

ICBC 粵港澳灣區信用卡申請表格 ICBC GREATER BAY AREA CREDIT CARD APPLICATION FORM

閣下現為Your current status:

- 在職人士 at work 全日制學生 full time student 其他 others _____

請選擇信用卡類別 PLEASE SELECT CREDIT CARD TYPE

請於所選擇之信用卡方格內加上 [✓] 號。申請人必須為年滿十八歲之香港居民。Please select of cards and put a "✓" against the appropriate box. Applicant must be Hong Kong resident and over 18 years of age.

豁免首3年年費
First 3 years
Annual Fee Waiver

- ICBC粵港澳灣區銀聯雙幣鑽石卡
ICBC Greater Bay Area UnionPay Dual Currency Diamond Card (1100097)
- ICBC粵港澳灣區萬事達世界卡
ICBC Greater Bay Area World Mastercard (1100080)
- ICBC粵港澳灣區銀聯雙幣白金卡
ICBC Greater Bay Area UnionPay Dual Currency Platinum Card (1100115)
- ICBC粵港澳灣區萬事達白金卡
ICBC Greater Bay Area Platinum Mastercard (1100114)

以上信用卡申請人年薪需達HK\$250,000。本行將只批核客戶現未擁有之信用卡。Annual income required is HK\$250,000. Our Bank will only approve those credit cards which still not issued to customer.

閣下在本行所有的信用卡額度將會合併為一個共享額度。All of your credit cards from the Bank will be shared a combined credit limit.

迎新禮品/獎賞計劃 WELCOME GIFT/ REWARD PROGRAM

迎新禮品Welcome Gift

ICBC粵港澳灣區信用卡 ICBC Greater Bay Area Credit Card
<input type="checkbox"/> (TF) HK\$700 免找數簽賬額 Free Credit Card Spending Limit

註：禮品一經選擇，恕不接受任何更改。

Note: All selected welcome gift cannot be changed.

獎賞計劃Reward Program

- (1) 積分獎賞或Bonus Point or
- (2) 現金回贈或Cash Rebate or
- (3) 鳳凰知音飛行里數Mileage of Phoenix Miles

鳳凰知音會員號碼
Phoenix Miles Membership No.: _____

* 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) 中國香港 China 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) (0) 否 No

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

是否需向中國香港申報稅項

Any Jurisdiction of Tax Residence in China Hong Kong* (1) 是 Yes (0) 否 No

是否需向除中國香港外之其他稅務國家/地區(包括中國)申報稅務
Exclude China Hong Kong, any other country / area (including China) of tax income declaration*

(1) 是 Yes (請填寫其資料 Please state the details) (0) 否 No

其他需申報稅務國家

Other country of tax income declaration: _____

是否於現在拖欠任何稅務款項 Any currently delinquent of tax payment*

(1) 是 Yes (請填寫其資料 Please state the details) (0) 否 No

拖欠原因 Reason of delinquent: _____

閣下是否正在/打算參與自願繳稅遵從計劃，請註明有關國家/地區
If you currently or intend to participate in the Voluntary Tax Compliance ("VTC") Programme

(1) 是 Yes (0) 否 No

(請填寫其資料 Please state the details)

註Remark:

自願繳稅遵從計劃是促使納稅人就其未申報或錯誤申報的資金或其他資產作出合法申報。Voluntary Tax Compliance Program is designed to facilitate legalisation of the taxpayer's situation in relation to funds or other assets that were previously unreported or incorrectly reported.

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* (客戶必須提供電郵地址 Customer must provide email address)

選擇接受超逾信用額服務
OPT-IN FROM OVER-THE-LIMIT SERVICE

如閣下的信用卡主卡及附屬卡(如有)在超逾信用額時希望本行提供超逾信用額服務,請在以下方格內□加上剔號[✓]:

You should check "✓" the following box □ if you wish the Bank to provide Over-the-limit service for your principal credit card and supplementary credit card (if applicable) when the outstanding balance exceeds credit limit:

□ 本人/吾等希望實行於本人/吾等之信用卡超逾信用額時,為本人/吾等安排超逾信用額服務。I/we wish the Bank to provide Over-the-limit service when my/our credit card exceed(s) the credit limit.

註 **Remarks:** 如沒有剔選上述接受超逾信用額服務,本行將不能提供有關服務。當信用卡的結欠超逾信用額,須付超逾信用額手續費HK\$/RMB150(每月結單計算)。If you do not check "✓" accept the above Over-the-limit service, the Bank will not provide such service. If the Outstanding Balance of Credit Card exceeds the credit limit, Over-the-limit fee HK\$/RMB150 (per statement cycle) will be levied.

與本銀行關係 RELATIONSHIP WITH THE BANK **

閣下是否下列其中一位人士(「指定人士」)或其親屬#?

Are you one of the following persons ("Specified Persons") or their relative(s)#?

(1) 中國工商銀行(亞洲)有限公司(「工銀亞洲」)或其分行、附屬公司或同集團附屬公司,或工銀亞洲能對其行使控制的其他實體(「指定機構」)之相關僱員#。

Relevant employee # of Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") or its branches, subsidiaries, fellow subsidiaries and other entities (including special purpose entities) over which ICBC (Asia) is able to exert control ("Specified Entities").

(2) 工銀亞洲或指定機構之董事、與董事有關連的實體#、控權人#或小股東控權人#。

Director, entity connected with a director#, controller# or minority shareholder controller# of ICBC (Asia) or the Specified Entities.

(3) 工銀亞洲或其他任何控權人員#、小股東控權人#或董事,以董事、合夥人、經理或代理人的身份而有利關係的任何商號、合夥或非上市公司#。

Firm, partnership or non-listed company ("controlled entity"##) in which ICBC (Asia) or any of its controllers#, minority shareholder controllers# or directors is interested as director, partner, manager or agent.

□ 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。
No, but I shall inform ICBC (Asia) in writing should such relationship arise in future.

□ 是,本人確認本人乃上述其中一位指定人士。詳情如下:
Yes, I am one of the Specified Persons above (Please provide details as below):

□ 是,本人乃上述其中一位指定人士之親屬#及確認本人已獲得下列指定人士之同意提供其資料予工銀亞洲及指定機構以便銀行遵守《銀行業(風險承擔限度)規則》。詳情如下:
Yes, I am relative# of one of the Specified Persons above and confirm that I have obtained consent from the Specified Persons below for the provision of their information to ICBC (Asia) and the Specified Persons for purpose of enabling ICBC (Asia) to comply with the Banking (Exposure Limits) Rules ("BELR") (Please provide details as below):

英文姓名 Full Name in English
中文姓名 Full Name in Chinese
與閣下關係 Relationship
指定機構名稱 Name of Specified Entities
部門 Department
職位 Position

*註:就以上有關定義的詳情請閱「補充資料文件」。

#Remark: The definitions of these terms and a list of the above mentioned entities, please refer to "supplementary information document".

補充資料文件
SUPPLEMENTARY INFORMATION DOCUMENT

《銀行業(風險承擔限度)規則》及CR-G-9對關連各方的風險承擔的相關術語定義: The definitions of the terms in relation to Connected Parties under Banking (Exposure Limits) Rules ("BELR") and CR-G-9 Exposures to Connected Parties:

(1) 相關僱員指 -

Relevant Employee means the following -

- 以委員會(如信貸委員會)成員或個人身份負責批核資金通申請的工銀亞洲僱員;
An employee of ICBC (Asia) who is responsible, either individually or as a member of a committee, for approving applications for financial facility, including but not limited to an advance, loan or credit facility (including a letter of credit), a financial guarantee and a liability;
- 工銀亞洲的高級管理層(包括其行政總裁);
Senior management, including chief executive, of ICBC (Asia);
- 經理指獲工銀亞洲委任、或獲為工銀亞洲或代工銀亞洲行事的人委任、或獲根據與工銀亞洲作出的安排行事的人委任,以擔任(不論是單獨或與其他一人一起擔任)工銀亞洲在《銀行業條例》附表14指明的任何一項或多於一項的事務或業務的主要負責人的個人,但工銀亞洲的董事及行政總裁除外。此外,在根據《銀行業條例》第(14)(cb)條款作出的公告,宣布某人或某類別人士不屬此定義所指的經理或某類別的經理的情況下,不包括該公告所宣佈的人,亦不包括屬於該公告所宣佈的類別的人。
Manager means any individual, other than a director or chief executive of ICBC (Asia), appointed by ICBC (Asia), or by a person acting for or on behalf of or by an arrangement with ICBC (Asia), to be principally responsible, either alone or with others, for the conduct of any one or more of the affairs or business of ICBC (Asia) specified in the Fourteenth Schedule of the Banking Ordinance but it does not include a person, or a person belonging to a class of persons, declared in a notice that it is not a manager, or a class of managers, as the case may be, for the purpose of the definition of manager.

(2) 親屬就某自然人而言,指其 -

Relative, in relation to a natural person, means the following -

- 父母、祖父母或外祖父母、或曾祖父母或外曾祖父母;
a parent, grandparent or great grandparent;
- 繼父母或領養父母;
a step-parent or adoptive parent;
- 兄弟或姐妹;
a brother or sister;
- 配偶;
the spouse;
- 如該人是夫妻關係的一方-該關係中的另一方;
if the person is party to a union of concubinage - the other party of the union;
- 同居伴侶;
a cohabitee;
- 配偶的父母、繼父母或領養父母;
a parent, step-parent or adoptive parent of a spouse;
- 配偶的兄弟或姐妹;
a brother or sister of a spouse;
- 子、繼子、女、繼女或領養子女;
a son, step-son, adopted son, daughter, step-daughter or adopted daughter; or
- 孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女
a grandson, granddaughter, great grandson or great granddaughter.

(3) 控權人就任何公司而言-根據《銀行業條例》第2條定義指就此條例所有條文而言,指該公司以下任何人是間接控權人或大股東控權人,並就第XIII部條文而言,包括任何屬該公司小股東控權人的人。
Controller, in relation to a company, means, in respect of all the

provisions of the Banking Ordinance, any person who is an indirect controller or a majority shareholder controller as defined in section 2(1) of the Banking Ordinance, and includes, in respect of the provision of Part XIII, any person who is a minority shareholder controller of that company.

(a) 間接控權人就任何公司而言,指所發出的指示或指令獲得該公司的董事、或以該公司為附屬公司的另一間公司的董事慣常按照行事的任何人,但經理人或顧問不包括在內,又如所發出的指示或指令獲得該等董事慣常按照行事的任何人僅是因為該等董事按照該人以專業身分所提供的意見而行事者,則該人亦不包括在內。
"An indirect controller", in relation to a company, means any person in accordance with whose directions or instructions the directors of the company or of another company of which it is a subsidiary are accustomed to act, but does not include a Manager or Advisor, or any person in accordance with whose directions or instructions those directors are accustomed to act by reason only that on advice given by him in his professional capacity.

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.

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

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.

- (b) 大股東控權人就任何公司而言，指在該公司的任何大會上，或在以該公司為附屬公司的另一間公司的任何大會上，單獨或連同任何一名或多於一名相聯者有權行使超過50%表決權或有權控制超過50%表決權的行使的任何人。

"A majority shareholder controller", in relation to a company, means any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, more than 50% of the voting power at any general meeting of the company or of another company of which it is a subsidiary.

- (c) 小股東控權人就任何公司而言，指在該公司的任何大會上，或在以該公司為附屬公司的另一間公司的任何大會上，單獨或連同任何一名或多於一名相聯者有權行使不少於10%但不超過50%表決權或有權控制不少於10%但不超過50%表決權的行使的任何人。

"A minority shareholder controller", in relation to a company, means any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, 10% or more, but not more than 50%, of the voting power at any general meeting of the company or of another company of which it is a subsidiary.

- (4) 就《銀行業(風險承擔限度)規則》第94(2)條而言，若屬以下情況，商號、合夥或非上市公司(「受控制實體」)視作由某關連自然人控制 - For the purpose of Rule 94(2), a firm, partnership or non-listed company (controlled entity) is treated as being controlled by a natural person if -

- (a) 該人擁有受控制實體超過50%的表決權；
the person owns more than 50% of the voting rights in controlled entity;

- (b) 該人根據一份與其他股東(或類似的表決權持有人)的協議，控制受控制實體過半數表決權；
the person has control of a majority of the voting rights in the controlled entity under an agreement with other shareholders (or similar holders of voting rights);

- (c) 該人具有權利，可委任或罷免受控制實體的董事局(或類似的管治團體)過半數成員；
the person has the right to appoint or remove a majority of the members of the controlled entity's board of directors (or similar governing body);

- (d) 受控制實體的董事局(或類似的管治團體)過半數成員的委任，是純粹由於該人行使其表決權；或
a majority of the members of the controlled entity's board of directors (or a similar governing body) have been appointed solely as a result of the person exercising his or her voting rights; or

- (e) 該人依據合約或其他方式而具有權力，對受控制實體的管理或政策，發揮具支配性的影響力。
the person has the power, under a contract or otherwise, to exercise a controlling influence over the management or policies of the controlled entity.

- (5) 如本補充資料的中、英文版本有任何差異，概以英文版本為準。

Shall there be any discrepancy between the Chinese and the English versions of the above supplementary information, the English version shall prevail.

選擇結單方式 SELECT STATEMENT METHOD

閣下的信用卡月結單將預設為電子結單¹，如閣下欲收取紙質月結單²，請在以下方格內 加上剔號(「✓」)。By default your credit card statement will be e-Statement¹, if you would like to receive paper statement², please check "✓" the following box :

- 本人此信用卡欲收取紙質月結單。

I would like to receive paper statement for this credit card.

1. 使用電子結單服務之客戶必須提供有效電郵地址及註冊本行網上銀行服務。Customer valid email address must be provided and register for our Online Banking for e-Statement service.
2. 如欲收取紙質月結單，將需繳付每年港幣20元郵寄信用卡賬戶月結單服務年費，而長者、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。There will be a HK\$20 Credit Card Paper Statement Service Annual Fee will be charged for paper statement; which 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.

- 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。
- 本人(等)同意貴銀行通過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)。
- 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。
- 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」，銀行現可透過信貸資料服務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。
- 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，由信貸資料服務機構再保留多5年。
- 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)有權指示銀行要求信貸資料服務機構清除其資料庫中有關該取消賬戶的任何賬戶資料。
- 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。
- 本人(等)明白及同意貴銀行有權要求本人(等)呈交其他文件。
- 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。
- 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)。
- 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。

- 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。
- 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。
- 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。
- 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。
- 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/或中國工商銀行(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：

- 除獲銀行豁免，每張信用卡年費分別為：

	主卡	附屬卡
Visa Infinite卡	HK\$6,800	HK\$3,000
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%-29.33%及18.06%-31.52%。

- 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。
- 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。
- 作為申請用途，銀行將查閱信貸資料服務機構的資料庫，以進行申請人的信貸檢討。
- 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。

提示：
借定唔借？還得到先好借！
數碼KEY聯緊啲，撤LINK前要三思！
借賣戶口中圈套，助洗黑錢毀前途！

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 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 agencies 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 agencies 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 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 deceive, 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/or 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
Visa Infinite Card	HK\$6,800	HK\$3,000
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%-29.33% and 18.06%-31.52% 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 agencies' 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.

Reminders:

To borrow or not to borrow? Borrow only if you can repay!
Protect your Personal Digital Keys; Beware of Fraudulent Links!
Don't lend or sell your account. Don't risk your future for quick money!