票/自動轉賬被拒手續費	港幣賬戶 每張支票/每次 HKD110 人民幣賬戶 每張支票/每次 RMB110
補發新卡費用	每張 HK\$100 (於到期日前補發新卡)
信用卡賬戶間資金轉賬手續費	每次轉賬 HK\$200
賬戶結餘退款/提款手續費	以本票提取賬戶結餘，每張本票收取 HK\$60 。透過櫃檯或自動櫃員機以現金提取結餘，將視為現金透支計算該手續費。
處理爭議事項手續費	每項 HK\$150 (如證實為無根據之爭議交易)
索取月結單手續費	每個月結單 HK\$50

收費項目	
索取簽賬單據副本手續費	港幣賬戶 每張 HKD50 人民幣賬戶 每張 RMB50
申請提升信用額手續費	港幣賬戶 臨時提升每次 HKD50 ；永久提升每次 HKD100 人民幣賬戶 臨時提升每次 RMB50 ；永久提升每次 RMB100 (如同時申請提升港幣及人民幣賬戶信用限額，則只收取港幣賬戶手續費)
銀行證明信手續費	每份 HK\$200
稽核確認書手續費	每次 HK\$300
郵寄信用卡賬戶月結單服務年費	HK\$10[#] (於2017年10月1日至2017年12月31日期間曾以郵寄方式收取任何信用卡月結單) 每年 HK\$20[#] (由2018年1月1日起，每年1月1日至每年12月31日的12個月內曾以郵寄方式收取任何信用卡月結單)

* 上述之實際年利率乃根據銀行營運守則計算。

[#] 長者、18歲以下之客戶豁免收費。現領取政府傷殘津貼/綜合社會保障援助計劃的客戶及低收入人士亦可申請豁免收費，詳情請與本行職員聯繫。

日期：2017年8月1日

註：本銀行可不時修改上述服務收費表。若有修改，本銀行將以其認為適當的方式給予信用卡持卡人事先通知。

Fee Schedule of ICBC Credit Card (UnionPay Dual Currency Credit Card)

INTEREST RATES AND INTEREST CHARGES									
Annualized Percentage Rate (APR) for Retail Purchase	APR for Retail Purchase is 16.08%-31.89%* when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on: (i) the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and (ii) the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full.								
APR for Cash Advance	APR for Cash Advance is 18.06%-36.76%* when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the post date on a daily basis until payment in full.								
Interest Free Period	Up to 55 days (No interest-free period on cash advance transaction)								
Minimum Payment	All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. minimum HKD50, whichever is higher HKD Account RMB Account minimum RMB50, whichever is higher								
FEES									
Annual Membership Fee (per card)	<table border="1"> <thead> <tr> <th>Principal Card</th> <th>Supplementary Card</th> </tr> </thead> <tbody> <tr> <td>Co-brand Diamond Card HK\$1,900</td> <td>HK\$950</td> </tr> <tr> <td>Platinum Card / ICBC UnionPay Dual Currency Diamond Card HK\$1,000</td> <td>HK\$500</td> </tr> <tr> <td>Gold Card HK\$480</td> <td>HK\$240</td> </tr> </tbody> </table> <p>An annual fee is payable on issue and on each anniversary date of issuance of a new Card.</p>	Principal Card	Supplementary Card	Co-brand Diamond Card HK\$1,900	HK\$950	Platinum Card / ICBC UnionPay Dual Currency Diamond Card HK\$1,000	HK\$500	Gold Card HK\$480	HK\$240
Principal Card	Supplementary Card								
Co-brand Diamond Card HK\$1,900	HK\$950								
Platinum Card / ICBC UnionPay Dual Currency Diamond Card HK\$1,000	HK\$500								
Gold Card HK\$480	HK\$240								

FEES	
Cash Advance Handling Charge	Finance charge will accrue on each cash advance from the post date of cash advance until repayment in full. A handling charge of each cash advance will also be levied.
HKD Account	3% of the cash advance amount per transaction (minimum HKD50)
RMB Account	3% of the cash advance amount per transaction (minimum RMB50)
Fees relating to Foreign Currency Transaction	Not applicable
Fees relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. The relevant fees for settling foreign currency transactions in Hong Kong dollars are not charged by the Bank.
Late Payment Fee	If you fail to make the specified Minimum Payment by the Payment Due Date, late payment charge will be levied.
HKD Account	5% of the minimum payment due (minimum HKD130; maximum HKD250)
RMB Account	5% of the minimum payment due (minimum RMB130; maximum RMB250)
Over-the-limit Fee	If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied.
HKD Account	HKD150 per statement cycle
RMB Account	RMB150 per statement cycle
Returned Cheque / Rejected Autopay Handling Charge	
HKD Account	HKD110 per cheque / per transaction
RMB Account	RMB110 per cheque / per transaction
Card Replacement Fee	HK\$100 per card (for each re-issued card before expiry of the existing card)
Fund Transfer Between Card Account	HK\$200 per transfer

FEES	
Credit Balance Refund / Withdrawal Handling Charge	HK\$60 per cashier order issued for credit balance refund. Cash withdrawal on credit balance either over-the-counter or through ATM will be treated as Cash Advance and charge accordingly.
Dispute Handling Charge	HK\$150 per unfounded dispute transaction
Statement Retrieval Charge	HK\$50 per statement cycle
Sales Slip Retrieval Charge	
HKD Account	HKD50 per copy
RMB Account	RMB50 per copy
Credit Limit Upgrade Handling Charge	
HKD Account	HKD50 per application for temporary upgrade; HKD100 per application for permanent upgrade.
RMB Account	RMB50 per application for temporary upgrade; RMB100 per application for permanent upgrade. (Only HKD Account handling charge will be applied for applying credit limit upgrade on both HKD Account and RMB Account at the same time)
Reference Letter Handling Charge	HK\$200 per letter
Audit Confirmation Charge	HK\$300 per confirmation
Credit Card Paper Statement Service Annual Fee	HK\$10[#] (For any Credit Card paper statement received through mail during the period from 1 October 2017 to 31 December 2017) HK\$20 per year[#] (With effect from 1 January 2018, for any Credit Card paper statement received through mail during the period of every 12 months from 1 January to 31 December)

* The Annualized Percentage Rate is calculated according to the Code of Banking Practice.

Exemption to senior citizens, customers aged below 18. Customers receiving Government Disability Allowances/Comprehensive Social Security Assistance and low-income customers can also apply for fee exemption. Please contact our branch staff for details.

Date: 1 August 2017

Note: We may change the above fees and charges in this Fee Schedule from time to time. Such variations will be notified to Cardholder beforehand in a manner we consider appropriate.

分期貸款產品資料概要中國工商銀行(亞洲)有限公司
ICBC信用卡現金兌現計劃
2016年4月

Key Facts Statement (KFS) for Installment Loan
Industrial and Commercial Bank of China (Asia) Limited ICBC Credit Card Cash Installment Loan Program
April 2016

此乃分期貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，分期貸款的最終條款以貸款確認書為準。

This product is an Installment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your Installment loan.

利率及利息支出 INTEREST RATES AND INTEREST CHARGES

實際年利率 Annualised Percentage Rate (APR)	貸款金額：HK\$100,000 For a loan amount of HK\$100,000:			
	貸款期 Loan Tenor	6個月 month	12個月 month	24個月 month
	實際年利率 APR	不適用 Not Applicable	3.70% - 5.52%	3.82% - 5.69%

**逾期還款年化利率/就違約貸款
收取的年化利率
Annualised Overdue/Default
Interest Rate**

實際年利率為**16.08%-31.89%***，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數結欠，銀行不會向您收取利息。否則，利息將按：
APR for Retail Purchase is **16.08%-31.89%*** when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on:
(i) 未清付的結欠金額從上期結單日之翌日起按日計算直至全數償還為止，及
the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and
(ii) 每項新信用卡交易(在上期結單日後記賬的)亦將由該項交易的記賬日起按日計算直至全數償還為止。
the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full

費用及收費 FEES AND CHARGES

手續費 Handling Fee	不適用 Not applicable
逾期還款費用及收費 Late Payment Fee and Charge	如您在「到期還款日」尚未繳付「最低還款額」，須付逾期費用。每期最低還款額之 5% (最低收費為 HK\$130 ；最高收費為 HK\$250) If you fail to make the specified Minimum Payment by the Payment Due Date, late payment charge will be levied. 5% of the minimum payment due per statement (minimum HK\$130 ; maximum HK\$250)
提前還款/提前清償/ 贖回的收費 Prepayment/Early Settlement/ Redemption Fee	當客戶於任何時候提早清還兌現金額之餘額，其尚未清還之兌現金額餘額之總數連同 HK\$300 行政費(如適用)將一次過於有關ICBC信用卡賬戶內扣除並須立即全數繳付。 In case of any cancellation of the relevant ICBC credit card account or early repayment of the Plan by the customer, the entire outstanding loan amount and an administration charge of HK\$300 (if applicable) will be billed into the Cardholder's ICBC credit card account and become immediately due and payable.
退票/退回自動轉賬授權指示 的收費 Return Cheque/Rejected Autopay Charge	每次退票/退回自動轉賬授權指示時，將收取 HK\$110 HK\$110 per return cheque/rejected autopay charge per payment

其他資料 ADDITIONAL INFORMATION

請參閱以下之條款及細則 Please refer to the Terms and Conditions below

* 上述之實際年利率乃根據〈銀行營運守則〉計算。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。
The Annualised Percentage Rate is calculated according to the Code of Banking Practice. The annualised percentage rate is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.

ICBC信用卡現金兌現計劃條款及細則 Terms and Conditions of ICBC Credit Card Cash Installment Plan

- ICBC信用卡現金兌現計劃(「**本計劃**」)只適用於中國工商銀行(亞洲)有限公司(「**ICBC**」/「**本行**」)發出之信用卡及聯名卡之特選主持卡人(「**持卡人**」), 不包括附屬卡、公司卡及學生持卡人。
 - 持卡人申請參加本計劃, 即被視為已接受本計劃所有條款及細則。申請ICBC信用卡與申請本計劃是兩項獨立事宜, 前者批核並不表示後者可被接納。本行有絕對酌情權審批持卡人就本計劃之申請及其最終獲批核之兌現金額。如申請不被接納, 本行毋須作出任何解釋。
 - 申請兌現金額(i)最少須為HK\$10,000, 而最高為有關之ICBC信用卡賬戶內可用信用額之90%; 及(ii)須為**HK\$100之倍數**。
 - 已批核之兌現金額將於批核後2星期內存入指定之持卡人個人同名港幣銀行賬戶。任何持卡人聯名賬戶、公司賬戶、信用卡賬戶或其他私人貸款賬戶均不適用於存入已批核之兌現金額。本行有權以任何形式存入所批核之兌現金額, 持卡人須負責匯款予閣下所指定之銀行所涉及之匯費及所有相關費用。
 - 申請一經成功批核, 已批核之兌現金額將由持卡人ICBC信用卡賬戶內之信貸限額扣除。被扣減之信貸限額將按每月還款金額作調整, 直至付清欠款而恢復。
 - 本計劃之實際年利率乃根據〈銀行營運守則〉所載的有關指引計算, 本行有絕對權力以任何方法分配分期還款的本金與利息比例。實際年利率是一個參考利率, 以年化利率展示出包括銀行產品的基本利率及其他費用與收費。
 - 兌現之金額及相關之月息將分12個月按月等額分期於持卡人有關之ICBC信用卡賬戶內扣除。每期還款額如遇小數, **小數總額將誌賬於持卡人首次應付之還款額內**。首次還款額將於成功轉賬後下一個工作天誌賬於持卡人ICBC信用卡賬戶, 並於下期信用卡結單所列之到期繳款日到期償還。
 - 確認信會於批核後2星期內發出。本計劃之貸款金額、利率、月息、每月之還款額及有關貸款之還款期數於本計劃批核後所發出的確認信中詳列及將不得更改。
 - 於還款期內, 持卡人每期信用卡結單結欠均須全數還款, 方可享息率優惠。如持卡人選擇償還部份信用卡結單結欠, 則每期誌賬於其ICBC信用卡賬戶內之分期金額, 連同其ICBC信用卡賬戶之零售簽賬(如有)一併以當時適用於零售簽賬的息率由有關簽賬日期起計算利息, 直至該其ICBC信用卡賬戶內之結欠全數清還為止。
 - 如本行認為持卡人ICBC信用卡賬戶未能維持正常狀況, 或其財務狀況或信譽有不良改變, 本行有權終止本計劃而毋須對持卡人作出任何賠償。計劃一經終止, 其尚未清還之兌現金額餘款之總數將一次過誌賬於其ICBC信用卡賬戶內並須立即全數繳付。
 - 若持卡人取消有關ICBC信用卡賬戶, 或提早清還兌現金額之餘額, 其尚未清還之兌現金額餘款之總數連同HK\$300行政費(如適用)將一次過於有關ICBC信用卡賬戶內扣除並須立即全數繳付。持卡人須於信用卡結單所列之到期繳款日前不少於14個工作天提出書面通知予本行卡中心處理提早清還餘額之申請。**
 - 持卡人須根據信用卡會員合約還款。
 - 持卡人明白及同意根據個人信貸資料實務守則之條款, 本行有權在檢討持卡人現有借貸的情況下, 向信貸資料服務機構索取有關持卡人的資料。如持卡人希望查閱或更正該份信貸報告之資料, 可與環聯資訊有限公司聯絡。聯絡地址如下: 九龍尖沙咀廣東道九號港威大廈第六座1006室; 電話: 2577 1816。
 - 持卡人同意受本行不時頒佈及採用之信用卡會員合約和本計劃之條款及細則所約束。如欲索取該等條款, 請致電24小時客戶服務熱線218 95588。
 - 本計劃的借貸金額將不獲享任何積分獎賞、現金回贈或飛行里數。
 - 本行保留不時更改本計劃之利率、手續費及行政費及/或本計劃之條款及細則而毋須事先通知之權利。如有任何爭議, 本行保留一切最終決定權。
 - 中、英文本之條款及細則如有差異, 概以中文本為準。
- ICBC credit card account of the Cardholder; and (ii) **in the multiple of HK\$100.**
- The approved loan amount will be credited into the designated personal HK dollars bank account under the name of the Cardholder within 2 weeks upon approval of application. Any joint account, company account, credit card account or other loan accounts held by the Cardholder will not be accepted for crediting the approved loan amount. **The Bank may credit the approved loan amount in whatever way at its sole discretion and, the Cardholder shall be liable for the remittance fee and all other related charges so incurred by receiving bank.**
 - Upon approval of an application, the approved loan amount will be deducted from the available credit limit of the Cardholder's ICBC credit card account. The credit limit will be adjusted and restored in accordance with the monthly repayment of the Cardholder until full settlement of the loan.
 - The annualised percentage rate of the Plan is calculated based on the guidelines as set out in the Code of Banking Practice. The Bank shall have the right at its discretion to apportion any Installment payment between interest and principal in such manner as it shall desire. The annualised percentage rate is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.
 - Repayment of loan amount and the interest amount incurred in connection therewith under the Plan will be made by 12 equal monthly Installments in integer of dollars, each to be debited to the Cardholder's ICBC credit card account monthly. **The aggregate sum of odd cents of each Installment, if any, will be charged together with the first Installment payable by the Cardholder.** The first Installment will be debited to the Cardholder's credit card account on the next working day after the successful fund transfer to the Cardholder's designated bank account, and will be due on the due date specified in the next credit card statement.
 - Confirmation letter will be sent within 2 weeks upon approval of application. The Cardholder will be notified in regard to details of the Plan such as loan amount, interest rate, interest amount, monthly repayment amount and repayment tenor, by a confirmation letter, and cannot be changed once approved by the Bank.
 - During the repayment period, the Cardholder shall settle the outstanding balance as shown in each credit card statement in full in order to enjoy the interest rate offers under the Plan. If only partial payment is made by the Cardholder, the prevailing interest rate applicable to retail transactions will be applied to each Installment of the Plan and to the other retail transactions, if any, billed into the Cardholder's ICBC credit card account, with effect from the date of the relevant transaction(s) until the outstanding balance in the Cardholder's ICBC credit card account is repaid in full.
 - The Bank reserves the right to terminate the Plan at its sole discretion and shall not compensate the Cardholder in any case should it find the Cardholder's ICBC credit card account is not properly maintained and/or the financial status/ credit reputation of the Cardholder is adversely changed. Upon termination of the Plan, the entire outstanding loan amount will be billed into the Cardholder's ICBC credit card account and become immediately due and payable.
 - In case of any cancellation of the relevant ICBC credit card account or early repayment of the Plan by the Cardholder, the entire outstanding loan amount and an administration charge of HK\$300 (if applicable) will be billed into the Cardholder's ICBC credit card account and become immediately due and payable. The Cardholder should give the ICBC Card Centre prior notice in writing of not less than 14 working days preceding to the payment due date as specified on the credit card statement for making early repayment of the Plan.**
 - The Cardholder shall settle the payment according to the Cardholder Agreement.
 - The Cardholder understands and agrees that in accordance with the terms of the Code of Practice on Consumer Credit Data, the Bank has the right to contact any credit reference agency to obtain information about the Cardholder for the purpose of assessing his / her current credit status. If Cardholder wants to review and correct the information of this credit report, you could contact: Consumer Relations Department, TransUnion Limited, Suite 1006, Tower 6, The Gateway, 9 Canton Road, Tsim Sha Tsui, Kowloon; telephone number: 2577 1816.
 - The Cardholder agrees to be bound by these Terms and Conditions and the terms and conditions of the Cardholder Agreement applied by the Bank from time to time. Please contact our 24-hour Customer Services Hotline at 218 95588 to obtain a copy of such terms and conditions.
 - The loan amount under the Plan is not eligible for any Bonus Point Rewards, Cash Rebate or Mileage Conversion.
 - The Bank reserves the right to revise the interest rate, handling fee and administration charge of the Plan and/or these Terms and Conditions from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final conclusive.
 - In case of any inconsistency between the English version and the Chinese version of these Terms and Conditions, the Chinese version shall prevail.