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Success is about making connections and building relationships that really matter. Connect with success, especially across China and Malaysia, with a card that carries with it the credentials of the world's largest bank. The ICBC UnionPay and Visa credit cards open doors to business, travel and the finest entertainment and dining. Apply for one today and embark on the journey to success and enjoy smooth going all the way.

CREDIT LIMIT 信用限额

Credit limit assignment for this supplementary application 附属卡的信用限额分配

☐ Yes, I would like to assign a credit limit 分配给附属卡的信用额度为

☐ No, we will share the approved credit limit 与主卡共享信用额度

DECLARATION (BY PRINCIPAL APPLICANT) IN CONNECTION WITH THE BANK NEGARA MALAYSIA GUIDELINES ON CREDIT TRANSACTIONS AND EXPOSURES WITH CONNECTED PARTIES 主卡申请人声明

Please complete this declaration section if any of the below is applicable to you. (No declaration from you denotes that is not applicable)

如您属于以下任一情况，请填写此声明内容。（如无，则不需要填写）

☐ I am a staff of Industrial and Commercial Bank of China (Malaysia) Berhad ("the Bank").

我是中国工商银行(马来西亚)有限公司(简称工银马来西亚，下同)员工。

☐ To the best of my knowledge, I have close relative(s)* employed under the Bank or who have acted as my guarantor. 我有直系亲属*在工银马来西亚工作。

Particulars of my close relative(s) in the Bank

我在工银马来西亚的直系亲属的基本资料：

Name 姓名	<input type="text"/>
NRIC/Passport No. 身份证/护照号码	<input type="text"/>
Relationship 关系	<input type="text"/>

Acted as Guarantor (Indicate Yes or No)

担任担保人（请注明是或否）

☐ Yes 是 ☐ No 否

* Close relative(s) means any family members who may influence or be influenced by the staff, as well as dependents of the staff including parents, spouse, children (including stepchildren and adopted children), siblings, spouse's parents and spouse's sibling.

* 直系亲属，包括父母、配偶、子女、兄弟姐妹、配偶的父母、兄弟姐妹。

DECLARATION OF APPLICANT(S) 申请人声明

IMPORTANT: PLEASE READ BEFORE SIGNING 请仔细阅读并签名确认

- I/We confirm that the above information is true, complete and accurate, I/We hereby authorise Industrial and Commercial Bank of China (Malaysia) Berhad ("the Bank") to contact my/our employers, financial and credit institutions or any other credit or information sources for the collection of such information and for verification thereof 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);
- The Bank may act on instructions for operating the account(s) given by me/us, the authorised person(s) named (if any) or by way of authorised impression (if any) until the Bank's actual receipt of my/our revocation or amendment thereof in writing. The Bank is entitled to accept the legality and genuineness of the authorised person(s) and authorised impression with verification as practicable. I/We shall take all responsibility for any loss, liabilities or damage of whatsoever nature resulting therefrom;
- I/We understand and agree that the card processing and the card embossing activities in relation to the Card will be conducted by ICBC Credit Card Centre (Int'l), and other service provider(s) of the Bank under strict security measures and operational controls to ensure that any information of the cardmembers be kept strictly secured and confidential and will not be disclosed to any third party (whether in Malaysia or elsewhere), except as required by law, or with my/our consent. I/We hereby opt for and 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 agree that the Bank reserves the right to request other supporting document(s) from me/us;
- 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 Malaysia 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 Malaysia or elsewhere, nor do I/we see any reason why I/we should do so;

- 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;
- A) I/We hereby expressly consent to and authorise you to disclose or process (as defined in Personal Data Protection Act 2010), any information and/or particulars (financial or otherwise) relating to my/our affairs accounts, facilities, conducts or personal data, to any party as you shall in your discretion deem fit to the extent permissible by laws and regulations, including but not limited to (i) the Bank's employees and agents; (ii) contractors and service providers retained by the Bank; (iii) Industrial and Commercial Bank of China Limited and its subsidiaries; (iv) banks, credit or charge card companies or merchants in credit or charge card enquiries; (v) information gathering or processing organisation conducting surveys; (vi) UnionPay and/or Visa; (vii) person or organisation involved in the sending or delivering of any communication to me/us; (viii) credit bureaus or credit reference agencies; (ix) debt collection agencies appointed by the Bank; and (x) any third party whose name or logo appears on the Card for the purpose described below.
- B) I/We understand and agree that the Bank may transfer to and use my/our data in other places at any time and from time to time where the Bank deems necessary. I/We also understand and agree that the Bank may, to the extent permissible by laws and regulations use the information regarding me/us and/or this application and/or my/our account(s) (i) for the purpose of processing and verifying this application; (ii) for provision of services in connection with the operation of customer accounts (including credit check, audit and debt collection service); (iii) for purposes of investigating, reporting and preventing of money laundering, terrorist financing and criminal activities; (iv) unless indicated otherwise, for cross-selling, marketing and promoting the following services and products (in respect of which the Bank may or may not be remunerated): (a) financial, insurance, credit card, banking and related services and products; (b) reward, loyalty or privileges programmes and related services and products; and (c) services and products offered by the Bank.
- I/We understand that I/we have the right to request details of the information that the Bank holds about me/us and to require the Bank to correct any inaccuracies. Unless it prevents the Bank from performing its obligations to me/us, I/we can withdraw any part of this permission by letting the Bank know in writing. All notice or queries to the Bank should be addressed to Industrial and Commercial Bank of China (Malaysia) Berhad, Level 10 Menara Maxis, Kuala Lumpur City Centre, 50088 Kuala Lumpur;
- I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees in compliance with applicable laws, regulations or Bank Negara Malaysia guidelines;
- I/We agree to abide by the Anti-Money Laundering Laws of Malaysia;
- I/We am/are aware and understand that if the statement balance amount in my Card Account exceeds the assigned credit limit, an over limit fee of RM10.00 will be imposed at each occurrence when the Card exceeds the assigned credit limit.
- I/We have carefully read and fully understand the Product Disclosure Sheet and the Privacy Notice made available to me/us. I/we acknowledge further that I/we shall from time to time visit the Bank's website for an updated Privacy Notice. By submitting this application and by using, signing or retaining the Card upon approval later, I/we agree that I/we will be deemed to have accepted all the terms and conditions and consented to the applicable fees and charges. I/We further acknowledge that if I/we do not agree to the terms and conditions and/or fees and charges, I/we shall discontinue the use of the Card by letting the Bank know in writing, cut the Card in half and return the pieces to the Bank; and
- In the event of inconsistency between the provisions in the English version and other translated versions of this application form, the former shall prevail to the extent of such inconsistency.

Notes:

1. Either the Principal or the Supplementary Cardmember 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 Cardmember shall remain liable for any payments arising from the use of the Card and any related charges and tax (including but not limited to Service Tax, where applicable) until the Card is returned to the Bank or the Bank is able to implement the procedures which apply to lost cards while each Supplementary Cardholder shall only be liable for the cost, and charges and tax (including but not limited to Service Tax, where applicable) incurred under his/her own Supplementary Credit Card;
2. Approval/Rejection of the application, assignment of credit limit(s) and corresponding interest rate(s) shall be at the discretion of the Bank with notice; and
3. Any documents submitted to the Bank will not be returned to me/us and additional documents may be requested (when necessary) by the Bank upon processing.

(Please do not alter. If applicable, signature must be the same as the specimen signature of the autopay instruction account.)

1. 本人/我们承诺以上提供资料是完整且真实有效的。在办理此申请过程中，本人/我们授权中国工商银行（马来西亚）有限公司（简称工银马来西亚，下同）向有关部门、单位和个人调查了解本人/我们的资信、财产及相关情况，并根据本人/我们的申请资料及资信状况确定是否同意本申请；
2. 工银马来西亚可根据本人/我们或本人/我们所授权的相关人员的指令处理本人/我们账户的相关事宜，直到本人/我们以书面形式出具撤销或修改授权人员为止。工银马来西亚将对授权人员的合法性及有效性进行核对。对因此而造成的任何损失，本人/我们承诺自行承担；
3. 本人/我们了解并同意工银信用卡中心（国际）或工银马来西亚的其他指定服务商在严格的保密情况下提供制卡及处理活动，期间不得向第三方披露本人/我们的信用卡相关信息，除非得到本人/我们的同意或根据法律规定。本人/我们在此选择及同意工银马来西亚向该指定服务商提供本人/我们相关个人信息以便进行制卡及处理活动；
4. 本人/我们同意工银马来西亚保留向本人/我们索取其他相关资料的权利；
5. 本人/我们郑重声明：（1）本人/我们未有在马来西亚或其他地方被判定破产或被牵涉于任何破产或类似的申请，也从未有过被判定财产接管或类似的情况；（2）本人/我们清楚了解到本身的资产负债状况，也从未有过在马来西亚或其他地区提出破产或类似申请的意图，也从未有债权人提出破产清算或类似的要求。
6. 本人/我们清楚了解如本人/我们的申请资料存在虚假信息，则本人/我们将会受到检控。
7. A) 本人/我们同意并授权工银马来西亚在法律法规允许的范围内向以下包括但不限于相关公司/机构披露或处理本人/我们在金融服务或其他方面的个人信息，包括本人/我们的信用卡行为、账户信息、信用状况、还款行为或其他个人信息，（i）工银马来西亚员工及代理人；（ii）工银马来西亚指定的第三方服务公司；（iii）中国工商银行及其附属公司；（iv）银行、相关的银行卡服务公司、银行卡受理商户；（v）指定的收集及处理相关信息的公司或组织；（vi）银联与/或Visa；（vii）需要发送信息给本人/我们的相关通讯公司；（viii）征信记录管理机构及相关的服务机构；（ix）工银马来西亚指定的催收公司；（x）其他指定的第三方合作公司或机构。
B) 本人/我们了解并同意工银马来西亚在法律法规允许的范围内认为必要的情况下处理本人/我们的个人信息数据。本人/我们也了解并同意工银马来西亚将本人/我们的个人信息及账户信息用于以下用途：（i）核实及审批申请；（ii）提供与客户账户相关的服务（包括信用核查、审计和催收等服务）；（iii）以反洗钱、反恐怖主义融资及其他犯罪活动为目的的相关调查和报告；（iv）除非另有说明，产品销售、市场营销和推广等相关活动，其中包括：（a）金融、保险、信用卡、银行业务及相关服务或产品，（b）奖励、忠诚度计划及相关的产品与服务，（c）工银马来西亚提供的相关服务与产品。
C) 本人/我们明白本人/我们有权要求工银马来西亚提供相关的信息披露细节，并有权要求工银马来西亚修正其中不准确的信息，在不影响工银马来西亚履行其义务的前提下，本人/我们可以通过书面形式要求工银马来西亚撤销此权限的任何内容。工银马来西亚通讯地址：Industrial and Commercial Bank of China (Malaysia) Berhad, Level 10 Menara Maxis, Kuala Lumpur City Centre, 50088 Kuala Lumpur。
8. 如果本人/我们与工银马来西亚的董事或雇员有任何关系，本人/我们同意，书面通知工银马来西亚，以符合适用的法律法规或马来西亚国家银行的指引。
9. 本人/我们了解并遵守《马来西亚反洗钱法》。
10. 本人/我们了解并清楚如果我的信用卡账户超过信用额度，将会被收取10.00令吉/次的超限费。
11. 本人/我们已详细阅读并充分理解产品说明书。本人/我们了解本人/我们需要通过工银马来西亚网站阅知更新的隐私保密声明。本人/我们同意，本申请提交后，在使用或持有卡片期间，本人/我们将被视为已接受所有条款和条件，并同意相关的收费规定。本人/我们承诺，如果本人/我们不同意相关条款及条件或收费规定，本人/我们将书面通知银行停止使用该卡，并将卡片剪角并归还给银行。
12. 如英文版本与其他翻译版本内容不一致，以英文版本的内容为准。

备注:

1. 主卡持卡人或附属卡持卡人均可以要求终止和暂停附属卡的使用。在提出终止或暂停附属卡的要求之后，卡片必须尽快交还给工银马来西亚。主卡持卡人须承担因使用信用卡而产生相关支出及费用直至卡片交回工银马来西亚为止，本条款同样适用于卡片丢失情况。而附属卡持卡人仅须承担因使用该附属卡而产生相关支出及费用。
2. 工银马来西亚有权根据申请人的具体情况自行决定批准或拒绝申请、授予的信用额度及相关利率并通过书面形式通知申请人。
3. 无论申请批准与否，所有申请资料均不退还申请人，由工银马来西亚自行处理，且在审批期间工银马来西亚有权要求本人/我们提供其他所需资料。
(以上条款请勿修改。如同意，请签名。该签名须与支付时的签名一致。)

I/We consent to the use or disclosure of my/our personal information by the Bank to other companies within the Bank's group for cross selling purpose. (Where no preference is indicated herein, the Applicant shall be deemed to have no objection to such use or disclosure within the Bank's group for cross-selling purposes.) 本人/我们同意工银集团使用或披露本人/我们的个人信息进行交叉销售的目的。（如没有选择，申请人应被视为同意工银集团的其他公司使用或披露他们的个人信息进行交叉销售。）

☐ Yes 是 ☐ No 否

I/We consent to the use or disclosure of my/our personal information by the Bank to strategic alliance partners for marketing and promotional purposes. 本人/我们选择并同意工银马来西亚指定的第三方合作公司使用或披露本人/我们的个人信息进行市场营销和推广的目的。

☐ Yes 是 ☐ No 否

Principal Card Applicant Signature
主卡申请人签名

Date 日期 (DD/MM/YYYY):

Supplementary Card Applicant Signature
附属卡申请人签名

Date 日期 (DD/MM/YYYY):

FOR BANK USE ONLY 银行专用

Application Reference Code

Sales Code:

Sales Channel:

☐ Branch ☐ Business Unit ☐ Other (please specify) _____

Customer Relationship:

☐ Relative ☐ New customer
☐ Friend ☐ Other (please specify) _____
☐ VIP

Signature verified: ☐ Yes 是 ☐ No 否

Identification Document verified: ☐ Yes 是 ☐ No 否

Urgent Application Indication 紧急申请: ☐ Yes 是

Required Card Limit 要求额度: ☐ Yes 是, RM _____

Remarks for special requirement/situation:

Name of Sales Staff:

Date: ☐ / ☐ / ☐

Credit Card Application - My Employment Details

Business Type Code

Code	Employer Type
001	Accounting
002	Actuarial / Statistic
003	Advertising / Marketing / PR
004	Aerospace
005	Agricultural / Chemicals / Forest Products
006	Architecture
007	Automotive / Manufacturing / Production
008	Aviation
009	Buying / Retail
010	Computers / Electronics
011	Construction
012	Creative / Graphics
013	Customer Service
014	Education (includes students) / Training
015	Energy / Mining
016	Engineering
017	Finance / Banking / Insurance
018	Freight / Shipping
019	Government / Military / Public Service
020	Recreation / Hospitality / Sports
021	Hotel / Food
022	Human Resources
023	Investment
024	Journalist / Editor
025	Media / Publishing / Entertainment / Arts
026	Medical / Health Services
027	Non-Profit Organization
028	Geology
029	Pharmaceuticals
030	Real Estate
031	Services
032	Social Services
033	Telecommunications / Networking
034	Travel / Transportation
999	Others

Position Code

Code	Job Title
001	Accountant
002	Administrator
003	Advisor
004	Agent
005	Army Officer
006	Assistant
007	Assistant Director
008	Assistant Manager
009	Auditor
010	Baker
011	Beautician
012	Broker
013	Business Partner
014	Businessman / Businesswoman
015	Carpenter
016	Cashier
017	CEO
018	Chairman
019	Chief Accountant
020	Chief Auditor
021	Clerk
022	Co-Director
023	Consultant
024	Contractor
025	Financial Controller
026	Coordinator
027	Copywriter
028	Dealer / Distributor
029	Dentist
030	Designer
031	Despatch
032	Detective
033	Developer
034	Diplomat
035	Director
036	Doctor
037	Driver
038	Electrician
039	Engineer
040	Executive
041	Executive Director
042	Exporter
043	Farmer
044	Foreman
045	Gardener
046	General Manager
047	Goldsmith
048	Hairdresser
048	Hawker
050	Homemaker
051	Housewife
052	Instructor
053	Investor
054	Jeweller
055	Judge
056	Labourer
057	Lawyer / Barrister / Solicitor
058	Lender

Code	Job Title
059	Manager
060	Managing Director
061	Manufacturer
062	Mechanic
063	Money Lender
064	Money-Changer
065	Nurse / Midwife
066	Officer
067	Operator
068	Owner / Co-Owner
069	Painter
070	Partner
071	Pastor
072	Physician
073	Plumber
074	Police Officer
075	Principal
076	Programmer
077	Quantity Surveyor
078	Remiser
079	Retailer
080	Retiree
081	Salesman / Salesgirl
082	Secretary
083	Self-Employed
084	Smallholder
085	Stockbroker
086	Store-Keeper
087	Student
088	Sub-contractor
089	Supervisor
090	Supplier
091	Tailor / Dressmaker
092	Teacher
093	Technician
094	Tourist Guide
095	Trader
096	Valuer
097	Vice President
098	Waiter / Waitress
099	Welder
100	Wholesaler
101	Fisherman
102	Grocer
103	Pilot
104	Unemployed
105	Babysitter
106	Chef / Cook / Baker
107	Sole Proprietor
108	Politician
109	Actor
110	Adjusters
111	Air Hostess
112	Aquaculture
113	Architect
114	Artist
115	Athlete
116	Auctioner

Code	Job Title
117	Author
118	Bell Boy
119	Biographer
120	Butcher
121	Catering
122	Chargeman
123	Chemist, Physicist
124	Choreographer / Dancer
125	Circus Performer
126	Civil Servant
127	Clergy
128	Coach
129	Composer
130	Decorator
131	Direct Sales
132	Economist
133	Editor
134	Entertainer
135	Fireman
136	Fishmonger
137	Florist
138	Forestry
139	Freight forwarding services
140	General Worker
141	Government
142	Hunter
143	Journalist
144	Launderer / Dry Cleaner
145	Librarian / Curator
146	Locksmith
147	Magician
148	Maid / Cleaner
149	Model
150	Newscaster
151	NGO Staff / Volunteer
152	Nursery Worker & Gardener
153	Optometrist / Optician
154	Pharmacist
155	Photographer
156	Postman
157	Priest / Nun
158	Promoter
159	Proof Reader
160	Psychiatrist
161	Psychologist
162	Sailor
163	Security / Body Guard
164	Shop Assistant
165	Singer
166	Social Worker
167	Statistician / Actuastist
168	Town Planner
169	Translator / Interpreter
170	Upholsterer
171	Warden
172	Bank Officer
173	Unknown
999	Others