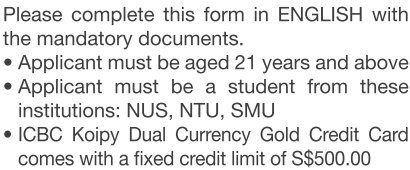


ICBC Koipy Dual Currency Gold Credit Card (RMB/SGD)  
工銀可派双币信用卡金卡 (人民币 / 新币)



- 请用英文填写此申请表，并提交申请必须文件。
- 申请者年龄须满二十一岁或以上；
  - 申请人必须是来自以下三所院校的学生：新加坡国立大学，南洋理工大学，新加坡管理大学；
  - 工银可派双币信用卡卡金的额度固定为500新币；
  - 申请人必须确认本人无任何工行和与工行有关的机构所发行的任何信用卡产品。

1. Please submit the following **IDENTIFICATION DOCUMENTS** that are applicable to applicants and tick off the relevant box below:  
请递交以下与申请人相关的身份证明文件，并勾选相应空格：

☐ Photocopy of NRIC (front and back) 正反两面身份证复印件

☐ Photocopy of Matriculation Card (front and back) 正反两面校内学生证复印件

☐ Photocopy of Student Pass (valid for at least 9 months) and Passport  
学生准证 (有效期九个月以上)与护照复印件

☐ Photocopy of Matriculation Card (front and back) 正反两面校内学

- For Singapore Citizens and Permanent Residents, please submit the **PROOF OF ADDRESS** such as the latest telephone bill or bank statement\* if your billing address differs from NRIC.
- 新加坡公民/永久居民，如果您的邮寄地址与NRIC上不同，请提供地址证明，如近期电话账单或银行账单。

From **1 April 2016**, if you wish to have a free credit report, you may obtain it within **30 calendar days** from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

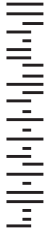
Credit Bureau (Singapore) Pte Ltd  
2 Shenton Way  
#20-02 SGX Centre 1  
Singapore 068804  
Tel: (65) 6565 6363  
[www.creditbureau.com.sg](http://www.creditbureau.com.sg)

Length of course 课程长度	Years 年	Currently in 目前所在年级	Year 年
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FOR BANK USE ONLY 银行专用

Postage will be paid by addressee. For posting in Singapore only

BUSINESS REPLY SERVICE  
PERMIT NO. 08765



INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED  
SINGAPORE BRANCH

CREDIT CARD CENTRE  
6 Raffles Quay #01-01  
Singapore 048580

DECLARATION AND AGREEMENT 声明及协议

**IMPORTANT:** You must read and agree to the terms and conditions before signing and submitting the application.  
注意： 阅读本条款及协议细则， 如果您理解并且同意本条款及协议细则， 请签名并递交申请表。

In consideration of the Bank issuing the ICBC Credit Card(s) to me/us at my/our request, I/We hereby irrevocably:-

- confirm that I/We have read, understood and agree to be bound by the following ("Terms"):
  - ICBC Credit Card Cardmember Agreement ("Cardmember Agreement"),
  - Account Terms and Conditions ("Account Terms"),
  - Internet and Mobile Banking Terms and Conditions ("Internet and Mobile Banking Terms"),
  - Personal Data Protection Policy ("PDPP").and on such other terms and conditions as the Bank may prescribe from time to time, copies of which are available at any of the Bank's branches or at [www.icbc.com.sg](http://www.icbc.com.sg).
- represent and warrant that all information provided in the application form and all documents submitted to the Bank are complete, true and accurate, and undertake to immediately inform the Bank if there is any change or inaccuracy in the information, acknowledge that the Bank may decline my/our application without giving me/us any reason for doing so. I/We further consent to the Bank retaining all documents submitted by me/us for the processing of this application, regardless of whether this application is approved or not.
- consent to the Bank sending me/us at my/our sole risk through any means the Bank may deem appropriate, any credit card, any information regarding my/our account, personal identification number, statements of accounts, any alerts (including but not limited to transaction or activation alert) and any other communications or correspondences addressed to me/us (collectively "information") to my/our address(es) or my/our mobile number(s) in accordance with the Bank's records. I/We further agree to bear all risks (e.g. non-receipt or disclosure to any unauthorised third party) arising from the sending of the information and release the Bank from any liability or responsibility in any way for any losses that I/we may suffer as a result of the non-receipt or disclosure of the same.
- agree that at my/our sole risk, the Bank is authorised but not obliged, to receive any instruction given by or over the phone, facsimile transmission, computer, email or any other electronic device, SMS from mobile telephone (collectively "Instructions") from or purporting to be from me/us without separate verification by the Bank as to the genuineness of such Instructions.
- confirm that I am not an/ we are not undischarged bankrupt(s), and have no statutory demand served on me/us, and do not have legal proceedings commenced against me/us. I/We further confirm that no debt repayment scheme under the Bankruptcy Act (Chapter 20) applies to me/us.
- authorise the Bank to debit any of my/our accounts maintained with the Bank either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to me/us hereunder without any further reference to me/us. If I am the principal cardholder, I understand and agree that I am responsible for all charges, fees, interest and liabilities (collectively "Outstanding") charged to the principal card and the supplementary card. If I am the supplementary cardholder, I understand that I am only responsible for the Outstanding of my supplementary card.
- agree that the Bank shall reserve the right to:
  - terminate or cancel or suspend my/our right to use the Card or the account;
  - refuse to authorise any Card transaction; or
  - refuse to re-issue, renew or replace the Card.
- understand that the final credit limit indicated is solely at the Bank's discretion. Where I/we have existing unsecured credit facilities with the Bank, I/we agree and consent to the Bank reviewing and adjusting the credit limit of such unsecured facilities at the Bank's discretion.
- authorise, permit, consent and give my/our written permission to the Bank and any of its officers to collect, store, use, disclose or divulge any information with respect to me/us or any of my/our accounts with the Bank, or my/our financial conditions, or any services and/or other agreements, business, transactions or dealings between the Bank and me/us as the Bank considers appropriate for the purpose of providing or continuing to provide me/us with any services or transactions in relation to any of my/our account with the Bank, to and between:
  - the holding company or head office, branches, subsidiaries, representative offices, affiliates and associated or related corporations of the Bank wherever located;
  - data centres acting for the Bank, agents of the Bank and their respective officers, servants, agents, wherever situated;
  - any person who has agreed to provide or is providing security to the Bank for all or any moneys and/or liabilities owing or payable by me/us to the Bank from time to time;
  - any other persons: (i) to or through whom the Bank assigns or transfers or novates or may potentially assign or transfer or novate all or part of its rights and obligations hereunder; (ii) with or through whom the Bank enters into or may potentially enter into any participation or sub-participation; (iii) with whom the Bank outsources the performance of any operational function of the Bank, including and without limitation to a third party service provider whether within or outside of Singapore to perform any of the outsourced functions;
  - any financial institution, credit bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker, direct or indirect provider of credit protection whether within or outside of Singapore for the purpose of conducting credit checks and/or screening activities, and to contact my/our employer(s) for the purposes of verifying my/our employment status, such checks may take the form of a bank reference or employment verification and may be performed before or after the Card has been approved;
  - any government agencies, regulators, securities exchanges, futures exchanges and authorities whether within or outside Singapore to which the Bank is required to make disclosure under applicable laws pursuant to the directives of such government agencies regulators, securities exchanges, futures exchanges and authorities;
  - any merchant or member of card association where disclosure is in connection with the use of a debit card or credit card or ATM card;
  - any person who provides introducing services to the Bank;
  - any person to whom the Bank is under a duty to disclose;
  - any other person to whom the Bank considers such disclosure to be necessary or expedient for the Bank to observe and perform its obligations hereunder or is necessary in order to provide the Customer with services in connection with the account;
  - where applicable, in respect of any RMB account), clearing or agent bank and any relevant authorities in China as the Bank deems fit for purposes of the Bank disclosing and/or reporting all information relating to the RMB account and all RMB account related transactions;
  - (where applicable, in respect of any USD account), clearing or agent bank and any relevant authorities as the Bank deems fit for purposes of the Bank disclosing and/or reporting all information relating to the USD account and all USD account related transactions;
  - any recipients who receive the information described above where it is necessary to provide me/us with services in connection with the account; and
  - the Bank and its strategic partners to contact or use such information for the purposes of informing me/ us of any products that they may offer from time to time.
- agree that all personal data provided by me/us in this application for the ICBC Koipyo Dual Currency Platinum Credit Card/ ICBC Koipyo Dual Currency Gold Credit Card ("Co-brand Card"), and any information and details of my/our Co-Brand Card and the account(s) including but not limited to the transactions performed thereunder may be disclosed to the respective co-brand partners to enable the Co-Brand Partners, its agents and service providers to collect, use and disclose my/our personal data to any party the Co-Brand Partner deems necessary for the purpose of:
  - processing this application and provide services associated with the Co-Brand Card account,
  - administering any benefit, privilege and term applicable to the Co-Brand Card account, and
  - conducting research or analysis relating to any product and/or service provided by the Co-Brand Partner, whether conducted by the Co-Brand Partner(s) or jointly with any other party
- acknowledge and agree that you and the Co-Brand Partner (if any) will be separately collecting, using and disclosing my/ our personal data and each party shall only be responsible for its own collection, use, or disclosure of my/our personal data,

and shall not be liable for the other party's handling or use thereof. I/We agree to directly address any queries, access or correction requests, or complaints in relation to the handling of my/our personal data to the relevant party.

- apply for the Card to be issued to me/us, and that the Bank be authorised to renew and replace the Card(s) until termination. Further, if I/we request for ATM access (eg, for the purpose of cash advance), I/we agree that the use of the Card as an ATM card will indicate my/our acknowledgement and acceptance of the Bank's Account Terms.
- By applying for the ICBC Koipyo Dual Currency Gold Credit Card, you confirm that you are not an existing Primary Credit Cardholder of any cards issued by the Bank and any of its related corporations. In the event that you are found to have a Credit Card Account with us or any of our related corporations: (i) your application will be rejected; and (ii) if the Card has been issued to you, it may be terminated with immediate effect without further reference to you and without prejudice to the Bank's rights to collect any outstanding amount due from you.

IMPORTANT INFORMATION 重要信息

This information is intended to be used as a quick consumer guide and must be read together with the ICBC Credit Card Cardmember Agreement ("Cardmember Agreement") only. This forms the "Fee Schedule" defined in the Cardmember Agreement. For full details, please refer to the Cardmember Agreement, which provisions shall prevail in the event of any inconsistencies. All terms which are not defined herein shall bear the meanings ascribed to them in the Cardmember Agreement.

- Annual Membership Fee (Inclusive of GST)

	Principal
ICBC Koipyo Dual Currency Gold Credit Card	S\$120.00
- Repayment Grace Period  
25 days from statement date
- Minimum Payment  
Minimum Payment is **3%** of the monthly balance outstanding, plus any Minimum Payment sum outstanding from the previous Statement, plus amounts in excess of the credit limit, or **S\$50.00** (SGD Card Account)/ **¥50.00** (RMB Card Account), whichever is greater.
- Late Payment Charge  
Kindly ensure that your payment reaches us on or before PAYMENT DUE DATE by paying the Minimum Payment or the closing balance on or before the due date.  
Late payment charge rate is calculated at 5% of the whole amount of Minimum Payment or **S\$40.00** (SGD Card Account)/ **¥40.00** (RMB Card Account), whichever is greater.
- Overlimit Fees  
If the current balance account exceeds the credit limit, an overlimit fee of S\$40 (SGD Card Account)/ ¥40.00 (RMB Card Account) will be charged.
- Interest Charges for purchases  
No interest charges will be levied if payment of the whole of the statement balance is received by the Bank on or before the Payment Due Date (except on cash advance and balance transfer). If payment is not made in full by the payment due date, interest charges will be calculated at such rate per annum on a daily basis in the currency of the card account on (a) the amount of each transaction made from the date of transaction until the receipt of full payment (b) the current balance specified in the statement, less any partial payment, from the date of such partial payment to the date the Bank receives full payment of the current balance. The interest charges for purchases are as follows:-

SGD Account interest rate	24% per annum
RMB Account interest rate	18.25% per annum
- Transactions in Foreign Currencies
  - UnionPay Dual Currency Credit Card (RMB/SGD)
    - No administrative fee will be charged for Card Transactions in RMB & SGD.
    - Non-RMB and non-SGD transaction: Card Transactions may be charged in the official currency of the country wherein such Card Transaction has taken place and converted into Singapore Dollars at such exchange rate determined by China UnionPay.
    - Non-RMB and non-SGD transaction: The transaction will be subject to an administrative fee of 1.5% on the amount converted.
  - Cash Advance Fee Charges
    - SGD Card Account cash advance fee and charge  
Fee: **5%** of amount withdrawn (minimum charge of **S\$15.00**) per transaction.  
Finance Charge: **24%** per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.
    - RMB Card Account cash advance fee and charge  
Fee: **3%** of amount withdrawn (minimum charge of **¥9.00**) per transaction.  
Finance Charge: **18.25%** per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.
- Fee For Balance Inquiry at ATM
  - UnionPay Dual Currency Credit Card  
Balance inquiry fee at China UnionPay or ICBC ATM is **¥4.00** per transaction within Mainland China.  
Balance inquiry fee at China UnionPay or ICBC ATM is **S\$0.80** per transaction outside Mainland China.
- Retrieval Fees (Inclusive of GST)
  - Requests for copies of sales drafts and statements are subject to the following charges:-

	Charge (per copy of each statement)	
Sales Draft	Current To 2 Months	S\$5.00
	More than 2 Months To 1 Year	S\$10.00
Statement of Account	Current to 3 Months old	Free
	Above 3 months old	S\$5.00
Overseas address and duplicate statement		S\$5.00
  - Service charge for insufficient funds  
Returned cheque (per returned cheque) S\$40.00  
Returned GIRO (per returned GIRO) S\$40.00
  - Card replacement fee  
Each card replacement (Principal or Supplementary) S\$20.00
- Lost or Stolen Cards Report and Limitation of Liability  
Please report loss of card immediately by calling Card Centre at our 24-hour Hotline: (65) 6369 5588.  
Your liability for any unauthorised transactions carried out due to the loss or theft of the card is limited to SGD\$100 only if:-
  - you have immediately notified the Bank of the loss, theft or unauthorised disclosure;
  - you have assisted the Bank in the recovery of the unauthorised charges incurred;
  - you furnish the Bank with a police report accompanied by written confirmation of the loss, theft or unauthorised disclosure and any other information that the Bank may require; and
  - the Bank is satisfied that such loss, theft or unauthorised disclosure is not due to the Cardmember's negligence or default