

ICBC信用卡 – 附屬卡申請表格 (適用於ICBC金沙時尚萬事達卡)

ICBC CREDIT CARD – SUPPLEMENTARY CARD APPLICATION FORM

(Applicable to ICBC Sands Lifestyle Mastercard)

請將填妥之申請表格連同香港身份證明文件副本經以下其中一個途徑遞交：

Please submit the completed application form together with copy of HKID Card by one of the following methods :

郵寄 Post : 香港郵政總局信箱27號工銀亞洲信用卡中心收

ICBC (Asia) Credit Card Centre, P.O. Box No.27, General Post Office, Hong Kong

電郵 Email : ccc_mail_931@icbcasia.com

傳真 Fax : 2233 9931

請在適當位置加上 [✓] 號。Please put a "✓" in appropriate boxes.

- ICBC信用卡主卡持卡人姓名
Principal Cardholder Name of ICBC Credit Card
(適用於現有ICBC信用卡主卡持卡人。Applicable to existing Principal Cardholder of ICBC Credit Card.)

ICBC信用卡主卡賬戶號碼
Principal Card Account No. of ICBC Credit Card

- ICBC信用卡主卡申請人姓名
Principal Card Applicant Name of ICBC Credit Card
(適用於未有ICBC信用卡主卡人士。Applicable to Principal Card applicant of ICBC Credit Card.)

香港身份證號碼 HKID No.: _____

附屬卡資料 SUPPLEMENTARY CARD

附屬卡申請人必須年滿16歲
Supplementary card applicant must be aged 16 or above

* 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) _____

與主卡申請人關係 Relationship with Principal Card Applicant

(034) 配偶 Spouse (033) 親屬 Relatives

(028) 其他 Others _____

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 _____

註 Note: 所有通訊將寄往主卡持卡人地址。主卡持卡人必須對其所有附屬卡於本行所欠之賬項負責。All correspondences will be sent to Principal Cardholder's address. Principal Cardholder shall be liable for the total amount of charges due to the Bank in respect of any Supplementary Card(s).

申請人職業資料 OCCUPATION INFORMATION

現公司名稱 Name of Company

職銜 Job Title

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

受僱性質 Employment Status

- (A) 自僱人士 Self-Employed (B) 在職人士 Full-time Employed
 (C) 非在職人士 Unemployed (D) 學生 Student
 (E) 退休 Retired (F) 家庭主婦 Housewife
 (G) 合約性質 On Contract 合約到期日子 Contract End Date
_____ / _____ / _____ (月MM/年YYYY)

- (H) 其他 Others _____

職位 Position _____

業務性質 Business Type* _____

年薪 Annual Income _____

公司電話 Office No. _____

公司地址 (請以英文正楷填寫)

Company Address (Please complete in English BLOCK letters)

單位 Unit / 室 Flat 樓 Floor 座 Block

大廈名稱 Name of Building

街道名稱及號碼 No. and Name of Street

地區 District

香港 Hong Kong 九龍 Kowloon 新界 New Territories

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

選擇拒絕在直接促銷中使用個人資料

OPT-OUT FROM USE OF PERSONAL DATA IN DIRECT MARKETING

如閣下不希望本行在直接促銷中使用閣下的個人資料及/或將閣下的個人資料提供予其他人士, 以供該等人士在直接促銷中使用, 請在下列方格內 加上剔號 [✓]。You should check "✓" the following box(es) if you do not wish the Bank to use your personal data in direct marketing and/or to provide your personal data to other persons for their use in direct marketing.

本人/吾等不希望貴銀行在經以下渠道作直接促銷中使用本人/吾等的個人資料* I/We do not wish the Bank to use my/our personal data in direct marketing via the following channel(s)* :

- 直銷郵件 Direct Mail 電話短訊 SMS
- 電子推廣郵件 Email 電話 Telephone
- 傳真 Fax 以上所有渠道 All of the above channels

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

以上代表閣下目前就是否希望收到直接促銷聯繫或資訊的選擇, 並取代閣下於本申請前向本行傳達的任何選擇。The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.

請注意閣下以上的選擇適用於就本表格隨附之本行「關於個人資料(私隱)條例的客戶及其他個別人士通知」中所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類, 以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's "Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" (provided together with this form). Please also refer to the Circular on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

選擇拒絕超逾信用限額信貸安排

OPT-OUT FROM OVER-THE-LIMIT FACILITIES

如閣下的信用卡在超逾信用限額時不希望本行提供超逾信用限額信貸安排, 請在以下方格內 加上剔號 [✓] : You should check "✓" the following box if you do not wish the Bank to provide over-the-limit facilities for your Credit Card when the outstanding balance exceeds your credit limit:

本人/吾等不希望實行於本人/吾等信用卡超出信用限額時, 為本人/吾等安排超逾信用限額信貸服務。I/We do not wish the Bank to provide over-the-limit facilities when my/our credit card exceed(s) the credit limit.

註 Remarks: 如您信用卡的結欠超逾信用額, 須付超逾信用額手續費 HK\$150(每月結單計算)。If the Outstanding Balance of your Credit Card exceeds the credit limit, over-the-limit fee HK\$150 (per statement cycle) will be levied.

簽署 SIGNATURE

本人知曉並已閱讀、明白及接受所有印於本申請表之聲明及隨附之主要條款及細則。

I have read, understood and accepted the Declaration printed on this application form and the enclosed Major Terms and Conditions.

本人 並非透過 / 透過 * 第三方推薦申請本信用卡及/或現金兌現計劃。I confirm this Credit Card and/or Cash Installment application is not / is* referred by third party.

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

第三方名稱
Name of the third party _____

電話號碼
Telephone number _____

推薦費
Referral fee _____

X

主卡申請人簽署
Signature of Principal Card Applicant _____ 日期 Date _____

X

附屬卡申請人簽署
Signature of Supplementary Card Applicant _____ 日期 Date _____

(請勿塗改。如適用, 簽署須與自動轉賬還款賬戶之簽名式樣相同 Please do not alter. If applicable, signature must be the same as the specimen signature of the autopay instruction account.)

銀行專用 (請勿填寫) FOR BANK USE ONLY (PLEASE DO NOT FILL)			
推薦人 Referrer _____			
簽名驗證 SIGNATURE VERIFIED <input type="checkbox"/> 1- 有 YES <input type="checkbox"/> 2- 沒有 NO			
身份證明文件驗證 IDENTIFICATION DOCUMENT VERIFIED <input type="checkbox"/> 1- 有 YES <input type="checkbox"/> 2- 沒有 NO			
BC	PC	PI	Y
APP # 0110201 _____ 00 _____			
ACC1			
ACC2			
分行 / 部門代碼 BRANCH/DEPARTMENT CODE : _____			
員工代碼 STAFF CODE : [S] _____ 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 _____ - _____			

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 - 銀聯雙幣信用卡、中國工商銀行(亞洲)有限公司信用卡持卡人合約及其後

可能修訂之條款("該合約")，該合約將在申請獲得批准後與卡一併發出給本人(等)。

12. 本人(等)謹此鄭重及真誠地作出如下聲明：(i)本人(等)從未於香港或任何其他地方，被宣告破產，或成為任何破產案件或相類似的法律程序的被申請者，或受任何接管令或相類似命令的約束；及(ii)本人(等)已經小心及謹慎地考慮過本人(等)的資產及負債情況。本人(等)並無任何意圖，於香港或任何其他地方，申請本人的破產令或相類似的命令，或向本人(等)的債權人作出任何個人自願安排或相類似的安排的建議，而本人(等)亦不覺得有任何理由需要提出任何上述申請或建議。
13. 本人(等)聲明本人(等)名下由其他金融或財務機構發出之信用卡及/或個人貸款並沒有因欠賬而被取消，並聲明本人(等)現於其他金融或財務機構之貸款(包括信用卡及其他貸款)並沒有逾期還款超過30天。
14. 本人(等)同意若在信貸還款期間遇上還款困難，得儘早通知貴行。
15. 如本人(等)與貴銀行董事或職員有任何親屬關係，本人(等)將以書面通知貴銀行。
16. 本人(等)明白若在此申請中蓄意作出虛假陳述意圖行騙，本人可能受刑事檢控。
17. 本人(等)已細心閱讀並清楚明白隨附於本申請表內的中國工商銀行(亞洲)有限公司信用卡持卡人合約-ICBC銀聯雙幣信用卡及中國工商銀行(亞洲)有限公司信用卡持卡人合約的重要條款及細則。

注意事項：

1. 除獲銀行豁免，每張信用卡年費分別為：

	主卡	附屬卡
萬事達世界卡	HK\$1,900	HK\$950
萬事達白金卡	HK\$1,000	HK\$500

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 of each card as follow:
- | | Principal Card | Supplementary Card |
|---------------------|-----------------------|---------------------------|
| World Mastercard | HK\$1,900 | HK\$950 |
| Platinum Mastercard | HK\$1,000 | HK\$500 |
- 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.

個人資料轉移同意書 CONSENT FORM ON PERSONAL DATA TRANSFER

致：中國工商銀行(亞洲)有限公司(「銀行」)
萬事達卡亞太區(香港)公司(「萬事達卡」)

To: Industrial and Commercial Bank of China (Asia) Limited (the “Bank”)
Mastercard Asia Pacific (Hong Kong) Limited (“Mastercard”)

承諾和聲明

- 本人知悉就金沙提供的金沙時尚會員計劃(「該計劃」)，萬事達卡及其關聯機構(作為該計劃的服務供應商)將為銀行所發行的ICBC金沙時尚萬事達卡的持卡人管理、操作和維護該計劃，而銀行將為萬事達卡收集個人資料(定義見下文)，以執行該計劃。
- 本人同意當本人之ICBC金沙時尚萬事達卡申請一經批核，銀行可披露及轉移本人詳述於附表中之個人資料(「個人資料」)予位於香港特別行政區(「香港」)之萬事達卡，以執行該計劃。
- 為執行該計劃，本人同意：(a)萬事達卡可能將個人資料進一步披露及轉移至其位於香港境內或境外之獲授權人士(如附表所述) (「獲授權人士」)，包括美國；及(b)萬事達卡及位於香港境內或境外之獲授權人士可相應地查閱、處理、使用及/或保留個人資料。本人明白，除香港以外，該地域可能沒有與香港《個人資料(私隱)條例》相同或類似的資料保障法律。
- 此同意書受香港法律管轄並按照香港法律解釋。
- 本人已經仔細閱讀此同意書，並清楚明白本人在此同意書下所承擔的義務和責任。

Undertaking and Declaration

- I acknowledge that the Sands Lifestyle Membership Program (the “Program”) provided by Sands is hosted, operated and maintained by Mastercard and its affiliates (as the service providers pursuant to the Program) for the cardholders of the ICBC Sands Lifestyle Mastercard issued by the Bank and that the Bank will collect the Personal Data (as defined below) for Mastercard for the purpose of execution of the Program.
- I hereby give consent to the Bank to disclose and transfer my personal data as stated in the Schedule (the “Personal Data”) to Mastercard situated in the Hong Kong Special Administrative Region (“Hong Kong”) for the purpose of execution of the Program, upon approval of my application for the ICBC Sands Lifestyle Mastercard.
- I also hereby agree that, for the purpose of execution of the Program: (a) Mastercard may further disclose and transfer the Personal Data to its permitted persons (as stated in the Schedule) (the “Permitted Persons”) situated in or outside Hong Kong, including the United States of America; and (b) both Mastercard and the Permitted Persons situated in or outside Hong Kong can access, process, use and/or hold the Personal Data accordingly. I understand that, apart from Hong Kong, there may not be the data protection laws in the said regions which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
- This consent form shall be governed by and construed in accordance with the laws of Hong Kong.
- I have read this consent form carefully and fully understand my obligations and liability under this consent form.

X

信用卡申請人簽署 Signature of Card Applicant

姓名 Name

日期 Date

香港身份證 / 護照號碼 HKID / Passport No.:

- 註：1. 請不要塗改。簽名應與ICBC金沙時尚萬事達卡申請表中的簽名相同。
2. 如閣下不同意簽署本同意書，本行將無法繼續處理閣下之ICBC金沙時尚萬事達卡申請。

- Note: 1. Please do not alter. Signature should be the same as the specimen in the ICBC Sands Lifestyle Mastercard application form.
2. If there is no indication of your consent by signing on this consent form, the Bank may not be able to continue processing your ICBC Sands Lifestyle Mastercard application.

附表 SCHEDULE

- 個人資料**
「個人資料」是指以下資料：信用卡號碼、信用卡持卡人姓名、出生日期、賬戶開立日期、銀行客戶編號、手提電話、電郵地址、通訊地址、交易日期、交易貨幣、交易國家、交易金額、商戶類別代碼、國家代碼、交易類型及交易描述。
- 獲授權人仕**
「獲授權人仕」是指需要接收個人資料以執行該計劃的萬事達卡的董事、員工、主任、法律顧問以及其關聯集團公司及其服務供應商。
- 個人資料查閱**
閣下有權根據個人資料(私隱)條例要求查閱及要求更改個人資料。有關資料查閱要求可能需要涉及費用。
- 查詢**
查詢有關已提供的個人資料，包括查閱和更改，請聯絡：-
有關ICBC金沙時尚萬事達卡
資料保護主任
中國工商銀行(亞洲)有限公司
香港花園道3號中國工商銀行大廈33樓
傳真：2805 1166
有關金沙時尚會員計劃
金沙時尚獎賞中心
電郵：Contact@SandsLifestyle.com

- Personal Data**
“Personal Data” means the following data: Card No, Cardholder Name, Date of Birth, Account Open Date, Bank Customer Number, Mobile Phone Number, Email Address, Correspondence Address, Transaction Date, Transaction Currency, Transaction Countries, Transaction Amount, Merchant Category Code (MCC), Country code, Transaction Type and Transaction Description.
- Permitted Persons**
“Permitted Persons” means the directors, employees, officers, legal advisers of Mastercard, as well as its affiliated group companies and its service providers that have a need to receive the Personal Data for the purpose of execution of the Program.
- Access to Personal Data**
You have the right to request access to and to request the correction of the Personal Data under the Personal Data (Privacy) Ordinance. A fee may be imposed for complying with a data access request.
- Enquiries**
Enquiries concerning the Personal Data provided, including the making of access and correction, should be addressed to:-
In relation to the ICBC Sands Lifestyle Mastercard
The Data Protection Officer
Industrial and Commercial Bank of China (Asia) Limited
33/F, ICBC Tower,
3 Garden Road, Central, Hong Kong
Fax: 2805 1166
In relation to the Sands Lifestyle Membership Program
Sands Lifestyle Rewards Centre
Email: Contact@SandsLifestyle.com

本同意書之英文本與中文譯本之文義如有歧異，概以英文本為準。

The English version of this consent form shall prevail whenever there is a discrepancy between the English and the Chinese versions.

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

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

1. 信用卡及私人密碼的安全

持卡人於收到信用卡後，必須立即簽署，並通知本行收妥信用卡。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 to the Bank.

10. Amendments on the Agreement

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

11. Bank's Right to Demand Immediate Payment

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

12. Transactions in foreign currencies

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

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

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

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

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

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

**ICBC信用卡服務收費表
(一般港幣信用卡)**

利率和財務費用													
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 16.08%-31.89%* ，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數結欠，銀行不會向您收取利息。否則，利息將按： (i) 未清付的結欠金額從上期結單日之翌日起按日計算直至全數償還為止，及 (ii) 每項新信用卡交易(在上期結單日後記賬的)亦將由該項交易的記賬日起按日計算直至全數償還為止。												
現金透支實際年利率	當您開立賬戶時，現金透支實際年利率為 18.06%-36.76%* ，但會不時作出檢討。利息會由記賬日起按日計息，直至全數償還為止。												
免息還款期	長達 55天 (免息還款期並不適用於現金透支交易)												
最低還款額	所有利息及費用、逾期繳款金額(如有)及超逾信用卡金額(如有)，加1%結欠本金。 (最低收費為HK\$50，以較高者為準)												
收費項目													
年費(以每張卡計)	<table border="1"> <thead> <tr> <th>主卡</th> <th>附屬卡</th> </tr> </thead> <tbody> <tr> <td>萬事達世界卡 HK\$1,900</td> <td>HK\$950</td> </tr> <tr> <td>Visa Signature卡 HK\$1,800</td> <td>HK\$900</td> </tr> <tr> <td>白金卡 HK\$1,000</td> <td>HK\$500</td> </tr> <tr> <td>金卡 / 鈦金卡 HK\$480</td> <td>HK\$240</td> </tr> <tr> <td>普通卡 HK\$240</td> <td>HK\$120</td> </tr> </tbody> </table> (銀行將於每張新卡發出時或該卡發出後的每個周年日收取年費。)	主卡	附屬卡	萬事達世界卡 HK\$1,900	HK\$950	Visa Signature卡 HK\$1,800	HK\$900	白金卡 HK\$1,000	HK\$500	金卡 / 鈦金卡 HK\$480	HK\$240	普通卡 HK\$240	HK\$120
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收費項目	
現金透支手續費	每項現金透支均須繳付手續費及財務費用。財務費用由現金透支之記賬日起，直至現金透支全數清還。 每次為現金透支金額之 3% (最低收費為HK\$50)
外幣簽賬兌換收費 (不適用於銀聯雙幣信用卡)	所有外幣簽賬均折算為港幣後記入您的信用卡賬戶內。由於市場匯率波動，實際採用之匯率可能與簽賬日之匯率有所不同。每項非港幣交易將收取 1.9% (已包括交易金額之 1% 卡協會的匯兌收費及 0.9% 本行所收取的費用)。
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉的費用可能會較以外幣簽賬的手續費為高。銀行不會就港幣支付外幣簽賬的交易收取費用。
逾期費用	如您在「到期還款日」尚未繳付「最低還款額」，須付逾期費用。 最低還款額之 5% (最低收費為HK\$130；最高收費為HK\$250)
超逾信用額手續費	如您的結欠超逾信用額，須付超逾信用額手續費。 HK\$150 (每月結單計算)
退票/自動轉賬被拒手續費	每張支票/每次 HK\$110
補發新卡費用	每張 HK\$100 (於到期日前補發新卡)
信用卡賬戶間資金轉賬手續費	每次轉賬 HK\$200
賬戶結餘退款/提款手續費	以本票提取賬戶結餘，每張本票收取 HK\$60 。透過櫃檯或自動櫃員機以現金提取結餘，將視為現金透支計算該手續費。

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

* 上述之實際年利率乃根據銀行營運守則計算。

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

日期：2017年6月1日

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

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

INTEREST RATES AND INTEREST CHARGES													
Annualized Percentage Rate (APR) for Retail Purchase	APR for Retail Purchase is 16.08%-31.89%* when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on: (i) the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and (ii) the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full.												
APR for Cash Advance	APR for Cash Advance is 18.06%-36.76%* when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the post date on a daily basis until payment in full.												
Interest Free Period	Up to 55 days (No interest-free period on cash advance transaction)												
Minimum Payment	All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. (Minimum HK\$50, whichever is higher)												
Annual Membership Fee (per card)	<table border="0"> <thead> <tr> <th><u>Principal Card</u></th> <th><u>Supplementary Card</u></th> </tr> </thead> <tbody> <tr> <td>World Mastercard HK\$1,900</td> <td>HK\$950</td> </tr> <tr> <td>Visa Signature Card HK\$1,800</td> <td>HK\$900</td> </tr> <tr> <td>Platinum Card HK\$1,000</td> <td>HK\$500</td> </tr> <tr> <td>Gold / Titanium Card HK\$480</td> <td>HK\$240</td> </tr> <tr> <td>Classic Card HK\$240</td> <td>HK\$120</td> </tr> </tbody> </table> <p>An annual fee is payable on issue and on each anniversary date of issuance of a new Card.</p>	<u>Principal Card</u>	<u>Supplementary Card</u>	World Mastercard HK\$1,900	HK\$950	Visa Signature Card HK\$1,800	HK\$900	Platinum Card HK\$1,000	HK\$500	Gold / Titanium Card HK\$480	HK\$240	Classic Card HK\$240	HK\$120
<u>Principal Card</u>	<u>Supplementary Card</u>												
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Classic Card HK\$240	HK\$120												

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

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

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

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

Date: 1 June 2017

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