

| Principal Cardmember's Details 主卡申请人资料  |  |                           |   |   |             |          |                  |   |              |                  |  |  |
|---|--|---------------------------|---|---|-------------|----------|------------------|---|--------------|------------------|--|--|
| Full Name as in NRIC/Passport 姓   |  | ,                         |   |   |             |          |                  |   |              |                  |  |  |
| Any past name or past alias 是否有曾用名/曾用别名?  |  |                           |   | No 否  | <u> </u>    |          | Yes 是 Please p   | provide 请提供:                                  |              |                  |  |  |
| NRIC/Passport Number 身份证件/护照号码  |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| Do you have more than one nationality? 您有不止一种国籍吗? If yes, please provide details on nationality and passport no 请提供国籍和护照号码的详细信息   |  |                           |   | No 香  | ř           |          | Yes 是 Please p   | provide 请提供:                                  |              |                  |  |  |
| Contact Number 联络号码   |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| A. I have the following EXISTING ICBC C   |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| shared combined credit limit with all my other credit cards and supplementary cards issued. I confirm that my personal particulars remain unchanged. 我已有工行信用卡,卡号如下。我希望申请新的工行信用卡(请在下方勾选申请卡种),额度与已有卡一致。我确认我的个人资料无需更新。  Credit Card No. 信用卡号码:                       |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| Product Selection 申请卡种  |  |                           |   |   |             |          |                  |   |              |                  |  |  |
|   | astercard Credit Card (SGD)                |                           | ICBC Chinese Zodiac Credit Card (SGD) 工银生肖信用卡 |   |             |          |                  |   |              |                  |  |  |
| □ 工银万事达环球旅行信用卡 □ ICBC UnionPay Dual Currency Credit Card (RMB/SGD) □ 工银银联双币信用卡  |  |                           |   | <ul><li>── 工報生自信用卡</li><li>☐ ICBC Horoscope Credit Card (SGD)</li><li>□ 工银星座钻石信用卡</li></ul> |             |          |                  |   |              |                  |  |  |
| ICBC Visa Dual Curren<br>工银 Visa 双币信用卡  | cy Credit Card (USD/SGD)                   |                           |   |   |             |          |                  |   |              |                  |  |  |
| Applicable for ICBC Chinese Zodia   | c Credit Card (SGD) Only: P                | lease select your pr      | referred Z                                    | Zodiac (s   | select only | y on     | e Zodiac)        |   | _            |                  |  |  |
| Rat 鼠   | Ox 牛                                       | Tiger 虎                   |   |   | Rabbit 5    | 兔        |                  | Dragon 龙                                      |              | Snake 蛇          |  |  |
| ☐ Horse 马   | ☐ Goat 羊                                   | ☐Monkey 猴                 |   |   | Rooster     |          |                  | □ Dog 狗                                       | Ш            | Pig 猪            |  |  |
| Applicable for ICBC Horoscope Cre   | edit Card (SGD) Only: Pleas                | e select your prefer      | red Horo                                      | scope (s  | select onl  | y on     | e Horoscope)     |   | _            |                  |  |  |
| Aries 白羊座   | ☐ Taurus 金牛座                               | ☐ Gemini 巨蟹原              | 座   |   | Cancer      | 巨蟹       | 逐                | Leo 狮子座                                       |              | Virgo 处女座        |  |  |
| Libra 天秤座   | Scorpio 天蝎座                                | ■ Sagittarius 射           | 手座  |   | Caprico     | rn 摩     | <b>準羯座</b>       | ■ Aquarius 水瓶                                 | 座            | Pisces 双鱼座       |  |  |
| Name to appear on Credit Card (In Must be similar to your identity do   |  |                           | aximum 2                                      | 20 chara  | icters):    |          |                  |   |              |                  |  |  |
| B. If there has been any changes  | in your personal particular                | rs, such as address,      | , employr                                     | ment an   | d/or inco   | me,      | please list dow  | n the changes be                              | low and subm | it the relevant  |  |  |
| B. If there has been any changes in your personal particulars, such as address, employment and/or income, please list down the changes below and submit the relevant documents, i.e. proof of address or income. 如果您的地址、工作和收入等个人信息有更改,请更新在下方并提供补充文件,如:地址证明或收入证明等。 |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| Business Ownership Information  |  | □ ,                       |   |   | · ++- =     | <i>,</i> | +1+1-11-1        |   |              |                  |  |  |
| Do you own any business? 是否拥  |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| Entity name 公司名称:   |  | ss 公司类型:                  |   | Inc   | dustry 公司   | 司所       | 属行业:             |   |              |                  |  |  |
| Expected Value of Transactions of<br>Expected value of Local Transaction  |  |                           | <b>並</b> 示)                                   |   |             |          |                  |   |              |                  |  |  |
| 0 to 20,000   | ons in SGD per Month 预订                    |                           | 初ルノ<br>5 <b>0,000 to</b>                      | 100,00  |             | Γ        | >100,000 to      | 200,000                                       | > 200        | ,000             |  |  |
| Expected value of International Transactions in SGD per Month 预计每月国际交易额(新元)   |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| Drimany Source of Wealth 主要时  | > 20,000 to 50,000                         | > 5                       | 50,000 to                                     | 100,00  |             |          | >100,000 to      | 200,000                                       | > 200        | ,000             |  |  |
| Primary Source of Wealth 主要财<br>Employment Income 就   |  | Business I                | Income E                                      | ncome 生音  |             |          | Rental Income 租金 |   |              |                  |  |  |
| Investments 投资  | , <u>'1</u> '.                             | Inheritan                 |   |   | I           |          | Others 其他:       |   |              |                  |  |  |
| I, or my Family member <sup>1</sup> /Close as   | ssociate <sup>2</sup> . is/was a Political |                           |   |   |             | 或与:      | <b>您关系密切成</b>    |   |              | <br>\`人物 。       |  |  |
| No 否   Yes 是 plea   | se specify 如是,请注明:                         |                           |   |   | =/٧٩٧       |          |                  |   |              |                  |  |  |
| I am a Director of ICBC. 您是 ICBC  |  |                           |   | No 否  |             |          | s 是 Please prov  |   |              |                  |  |  |
|   | plementary Applicant's Det                 | tails (Minimum qua        | lifying ag                                    | e is 18 y   | ears old)   | 副十       | 卡申请人资料           | (需年满 18 岁)                                    |              |                  |  |  |
| Product Selection 申请卡种  | astercard Credit Card (SGD)                |                           |   |   | ICDC Ch     |          | - Zadias Crodit  | Cand (SCD) (Zadi                              | will be came | +ha              |  |  |
| 工银万事达环球旅行   |  |                           |   |   |             |          |                  | Card (SGD) <i>(Zodi</i> d<br>言用卡 <i>(生肖与主</i> |              | e as the         |  |  |
|   | Currency Credit Card (RMB/S                | SGD)                      |   | ICBC Horoscope Credit Card (SGD) (Horoscope will be same as the princi                      |             |          |                  |   |              | as the principal |  |  |
| □ 工银银联双币信用卡   |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| ICBC Visa Dual Curren<br>工银 Visa 双币信用卡  | ccy Credit Card (USD/SGD)                  |                           |   |   |             |          |                  |   |              |                  |  |  |
| 11110 pg 4  | Ar 先生                                      | Miss 小姐                   |   |   | Mrs 太       |          |                  | Mdm 女士  |              | Dr 博士            |  |  |
| Full Name as in NRIC/Passport (Please underline surname) 姓名(与身份证件/护照一致,并于姓氏下划线)   |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| Any past name or past alias 是否  | 有曾用名/曾用别名?                                 | <del> </del>              | <u> </u>                                      | No 否  |             | Ц        | Yes 是 Please p   | provide 请提供:                                  |              | I                |  |  |
| Date of Birth 出生日期  | D \\\                                      | D Lit by A Lib IT 1 (a.e. | M   |   | M           |          | Υ                | Υ   | Υ            | Υ                |  |  |
| Name to appear on Credit Card (In Must be similar to your identity do   |  |                           | aximum 2                                      | 20 chard  | icters)     |          |                  |   |              |                  |  |  |
| Do you have more than one natio   |  |                           | $\overline{}$                                 |   |             |          |                  |   |              |                  |  |  |
| If yes, please provide details on nationality and passport no 请提供国籍和护照号码的详细   |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| (Please fill for Singaporeans and SPR)  Singaporean 新加坡公民 SPR 新加坡永久居民 NRIC No.身份证件号码:   |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| (Please fill for foreigner)   |  |                           |   |   |             |          |                  |   |              |                  |  |  |
| ☐ Foreigner 外籍人士  | Nationality 国籍:                            |                           | Passport Number 护照码:                          |   |             |          |                  |   |              |                  |  |  |

| Passport Expiry Date 有效期至: (Please fill mandatory for Chinese citizens)  | D 1                          | M                 | Л                             | Y                         | Υ                         |  |  |  |  |
|--|------------------------------|-------------------|-------------------------------|---------------------------|---------------------------|--|--|--|--|
| Chinese IC No. (mandatory for Chinese citizens) 中国身份证号码 (中国公民必填项):   |                              |                   |                               |                           |                           |  |  |  |  |
| Name as in Chinese IC (mandatory for Chinese citizens) 中国身份  | 证姓名 (中国公民业                   | 5项):              |                               |                           |                           |  |  |  |  |
| Relationship to Principal Applicant 与主卡特有人的关系    Spouse  | ¬ Parent                     | _                 | ☐ Nephew/Niece                |                           | Parent –in-law            |  |  |  |  |
| □ #ff □ □ Fy   | 父母                           | L                 | 侄子/侄女                         | Ш                         | 公婆                        |  |  |  |  |
| Siblings   | ] Son-in-law/Daugh<br>女婿/媳妇  | ter-in-law        | ] Grandparent/Grantpar<br>祖父母 | ent-in-law                |                           |  |  |  |  |
| Residential Address: 住家地址  |                              |                   |                               |                           |                           |  |  |  |  |
| Blk No Floor & Unit No.<br>大牌号:<br>门牌号:  |                              | stal code<br>编:   |                               | Country<br>国家:            |                           |  |  |  |  |
| Street/Building Name   | -                            | ,,,,              |                               |                           |                           |  |  |  |  |
| 街道名/大厦名:   | residential <i>address b</i> | ut unable to prov | ide proof, please submit p    | <br>proof of your relati  | onship with the Principal |  |  |  |  |
| Applicant. 如果您的住家地址与主卡申请人相同但是无法提供  |                              |                   |                               | , ., , ,                  |                           |  |  |  |  |
| Contact Information: 联系信息  |                              |                   |                               |                           |                           |  |  |  |  |
| Mobile No.   Home   移动电话:   住宅   | Telephone<br>日子・             |                   | Email<br>电子邮箱                 |                           |                           |  |  |  |  |
| I am self employed. 您是自雇人士   | B.伯;                         |                   | Yes 是 Please prov             |                           |                           |  |  |  |  |
| Occupation 职业:   |                              | Тио п             | Tes X2 Flease prov            | MAC HIMEIM.               |                           |  |  |  |  |
| Company Name 公司名称:   |                              |                   | -                             |                           |                           |  |  |  |  |
| Annual Income 年收入:   |                              |                   |                               |                           |                           |  |  |  |  |
| Business Ownership Information 持有公司情况  | <u> </u>                     |                   |                               |                           |                           |  |  |  |  |
| Do you own any business? 是否拥有公司: No 否 Yes 是 If Yes, please complete the following 若是,请填写以下:  |                              |                   |                               |                           |                           |  |  |  |  |
| Entity name 公司名称: Type of business 公司类型: Industry 公司所属行业:  |                              |                   |                               |                           |                           |  |  |  |  |
| Expected Value of Transactions on each credit card 预计交易额   | <b>土山之日經(如二</b>              | <u> </u>          |                               |                           |                           |  |  |  |  |
| Expected value of Local Transactions in SGD per Month 预计每月 0 to 20,000   | 本地父易额(新元 ≥ 50,00             |                   | >100,000 to 2                 | 00,000                    | > 200,000                 |  |  |  |  |
| Expected value of International Transactions in SGD per Month  | —<br>近计每月国际交易额               | (新元)              | <del>_</del>                  |                           | _                         |  |  |  |  |
| 0 to 20,000 > 20,000 to 50,000   | > 50,00                      | 0 to 100,00       | >100,000 to 2                 | 00,000                    | > 200,000                 |  |  |  |  |
| Primary Source of Wealth 主要财富来源  |                              | the aire          |                               |                           | tn A                      |  |  |  |  |
| ☐ Employment Income 就业 ☐ Investments 投资  | Business Incor               |                   |                               | ☐ Rental Incom☐ Others 其他 |                           |  |  |  |  |
| I, or my Family member ¹/Close associate², is/was a Politically Ex   |                              |                   | 员,或与您关系密切成员                   |                           |                           |  |  |  |  |
| No 否 Yes 是 please specify 如是,请注明:  |                              | □ ≠               |                               | , '±+H (H-                |                           |  |  |  |  |
| I am a Director of ICBC. 您是 ICBC 董事会成员之一。                       Yes 是 Please provide 请提供:  Supplementary Applicant's Credit Limit 附属卡额度  |                              |                   |                               |                           |                           |  |  |  |  |
| Supplementary card(s) will share the Principal cardholder's credit   |                              |                   |                               |                           |                           |  |  |  |  |
|  | rketing Consent and          |                   |                               |                           |                           |  |  |  |  |
| I would like to receive information about the Bank's credit card services (including offers, promotions and credit card products) via the following channels. 我想通过以  |                              |                   |                               |                           |                           |  |  |  |  |
| 下渠道了解银行的信用卡服务(包括优惠、促销、信用卡产品)。  |                              |                   |                               |                           |                           |  |  |  |  |
| SMS 短信 Email 电子邮件 Ido not have Internet Banking, I would like to apply for Inter   | Voice calls                  |                   | for Driveinal Applicant       | *   土工涌网ト                 | 组合 英中達國人                  |  |  |  |  |
| 银行* ( <b>仅限主卡申请人</b> )。*Upon successful activation of Inte   |                              |                   |                               |                           |                           |  |  |  |  |
| ICBC Internet/Mobile Banking to view your eStatement. 当您成功   | 注册网上银行后,您                    | <i>将自动开通电子和</i>   | 对账单功能。请登录工商领                  | 银行手机银行查看。                 | 您的电子对账单。                  |  |  |  |  |
| By signing here, I/ We hereby read, understood and agree to the DECLARATION AND AGREEMENT set out in this form. I/We affirm the said DECLARATION AND AGREEMENT and agree to abide and be bound by the matters stated herein.本申请人阅读,理解和同意此信用卡相关声明及协议内容,并同意接受其 |                              |                   |                               |                           |                           |  |  |  |  |
| 约束,申请办理信用卡 Please do not alter. The bank reserve   |                              |                   |                               |                           |                           |  |  |  |  |
| 准的权利。  | s the right to decime        | с ин иррпсиион ч  | without giving any reason     | <b>1</b> 9 7 9 10 10 1    | KII WELLING               |  |  |  |  |
|  |                              |                   |                               |                           | 4                         |  |  |  |  |
| ⊗  |                              | ⊗                 |                               |                           |                           |  |  |  |  |
|  |                              |                   |                               |                           |                           |  |  |  |  |
| Principal Applicant 主卡申请人签名<br>Date 日期   |                              |                   | ry Applicant 副卡申请人签名          |                           |                           |  |  |  |  |
| Date 日期 FOR BANK USE ONLY 银行专用   |                              |                   |                               |                           |                           |  |  |  |  |
|  |                              |                   |                               |                           |                           |  |  |  |  |
| Definitions:   |                              |                   |                               |                           |                           |  |  |  |  |
|  |                              |                   |                               |                           |                           |  |  |  |  |

- 1 Family member means a parent, step-parent, parent-in-law, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling.
- 2 Close associate means that you are closely connected to the Politically Exposed Person, either socially or professionally.
- 3 Politically Exposed Person means a person entrusted with the following roles domestically or in a foreign country or in an international organisation as a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations. An international organisation is established by formal political agreements between member countries that have the status of international treaties, whose existence is recognized by law in member countries and which are not treated as a residual institutional unit of the country in which it is

located.

4 Persons of close relation shall include grandparents, grandparents-in-law, fiancé or fiancée, sons-in-law or daughters-in-law, and nieces or nephews. ^Supplementary applicant must be family member or a person of close relation .



## **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:-

- 1. confirm that I/We have read, understood and agree to be bound by the following ("Terms"):
  - (a) ICBC Credit Card Cardmember Agreement ("Cardmember Agreement"),
  - (b) Account Terms and Conditions ("Account Terms"),
  - (c) Internet and Mobile Banking Terms and Conditions ("Internet and Mobile Banking Terms").
  - (d) 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.

- 2. 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.
- 3. 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.
- 4. 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.
- 5. 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.
- 6. confirm that I am not an/ we are not undischarged bankrupt(s), have no statutory demand served on me/us, do not have legal proceedings commenced against me/us, not a person/persons listed on a Sanction List, did not violate or is not in violation of any applicable Sanctions, and did not receive notice of and is not aware of any claim, action, suit, proceeding or investigation against me/us with respect to Sanctions by any Sanction authority. I/We further confirm that no debt repayment scheme under the Bankruptcy Act (Chapter 20) applies to me/us.
- 7. 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.
- 8. agrees that the Bank shall reserve the right to:
  - (a) terminate or cancel or suspend my/our right to use the Card or the account; or
  - (b) refuse to authorise any Card transaction; or
  - (c) refuse to re-issue, renew or replace the Card;
- so long as the Bank deem fit, or when the Bank is obliged or deem it necessary in good faith to comply with any applicable laws, regulations, notices or directives that you are subject to from anywhere in the world including but without limitation to the prevention of unlawful activities which may include fraud, money laundering, terrorist activity, bribery, corruption or tax evasion and the enforcement of any Sanctions and the Bank shall in no event be held liable to me/us for any loss suffered by me/us from such suspension, termination or refusal.
- 9. 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.
- 10. authorise, permit, consent and give my/our written permission to the Bank and any of its officers to collect, store, use, disclose divulge any information with respect 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:

- (a) the holding company or head office, branches, subsidiaries, representative offices, affiliates and associated or related corporations of the Bank wherever located:
- (b) data centres acting for the Bank, agents of the Bank and their respective officers, servants, agents, wherever situated;
- (c) 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:
- (d) 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;
- (e) any financial institution, credit bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or 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;
- (f) 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:
- (g) 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;
- $(h) \ any \ person \ who \ provides \ introducing \ services \ to \ the \ Bank;$
- (i) any person to whom the Bank is under a duty to disclose;
- (j) 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:
- (k) (where applicable, in respect of any RMB account), clearing/ 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;
- (l) (where applicable, in respect of any USD account), clearing/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;
- (m)any recipients who receive the information described above where it is necessary to provide me/us with services in connection with the account; and (n) 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
- 11. authorise, permit, consent and give my/our written consent to the Bank (ICBC) and any of its offices to access to, inquire about and use the information relating to my/our credit status from China National Financial Credit Information Basic Database (金融信用信息基础数据库) or such other viable sources, for the purposes of execution and enforcement of the contracts thereof, credit line authorisation, review and approval, post-loan management, and review of eligibility for providing collateral.
- 12. confirm that my/our Account(s) will not be used for the financing, contributing or making funds directly or indirectly available to persons or entities that involve persons or entities which may be the subject of any Sanctions which is listed on a Sanctions List or located (or ordinarily resident) in a Sanctioned Country, to the extent such financing or provision of funds would be prohibited by Sanctions or would otherwise, to my/our knowledge and belief, cause any person to be in breach of Sanctions (including but not limited to OFAC Sanctions where such receiving, financing or provision of funds is or would be conducted by a person in the United States of America).
- 13. agree that all personal data provided by me/us in this application for the (insert card name) ("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:
  - (a) processing this application and provide services associated with the Co-Brand Card account, and
  - (b) administering any benefit, privilege and term applicable to the Co-Brand Card account
  - (c) 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.

14. 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.

15. 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.

- $16.\,\mathrm{I/we}$  acknowledge that ICBC has duly presented and explained to me/us all relevant terms and conditions herein per my/our request.
- 17. I/we accept that the original copy hereof shall be kept with ICBC, regardless of whether the relevant application is approved.