

CREDIT CARD APPLICATION FORM 信用卡申请表

Please complete all fields in ENGLISH and attach required documents.

请使用英文完整填写以下表格并提交所需的相关证明材料。

DOCUMENTS REQUIRED 基本资料

- ✓ A copy of NRIC (both sides) or Passport for Principal and Supplementary card applicant (if any)
主卡和附属卡(如有)申请人的身份证(正反面)/护照复印件
- ✓ A copy of Chinese citizen ID (both sides) 中国居民身份证正反面复印件
- ✓ A copy of working permit for Principal and Supplementary card applicant (if any) 主卡和附属卡(如有)工作准证复印件

For Salaried Employees 工薪人士:

- ✓ Latest 3 months salary slips / EA Form / EPF statement
最近三个月工资单或EA表或公积金记录

For Self-employed or business owner or partnership 自雇人士:

- ✓ A copy of business registration certificate and Form BE or B with tax receipt/ Latest 6 months company bank statement
商业登记证及所得税证明或最近六个月公司银行账单

AGE REQUIREMENT 年龄要求

Principal Card 主卡 21 years old and above 岁以上
Supplementary Card 附属卡 18 years old and above 岁以上

ANNUAL FEE 年费

PRINCIPAL CARD 主卡

SUPPLEMENTARY CARD 附属卡

Classic Card 普卡	RM79.50	RM37.10
Gold Card 金卡	RM159.00	RM79.50
Platinum Card 白金卡	RM349.80	RM174.90

YOUR RELATIONSHIP WITH THE BANK 您与工银马来西亚的关系

Existing ICBC (Malaysia) Customer 是否为工银马来西亚客户: ☐ Yes 是 ☐ No 否

Current ICBC Credit Card Number 已持有的工银马来西亚信用卡卡号: - - -

I WISH TO APPLY FOR THE FOLLOWING CARD 申请卡类型

ICBC UNIONPAY DUAL CURRENCY CREDIT CARD (RM / RMB)

工银马来西亚银联双币信用卡 (人民币/马币)

- ☐ CLASSIC 普卡
(RM24,000 min income p.a. 最低年收入)
- ☐ GOLD 金卡
(RM48,000 min income p.a. 最低年收入)
- ☐ PLATINUM 白金卡
(RM100,000 min income p.a. 最低年收入)

ICBC VISA CREDIT CARD

工银马来西亚 Visa 信用卡

- ☐ CLASSIC 普卡
(RM24,000 min income p.a. 最低年收入)
- ☐ GOLD 金卡
(RM48,000 min income p.a. 最低年收入)
- ☐ PLATINUM 白金卡
(RM100,000 min income p.a. 最低年收入)

MY PERSONAL DETAILS 申请人个人资料

☐ Mr 先生 ☐ Mrs 太太 ☐ Ms 小姐 ☐ Others 其它:

Full name on NRIC or Passport 姓名(与身份证/护照一致并下划线):

Name to appear on Credit Card (Not more than 19 letters)

显示在信用卡上的姓名 (不超过19个字母):

Type of Identity 证件类型: ☐ NRIC 身份证 ☐ Passport 护照

New NRIC or Passport No 身份证/护照号码:

China ID Number 中国居民身份证号码:

Chinese Name shown on China ID 中国身份证所显示的中文姓名:

Place of Birth 出生国家:

Date of Birth 出生日期:

Local Home Address 居住地址:

Gender 性别: ☐ Male 男 ☐ Female 女

Issue Date of Working Permit

工作准证发行日期:

I.D./Passport Issued Country

身份证/护照签发国家:

Nationality 国籍:

☐ Malaysian 马来西亚公民

☐ Others 其它:

Education Level 学历:

☐ Primary school 小学

☐ Diploma 文凭

☐ Master's degree 硕士

☐ Others 其它:

No. of Dependents 受赡养人数:

Marital Status 婚姻状况:

☐ Single 单身

☐ Married 已婚

☐ Divorced 离婚

Residential Type 住宅:

☐ Self-Owned 自有

☐ Rent 租用

☐ Mortgaged 按揭

Monthly rental or mortgage payment amount

每月租金/按揭供款金额 (RM):

Home Tel 住宅电话:

Mobile Tel 手提电话:

Email 电邮地址:

☐ Female 女

Expiry Date of Working Permit

工作准证有效期至:

I.D./Passport Expiry Date

身份证/护照有效期至:

☐ PR 永久居民

☐ Secondary school 中学

☐ Bachelor's degree 学士

MY EMPLOYMENT DETAILS 申请人职业资料

Name of company 公司名称:

Job Title 职务: Work Period 受雇年资: Year 年 Month 月

Employment Status 工作性质: ☐ Self-Employed 自雇人士 ☐ Full time employed 全职 ☐ Part-timer 兼职 ☐ Unemployed 失业
☐ On contract 合约性质 ☐ Retired / Housewife 退休/家庭主妇 ☐ Others 其它:

Business type 公司所属行业: ☐ Financial institution 金融 ☐ Building & construction 建筑和工程 ☐ Insurance 保险 ☐ Hotel 酒店
☐ Food & beverage services 食品和饮料服务业 ☐ IT & communication 通讯与科技 ☐ Retail 零售
☐ Import & export trade 进出口贸易 ☐ Education services 教育服务 ☐ Government 政府部门
☐ Real estate / rental / leasing 房地产及租赁 ☐ Public administration 公共事业管理 ☐ Manufacturing 制造
☐ Healthcare & social activities 医疗保健和社会活动 ☐ Professional services 专业服务 ☐ Others 其它:

Position 工作职务: ☐ Government servant 公务员 ☐ Business Owner 自雇/企业拥有人 ☐ Professor / Teacher 教授/教师
☐ Director / CEO / GM 董事/总裁/总经理 ☐ Junior Managerial 初级管理人员 ☐ Technician 技能劳工/技术人员
☐ Professional 专业技术人员 ☐ Non skill labour 非技术劳工 ☐ Officer 主任
☐ Senior Managerial 高级管理人员 ☐ Administrative / Clerical 行政文员 ☐ Police / Military 警察/军人
☐ Sales 销售 ☐ Driver 司机 ☐ Chef 厨师 ☐ Others 其它:

Company's Address 公司地址:

City 城市

State 州

Country 国家

Postcode 邮区号

Office Tel 公司电话: + 6 0

Office fax 公司传真: + 6 0

Gross annual income 总年薪: R M

My total monthly instalments with non-bank (if any)
 我每月非银行类分期付款总额(如有):
 R M

Please complete the following if your current employment is less than 1 year. 如您目前的工作还不足1年, 请填写以下资料。

Name of previous employer 前受雇公司名称:

Previous position 前受雇职务:

Years there 工作时间: Year 年 Month 月

MY PERSONAL REFERENCE 联系人资料

Name of relative or friend not living with you 不与你一起居住的亲属或朋友姓名:

Relationship 关系: Telephone no. 电话号码: + 6 0

MY CORRESPONDENT ADDRESS 通讯地址

Home address will be selected if no instruction is given 如没有选择, 将代为设定居住地址

☐ Home address 居住地址 ☐ Office address 办公室地址

CARD DELIVERY INSTRUCTION 领卡方式

I wish to receive card at 领取信用卡方法:

☐ Home address 居住地址 ☐ Office address 办公室地址
☐ Self collection at branch 亲自来临分行领取:

SUPPLEMENTARY CARD APPLICATION DETAILS 附属卡申请人资料

☐ Mr 先生 ☐ Mrs 太太 ☐ Ms 小姐 ☐ Others 其它:

Full name on NRIC or Passport 姓名(与身份证/护照一致并于姓氏下划线):

Name to appear on Credit Card (Not more than 19 letters)
 显示在信用卡上的姓名(不超过19个字母):

New NRIC or Passport No 身份证/护照号码:

Relationship to Principal Cardholder 与主卡申请人的关系: ☐ Spouse 配偶 ☐ Parent 父母
☐ Children 孩子 ☐ Relatives 亲属
☐ Fiancee/ Fiancee 未婚妻/未婚夫

Company name 现公司名称:

Home address if different from Principal card applicant
 居住地址(若不同于主卡申请人):

City 城市

State 州

Country 国家

Postcode 邮区号

Gender 性别: ☐ Male 男 ☐ Female 女

I.D./Passport Issued Country 身份证/护照签发国家: I.D./Passport Expiry Date 身份证/护照有效期至:

Nationality 国籍: ☐ Malaysian 马来西亚公民 ☐ PR 永久居民
☐ Others 其它:

Date of Birth 出生日期: / /

Home Tel 住家电话: + 6 0

Mobile Tel 手提电话: + 6 0

Office Tel 公司电话: + 6 0

Overseas Permanent Address
 外籍人士的海外永久居住地址:

City 城市

State 州

Country 国家

Postcode 邮区号

CREDIT LIMIT 信用限额

Credit limit assignment for this supplementary application 附属卡的信用限额分配

☐ Yes, I would like to assign a credit limit 分配给附属卡的信用额度为 RM

☐ No, we will share the approved credit limit 与主卡共享信用额度

DECLARATION (BY PRINCIPAL APPLICANT) IN CONNECTION WITH THE BANK NEGARA MALAYSIA GUIDELINES ON CREDIT TRANSACTION AND EXPOSURES WITH CONNECTED PARTIES 主卡申请人声明

Please complete this declaration section if any of the below is applicable to you. (No declaration from you denotes that is not applicable)

如您属于以下任一情况，请填写此声明内容。（如无，则不需要填写）

1 ☐ I am a staff of Industrial and Commercial Bank of China (Malaysia) Berhad ("the Bank"). 我是中国工商银行(马来西亚)有限公司(简称工银马来西亚，下同)员工。

2 ☐ To the best of my knowledge, I have close relative(s)¹ employed under the Bank or has acted as my guarantor.

我有直系亲属¹在工银马来西亚工作。

Particulars of my close relative(s) in the Bank 我在工银马来西亚的直系亲属的基本资料：

Name 姓名	I/C / Pasport No. 身份证 / 护照号码	Relationship 关系	Acted as Guarantor (Indicate Yes or No) 担任担保人（请注明是或否）
			☐ Yes 是 ☐ No 否

¹ Close relative(s) include parents/ spouse of staff including the spouse's dependents/ children/ brother and sister/ spouse of brother/ sister and any family members who may influence/be influenced by the staff.

直系亲属，包括父母、配偶、子女、兄弟姐妹、配偶的父母、兄弟姐妹。

DECLARATION OF APPLICANT(S) 申请人声明

IMPORTANT: PLEASE READ BEFORE SIGNING 请仔细阅读并签名确认

- I/We confirm that the above information is true, complete and accurate. I/We hereby authorise Industrial and Commercial Bank of China (Malaysia) Berhad ("the Bank") to contact my/our employers, financial and credit institutions or any other credit or information sources for the collection of such information and for verification thereof 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).
- The Bank may act on instructions for operating the account(s) given by me/us, the authorised person(s) named (if any) or by way of authorised impression (if any), until the Bank's actual receipt of my/our revocation or amendment thereof in writing. The bank is entitled to assume at all times, the legality and genuineness of the authorised person(s) and authorised impression without verification. I/We shall take all responsibility for any loss, liabilities or damage of whatsoever nature resulting therefrom.
- I/We understand and agree that the card processing and the card embossing activities in relation to the Card will be conducted by ICBC Credit Card Centre (Int'l), and other service provider(s) of the Bank under strict security measures and operational controls to ensure that any information of the cardmembers be kept strictly secured and confidential and will not be disclosed to any third party (whether in Malaysia or elsewhere), except as required by law, or with my/our consent. I/We hereby opt for and consent to the disclosure of my/our information to the service provide(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 agree that the Bank reserves the right to request other supporting document(s) from me/us.
- 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 Malaysia 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 Malaysia or elsewhere, nor do I/we see any reason why I/we should do so.
- 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.
- I/We hereby expressly consent to and authorize you to disclose or process (as defined in Personal Data Protection Act 2010), any information and/or particulars (financial or otherwise) relating to my/our affairs, accounts, facilities, conducts or personal data, to any party as you shall in your absolute discretion deem fit to the extent permissible by laws and regulations, including but not limited to (i) the Bank's employees and agents; (ii) contractors and service provider retained by the Bank; (iii) Industrial and Commercial Bank of China Limited and its subsidiaries; (iv) banks, credit or charge card companies or merchants in credit or charge card enquiries; (v) information gathering or processing organisation conducting surveys; (vi) UnionPay and/or Visa; (vii) person or organization involved in the sending or delivering of any communication to me/us; (viii) credit bureaus or credit reference agencies; (ix) debt collection agencies appointed by the Bank; and (x) any third party whose name or logo appears on the Card for the purpose described below. I/We understand and agree that the Bank may transfer to and use my/our data in other places at any time and from time to time where the Bank deems necessary. I/We also understand and agree that the Bank may, to the extent permissible by laws and regulations use the information regarding me/us and/or this application and/or my/our account(s) (i) for the purpose of processing and verifying this application; (ii) for provision of services in connection with the operation of customer accounts (including credit check, audit and debt collection service); (iii) for purpose of investigating, reporting and preventing of money laundering, terrorist financing and criminal activities; (iv) unless indicated otherwise, for cross-selling, marketing and promoting the following services and products (in respect of which the Bank may or may not be remunerated):- (a) financial, insurance, credit card, banking and related services and products; (b) reward, loyalty or privileges programmes and related services and products; and (c) services and products offered by the Bank. I/We understand that I/we have the right to request details of the information that the Bank holds about me/us and to require the Bank to correct any inaccuracies. Unless it prevents the Bank from performing its obligations to me/us, I/we can withdraw any part of this permission by letting the Bank know in writing. All notice or queries to the Bank should be addressed to Industrial and Commercial Bank of China (Malaysia) Berhad, Level 34C Menara Maxis, Kuala Lumpur City Centre, 50088 Kuala Lumpur.
- I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees in compliance with applicable laws regulations or Bank Negara Malaysia guidelines.
- I/We agree to abide by the Anti-Money Laundering Laws of Malaysia.
- I/We am/are aware and understand that if the statement balance amount in my Card Account exceeds the assigned credit limit, an over limit fee of RM10.60 will be imposed at each occurrence when the Card exceeds the assigned credit limit. The fee mentioned herein is inclusive of Goods and Services Tax (GST) and I/We am/are aware and agree that GST (where applicable) shall be borne and payable by me/us.
- I/We have carefully read and fully understand the Product Disclosure Sheet and the Privacy Notice made available to me/us. I/we acknowledge further that I/we shall from time to time visit the Bank's website for an updated Privacy Notice. By submitting this application and by using, signing or retaining the Card upon approval later, I/we agree that I/we will be deemed to have accepted all the terms and conditions and consented to the applicable fees and charges. I/we further acknowledge that if I/we do not agree to the terms and conditions and/or fees and charges, I/we shall discontinue the use of the Card by letting the Bank know in writing, cut the Card in half and return the pieces to the Bank.
- In the event of inconsistency between the provisions in the English version and other translated version of this application form, the former shall prevail to the extent of such inconsistency.

Notes :

- Either the Principal or the Supplementary Cardmember 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 Cardmember shall remain liable for any payments arising from the use of the Card and any related charges and tax (including but not limited to GST, where applicable) until the Card is returned to the Bank or the Bank is able to implement the procedures which apply to lost cards while each Supplementary Cardholder shall only be liable for the cost, and charges and tax (including but not limited to GST, where applicable) incurred under his/her own Supplementary Credit Card.
- 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.
- Any documents submitted to the Bank will not be returned to me/us and additional documents may be requested (when necessary) by the Bank upon processing.

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

- 1 本人/我们承诺以上提供资料是完整且真实有效的。在办理此申请过程中, 本人/我们授权中国工商银行(马来西亚)有限公司(简称工银马来西亚, 下同)向有关部门、单位和个人调查了解本人/我们资信、财产及相关情况, 并根据本人/我们的申请资料及资信状况确定是否同意本申请。
- 2 工银马来西亚可根据本人/我们或本人/我们所授权的相关人员的指令处理本人/我们账户的相关事宜, 直到本人/我们以书面形式出具撤销或修改授权人员为止。工银马来西亚无需对授权人员的合法性及有效性进行核对。对因此而造成的任何损失, 本人/我们承诺自行承担。
- 3 本人/我们了解并同意工银信用卡中心(国际)或工银马来西亚的其他指定服务商在严格的保密情况下提供制卡及处理活动, 期间不得向第三方披露本人/我们的信用卡相关信息, 除非得到本人/我们的同意或根据法律规定。本人/我们在此选择及同意工银马来西亚向该指定服务商提供本人/我们相关个人信息以便进行处理活动。
- 4 本人/我们同意工行保留向本人/我们收取相关资料的权利。
- 5 本人/我们郑重声明: (1) 本人/我们未有在马来西亚或其他地方被判定破产或被牵涉于任何破产或类似的申请, 也从未有过被判定财产接管或类似的情况; (2) 本人/我们清楚了解到本身的资产负债状况, 也从未有过在马来西亚或其他地区提出破产或类似的申请, 也从未有债权人提出破产清算或类似的要求。
- 6 本人/我们清楚了解如本人/我们的申请资料存在虚假信息, 则本人/我们将会受到检控。
- 7 本人/我们明确同意并授权工银马来西亚在法律法规允许的范围内向以下包括但不限于相关公司/机构披露或处理本人/我们在金融服务或其他方面的个人信息, 包括本人/我们的用卡行为、账户信息、信用状况、还款行为或其他个人信息, (1) 工银马来西亚员工及代理人; (2) 工银马来西亚指定的第三方服务公司; (3) 中国工商银行及其附属公司; (4) 银行、相关的银行卡服务公司、银行卡受理商户; (5) 指定的收集及处理相关信息的公司或组织; (6) 中国银联与/或Visa; (7) 需要发送信息给本人/我们的相关通讯公司; (8) 征信记录管理机构及相关的服务机构; (9) 工银马来西亚指定的追收公司; (10) 其他指定的第三方合作公司或机构。本人/我们了解并同意工银马来西亚在法律法规允许的范围内认为必要的情况下处理本人/我们的相关信息数据。本人/我们也了解并同意工银马来西亚将本人/我们的个人信息及账户信息用于以下用途: (1) 核实及审批申请; (2) 提供与客户账户相关的服务(包括信用核查、审计和追收等服务); (3) 以反洗钱为目的的相关调查和报告; (4) 除非另有说明, 产品销售、市场营销和推广等相关活动, 其中包括: (a) 金融、保险、信用卡、银行业务及相关服务或产品, (b) 奖励、忠诚度计划及相关的产品与服务, (c) 工银马来西亚提供的相关服务与产品。本人/我们明白本人/我们有权要求工银马来西亚提供相关的信息披露细节, 并有权要求工银马来西亚修正其中不准确的信息, 在不影响工银马来西亚履行其义务的前提下, 本人/我们可以通过书面形式要求工银马来西亚撤销此权限的任何内容。工银马来西亚通讯地址: Industrial and Commercial Bank of China (Malaysia) Berhad, Level 34C Menara Maxis, Kuala Lumpur City Centre, 50088 Kuala Lumpur。
- 8 如果本人/我们与工银马来西亚的董事或雇员有任何关系, 本人/我们同意, 书面通知工银马来西亚, 符合适用的法律法规或马来西亚国家银行的指引。
- 9 本人/我们了解并遵守《马来西亚反洗钱法律》。
- 10 本人/我们了解清楚如果我的信用卡账户超过信用额度, 将会被收取10.60令吉/次的超限额费。本人/我们知道并同意此项费用是包括物品及服务税(消费税), 及本人/我们同意承担与支付一切该付的消费税。
- 11 本人/我们已详细阅读并充分理解产品说明书。本人/我们了解本人/我们需要通过工银马来西亚网站阅知更新的隐私保密声明。本人/我们同意, 本申请提交后, 在使用或持有卡片期间, 本人/我们将被视为已接受所有条款和条件, 并同意相关的收费规定。本人/我们承诺, 如果本人/我们不同意相关条款及条件或收费规定, 本人/我们将停止使用该卡, 并将卡片剪角并归还给银行。
- 12 如英文版本与其他翻译版本内容不一致, 以英文版本的内容为准。

备注:

- 1 主卡持卡人或附属卡持卡人均可以要求终止和暂停附属卡的使用。在作出终止或暂停附属卡的使用要求之后, 卡片必须尽快交还给工银马来西亚。主卡持卡人须承担因使用信用卡而产生相关支出及费用直至卡片交回工银马来西亚为止, 本条款同样适用于卡片丢失情况。而附属卡持卡人须承担因使用信用卡而产生相关支出及费用。
- 2 工银马来西亚有权根据申请人的具体情况自行决定批准或拒绝申请而不需要给予任何理由。
- 3 无论申请批准与否, 所有申请资料均不退还申请人, 由工银马来西亚自行处理。
- (以上条款请勿修改。如同意, 请签名。该签名须与支付时的签名一致。)

I/We consent to the use or disclosure of my/our personal information by the Bank to other companies within the Bank's group for cross selling purpose.

(Where no preference is indicated herein, the Applicant shall be deemed to have no objection to such use or disclosure within the Bank's group for cross-selling purposes.)

本人/我们同意工行集团使用或披露本人/我们的个人信息进行交叉销售的目的。

(如没有选择, 申请人应被视为同意工行集团的其他公司使用或披露他们的个人信息进行交叉销售。)

☐ Yes 是

☐ No 否

I/We consent to the use or disclosure of my/our personal information by the Bank to strategic alliance partners for marketing and promotional purposes.

本人/我们选择并同意工银马来西亚指定的第三方合作公司使用或披露本人/我们的个人信息进行市场营销和推广的目的。

☐ Yes 是

☐ No 否

Principal Card Applicant Signature

主卡申请人签名

Date 日期 (DD/MM/YY)

Supplementary Card Applicant Signature

附属卡申请人签名

Date 日期 (DD/MM/YY)

FOR BANK USE ONLY 银行专用

Application Reference Code

Sales Code : - - - - -

(Source code)

(Branch code)

(Staff ID)

(A00 / 000)

Sales Channel : ☐ Branch ☐ Business Unit ☐ Other (please specify) _____

Customer relationship : ☐ Relatives ☐ Friends ☐ VIP
☐ New Customer ☐ Other (please specify) _____

Signature verified : ☐ Yes ☐ No

Identification Document verified : ☐ Yes ☐ No

Remarks for special requirement/situation : _____

Name of Sales Staff : _____

Date :