

Parent/Legal Guardian's Consent to ICBC Student Credit Card Application

(Mandatory for applicant below 21 years old)

All capitalised terms used but not defined herein shall have the meanings ascribed to them in the ICBC Credit Card Cardmember Agreement.

1. I, _____,
NRIC No. / Passport No. / National ID No. _____
of _____,
being the lawful parent/legal guardian of _____,
NRIC No. / Passport No. _____ ("Applicant"), hereby request
Industrial and Commercial Bank of China Limited, Singapore Branch ("**ICBC**") to issue an
ICBC Student Credit Card ("**Card**") to the Applicant and irrevocably consent to the issuance
of the Card.

2. In consideration of ICBC at my request agreeing to issue the Card to the Applicant and
opening a Card Account for the Applicant, I hereby unconditionally and irrevocably covenant
and undertake to:
 - a) guarantee the due and punctual payment and repayment of any and all outstanding
balances accruing to the Card Account and all other payment obligations of the
Applicant under ICBC Credit Card Cardmember Agreement;
 - b) pay the amount due immediately on ICBC's demand as if I were the principal debtor
without reference to the Applicant and without requiring any action or proceedings
first being instituted against the Applicant;
 - c) undertake to indemnify ICBC immediately on ICBC's demand and keep ICBC fully
indemnified in respect of all costs, claims, demands, actions, proceedings, losses,
damages, embarrassment, costs and expenses which ICBC may incur or sustain in
connection with issuing the Card to the Applicant or in opening the Card Account
including without limitation as result of the guarantee contained in this paragraph
being rendered void, invalid or unenforceable for whatsoever reasons.

3. I acknowledge and agree that the Applicant's use of the Card be subject to the terms and
conditions of the ICBC Credit Card Cardmember Agreement (as may be amended,
supplemented and replaced from time to time), including the provisions relating to ICBC's
collection, use, disclosure and/or processing of the Applicant's or my personal data and

any amendment and addition made thereto from time to time, and further agree to be bound by the terms and conditions stated therein. Without prejudice to the foregoing:

- a) I acknowledge and agree that ICBC has the right to review the Credit Limit without notice;
 - b) I authorise ICBC to accept and act upon all communications from me via electronic mail or SMS using the email address or Singapore telephone number that I may provide now or in the future, with regard to the Card Account and ICBC shall not be liable if it acts upon such communications in good faith.
4. I warrant that (a) the information given or to be given to ICBC (including the information given or to be given by the Applicant) is/will be true, accurate and complete and that I and the Applicant have not intentionally withheld any material information and (b) that all documents provided (including the documents provided or to be provided by the Applicant) in connection with this application are originals or true copies. I agree that all documents submitted shall become ICBC's property and will not be returned. Should there be any change or inaccuracy to the information given, I shall promptly notify ICBC in writing of any such change or inaccuracy.
5. I consent to ICBC collecting, using and/or disclosing my personal data for one or more of the following purposes:
- a) considering and/or processing the application/transaction with ICBC;
 - b) contacting me or communicating with me via phone/voice call, text message and/or fax message, mail and/or postal mail for the purposes of administering and/or managing my relationship with ICBC.
 - c) carrying out credit checks, due diligence or other screening activities (including background checks) on me in accordance with legal or regulatory obligations or ICBC's risk management procedures ;
 - d) preventing or investigating any fraud, unlawful activity or omission or misconduct, whether relating to my relationship with ICBC or any other matter arising from my relationship with ICBC, and whether or not there is any suspicion of the aforementioned;
 - e) complying with or as required by any applicable law, governmental or regulatory requirements of any relevant jurisdiction, including meeting the requirements to make disclosure under the requirements of any law binding on ICBC and/or for the purposes of any guidelines issued by regulatory or other authorities, whether in Singapore or elsewhere, with which ICBC is expected to comply;

- f) complying with or as required by any order, request or direction of any court of competent jurisdiction, any governmental authority; or responding to requests for information from public agencies, ministries, statutory boards or other similar authorities (including but not limited to the Monetary Authority of Singapore, Inland Revenue Authority of Singapore, Insolvency & Public Trustee's Office, Commercial Affairs Department and courts). For the avoidance of doubt, this means that ICBC may/will disclose my personal data to the aforementioned parties upon their request or direction;
 - g) conducting research, analysis and development activities (including but not limited to data analytics, surveys and/or profiling) to improve ICBC's services and facilities in order to enhance the Applicant's or my relationship with ICBC or for the Applicant's or my benefit, or to improve any of ICBC's products or services for the Applicant's or my benefit;
 - h) storing, hosting, backing up (whether for disaster recovery or otherwise) of my personal data, whether within or outside Singapore;
 - i) for the purpose as set out in Clause 6 below;
 - j) financial reporting, regulatory reporting, management reporting, risk management (including monitoring risk exposure) audit, record keeping purposes; and
 - k) other purposes which are reasonably related to the aforesaid (collectively, the "Purposes").
6. I authorise ICBC to carry out the Purposes, and in this regard, to obtain and verify any information about me and/or the Card Account from any source including any credit bureau, financial institution, government authority and/or any other entity wherever situated.
7. I consent and authorise ICBC to use, release and disclose any information about me, whether obtained from any credit bureau from time to time or otherwise, for the Purposes, to any third party, including any credit bureau, financial institution, government authority and/or any other entity wherever situated for the Purposes, including to:
- a) any service provider engaged by ICBC and agent or third party selected by such service provider;
 - b) any authority, regulator, court of law or entity, in any jurisdiction where such disclosure is required by law, regulation, judgment or order of court or order of any tribunal;

- c) ICBC's head office, branch or sub-branch offices, subsidiaries, affiliates, related or associated companies worldwide;
 - d) any guarantor or surety;
 - e) any person to (or through) whom ICBC assigns or transfers (or may potentially assign or transfer) all or any of ICBC's rights and obligations in connection with the Card(s).
8. I acknowledge that the approval of the Applicant's application is at ICBC's absolute discretion and that ICBC may decline such application without giving any reasons.
9. This Consent is governed by Singapore law.

Parent/Legal Guardian's Signature

Date (DD/MM/YYYY)