



客戶聲明 - 非香港居民申請ICBC銀聯雙幣信用卡必須填寫  
CUSTOMER DECLARATION -  
MANDATORY FOR NON-HONG KONG RESIDENT APPLYING  
FOR ICBC UNIONPAY DUAL CURRENCY CREDIT CARD

本人謹此聲明：I declare that:

主卡申請人 - 本人為非香港居民，即本人並非香港居民身份證持有人，而現時沒有以香港居民身份證持有人的身份於銀行持有任何ICBC銀聯雙幣信用卡(包括但不限於主卡及附屬卡)。

Principal card applicant - I am a non-Hong Kong resident, i.e. I am not a holder of Hong Kong Identity Card. I am not maintaining any ICBC UnionPay dual currency credit card (including but not limited to principal card and supplementary card) with the Bank as holder of Hong Kong Identity Card.

本人明白銀行只接受本人以香港居民或非香港居民(取決於本人是否香港居民身份證持有人)申請ICBC銀聯雙幣信用卡。銀行將視乎本人聲明的香港居民或非香港居民身份，並按不時適用的監管規定，向本人提供信用卡服務。本人謹此承諾，若本人在此聲明的日期之後成為香港居民身份證持有人，本人應在切實可行的情況下盡快通知銀行有關變更。本人明白，銀行在收到有關通知後，將更新有關記錄，並按適用於本人香港居民身份的監管規定，提供信用卡服務。本人明白，若本人違反由本人作出的聲明及/或上述承諾，銀行可隨時不給予事先通知而終止或暫停本人之ICBC銀聯雙幣信用卡。銀行恕不負責由此涉及的任何損失或與前述違反有關或由前述違反引起的任何申索。

I understand that the Bank will only accept my ICBC UnionPay dual currency credit card application either as Hong Kong resident or non-Hong Kong resident, depending on whether I am a holder of Hong Kong Identity Card. The Bank will provide credit card services to me in accordance with applicable regulatory requirements from time to time, depending on my status as a Hong Kong resident or non-Hong Kong resident as declared by me. I hereby undertake that if become holder of Hong Kong Identity Card after the date of this declaration, I shall as soon as practicable inform the Bank of the change. I understand that the Bank will, upon receiving such notification, update its record and provide credit card services according to relevant regulatory requirements applicable to my status as Hong Kong resident. I understand that the Bank may at any time and without giving any prior notice terminate or suspend my ICBC UnionPay dual currency credit card(s) if I am or shall be in breach of my declaration and/or undertaking above, and the Bank shall not be liable for any loss or claim in connection with or arising from such breach.

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.

本人不希望貴銀行在經以下渠道作直接促銷中使用本人的個人資料\*  
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:

本人不希望貴行於本人信用卡超出信用限額時，為本人安排超逾信用限額信貸服務。I do not wish the Bank to provide over-the-limit facilities when my 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.

附屬卡持卡人不得適用優惠  
OFFER NOT APPLICABLE TO SUPPLEMENTARY CARDHOLDER

ICBC AXA安盛全球意外住院保障及ICBC AXA安盛全球旅遊保障，只限ICBC AXA安盛萬事達白金卡/ICBC AXA安盛銀聯雙幣白金卡/ICBC瑞士尊貴理財銀聯雙幣鑽石卡之主卡持卡人獲享，相關信用卡之附屬卡持卡人不能透過申請附屬卡而獲享以上保障。The ICBC AXA Worldwide Accident Health Insurance Coverage and ICBC AXA Worldwide Travel Coverage is only applicable to Principal Cardholder of ICBC AXA Platinum MasterCard/ICBC AXA UnionPay Dual Currency Platinum Card/ICBC Swiss Privilege UnionPay Dual Currency Diamond Card. By applying the Supplementary Card, the Supplementary Cardholder of related Credit Cards will not eligible for the above Insurance Plans.

簽署 SIGNATURE

本人已閱讀、明白及接受所有印於本申請表之聲明及隨附之主要條款及細則。I have read, understood and accepted the Declaration printed on this application form and the enclosed Major Terms and Conditions.

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

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.

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

1- 有YES     2- 沒有NO

身份證明文件驗證 IDENTIFICATION DOCUMENT VERIFIED

1- 有YES     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 :

面見     由第3者遞交     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之主要條款及細則-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之主要條款及細則-所有港幣信用卡。

**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
聯營鑽石卡 / 萬事達世界卡	HK\$1,900	HK\$950
Visa Signature卡	HK\$1,800	HK\$900
白金卡 / ICBC銀聯雙幣鑽石卡	HK\$1,000	HK\$500
金卡 / 鈦金卡	HK\$480	HK\$240
普通卡	HK\$240	HK\$120

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. 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。
4. 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。
5. 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

- 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).
- 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).
- 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.
- 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.
- 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.
- 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.
- 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).
- 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)
- I/We agree that the Bank reserves the right to request other supporting documents from me/us.
- 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.
- 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.
- 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.
- 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.
- 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.
- I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees.
- I/We understand that if I/we knowingly make any false statement in my/our application with an intention to deceit, I/we may be liable for criminal prosecution.
- I/We have carefully read and fully understand the Major Terms and Conditions of the Credit Card Cardholder Agreement - UnionPay Dual Currency Credit Card and the Major Terms and Conditions of the Credit Card Cardholder Agreement - All HKD Credit Card enclosed on this application form.

### Notes:

- Subject to waiver by the Bank, annual fee of each card as follow:

	Principal Card	Supplementary Card
Co-brand Diamond Card / World Mastercard	HK\$1,900	HK\$950
Visa Signature Card	HK\$1,800	HK\$900
Platinum Card / ICBC UnionPay Dual Currency Diamond Card	HK\$1,000	HK\$500
Gold / Titanium Card	HK\$480	HK\$240
Classic Card	HK\$240	HK\$120

**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.**

- 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.
- Credit data refer to information on an individual's credit exposure (e.g. credit limits and outstanding amounts on credit facilities) and payment history.
- The Bank may, for the purpose of the application, conduct a credit review on the applicant by accessing the credit reference agency's database.
- 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.

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ICBC銀聯雙幣信用卡  
Major Terms and Conditions of Industrial and Commercial Bank of China (Asia) Limited  
Credit Card Cardholder Agreement - applicable to ICBC UnionPay Dual Currency 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，並通知本行收受信用卡。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**

ICBC銀聯雙幣信用卡之港幣及人民幣以外貨幣的交易，將按兌換日由本行(如適用，經諮詢任何相關國際信用卡組織後)釐定之市場匯率兌換為港幣並記入信用卡賬戶內。

如中、英文本有任何歧義，則以英文本為準。

以上主要條款及細則只供參考，一切以相關的合約全文為準，請持卡人詳加細閱。

持卡人合約全文可於工銀亞洲任何一間分行索取及將會隨卡附上予持卡人。

申請人所提供的資料，工銀亞洲會根據關於個人資料(私隱)條例的客戶及其他個別人士的通知的條款作出處理。

信用卡一經簽署或使用，將構成持卡人同意受相關的合約條款及細則所約束。如有任何查詢或投訴，請致電工銀亞洲24小時客戶服務熱線218 95588。

In compliance with the requirements of the Code of Banking Practice, Industrial and Commercial Bank of China (Asia) Limited ("the Bank") has outlined significant terms and conditions of the Cardholder Agreement (the "Agreement") as follows for your particular attention:

**1. Safety of the Card and Secrecy of the PIN**

The Cardholder must sign the Card immediately upon receipt, in the signature panel provided. Cardholder should acknowledge receipt to the Bank immediately in the way required by ICBC (Asia). Cardholder should not permit any other person to use the Card and has the responsibility to safeguard the Card at all times and keep the Card under the Cardholder's personal control. Cardholder shall not disclose the PIN to any person and shall exercise reasonable care and diligence

in keeping the PIN in secret. Upon notice of or suspicious of Card loss or accidental disclosure of PIN, Cardholder should notify the Bank as soon as reasonably practicable. Failure to observe the above, Cardholder will be held liable for full responsibility of the consequences.

**2. Maximum Liability for Card Loss and Disclosure of PIN**

Provided the Bank has received proper notice of the loss or theft of the Card from Cardholder and the Cardholder has not acted fraudulently or with gross negligence, the maximum liability of the Cardholder for unauthorized Charges will be HK\$500. Where he has acted fraudulently or with gross negligence or failed to observe the responsibility stated in clause 1 above, the Cardholder shall be fully liable for any claimed unauthorized Charges prior to giving notice to the Bank.

**3. Finance Charges**

Finance Charges quoted are calculated on APR according to the guidelines of the Code of Banking Practice.

**4. Payment**

The Cardholder shall be deemed to have accepted and agreed to pay the outstanding balances, the charges and handling fees incurred for any relevant service(s) printed on the statement. For details, please refer to the Fee Schedule of the Bank.

**5. Expenses of Enforcement**

The Cardholder shall indemnify the Bank in respect of any and all reasonable expenses reasonably incurred by the Bank in enforcing or attempting to enforce the Agreement including all reasonable legal fees, charges of debt collection agencies and disbursements.

**6. Liability of the Cardholder**

The Principal Cardholder shall be liable for the use and the total amount of Charges due to the Bank in respect of the Principal Card and any Supplementary Card(s). The Supplementary Cardholder(s) shall be liable for the Charges of his own only.

**7. Examination of the Statement**

Cardholder must examine the contents of each Statement carefully. In case of any query, the Cardholder must inform the Bank within 60 days from the issue date of the statement, otherwise, the content of the statement shall be final.

**8. Right to Set-off**

The Bank shall have the right to set-off or transfer at any time without prior notice, any monies of whatever description standing in the books of the Bank to the credit of the Cardholder, whether held singly or jointly with others and whether in Hong Kong Dollars or any other currency in or towards discharge of the total amount of Charges in Card Account attributable to the use of the Card, as the case may be. The Bank shall promptly notify the Cardholder if the Bank exercises its rights of set off or transfer.

**9. Termination of Card**

The Bank may at any time, with or without notice as the Bank may determine in the circumstances, terminate the Card without giving any reasons. The Principal or the Supplementary Cardholder may also at any time cancel the Card by cutting the Card in halves and returning them the Bank.

**10. Amendments on the Agreement**

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

**11. Bank's Right to Demand Immediate Payment**

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

**12. Transactions in foreign currencies**

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

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

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

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

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

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

## 主要條款及細則信用卡流動支付服務 Major Terms and Conditions Credit Card Mobile Payment Services

為配合「銀行營運守則」的規定，中國工商銀行(亞洲)有限公司(「銀行」)於本文件概述信用卡流動支付服務條款和條件(「條款和條件」)中，可能對閣下施予重大責任或義務的主要條文，敬希垂注。除非另有定義，否則在本文中所使用的詞語的定義載於條款和條件。

1. 信用卡流動支付服務包括中國工商銀行信用卡流動支付服務及第三方流動支付服務。

### 使用第三方流動支付服務

- 信用卡持卡人必須透過第三方流動支付應用程式登記及啟動流動卡，方可使用第三方流動支付服務。銀行可接納或拒絕信用卡持卡人登記、啟動或使用流動卡，而毋須給予任何理由。
- 銀行並不擁有、操作或控制第三方流動支付服務，並且不對第三方流動支付服務供應商或其聘請、委任或提名的任何第三者向信用卡持卡人提供的任何服務及/或資料負責。
- 對於與銀行的所有往來及其使用流動卡，信用卡持卡人須於任何時間秉誠行事，並且不得使用流動卡及/或第三方流動支付服務作任何非法購買及/或用途。
- 信用卡持卡人可從流動裝置內揀選流動卡，使用第三方流動支付服務：(a)於商戶可接受使用流動卡的非接觸式付款的非接觸式商戶終端機或閱讀器，進行非接觸式付款，及(b)於參與第三方流動支付服務的商戶，進行應用程式內建付款或以其他電子交易方式進行付款。

### 使用中國工商銀行信用卡流動支付服務

- 信用卡持卡人必須登入由銀行不時指定的來源處取得最新版本的中國工商銀行手機銀行應用程式，以安裝流動卡。
- 為使用中國工商銀行信用卡流動支付服務，信用卡持卡人須以其所指定的用戶身份及用戶密碼登入中國工商銀行手機銀行應用程式，再登入中國工商銀行信用卡流動支付服務。中國工商銀行信用卡流動支付服務有效時限為銀行不時所訂明。交易只可在上述有效時限內進行。
- 強烈建議信用卡持卡人啟動其近場通訊(NFC)智能電話的電話解鎖驗證碼功能作為保安措施。
- 交易完成後，信用卡持卡人應保留付款單據作記錄，關閉近場通訊(NFC)智能電話的近場通訊(NFC)功能，以及透過中國工商銀行手機銀行應用程式登出中國工商銀行信用卡流動支付服務。為免生疑問，中國工商銀行信用卡流動支付服務將於銀行不時訂明的時間內維持有效，即使中國工商銀行手機銀行應用程式經已登出。
- 信用卡持卡人可在其近場通訊(NFC)智能電話安裝最多5張流動卡(或銀行可能不時訂明的流動卡數目上限)。首張連結至並安裝於近場通訊(NFC)智能電話的流動卡會在中國工商銀行信用卡流動支付服務中自動設定為進行任何交易時付款的默認主要信用卡。信用卡持卡人可透過中國工商銀行手機銀行應用程式為中國工商銀行信用卡流動支付服務選擇另一流動卡。

### 信用卡持卡人就信用卡流動支付服務的責任

- 信用卡持卡人須採取合理措施妥善保管所有流動卡及流動裝置，亦須將所有流動卡及流動裝置保管在其個人控制之內。
- 信用卡持卡人必須在切實可行的合理情況下採取條款和條件、任何相關的用戶協議及信用卡持卡人合約所載的保安防範措施。信用卡持卡人須自行及絕對承擔未有採取銀行及/或第三方流動支付服務供應商不時推薦的任何保安防範措施之全部風險。銀行將不會向信用卡持卡人就其所蒙受或引致的任何損失或損害承擔任何責任。
- 信用卡持卡人的信用卡及相關流動卡將共用同一信用限額。
- 銀行可隨時終止信用卡流動支付服務(或其任何部分)及/或其下提供的任何服務及/或不批准進行任何擬進行之交易，而毋須給予任何理由。銀行可隨時給予或不給予通知或原因，暫停、註銷、取消及/或終止流動卡，而毋須就此給予任何理由。
- 信用卡持卡人須就使用流動卡或流動裝置而承擔任何流動網絡營運商徵收的任何費用及收費或任何其他第三者，就信用卡流動支付服務的使用而徵收的任何費用及收費。

### 備註：

如本文件的中、英文本有任何歧義，則以英文本為準。以上條款及細則概要只供參考。如有任何歧義，一切以條款和條件全文為準，請信用卡持卡人細閱全文。

條款和條件全文可於中國工商銀行(亞洲)有限公司任何分行索取，並會於其網站刊登。

信用卡持卡人使用信用卡流動支付服務(包括登記及/或啟動流動卡)，即被視作同意條款和條件、相關信用卡持卡人合約及(如適用)第三方流動支付服務供應商指明的每份相關的用戶協議載列的所有條文，並受其約束。如有任何查詢，請致電中國工商銀行(亞洲)有限公司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 ("Bank") has outlined in this document the major provisions of the Terms and Conditions for Credit Card Mobile Payment Services ("Terms and Conditions") which may impose significant liabilities or obligations on your part for your particular attention. Unless otherwise specified, the terms used in this document are defined in the Terms and Conditions.

1. Credit Card Mobile Payment Services include ICBC Card Mobile Payment Services and Third Party Mobile Payment Services.

### Use of Third Party Mobile Payment Services

- The Cardholder must register and activate a Mobile Card via the Third Party Mobile Payment App in order to use the Third Party Mobile Payment Services. The Bank may accept or reject any request from a Cardholder to register, activate or use a Mobile Card without giving any reasons.
- The Bank does not own, operate or control the Third Party Mobile Payment Services, and is not responsible for any service and/or information provided to the Cardholder by the Third Party Mobile Payment Service Provider or any third party engaged, appointed or nominated by the Third Party Mobile Payment Service Provider.
- The Cardholder shall act in good faith at all times in relation to all dealings with the Bank and his/her use of a Mobile Card, and shall not use a Mobile Card and/or the Third Party Mobile Payment Services for any illegal purchase and/or purposes.
- The Cardholder may select a Mobile Card in the Mobile Device to use the Third Party Mobile Payment Services to make (a) contactless payments at merchants' contactless-enabled point-of-sales terminals or readers that accept contactless payments using a Mobile Card, and (b) in-app or other digital commerce payments at merchants participating in the Third Party Mobile Payment Services.

### Use of the ICBC Card Mobile Payment Services

- The Cardholder must log into the latest version of the ICBC Mobile Banking App made available from a source designated by the Bank from time to time in order to install a Mobile Card.
- In order to use the ICBC Card Mobile Payment Services, the Cardholder is required to log into the ICBC Mobile Banking App by using the User ID and the Password designated by the Cardholder and then log on the ICBC Card Mobile Payment Services. The ICBC Card Mobile Payment Services will remain valid for such time period as the Bank may prescribe from time to time. Transactions can only be effected within such validity period.
- The Cardholder is strongly recommended to turn on the phone unlock passcode function on the Cardholder's NFC Smartphone as a security feature.
- After the transaction is completed, the Cardholder should keep the payment slip as record turn off the NFC function of the NFC Smartphone, and log off the ICBC Card Mobile Payment Services (via the ICBC Mobile Banking App). For the avoidance of doubt, the ICBC Card Mobile Payment Services will remain valid for such time period as the Bank may prescribe from time to time, even if the ICBC Mobile Banking App is logged off.
- The Cardholder may install up to 5 Mobile Cards (or to such maximum number of Mobile Cards as the Bank may prescribe from time to time) to the Cardholder's NFC Smartphone. The first Mobile Card linked and installed to a NFC Smartphone is set by default as the principal card of the ICBC Card Mobile Payment Services to effect payment. The Cardholder may choose another Mobile Card for the ICBC Card Mobile Payment Services using the ICBC Mobile Banking App.

### Responsibilities of Cardholder in respect of Credit Card Mobile Payment Services

- The Cardholder shall take reasonable care of all Mobile Cards and the Mobile Device and keep all Mobile Cards and Mobile Device safely under the Cardholder's personal control.
- The Cardholder shall take the security precautions set out in the Terms and Conditions, any relevant user agreement and the Cardholder Agreement where reasonably practicable. Failure to take any security precautions in relation to the a Mobile Card, the Mobile Device, or the Credit Card Mobile Payment Services as may be recommended by the Bank and/or the Third Party Mobile Payment Service Provider from time to time shall be at the sole and absolute risk of the Cardholder. The Bank shall not be held liable for any loss or damages suffered or incurred by the Cardholder arising or resulting therefrom.
- The Cardholder's Credit Card and the related Mobile Card share the same credit limit.
- The Bank may at any time, with or without notice or cause, cease to subscribe to the Credit Card Mobile Payment Services (or any part thereof) and/or any services offered thereunder and/or disapprove any transaction proposed to be effected thereby without giving any reason. The Bank may at any time with or without notice or cause, suspend, de-register, cancel and/or terminate a Mobile Card without giving any reason.
- The Cardholder shall bear any fees and charges which may be imposed by any mobile network operator for using a Mobile Card or Mobile Device or by any other third parties in relation to the use of the Credit Card Mobile Payment Services.

### Notes:

If there is any inconsistency between English and Chinese versions of this document, the English version should prevail. Please note that the above summarized terms and conditions are for reference only. The Cardholder should read the full version of the Terms and Conditions, 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 on its website.

By using Credit Card Mobile Payment Services (including registering and/or activating a Mobile Card), the Cardholder will be deemed to have accepted all the provisions contained in the Terms and Conditions, the relevant Cardholder Agreement and (if applicable) each relevant user agreement as specified by the Third Party Mobile Payment Service Provider, 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  
(銀聯雙幣信用卡)**

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 <b>16.08%-31.89%*</b> ，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數結欠，銀行不會向您收取利息。否則，利息將按： (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 <b>18.06%-36.76%*</b> ，但會不時作出檢討。利息會由記賬日起按日計息，直至全數償還為止。								
免息還款期	長達 <b>55天</b> (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。 港幣賬戶：最低收費為HKD50，以較高者為準 人民幣賬戶：最低收費為RMB50，以較高者為準								
收費項目									
年費(以每張卡計) 聯營鑽石卡 白金卡/ICBC銀聯雙幣鑽石卡 金卡	<table border="0"> <tr> <td><b>主卡</b></td> <td><b>附屬卡</b></td> </tr> <tr> <td><b>HK\$1,900</b></td> <td><b>HK\$950</b></td> </tr> <tr> <td><b>HK\$1,000</b></td> <td><b>HK\$500</b></td> </tr> <tr> <td><b>HK\$480</b></td> <td><b>HK\$240</b></td> </tr> </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。)	<b>主卡</b>	<b>附屬卡</b>	<b>HK\$1,900</b>	<b>HK\$950</b>	<b>HK\$1,000</b>	<b>HK\$500</b>	<b>HK\$480</b>	<b>HK\$240</b>
<b>主卡</b>	<b>附屬卡</b>								
<b>HK\$1,900</b>	<b>HK\$950</b>								
<b>HK\$1,000</b>	<b>HK\$500</b>								
<b>HK\$480</b>	<b>HK\$240</b>								
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計起，直至現金透支全數清還。 港幣賬戶：每次為現金透支金額之 <b>3%</b> (最低收費為HKD50) 人民幣賬戶：每次為現金透支金額之 <b>3%</b> (最低收費為RMB50)								
外幣簽賬兌換收費	不適用								
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 <b>5%</b> (最低收費為 <b>HKD130/RMB130</b> 或為上期月結單的最低還款額，以較低者為準)								
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。 港幣賬戶： <b>HKD150</b> (每月結單計算) 人民幣賬戶： <b>RMB150</b> (每月結單計算)								
退票/自動轉賬被拒手續費	港幣賬戶：每張支票/每次 <b>HKD110</b> 人民幣賬戶：每張支票/每次 <b>RMB110</b>								
補發新卡費用	每張 <b>HK\$100</b> (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 <b>HK\$200</b>								
賬戶結餘退款/取款手續費	以本票提取賬戶結餘，每張本票收取 <b>HK\$60</b> 。透過櫃檯或自動柜員機以現金提取結餘，將視為現金透支計算該手續費。								
處理爭議事項手續費	每項 <b>HK\$150</b> (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 <b>HK\$50</b>								
索取簽賬單據副本手續費	港幣賬戶：每張 <b>HKD50</b> 人民幣賬戶：每張 <b>RMB50</b>								
申請提升信用額手續費	港幣賬戶：臨時提升每次 <b>HKD50</b> ；永久提升每次 <b>HKD100</b> 人民幣賬戶：臨時提升每次 <b>RMB50</b> ；永久提升每次 <b>RMB100</b> (如同時申請提升港幣及人民幣賬戶信用限額，則只收取港幣賬戶手續費)								
銀行證明信手續費	每份 <b>HK\$200</b>								
稽核確認書手續費	每次 <b>HK\$300</b>								
郵寄信用卡賬戶月結單服務年費	每年 <b>HK\$20#</b>								

\* 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：2020年4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 (UnionPay Dual Currency Credit Card)

INTEREST RATES AND INTEREST CHARGES									
<b>Annualized Percentage Rate (APR) for Retail Purchase</b>	APR for Retail Purchase is <b>16.08%-31.89%*</b> when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on: (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.								
<b>APR for Cash Advance</b>	APR for Cash Advance is <b>18.06%-36.76%*</b> when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the post date on a daily basis until payment in full.								
<b>Interest Free Period</b>	Up to <b>55</b> days (No interest-free period on cash advance transaction)								
<b>Minimum Payment</b>	All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. HKD Account: minimum HKD50, whichever is higher RMB Account: minimum RMB50, whichever is higher								
FEES									
<b>Annual Membership Fee (per card)</b> Co-brand Diamond Card Platinum Card / ICBC UnionPay Dual Currency Diamond Card Gold Card	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b>Principal Card</b></td> <td style="width: 50%;"><b>Supplementary Card</b></td> </tr> <tr> <td><b>HK\$1,900</b></td> <td><b>HK\$950</b></td> </tr> <tr> <td><b>HK\$1,000</b></td> <td><b>HK\$500</b></td> </tr> <tr> <td><b>HK\$480</b></td> <td><b>HK\$240</b></td> </tr> </table> <p>An annual fee is payable on issue and on each anniversary date of issuance of a new Card.</p>	<b>Principal Card</b>	<b>Supplementary Card</b>	<b>HK\$1,900</b>	<b>HK\$950</b>	<b>HK\$1,000</b>	<b>HK\$500</b>	<b>HK\$480</b>	<b>HK\$240</b>
<b>Principal Card</b>	<b>Supplementary Card</b>								
<b>HK\$1,900</b>	<b>HK\$950</b>								
<b>HK\$1,000</b>	<b>HK\$500</b>								
<b>HK\$480</b>	<b>HK\$240</b>								
<b>Cash Advance Handling Charge</b>	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. HKD Account: <b>3%</b> of the cash advance amount per transaction (minimum HKD50) RMB Account: <b>3%</b> of the cash advance amount per transaction (minimum RMB50)								
<b>Fees relating to Foreign Currency Transaction</b>	Not applicable								
<b>Fees relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	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 fees for settling foreign currency transactions in Hong Kong dollars are not charged by the Bank.								
<b>Late Payment Fee</b>	If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied. <b>5%</b> of minimum payment due (minimum <b>HKD130/RMB130</b> or the Minimum Payment of the last statement, whichever is lower)								
<b>Over-the-limit Fee</b>	If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied. HKD Account: <b>HKD150</b> per statement cycle RMB Account: <b>RMB150</b> per statement cycle								
<b>Returned Cheque / Rejected Autopay Handling Charge</b>	HKD Account: <b>HKD110</b> per cheque / per transaction RMB Account: <b>RMB110</b> per cheque / per transaction								
<b>Card Replacement Fee</b>	<b>HK\$100</b> per card (for each re-issued card before expiry of the existing card)								
<b>Fund Transfer Between Card Account</b>	<b>HK\$200</b> per transfer								
<b>Credit Balance Refund / Withdrawal Handling Charge</b>	<b>HK\$60</b> 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.								
<b>Dispute Handling Charge</b>	<b>HK\$150</b> per unfounded dispute transaction								
<b>Statement Retrieval Charge</b>	<b>HK\$50</b> per statement cycle								
<b>Sales Slip Retrieval Charge</b>	HKD Account: <b>HKD50</b> per copy RMB Account: <b>RMB50</b> per copy								
<b>Credit Limit Upgrade Handling Charge</b>	HKD Account: <b>HKD50</b> per application for temporary upgrade; <b>HKD100</b> per application for permanent upgrade. RMB Account: <b>RMB50</b> per application for temporary upgrade; <b>RMB100</b> per application for permanent upgrade. (Only HKD Account handling charge will be applied for applying credit limit upgrade on both HKD Account and RMB Account at the same time)								
<b>Reference Letter Handling Charge</b>	<b>HK\$200</b> per letter								
<b>Audit Confirmation Charge</b>	<b>HK\$300</b> per confirmation								
<b>Credit Card Paper Statement Service Annual Fee</b>	<b>HK\$20</b> per year <sup>#</sup>								

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

<sup>#</sup> 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 April 2020

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.