

# ICBC香港航空 Visa 白金卡及ICBC銀聯雙幣信用卡申請表格

## ICBC HONG KONG AIRLINES VISA PLATINUM CARD AND ICBC UNIONPAY DUAL CURRENCY CREDIT CARD APPLICATION FORM

閣下現為 Your current status:

- 在職人士 at work  全日制學生 full time student  其他 others \_\_\_\_\_

ICBC香港航空Visa白金卡號碼或香港航空職員編號  
ICBC Hong Kong Airlines Visa Platinum Card No. or  
Hong Kong Airlines Staff No.

\_\_\_\_\_

### 請選擇信用卡類別 PLEASE SELECT CREDIT CARD TYPE

申請人必須為年滿十八歲之香港居民。  
Applicant must be Hong Kong resident and over 18 years of age.

ICBC香港航空Visa白金卡  
ICBC Hong Kong Airlines Visa  
Platinum Card (1100012)

ICBC銀聯雙幣白金信用卡  
ICBC UnionPay Dual Currency  
Platinum Credit Card (1100026)



以上信用卡申請人年新需達HK\$250,000。本行將只批核客戶現未擁有之信用卡。Annual income required for Platinum Card is HK\$250,000. Our Bank will only approve those credit cards which still not issued to customer.

閣下在本行所有的信用卡額度將會合併為一個共享額度。  
All of your credit cards from the Bank will be shared a combined credit limit.

### 迎新禮品/獎賞計劃 WELCOME GIFT / REWARD PROGRAM

#### 迎新禮品 Welcome Gift

禮品選項： (A1) 7,000 FWC積分  
FWC points

註：禮品一經選擇，恕不接受任何更改。  
Note: All selected welcome gift cannot be changed.

#### 獎賞計劃 Reward Program

(ICBC香港航空信用卡：如沒有註明，將代為選擇FWC積分。ICBC銀聯雙幣信用卡：如沒有註明，將代為選擇積分獎賞。ICBC Hong Kong Airlines Credit Card: If no choice is indicated, FWC Point will be selected. ICBC UnionPay Dual Currency Credit Card: If no choice is indicated, Bonus Point will be selected.)

ICBC香港航空信用卡ICBC Hong Kong Airlines Credit Card
<input type="checkbox"/> (002) FWC積分FWC Point 或 or <input type="checkbox"/> (001) 積分獎賞 Bonus Point
ICBC銀聯雙幣信用卡ICBC UnionPay Dual Currency Credit Card
<input type="checkbox"/> (001) 積分獎賞 Bonus Point 或 or <input type="checkbox"/> (002) 現金回贈 Cash Rebate

### 香港航空 FWC 會員資料 HONG KONG AIRLINES FWC MEMBER INFORMATION

申請人是否FWC會員？ Are you a member of FWC Membership?

是 Yes  
本人之FWC會員號碼  
My FWC Membership No. \_\_\_\_\_  
本人主冊FWC會員之英文姓名 My FWC Membership Name  
\_\_\_\_\_

主卡申請人必須提供以個人名義之FWC會員號碼。透過工銀亞洲ICBC香港航空Visa白金卡所獲取的FWC積分將直接誌入此FWC會員賬戶內。恕不接受第三者名義之FWC會員賬戶。Principal card applicant must provide his own FWC Membership No. All FWC Point get through ICBC Hong Kong Airlines Visa Platinum Card will be credited to this FWC membership account. FWC account under the third party name is not acceptable.

否 No  
本人明白此申請一經批核，本人將自動成為FWC會員以尊享迎新禮遇及積分兌換優惠。本人授權工銀亞洲披露本人之資料予香港航空及海南航空以處理FWC會籍及兌換FWC積分事宜。I understand that I will automatically be the member of FWC to enjoy the welcome gift offer and mileage privileges upon the approval of this application. I also authorize the Bank to disclose my information to Hong Kong Airlines and Hainan Airlines for the purpose of processing FWC membership and mileage conversion.

註Note:如閣下沒有註明，本行將視閣下為非FWC會員，及安排全新的FWC會員號碼予閣下。If there is no indication, the Bank will assume you are non-FWC member and assign a new FWC membership no. to you.

### 申請人個人資料 PERSONAL INFORMATION

\* 必填項目 Compulsory fill in item

稱謂 Title\*  (001) 先生 Mr.  (006) 女士 Ms.  
英文姓名 English Name (與身份證一致 Name as appeared on HKID Card)  
\_\_\_\_\_

中文姓名 Chinese Name \_\_\_\_\_

國籍 Nationality\*  (344) 香港 Hong Kong  (999) 其他 Others \_\_\_\_\_

證件類型 Type of Identity\*  (001) 香港身份證 HKID Card  其他 Others \_\_\_\_\_

證件號碼 ID Card No. \_\_\_\_\_

證件簽發地 Place of issue\* \_\_\_\_\_

證件發出日期 Date of issue\* \_\_\_\_\_

證件到期日 Date of expiry\* \_\_\_\_\_

內地身份證號碼 PRC ID Card No. \_\_\_\_\_

中國護照號碼 PRC Passport No. \_\_\_\_\_

若無中國護照，請提供港澳通行證號碼 If not holding PRC Passport, please provide "Exit/Entry Permit for Travelling to and from HK and Macau" number \_\_\_\_\_

出生國家 Place of Birth\* \_\_\_\_\_

出生日期 Date of Birth\* (日DD/月MM/年YYYY) \_\_\_\_\_

住宅電話 Home No\* \_\_\_\_\_

手提電話 Mobile No\* \_\_\_\_\_

電郵地址 E-mail Address\* \_\_\_\_\_

住宅地址 Full Residential Address\* (請以英文正楷填寫，海外地址及郵政信箱恕不接受。Please complete in English BLOCK letters, P.O.Box and overseas address are not accepted.)

單位 Unit / 室 Flat 樓 Floor 座 Block \_\_\_\_\_

大廈 / 屋邨名稱 Name of Building / Estate \_\_\_\_\_

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

居住年期 Years There \_\_\_\_\_ 年 Year \_\_\_\_\_ 月 Month

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 \_\_\_\_\_



**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:** 如您的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.

**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

**客戶聲明 - 非香港居民申請ICBC銀聯雙幣信用卡必須填寫  
CUSTOMER DECLARATION -  
MANDATORY FOR NON-HONG KONG RESIDENT APPLYING  
FOR ICBC 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 or 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.

**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

回鄉卡或護照(適用於申請內地意外急救醫療保險卡)

Entry Home Permit or Passport (applicable to Medical Card applicant)

**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  透過\* /  並非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\* /  is not 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 \_\_\_\_\_ 日期 \_\_\_\_\_  
Signature of Principal Card Applicant \_\_\_\_\_ 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	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 00 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
ACC1	
ACC2	
分行 / 部門代碼 BRANCH/DEPARTMENT CODE :	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
員工代碼 STAFF CODE :	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> PWF / SUPP
銷售人員代碼 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 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> - <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>



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聯名卡芯片上以便乘搭中國內地列車之用。(只適用於ICBC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-ICBC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，**白金卡主卡之年費為HK\$,1000**，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. 如信用卡於發出後一年內取消，銀行有權收取取消費。
  4. 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。
  5. 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。
  6. 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).
  2. 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).
  3. 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 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.
  5. 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.
  6. 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.
  7. 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).
  8. 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 ICBC UnionPay Dual Currency Credit Card)
  9. I/We agree that the Bank reserves the right to request other supporting documents from me/us.
  10. 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.
11. 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.
  12. 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.
  13. 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.
  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.
  16. I/We understand that if I/we knowingly make any false statement in my/our application with an intention to deceive, 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 - ICBC UnionPay Dual Currency Credit Card and the Credit Card Cardholder Agreement enclosed on this application form.
- Notes:**
1. Subject to waiver by the Bank, **annual fee for Principal Platinum Card is HK\$1,000. 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.**
  2. 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.
  3. The Bank shall have the right to charge a cancellation fee if the Card is terminated within one year of its issue.
  4. Credit data refer to information on an individual's credit exposure (e.g. credit limits and outstanding amounts on credit facilities) and payment history.
  5. The Bank may, for the purpose of the application, conduct a credit review on the applicant by accessing the credit reference agency's database.
  6. 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.



送FWC積分  
Free Points Offer!

凡於2017年6月30日前，成功申請ICBC香港航空Visa白金卡，可獲永久豁免年費優惠及獲享以下迎新獎賞。

Successful application of ICBC Hong Kong Airlines Visa Platinum Card before 30 June 2017 to enjoy a perpetual annual fee waiver and the welcome offers:

禮品編號 Gift Code	迎新優惠 Welcome Offer	消費要求(由發卡日起計) Spending Requirement (From card issue date)
A1	<b>7,000</b> FWC積分points	2個月內每張信用卡各自簽賬滿港幣或人民幣3,000元 Respectively each credit card spending for HK\$/RMB3,000 within 2 months

**迎新優惠 Welcome Offer:**

- 迎新優惠(「迎新優惠」)只適用於即日至2017年6月30日內，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ICBC香港航空Visa白金卡及ICBC銀聯雙幣白金卡(「信用卡」)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。The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal cards of ICBC Hong Kong Airlines Visa Platinum Card and ICBC UnionPay Dual Currency Platinum Card issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank" / "ICBC") simultaneously with applications made under this welcome offer from now till June 30, 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.
- 成功申請ICBC香港航空Visa白金卡及ICBC銀聯雙幣白金卡，於發卡後2個月內分別以每張信用卡簽賬或現金透支滿HK\$3,000/RMB3,000(「認可消費要求」)，可獲享7,000分FWC積分。Cardholders accumulate retail spending or cash advance for HK\$/RMB 3,000 ("Designated Spending Requirement") within the first 2 months of new card issuance with ICBC Hong Kong Airlines Visa Platinum Card and ICBC UnionPay Dual Currency Platinum Card respectively, will then enjoy the 7,000 FWC points.
- 主卡及附屬卡的消費將合併計算。相關FWC積分將存入有關主卡持卡人的FWC會員賬戶內。Spending of Principal Cardholder and Supplementary Card will be combined. The Bank will transfer the respective FWC points to Principal Cardholder's FWC membership account.
- 每一主卡持卡人只可享受以上迎新優惠一次。Each Principal Cardholder is entitled to the above Welcome Offer for once.
- 認可消費以交易日計算，包括零售簽賬及現金透支，不適用於結餘轉戶、「現金兌現計劃」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。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.
- 7,000分FWC積分將於符合認可消費要求後6至8星期內存入主卡持卡人的FWC會員賬戶內。7,000 FWC points will be credited to the respective account after 6 to 8 weeks after the Spending Requirement is fulfilled.
- 本行並非獎賞之禮品或服務之供應商，對此獎賞禮品或服務並無作出任何聲明或擔保；因此有關禮品或服務的各方面(包括但不限於質素及供應量)，本行毋須負上任何責任。如對有關禮品或服務有任何爭議或投訴，客戶應直接聯絡有關供應商。所有禮品或服務之使用及兌換須受有關供應商所訂定之條款及細則約束(如適用)。The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer. The Bank shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service or reward and shall have no liability for any matters relating thereto. Cardholder should contact the suppliers directly if there is any complaint or dispute on such product or service or offer. Use or redemption of any product or service or offer under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable).
- 如持卡人於發卡後12個月內取消本行信用卡，本行將收取手續費HK\$700(主卡)/HK\$400(附屬卡)。The Bank will charge a handling fee of HK\$700 (Principal Card)/HK\$400 (Supplementary Card) if the Cardholder cancels the ICBC Credit Cards within 12 months from card issuance.
- 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。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.
- 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。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.
- 優惠受有關條款及細則約束。Offers are subject to the relevant terms and conditions.
- 如有任何爭議，本行保留最終決定權。In case of any dispute, the decision of the Bank shall be final and conclusive.
- 中英文版本如有歧異，一概以英文版為準。In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.



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.

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 HKD 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 信用卡資料概要 ICBC Credit Card Key Facts Statement

利率和財務費用 INTEREST RATES AND INTEREST CHARGES							
<b>購物簽賬實際年利率 Annualized Percentage Rate (APR) for Retail Purchase</b>	當您開立賬戶時，購物簽賬實際年利率為 <b>16.08%-31.89%*</b> ，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：PR for Retail Purchase is <b>16.08%-31.89%*</b> 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.						
<b>現金透支實際年利率 APR for Cash Advance</b>	當您開立賬戶時，現金透支實際年利率為 <b>18.06%-36.76%*</b> ，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。APR for Cash Advance is <b>18.06%-36.76%*</b> 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.						
<b>逾期還款實際年利率 Delinquent APR</b>	不適用 Not applicable						
<b>免息還款期 Interest Free Period</b>	長達 <b>55</b> 天(免息還款期並不適用於現金透支交易) Up to <b>55</b> days (No interest-free period on cash advance transaction)						
<b>最低還款額 Minimum Payment</b>	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。All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. (港幣賬戶 HK\$ Account：最低收費為 minimum HK\$50，以較高者為準 whichever is higher) (人民幣賬戶 RMB Account <sup>△</sup> ：最低收費為 minimum RMB50，以較高者為準 whichever is higher)						
收費項目 FEES							
<b>年費 Annual Membership</b> (以每張卡計 per card) Visa Signature卡 Card 白金卡 Platinum Card	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center; vertical-align: top;"> <b>主卡 Principal Card</b> </td> <td style="text-align: center; vertical-align: top;"> <b>附屬卡 Supplementary Card</b> </td> </tr> <tr> <td style="text-align: center; vertical-align: top;"> <b>HK\$1,800</b>  <b>HK\$1,000</b> </td> <td style="text-align: center; vertical-align: top;"> <b>HK\$900</b>  <b>HK\$500</b> </td> </tr> <tr> <td colspan="2" style="text-align: center;">                     (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。An annual fee is payable on issue and on each anniversary date of issuance of a new Card.)                 </td> </tr> </table>	<b>主卡 Principal Card</b>	<b>附屬卡 Supplementary Card</b>	<b>HK\$1,800</b> <b>HK\$1,000</b>	<b>HK\$900</b> <b>HK\$500</b>	(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。An annual fee is payable on issue and on each anniversary date of issuance of a new Card.)	
<b>主卡 Principal Card</b>	<b>附屬卡 Supplementary Card</b>						
<b>HK\$1,800</b> <b>HK\$1,000</b>	<b>HK\$900</b> <b>HK\$500</b>						
(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。An annual fee is payable on issue and on each anniversary date of issuance of a new Card.)							
<b>現金透支手續費 Cash Advance Handling Charge</b>	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起，直至現金透支全數清還。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. 港幣賬戶 HK\$ Account： 每次為現金透支金額之 the cash advance amount per transaction <b>3%</b> (最低收費為 minimum HK\$50) 人民幣賬戶 RMB Account <sup>△</sup> ：每次為現金透支金額之 the cash advance amount per transaction <b>3%</b> (最低收費為 minimum RMB50)						
<b>外幣簽賬兌換收費 Fees Relating to Foreign Currency</b> (不適用於銀聯雙幣信用卡 Not applicable to UnionPay Dual Currency Card)	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。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. 每項非港幣交易將收取 every transaction effected in a currency other than Hong Kong Dollars <b>1.9%</b> (已包括交易金額之 <b>1%</b> 卡協會的匯兌收費及 <b>0.9%</b> 本行所收取的費用 inclusive of <b>1%</b> exchange charges by Card Association and <b>0.9%</b> charges by the Bank on the transaction amount)。						
<b>以港幣支付外幣簽賬的有關費用 Fees Relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	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。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.						
<b>逾期費用 Late Payment Fee</b>	如您在「到期還款日」尚未繳付「最低還款額」，須付逾期費用。 If you fail to make the specified Minimum Payment by the Payment Due Date, late payment charge will be levied. 港幣賬戶 HK\$ Account： 最低還款額之 the minimum payment due <b>5%</b> (最低收費為 minimum HK\$130；最高收費為 maximum HK\$250) 人民幣賬戶 RMB Account： 最低還款額之 the minimum payment due <b>5%</b> (最低收費為 minimum RMB130；最高收費為 maximum RMB250)						
<b>超逾信用額手續費 Over-the-limit Fee</b>	如您的結欠超逾信用額，須付超逾信用額手續費。If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied. 港幣賬戶 HK\$ Account： <b>HK\$150</b> (每月結單計算 per statement cycle) 人民幣賬戶 RMB Account： <b>RMB150</b> (每月結單計算 per statement cycle)						
<b>退票/自動轉賬被拒手續費 Returned Cheque/Rejected Autopay Handling Charge</b>	港幣賬戶 HK\$ Account： 每張支票/每次 per cheque/per transaction <b>HK\$110</b> 人民幣賬戶 RMB Account： 每張支票/每次 per cheque/per transaction <b>RMB110</b>						
<b>銀行櫃位繳付信用卡賬項手續費 Charge for over-the-counter Payment Per Card</b>	每卡每次 for each transaction <b>HK\$20</b> (於2016年3月29日生效 with effect from 29 March 2016) (不適用於Visa雙幣及銀聯雙幣信用卡 Not applicable for Visa Dual Currency and UnionPay Dual Currency Credit Card)						

\* 上述之實際年利率乃根據銀行營運守則計算。The Annualized Percentage Rate is calculated according to the Code of Banking Practice.

日期 Date: 2016年1月1日 1 January 2016

註 Note: 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。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	<b>3.70% - 5.52%</b>	<b>3.82% - 5.69%</b>	
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	<p>實際年利率為<b>16.08%-31.89%</b>*，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：</p> <p>APR for Retail Purchase is <b>16.08%-31.89%</b>* 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:</p> <p>(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</p> <p>(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</p>			

**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	<p>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<b>5%</b>(最低收費為<b>HK\$130</b>；最高收費為<b>HK\$250</b>)</p> <p>If you fail to make the specified Minimum Payment by the Payment Due Date, late payment charge will be levied. <b>5%</b> of the minimum payment due per statement (minimum <b>HK\$130</b>; maximum <b>HK\$250</b>)</p>
提前還款/提前清償/ 贖回的收費 Prepayment/Early Settlement/ Redemption Fee	<p>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<b>HK\$300</b>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。</p> <p>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 <b>HK\$300</b> (if applicable) will be billed into the Cardholder's ICBC credit card account and become immediately due and payable.</p>
退票/退回自動轉賬授權指示 的收費 Return Cheque/Rejected Autopay Charge	<p>每次退票/退回自動轉賬授權指示時，將收取<b>HK\$110</b> <b>HK\$110</b> per return cheque/rejected autopay charge per payment</p>

**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

1. 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。
  2. 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,前者批准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准之兌現金額。如申請不被接納,本行毋須作出任何解釋。
  3. 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。
  4. 已批准之兌現金額將於批准後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准之兌現金額。本行有權以任何形式存入所批准之兌現金額,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。
  5. 申請一經成功批准,已批准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。
  6. 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。
  7. 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。
  8. 確認信會於批准後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准後所發出的確認信中詳列及將不得更改。
  9. 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。
  10. 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。
  11. 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。
  12. 持卡人須根據信用卡會員合約還款。
  13. 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。
  14. 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。
  15. 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。
  16. 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。
  17. 中、英文本之條款及細則如有差異,概以中文本為準。
1. ICBC Credit Card Cash Installment Plan ("the Plan") is only applicable to the selected principal cardholder of the credit card and affinity card ("Cardholder") issued by Industrial and Commercial Bank of China (Asia) Limited ("ICBC"/the "Bank"), excluding supplementary card, corporate card and student card.
  2. Cardholder applying for the Plan implies the acceptance of all terms and conditions relating to the Plan. The approval of the Card does not lead to the approval of the Plan. Application by the Cardholder, and the final approved loan amount, for the Plan shall be subject to the final approval of the Bank at its sole discretion. The Bank shall be entitled to reject any application without giving any reasons therefor.
  3. The loan amount of the Plan under application shall be (i) at least HK\$10,000 and up to 90% of the available credit limit in the relevant ICBC credit card account of the Cardholder; and (ii) in the multiple of HK\$100.
  4. 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.
  5. 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.
  6. 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.
  7. 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.
  8. 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.
  9. 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.
  10. 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.
  11. 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.
  12. The Cardholder shall settle the payment according to the Cardholder Agreement.
  13. 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, Trans Union Limited, Suite 1006, Tower 6, The Gateway, 9 Canton Road, Tsim Sha Tsui, Kowloon; telephone number: 2577 1816.
  14. 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.
  15. The loan amount under the Plan is not eligible for any Bonus Point Rewards, Cash Rebate or Mileage Conversion.
  16. 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.
  17. In case of any inconsistency between the English version and the Chinese version of these Terms and Conditions, the Chinese version shall prevail.