

「理財金賬戶」白金萬事達卡申請表格
"Elite Club" Platinum Mastercard Application Form

請以英文正楷填寫。Please complete the form in English BLOCK letters.



本人欲申請「理財金賬戶」白金萬事達卡 (1100022)
I would like to apply for "Elite Club" Platinum Mastercard

理財金賬戶客戶尊享
For Elite Club Customers Only

永久豁免年費
Perpetual Annual Fee Waiver

迎新禮品 WELCOME GIFT

HK\$150 信用卡免找數簽賬額 (T2)
Free Credit Card Spending Limit

迎新禮品適用於2020年12月31日或之前成功申請之主卡持卡人。「理財金賬戶」白金萬事達卡主卡持卡人須於發卡後2個月內簽賬消費或現金透支一次，方可獲享迎新禮品。上述優惠不適用於現有或過去6個月內取消任何ICBC信用卡(包括聯營卡)之持卡人。

Welcome offer is valid for successful application on or before 31 December 2020. Successful applicant of Principal "Elite Club" Platinum Mastercard is required to spend or cash advance once within the first 2 months of card issuance. Existing ICBC credit cardholders or who have cancelled any ICBC credit cards (including co-branded cards) in the past 6 months will not be eligible for the welcome gift.

* 必填項目 Compulsory fill in item

若您填寫的訊息與本行紀錄不符，本行將自動為您更新(如適用)。

If the information you fill in is different from our record, we will automatically update accordingly (if applicable).

申請人個人資料 PERSONAL INFORMATION

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

是否曾經改名 Any Name Changed*

(1) 是 Yes (請填寫其資料 Please state the details)

(0) 否 No

改名次數 Number of Name Changes: _____

曾用名稱 Used Name: _____

(請提供改名契或其他有效文件 Please enclose the copy of the Deed Poll or other valid documents)

國籍 Nationality* (344) 香港 Hong Kong

(999) 其他 Others _____

是否擁有其他國籍 Do you hold other Nationality*

(1) 是 Yes (請填寫其資料 Please state the details)

其他國籍 Other Nationality: (請提供相關證件 Please enclose relevant documents)

(0) 否 No

是否需向其他國家申報稅項 Other Jurisdiction of Tax Residence*

(1) 是 Yes (請填寫其資料 Please state the details)

其他稅務國家 Other Country of Tax Income Declaration: _____

(0) 否 No

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) _____

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(s)

月 Month(s)

住宅類別 Residential Type

(002) 按揭 Mortgaged

每月租金 / 按揭供款金額 HK\$

Monthly Rental / Mortgage Repayment Amount HK\$ _____

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 Company Address (請以英文正楷填寫 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

如現工作受僱少於一年請填寫以下部份 Please complete the following if your current employment is less than one year:

前受僱公司名稱 Name of Previous Employer

前受僱職位 Previous Position

前受僱年資 Previous Years There
年 Year(s) _____ 月 Month(s)**服務選擇 CHOICE OF SERVICES****自動櫃員機服務 ATM Services** (如未註明, 將以中文處理 Screen will be in Chinese if no instruction is given)

請選擇自動櫃員機螢幕顯示之語言 Please select language on ATM Screen

- (1) 中文 Chinese (2) 英文 English

本人同意將下列「理財金賬戶」之港幣綜合賬戶附加至本人之「理財金賬戶」白金萬事達卡
 I agree to attach below "Elite Club" HK\$ account to my "Elite Club" Platinum Mastercard

賬戶號碼 Account No. [] [] [] [] - [] [] [] [] [] [] [] [] [] [] (不適用於聯名賬戶。 Not applicable to joint name account.)

獎賞計劃 Rewards Program (如未註明, 將代為選擇積分獎賞。 Bonus Point will be selected if no instruction is given.)

- (001) 積分獎賞 Bonus Point (002) 現金回贈 Cash Rebate (003) 鳳凰知音飛行里數 Mileage of PhoenixMiles

鳳凰知音會員號碼 PhoenixMiles Membership No.: [] [] [] [] [] [] [] [] [] []

通訊地址 Correspondence Address (如沒有選擇, 將代設定為住宅地址 Home address will be selected if no instruction is given)

- 住宅地址 Home Address 公司地址 Office Address

領卡指示 Card Collection Instruction

(如沒有註明, 將代為決定領取新卡分行 If no choice is indicated, will assign a card collection branch to the applicant)

- (1) 親自到
Collect the new card(s) in person at _____ 分行領取新卡
branch.
 (2) 郵寄到通訊地址
Mail to my correspondence address

(所有信用卡之申請如非親自面見遞交, 必須親自前往指定分行領取新卡, 唯閣下之續期卡, 則可安排郵寄至主卡人之通訊地址。 All credit cards application which not submitted in person are required to pick up at designated branches. Only renewal card can be arranged send to Principal Cardholder's correspondence address.)

您與工銀亞洲的關係 YOUR RELATIONSHIP WITH THE BANK現為工銀亞洲客戶? Existing ICBC (Asia) Customer? (1) 是 Yes (0) 否 No

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(請填寫其資料)
Yes (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

選擇在直接促銷中使用個人資料 USE OF PERSONAL DATA IN DIRECT MARKETING

如閣下同意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 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/吾等同意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，或將本人/吾等的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，不論該等人士是否貴銀行集團成員，及不論貴銀行是否獲得金錢或其他財產的回報：
I/We do wish the Bank to use my/our personal data in direct marketing via the following channel(s) or to provide my/our personal data to any other persons for their use in direct marketing, whether or not such persons are members of the Bank's group and whether or not in return for money or other property:

- 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

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.

X

S.V.

主卡申請人簽署 Signature of Principal 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.)

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/吾等不希望貴行於本人/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：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)。
Remarks: 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

本人已閱讀、明白及接受所有印於背頁之聲明及隨附之主要條款及細則。
I have read, understood and accepted the Declaration printed overleaf and attached Major Terms and Conditions.

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

本人 透過* / 並非透過 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* / is not 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

S.V.

主卡申請人簽署 (請勿塗改) Signature of Principal Card applicant (Please do not alter) 日期 Date

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
<input type="checkbox"/>	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 <input type="checkbox"/>
ACC1	ACC2
分行 / 部門代碼 BRANCH/DEPARTMENT CODE : <input type="checkbox"/>	員工代碼 STAFF CODE : <input type="checkbox"/> PWF / SUPP
銷售人員代碼 OIC CODE :	營銷代碼 SOURCE CODE : ID000-0110-0 <input type="checkbox"/> - <input type="checkbox"/>

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)可聯絡貴銀行的客戶服務熱線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)明白及同意貴銀行有權要求本人(等)呈交其他文件。
 9. 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有關之服務；(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。
 10. 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)。
 11. 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。
 12. 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。
 13. 本人(等)同意若在信貸還款期間遇上還款困難，得儘早通知實行。
 14. 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。
 15. 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。
 16. 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。
- 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. 信貸資料是指個人的信貸程度(如信貸額度及未償還金額)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

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 agree that the Bank reserves the right to request other supporting documents from me/us.
 9. 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.
 10. I/We agree to be bound by the terms and conditions of the 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.
 11. 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.
 12. 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.
 13. 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.
 14. I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees.
 15. 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.
 16. I/We have carefully read and fully understand the Major Terms and Conditions of the 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 |
|---------------------|----------------|--------------------|
| 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. Credit data refer to information on an individual's credit exposure (e.g. credit limits and outstanding amounts on credit facilities) and payment history.
 4. The Bank may, for the purpose of the application, conduct a credit review on the applicant by accessing the credit reference agency's database.
 5. 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.