

# 仁濟銀聯雙幣信用卡申請表

## YAN CHAI CUP DUAL CURRENCY CREDIT CARD APPLICATION FORM

請填妥此申請表連同所需文件一併送回或寄回銀行分行或郵寄至香港中央郵箱12129號。所有提交的文件（包括此申請表）將不獲發還。  
Please return this application form and required documents to our branches or by mail to GPO Box 12129, Hong Kong.

(Documents including this application form will not be returned)

請填妥此申請表及在空格內加上“✓”號。

Please complete this application form and put a “✓” in the box where appropriate.



\* 8 8 3 9 0 2 0 0 9 \*

### 迎新優惠 WELCOME OFFER

請選擇以下其中一項迎新禮品。如閣下沒有註明選擇，我們將代為選擇「仁濟緊急援助基金」為迎新禮品及受有關換領條款限制。

Please select a welcome gift below. If you have not specified your choice, we will choose “Yan Chai Emergency Assistance Relief Fund” on your behalf and bound by relevant terms and conditions.

如閣下於現在持有或過去12個月內曾持有銀行發出任何卡種之主卡，即使成功批核及發卡，亦不會獲贈任何推廣優惠之迎新禮品，恕不另行通知。

If you are currently holding or have held the principal card(s) of any card types issued by the Bank in the past 12 months, you will not be eligible for any promotional or welcome gifts even though your credit card is successfully approved and issued, without prior notice.

銀行將以你的名義捐款予仁濟 The bank will donate to Yan Chai in your name:

• 捐贈港幣\$250予「仁濟緊急援助基金」 ☐ (0249)  
Donate HK\$250 to “Yan Chai Emergency Assistance Relief Fund”

• Smartech 多功能萬用鍋 ☐ (0247)  
Smartech Intelligent Multi Cooker

• Smartech 智能LCD多功能雙發熱電蒸籠 ☐ (0248)  
Smartech Smart LCD Food Steamer

### 申請信用卡類別 TYPE OF CREDIT CARD APPLIED

永久豁免年費  
Permanent Annual  
Fee Waiver



鑽石卡  
Diamond Card  
☒ (505)

鑽石卡申請人之年薪需達港幣\$150,000。  
Minimum annual income for Diamond Card is HK\$150,000.

### 個人資料 PERSONAL DATA

申請人必須為年滿十八歲之香港居民  
Applicant must be Hong Kong resident over 18 years of age.

香港身份證 / 護照上之英文姓名  
English Name as appeared on HKID card / Passport \_\_\_\_\_

中文姓名 \_\_\_\_\_ 國籍 \_\_\_\_\_  
Chinese Name \_\_\_\_\_ Nationality \_\_\_\_\_

性別 ☐ 女 ☐ 男 供養人數  
Sex ☐ Female (F) ☐ Male (M) No. of Dependents \_\_\_\_\_

婚姻狀況 Marital Status  
☐ 單身 ☐ 已婚 ☐ 其他，請說明  
Single (S) Married (M) Others, please specify \_\_\_\_\_

出生日期 \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ 香港身份證 / 護照號碼  
Date of Birth 日D 月M 年Y HKID card / Passport No. \_\_\_\_\_ ( )

教育程度 Education Level ☐ 小學 (PR) ☐ 中三或以下 (BF) ☐ 中學 (SE)  
Primary Form 3 or Below Secondary

☐ 預科 / 專上 (PS) ☐ 大學 (UN) ☐ 碩士或以上 (PG)  
Matriculated / Post-secondary University Master or Above

住宅地址 (請以英文正楷填寫) (郵政信箱及海外地址恕不接受)

Home Address (in BLOCK LETTERS) (P.O.Box and overseas address not acceptable)

室 Room / Flat 樓 Floor 座 Block 期 Phase / Site

大廈 / 屋苑 Building / Estate

街號 / 街道 Street / Road

地區 District

☐ 香港 HK ☐ 九龍 KLN ☐ 新界 / 離島 NT / Outlying Islands

☐ 本人之永久住址與上述住宅地址不同 (請附永久住址證明)  
My permanent home address is different from the above home address  
(please attach permanent home address proof)

居住年期 Year(s) There \_\_\_\_\_ 年Y \_\_\_\_\_ 月M 住宅電話號碼  
Home Tel. No. \_\_\_\_\_  
(如不適用請填 NIL, please fill in NIL if not applicable)

住宅類別 Residential Type  
☐ 自置物業 ☐ 租 每月租金  
Self-owned (S/A) Rental (R) Monthly Rental \_\_\_\_\_

☐ 公司提供宿舍 ☐ 按揭 每月供款  
Quarter (C) Mortgaged (M/B) Monthly Installment \_\_\_\_\_

☐ 與親屬同住  
Live with Relatives (L)

電郵地址 E-mail Address \_\_\_\_\_

登記電郵送  
500積分<sup>▲</sup>  
Register e-mail and get  
500 points<sup>▲</sup>

(成功登記有效電郵地址可獲額外積分 Register valid e-mail address to earn extra bonus points)

### 職業 OCCUPATION

☐ 受僱 ☐ 自僱 (請附商業登記副本 Please attach Business  
Employed (N) Self-employed (Y) Registration Certificate copy)

任職機構名稱 (請以英文正楷填寫) Name of Employer (in BLOCK LETTERS)

辦公室地址 (請以英文正楷填寫) (郵政信箱及海外地址恕不接受)  
Office Address (in BLOCK LETTERS) (P.O.Box and overseas address not acceptable)

室 Room / Flat 樓 Floor 座 Block 期 Phase / Site

大廈 / 屋苑 Building / Estate

街號 / 街道 Street / Road

地區 District

☐ 香港 HK ☐ 九龍 KLN ☐ 新界 / 離島 NT / Outlying Islands

業務性質 \_\_\_\_\_ 職位 \_\_\_\_\_  
Nature of Business Job Position

任職年期 \_\_\_\_\_ 年Y \_\_\_\_\_ 月M 年薪 \_\_\_\_\_  
Year(s) of Services Annual Income

辦公室電話號碼 \_\_\_\_\_ 流動電話號碼  
Office Tel. No. Mobile Tel. No.

如於現職公司工作少於3個月，請填寫以下資料：  
If current employment is less than 3 months, please fill in the following information:

前任職公司名稱  
Name of Previous Employer \_\_\_\_\_

職位 \_\_\_\_\_ 任職年期  
Job Position Year(s) of Services \_\_\_\_\_ 年Y \_\_\_\_\_ 月M

借定唔借？還得到先好借！

To Borrow or not to borrow? Borrow only if you can repay!

## 個人選擇 YOUR PREFERENCE

1. 請將月結單寄往 Please send the statement to ☐ 住宅 Home (H) ☐ 辦公室 Office (O)  
如沒有任何指示，有關月結單將寄至閣下之住宅地址。申請如獲批核，銀行將以上述所選擇之地址作為閣下所有信用卡賬戶之通訊地址。Statement will be sent to your home address if no instruction is given. If the application is approved, the address chose will be used as correspondence address for ALL your credit card accounts with us.
2. 自動櫃員機螢幕顯示文字 ☐ 中文 Chinese (1) ☐ 英文 English (2)  
Display Language on ATM screen  
如沒有任何指示，有關顯示將以中文處理。  
Language displayed will be in Chinese if no instruction is given.
3. 本人欲透過自動櫃員機操作本人在貴行以下之儲蓄／支票賬戶，並同意受貴行之綜合服務總條款之約束。  
I wish to have ATM access to my following savings / current account(s) maintained with your bank, and I agree to comply with and be bound by the Bank's General Terms and Conditions for Banking Services.

第一附屬賬戶 Subsidiary A/C No.1

3 8 2 - ☒

第二附屬賬戶 Subsidiary A/C No.2

3 8 2 - ☒

簽署 Signature\*

\*簽署須與銀行紀錄相符。The signatuer(s) must correspond with that in the Bank's records.

### 仁濟醫院每月捐款 (只限主卡申請人填寫)

#### YAN CHAI HOSPITAL MONTHLY DONATION INSTRUCTIONS (APPLICABLE TO PRINCIPAL APPLICANT ONLY)

本人同意並授權 貴行每月從本人之仁濟銀聯雙幣信用卡賬戶扣除下列款項作為捐款，以支持「仁濟緊急援助基金」。

I hereby authorize the Bank to debit the following amount from my Yan Chai CUP Dual Currency Credit Card account monthly as a donation to "Yan Chai Emergency Assistance Relief Fund".

請於適當方格加上 "✓" 或填上指定金額

Please Put "✓" in appropriate box or fill in other amount.

☐ HK\$100 ☐ HK\$300 ☐ HK\$500 ☐ HK\$2,000

或 其他金額港幣\$ (請註明 Please Specify)  
or Other amount HK\$

(捐款額最低為港幣\$100及每月最高捐款額受批核之信用額限制。The minimum donation amount should be HK\$100 and the maximum donation amount shall be subject to approved credit limit.)

本人授權 貴行披露與本人有關的資料予仁濟醫院以處理捐款指示、印發捐款收據及提供仁濟醫院之宣傳及推廣資料予本人之用。本人得悉該年度之累積捐款達港幣\$100或以上可申請扣稅。上述捐款安排必須於信用卡成功批核後才正式生效。有關捐款將於每月列印於信用卡月結單內。如若日後不欲收到有關仁濟醫院之宣傳資料及推廣或終止每月捐款安排指示，本人須致電2416 8409或傳真2412 0245與仁濟醫院董事局會計部以作安排。

I hereby authorize to disclose my information to Yan Chai Hospital for processing this donation instruction, issuance of donation receipt and for promotion and marketing of Yan Chai Hospital to me. I acknowledge that Yan Chai Hospital will issue the donation receipt to me. The annual accumulated donations of HK\$100 or above are tax deductible. The above donation arrangement will be effective after the credit card application has been successfully approved. The monthly donation amount will be shown in the credit card monthly statement. If I do not wish to receive any promotional materials and direct marketing from the Yan Chai Hospital or would like to terminate monthly donation instructions, I have to contact Yan Chai Hospital Board Account Department at 2416 8409 or fax to 2412 0245 for arrangement.

本人已閱讀、明白及接受以上捐款指示安排。

I have read, understood and accepted the above arrangement on the donation instructions.

主卡申請人簽署

Signature of Principal Card Applicant X

## 超出信貸限額安排 OVER-THE-LIMIT FACILITIES

如 閣下的信用卡在超過信用限額時不希望銀行提供超過信用限額信貸安排，請在以下方格內加上 ("✓") 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/吾等安排超過信用限額信貸服務。  
I/We do not wish the Bank to provide over-the-limit facilities when my/our credit card exceed(s) the credit limit.

註：如持卡人拒絕銀行提供超過信貸限額安排，即代表持卡人同意即使有關交易超過信用限額仍繼續進行。銀行可選擇是否批准某些超過所適用的信用限額的信用卡交易，惟銀行將會就該交易收取過額費用，詳情請參閱本申請表內的「交通銀行銀聯雙幣信用卡重要收費聲明」。

Note: If the cardholder does not exercise his/her right to opt-out of over-the-limit facilities it means that he/she agrees to proceed the transaction even if such transaction exceeds his/her credit limit. The Bank has its sole discretion to approve the over-the-limit transaction and the bank will charge the cardholder an Over limit Handling Charge. For details, please refer to the enclosed Bank of Communications CUP Dual Currency Credit Card Key Facts Statement.

## 附屬卡 SUPPLEMENTARY CARD

附屬卡申請人必須為年滿十六歲之香港居民。  
Supplementary Card Applicant must be Hong Kong resident aged 16 or above.

附屬卡之卡面設計及種類將與主卡相同。  
Supplementary Card card face and card type will be same as that of Principal Card.

獲批核附屬卡將郵寄至主卡申請人之通訊地址。  
Approved Supplementary Card will be sent to the correspondence address of Principal Card Applicant.

香港身份證/護照上之英文姓名

English Name as appeared on HKID Card / Passport

中文姓名

Chinese Name

出生日期 \_\_\_\_ / \_\_\_\_ / \_\_\_\_ 香港身份證 / 護照號碼  
Date of Birth 日D 月M 年Y HKID card / Passport No. \_\_\_\_ ( )

業務性質 職位  
Nature of Business Job Position

聯絡電話號碼 與主卡申請人關係  
Contact Tel. No. Relationship with Principal Card Applicant

☐ 附屬卡申請人之住宅地址與主卡申請人不同 (請附住址證明)  
Home address of Supplementary Card Applicant is different from Principal Card Applicant (please attach home address proof)

## 與本行董事 / 僱員關係 RELATIONSHIP WITH DIRECTOR / EMPLOYEE OF THE BANK

申請人是否交通銀行 (香港) 有限公司或交通銀行股份有限公司香港分行任何董事 / 僱員之親屬?

Are you a relative of any of the directors or employees of the Bank of Communications (Hong Kong) Limited or the Bank of Communications Co., Ltd. Hong Kong Branch?

☐ 是，請填上該董事 / 僱員之中、英文姓名  
Yes, please state the Chinese and English names of the director(s) or employee(s)

英文姓名 中文姓名  
English Name Chinese Name

與申請人關係  
Relationship with the Applicant

☐ 否 No

本人 (等) 證實，本人 (等) 與貴行的董事 / 僱員並無親屬關係，倘於此申請表簽署日後，本人 (等) 與貴行之董事 / 僱員有任何親屬關係，本人 (等) 答應盡速書面通知貴行。  
I / We hereby confirm that, I / we have no relationship with any of the Bank's directors or employees and I / we agree to notify the Bank promptly in writing if I / we become so related after the date of this application.

## 所需文件 DOCUMENTS REQUIRED

為使申請能迅速處理，請附上下列文件之影印副本。所有提供之文件及此申請表將不獲退還。

Please attach copies of the following documents to facilitate our processing. Submitted documents and this application form will not be returned.

- 申請人之有效香港身份證或護照 (主卡及附屬卡) 及 HKID Card or passport of applicant(s) (principal and supplementary) AND
- 發出日期為最近3個月內之住址證明 (如電費單、差餉單、銀行月結單) 及 Residential Address Proof dated within the latest 3 months (e.g. electricity bill, rates demand note, bank statement) AND
- 收入證明  
Income Proof

### 固定收入人士 Fixed Income Earner

下列其中一份文件：

Any one of the following documents:

- 最近1個月顯示薪金記錄之 (銀行月結單 / 存摺 / 糧單 / 強積金供款通知書)  
Latest 1 month's (bank statement/bank passbook/salary slip/MPF statement) showing salary record
- 最近之薪俸稅單 (發出日期為最近1年內)  
Latest Income Tax Demand Note (issued within 1 year from the date of issuance)
- 最近1個月之公司信及顯示薪金記錄之銀行月結單 / 存摺  
Latest 1 month's employment letter plus bank statement/bank passbook showing salary entry

### 非固定收入人士 Non-fixed Income Earner

下列其中一份文件：

Any one of the following documents:

- 最近連續3個月顯示薪金記錄之 (銀行月結單 / 存摺 / 糧單 / 強積金供款通知書)  
Latest 3 month's (bank statement/bank passbook/salary slip/MPF statement) showing salary record
- 最近之薪俸稅單 (發出日期為最近1年內) 及 最近一個月顯示薪金記錄之銀行月結單 / 存摺  
Latest Income Tax Demand Note (issued within 1 year from the date of issuance) PLUS latest 1 month's bank statement/bank passbook showing salary entry

### 自僱人士 Self Employed

- 商業登記；及  
Business Registration; AND
- 最近3個月之個人或公司銀行月結單 / 存摺；及  
Latest 3 month's personal or company bank statement/bank passbook; AND
- 最近之薪俸稅 / 利得稅單 (發出日期為最近1年內) 或 最近經審計之財務報表  
Latest Income Tax/Profit Tax Demand Note (issued within 1 year from the date of issuance) OR latest audited financial statement

銀行可能向 閣下要求提供額外文件以作審批。  
The Bank reserves the right to request additional documents for application approval.



## 聲明及簽署 DECLARATION AND SIGNATURE

1. 本人 / 吾等在此聲明及確認, (i) 本人 / 吾等並沒有破產及從沒有任何針對本人 / 吾等的破產令被頒佈; (ii) 本人 / 吾等現時並沒有作出, 亦沒有意圖作出任何對本人 / 吾等之破產呈請; (iii) 並沒有任何人提交針對本人 / 吾等之破產呈請; (iv) 本人 / 吾等並非無能力償付債項者; (v) 本人 / 吾等並未曾擁有由任何金融機構發出之任何本人 / 吾等名下之信用卡或由任何金融機構給予本人 / 吾等的無抵押貸款而該(等)信用卡或貸款因欠賬而被取消; 及(vi) 本人 / 吾等現時並沒有任何超出30日逾期還款之債務(包括信用卡及無抵押貸款)。
2. 本人 / 吾等在此聲明及確認所有上述填報之資料及所有附上之文件全屬完整、真實及正確。本人 / 吾等茲授權交通銀行(香港)有限公司(「銀行」)透過任何其認為合適之途徑(包括向信貸資料機構、代收賬款機構等)披露、查核及 / 或交換該等資料及 / 或文件及 / 或索取關於本人 / 吾等的其他信貸資料用以處理、評估及批核此信用卡申請(不論本人 / 吾等的信用卡申請最終是否被批准), 及在本人 / 吾等的申請獲批准後, 該等資料及 / 或文件將用以處理本人 / 吾等於銀行開立的信用卡賬戶。本人 / 吾等確認明白, (i) 銀行可能會把以上有關本人 / 吾等的資料提供予信貸資料機構, 而倘若出現本人 / 吾等拖欠還款的情況, 該等資料亦可能會提供予代收賬款機構; (ii) 本人 / 吾等有權要求獲告知本人 / 吾等哪些資料通常會作上述披露, 及有權獲得提供進一步資料, 藉以向有關信貸資料機構或代收賬款機構提出查閱及改正資料的要求。銀行有權就處理任何查閱資料的要求收取合理費用。
3. 本人 / 吾等明白倘若本人 / 吾等提供任何不正確或虛假資料, 本人 / 吾等將可能觸犯香港特別行政區(「香港」)法例有關欺騙及提供虛假資料之刑事罪行。
4. 本人 / 吾等明白及同意銀行可不時使用及 / 或披露任何或全部本人 / 吾等的個人資料予銀行的服務供應商與及在「關於個人資料(私隱)條例」(「條例」)致客戶的通知及 / 或銀行按其關於使用及披露個人資料政策不時發出予客戶的結單、通知及通告中所列之其他類別人士, 供其(等)處理或保存。本人 / 吾等同意本人 / 吾等的個人資料可被用作條例所述的核對程序或被披露作促銷、推廣、信貸審查或追收欠款等用途。本人 / 吾等同意該等服務供應商及該等其他類別人士在有關政府部門行使任何適用法律所賦予之權力而作要求時, 可能須披露本人 / 吾等的個人資料。
5. 本人 / 吾等明白及同意如有出現拖欠還款的情況, 除非拖欠金額在由出現拖欠日期計起60日屆滿前全數被清還, 否則本人 / 吾等由信貸資料機構所持有的賬戶資料將會在全數清還該拖欠的款項後繼續保留多至5年。本人 / 吾等明白假如賬戶在結東前5年內並無任何重要欠賬, 本人 / 吾等有權在全數清還欠賬後結束賬戶時, 指示銀行要求信貸資料機構自其資料庫中刪除與該已結束賬戶有關的任何賬戶資料。
6. 銀行發出任何交通銀行銀聯雙幣信用卡予本人 / 吾等之先決條件包括本人 / 吾等必須向銀行提交所有銀行要求的資料及文件。
7. 本人 / 吾等同意, 若本人 / 吾等申請交通銀行銀聯雙幣信用卡一經銀行批核, 本人 / 吾等使用該信用卡將受交通銀行銀聯雙幣信用卡卡卡合約(「合約」)所約束。本人 / 吾等可致函或致電銀行索取一份合約參考。本人 / 吾等可以書面向銀行或親臨銀行分行索取一份合約參考。銀行亦隨此申請表附奉合約之主要條款及條件摘要予本人審閱。
8. 本人 / 吾等同意(i)按合約所述方式共同及個別地守及履行合約中所列本人 / 吾等的所有義務及責任; 及(ii)在任何情形下, 銀行可酌情決定拒絕接納本人 / 吾等的信用卡申請及 / 或提供本人 / 吾等其他信用卡種類而毋須提供任何理由。
9. 本人 / 吾等同意, 未繳清購物簽賬交易及現金透支交易利息分別按實際年利率**34.49%及37.14%**計算。銀行有權不時調整有關利息。實際年利率乃根據銀行營運守則所載的有關指引計算, 並已約至少數點後2個位。實際年利率是一個參考利率, 以年化利率展示已包括所有適用的貸款利率、手續費及收費。(交通銀行仁濟銀聯雙幣鑽石卡主卡年費為**HK\$1,000**, 每張附屬卡年費為**HK\$500**。)
10. 本人 / 吾等接納及同意受本申請表附奉有關迎新禮品換領條款及細則的所有條款及條件所約束。
11. 本人明白及同意如本人以任何形式經交通銀行仁濟銀聯雙幣信用卡捐款予仁濟醫院, 即本人授權銀行披露與本人有關的資料予仁濟醫院以處理捐款指示、印發捐款收據及提供仁濟醫院之宣傳及推廣資料予本人之用。如若日後不欲收到有關仁濟醫院之宣傳資料及推廣或終止每月捐款安排指示, 本人須致電2416 8409或傳真2412 0245與仁濟醫院董事局會計部以作安排。
12. 實行沒有使用任何第三方中介人或公司轉介客戶之信用卡申請, 本人確認本信用卡申請並沒有透過任何第三方中介人或公司轉介, 另本人不需要就本信用卡申請向任何第三方中介人或公司就本信用卡申請繳付任何費用。

1. I/We hereby declare and confirm that (i) I am/we are not bankrupt(s) and no bankruptcy order has ever been made against me/us; (ii) I am/we are not in the process of petitioning for my/our bankrupt(ies) nor have any intentions to do so; (iii) no petition for bankrupt(ies) has/have been presented against me/us by any parties; (iv) I am/we are not insolvent; (v) I/we did not hold any credit card(s) nor have any unsecured loan(s) under my/our name(s) issued or provided by any financial institutions that was cancelled due to default in payment and (vi) I/we do not have any current overdue payment(s) exceeding 30 days in respect of any of my/our indebtedness(es) (including credit card and any unsecured loans).
2. I/We hereby declare and confirm that all the information provided above and all the documents enclosed are complete, true and accurate. I/We hereby authorize Bank of Communications (Hong Kong) Limited (the "Bank") to disclose, verify and/or exchange the said information and/or the documents to or with and/or to obtain other credit information about me/us from whatever sources (including credit reference agency, debt collection agency, etc) the Bank may consider appropriate for processing, evaluating and/or approving this credit card application (no matter whether my/our credit card application(s) will be approved or not), and in case my/our application(s) is/are approved, for operating my/our credit card account(s) opened with the Bank. I/We confirm and understand that (i) the Bank may pass the said related information to the credit reference agency in the event of any default in repayment and that information may be provided to the debt collection agency for debt collection. (ii) I/We have the right to be informed, upon request, about which items of data are routinely so disclosed and the right to be provided with further information to enable my/our making of a data access and correction request to the relevant credit reference agency or debt collection agency. The Bank has the right to charge a reasonable fee for the processing of any data access request.
3. I/We understand that if I/we give any incorrect or false information, I/we may be guilty of criminal offences in relation to deception and providing false information under the laws of the Hong Kong Special Administrative Region ("Hong Kong").
4. I/We understand and agree that the Bank may from time to time use and/or disclose any or all of my/our personal data and information for such purposes and to the Bank's service providers (include non HK regions) and to other classes of persons as set out in the Bank's Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance") and other statements, circulars and notices issued by the Bank from time to time to its customers in accordance with the Bank's policies on the use and disclosure of personal data. I/We agree that my/our personal data and information may be used for conducting matching procedures (as defined in the Ordinance) or be disclosed for marketing, credit checking or debt collection purposes. I/We agree that such service providers and such other classes of persons may have to disclose my/our personal data and/or information if

so required by the relevant government departments exercising their powers under any applicable laws.

5. I/We understand and agree that 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, otherwise 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. I/We understand that upon termination of the account by full repayment and on condition that there has not been, within 5 years immediately before account termination, any material default on the account, I/we will 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.
6. The issue of any Bank of Communications CUP Dual Currency Credit Card(s) to me/us is conditional upon my/our supply of all the information and document(s) required by the Bank.
7. I/We agree that upon the Bank's approval of my/our application(s) for Bank of Communications CUP Dual Currency Credit Card(s), my/our using of the credit card(s) will be bound by the Bank of Communications CUP Dual Currency Credit Card Cardholder Agreement (the "Cardholder Agreement"). I/We may obtain a copy of the Cardholder Agreement through written request from any branches of the Bank. A copy of the Summary of Major Terms and Conditions of the Cardholder Agreement is also enclosed herewith by the Bank for my/our perusal.
8. I/We agree (i) jointly and severally to comply with and perform all my/our duties, obligations and liabilities under the Agreement in the manner stated therein and (ii) that in any event, the Bank may at its discretion refuse to accept my/our credit card application(s) and/or offer other credit card type(s) to me/us without providing any reason.
9. I/We agree the interests for unsettled retail purchase transaction and cash advance transaction are calculated at Annualized Percentage Rate (APR) of **34.49% p.a. and 37.14% p.a.** respectively. The interests are subject to changes by notice from time to time at the Bank's discretion. The APR is calculated according to the guideline set out in the Code of Banking Practice and rounded up/down to the nearest two decimal places. APR is a reference rate, which includes all applicable loan interest rates, fees and charges of the loan product, expressed as an annualised rate. (Annual Fee of Bank of Communications Yan Chai CUP Diamond Card Principal Card is **HK\$1,000**. Supplementary Card is **HK\$500**)
10. I/We agree to accept and agree to be bound by all the terms and conditions for welcome gift redemption enclosed herewith this application form.
11. I understand and agree that if I donate to Yan Chai Hospital via Bank of Communications Yan Chai CUP Dual Currency Credit Card in any forms, it means I authorize to disclose my information to Yan Chai Hospital for processing this donation instruction, issuance of donation receipt and for promotion and marketing of Yan Chai Hospital to me. If I do not wish to receive any promotional materials and direct marketing from Yan Chai Hospital or would like to terminate monthly donation instructions, I have to contact Yan Chai Hospital Board Account Department at 2416 8409 or fax to 2412 0245 for arrangement.
12. The Bank does not engage any intermediary for referral of customer's credit card application. I confirm that this credit card application is not referred by any intermediary and I am not required to pay any referral fee to any intermediary regarding this credit card application.

### 拒絕使用個人資料作直接促銷

如閣下不希望銀行在直接促銷中使用閣下的個人資料,

請在此方格 ☐ 加上剔號 ( " / " )。銀行免費提供此項安排。

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銀行傳達的任何選擇。(如選擇此項, 即代表閣下將無法收取銀行所提供的各項信用卡及/或銀行產品優惠資訊, 包括但不限於: 銀行不時提供之存款或定期優惠利率、投資、保險優惠及其他優先消費推廣活動等)

請注意閣下以上的選擇適用於就本申請表隨附之銀行〈關於個人資料(私隱)條例致客戶的通知〉(「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。閣下同時確認已經收取、閱讀及明白該通知。

### Opt-out request to the use of personal data in direct marketing

You should check ( " / " ) this box ☐ if you do not wish the Bank to use your personal data in direct marketing. This arrangement is free of charge.

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. (If the opt-out box is checked, you will not be able to receive any promotion messages of credit card and / or banking products, include but not limited to: Promotion offers of deposit or fixed deposit, investment, insurance products or any other spending program etc.)

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 Notice to Customers relating to the Personal Data (Privacy) Ordinance ("the Notice") attached to this application form. Please also refer to the Notice 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. You also confirm that you have already received, read and understood the Notice.

X

主卡申請人簽署 Signature of Principal Card Applicant<sup>#</sup> 日期 Date

X

附屬卡申請人簽署 Signature of Supplementary Card Applicant<sup>#</sup> 日期 Date

# 此申請表上之簽署應與信用卡上簽署相符。

The signature(s) on this application form should be the same as that appear on the credit card(s).

### 銀行專用 FOR BANK USE ONLY

Program Code:	Channel Code:	Branch Code:	Staff Code:	Page
C406				
AP / DE / CX	CL	SIG	Fee Code <b>99</b>	Date

# 交通銀行銀聯雙幣信用卡持卡人合約之主要條款及條件摘要

## Summary of Major Terms and Conditions of Bank of Communications CUP Dual Currency Credit Card Cardholder Agreement

持卡人接納及同意受交通銀行銀聯雙幣信用卡持卡人合約（「合約」）的所有條款及條件所約束。合約中部份須特別注意的條款及條件摘要如下僅供參考，持卡人必須詳閱合約條款及條件的全文，一切條款及條件以合約全文為準。

1. 持卡人於信用卡上簽署或使用信用卡或啟動信用卡（信用卡亦包括網上卡），將構成持卡人接受本合約的所有條款及條件並同意受其約束之不可推翻的確認。持卡人若透過電話銀行及／或網上銀行服務或客戶服務熱線（852）223 95559 進行信用卡認收及啟動程序，即表示持卡人接受並同意受交通銀行（香港）有限公司（「銀行」）的綜合服務總條款有關電話銀行及／或網上銀行此等服務的所有條款及條件所約束。銀行的綜合服務總條款可於銀行分行索取，持卡人亦可在銀行之網站（網址 [www.hk.bankcomm.com](http://www.hk.bankcomm.com)）瀏覽。若持卡人不同意受電話銀行及／或網上銀行服務，持卡人需親臨銀行分行申請取消電話銀行及／或網上銀行服務。
2. 持卡人必須將信用卡安全保管及將私人密碼保密，並即時銷毀私人密碼通知書正本。持卡人不可將私人密碼披露予任何第三者或准許任何第三者使用信用卡或私人密碼。持卡人不可在信用卡上或與信用卡賬戶號碼放在一起或任何其他經常與信用卡放在一起或放在信用卡附近的物件上寫上私人密碼。持卡人不可直接寫下或記下私人密碼而不加掩藏。持卡人應就私人密碼被披露或遭任何其他人所知悉及／或有任何未經授權使用信用卡報告交通銀行（香港）有限公司（「銀行」）。
3. 持卡人須不時向銀行提供證明其身份的自我證明書（其形式由銀行訂明）和銀行為進行盡職調查及識別程序，及為符合任何適用法律或任何施加在銀行或其任一集團公司的責任而要求持卡人提供的其他文件及資料。若因任何情況的改變而導致任何已向銀行提供的資料有所改變，或任何持卡人狀況上的改變（包括國籍、稅務居民身分、居所、居住地址及郵寄地址、電話號碼、傳真號碼及電郵地址），持卡人須以書面形式及時通知銀行。
4. 持卡人須確保信用卡賬戶的結餘在任何時候均不超過（以金額較低者為準）(a) 50,000 美元或其港元等值金額（由銀行絕對地決定）；或(b) 港幣 390,000 元（如任何結餘為非港幣結餘，其等值港幣金額（由銀行絕對地決定）以作計算）。若持卡人違反此規定，銀行有權（但沒有責任）於任何時間在毋需作出通知的情況下取消信用卡及終止信用卡賬戶。
5. 所有以港幣為貨幣單位的信用卡交易，將記入港幣賬戶內。所有以非港幣或非人民幣為貨幣單位的信用卡交易，將會按銀聯於該結算日所釐定的匯率折算為港幣，加上銀行按收費表收取的手續費（如適用），記入港幣賬戶內。
6. 除第7條所述的情況下，所有以人民幣為貨幣單位的信用卡交易，將記入人民幣賬戶內。
7. 由於清算安排，部份以人民幣為貨幣單位的信用卡交易，可能因商戶或財務機構以港幣處理有關信用卡的交易，有關收費將可能記入港幣賬戶內。
8. 除銀行酌情決定接受非港幣付款外，所有在本合約項下，繳付港幣賬戶的付款均須以港幣繳付。如銀行接受非港幣付款，該付款則依照銀行訂明匯率折算港幣後記入港幣賬戶，銀行可就折換該付款收取收費表上列明之外幣兌換手續費（如適用）。償還港幣賬戶後的超額款項，不可用作繳交人民幣賬戶內的結欠。
9. 除銀行可酌情決定接受非人民幣付款外，所有在本合約項下，繳付人民幣賬戶的付款均須以人民幣支付。如銀行接受非人民幣付款，該付款則依照銀行訂明匯率折算人民幣後記入人民幣賬戶，銀行可就折換該付款收取收費表上列明之外幣兌換手續費（如適用）。償還人民幣賬戶後的超額款項，不可用作繳交港幣賬戶內的結欠。
10. 港幣賬戶內的結餘，銀行將以港幣退還。人民幣賬戶內的結餘，銀行可按其獨有酌情權決定以港幣（依照銀行訂明匯率折算為港幣）或人民幣於香港境內其指定的地點及方式退還，銀行有權就每次退還結餘按收費表收取手續費（如適用）。
11. 如持卡人同時持有多於一張信用卡，持卡人持有的信用卡可共用銀行不時（絕對酌情）決定之共用信用限額。持卡人可不時向銀行申請設定一個銀行不時（絕對酌情）決定之信用限額上限予任何一張持卡人的信用卡，唯所有持卡人持有的信用卡的信用限額在任何時間不得超過上述之共用信用限額。每當持卡人開設一網上賬戶，一個由銀行決定之信用限額便會分配給該網上賬戶。上述共用信用限額不適用於網上卡的信用限額，網上卡的信用限額將由銀行另行決定，唯所有持卡人持有的信用卡（包括網上卡）的信用限額在任何時間不得超過上述共用信用限額。根據網上賬戶的信用限額及本合約之條款，持卡人可隨時在獲得銀行批准後用銀行不時決定的方法為該網上賬戶訂立一個信用限額以內的從屬限額。
12. 持卡人有責任按時及或在銀行要求時立即支付任何結欠。若持卡人於到期繳款日仍未有繳付所規定之最低還款額，持卡人須支付逾期收費。倘若任何持卡人須按適用法律要求作出任何扣減或不予支付，持卡人必須迅速向銀行繳付一筆額外款項，以使銀行所收之淨額相等於並無該項扣減或不予支付時銀行應收之全數金額。所有繳付之額外款項，均不應視為利息，而應視為約定之賠償。
13. 如銀行批准及主卡持卡人同意遵守銀行不時訂立之條件及條款及繳付有關費用及支出，主卡持卡人可以分期付款形式償還其信用卡賬戶下之欠款。
14. 如銀行批准及主卡持卡人同意遵守銀行不時訂立之條件及條款及繳付有關費用及支出，主卡持卡人可以轉賬其應支付予其他認可金融機構無論以信用卡或私人借貸形式欠下之欠款到信用卡賬戶。
15. 如遇持卡人欠賬的情況，持卡人有責任支付銀行在執行及追討債項時所招致之一切合理費用及開支。
16. 持卡人不得將信用卡用作任何違法用途，並保證所有向銀行提供的資料在所有要項上是真實及準確的，亦沒有遺漏重要事實。持卡人違反規定而未有履行其於合約下的承諾及責任，或持卡人在合約或任何其他提供給銀行的文件（包括自我證明書）中所作出的任何聲明、保證或陳述，在作出或被視為作出時是或已經證明是不正確或具誤導性，因上述情況而令銀行招致之一切損失、損害、責任、費用及開支，持卡人須徹底負責及彌償銀行因此所招致之一切損失、損害、責任、費用及開支。
17. 倘若持卡人沒有欺詐行為或嚴重疏忽或沒有在發現信用卡遺失或被竊後未有在合理及切實可行的情況下通知銀行報失，則持卡人對信用卡遺失、被竊或被未經授權使用所負責任上限為 HK\$500。若持卡人有欺詐行為或嚴重疏忽，則持卡人須對因信用卡遺失、被竊或被未經授權使用而產生或有關的一切損失及損害負全責，及持卡人須彌償銀行因此所招致之一切損失、損害、責任、費用及開支。
18. 持卡人有責任審閱及核對銀行向其發出的任何通知書、賬戶結單或確認書的每一記項，該定期結單可以電子形式通過網上銀行服務獲取，並在發現任何記項有錯誤、不妥及／或為未經授權的交易時立刻以書面通知銀行。除非銀行於通知書、賬戶結單或確認書日期起計 60 天內收到持卡人的上述書面通知，否則銀行的通知書、賬戶結單或確認書內所載之紀錄將在任何方面視作不可推翻的。
19. 銀行有權於任何時候及毋須事先通知將(a) 主卡持卡人於銀行開立之任何賬戶結存款項，不論該款項是單獨或與其他人共同持有，不論是往來、活期儲蓄或定期存款，亦不論

是港幣或任何其他貨幣，用作抵銷償還其信用卡賬戶銀行的總債項（不論是因其本身使用信用卡或附屬卡持卡人使用其信用卡所導致的）；或(b) 附屬卡持卡人於銀行開立之任何賬戶結存款項，不論該款項是單獨或與其他人共同持有，不論是往來、活期儲蓄或定期存款，亦不論是港幣或任何其他貨幣，用作抵銷償還其本身使用信用卡而銀行的總債項。為抵銷款項，銀行可按其決定的兌換率或時間將任何非港幣貨幣兌換作港幣。

20. 銀行根據適用法律的要求需就任何對持卡人的應付款項作出扣減或不予支付，銀行有權在毋需取得持卡人同意下及毋需知會持卡人的情況下作出以上行為。銀行毋需就該等扣減或不予支付或其他原因而增加任何付款或就持卡人任何損失向其作出賠償。銀行就該等扣減或不予支付的適用性所作出的決定對持卡人具有約束力，而在其作出該決定之前，銀行擁有絕對的酌情權去將任何該等款項存入雜項賬戶或其他賬戶及／或以銀行認為適合的方式保留該等款項。
21. 主卡持卡人須對透過使用主卡及／或附屬卡進行的任何及所有交易／或由主卡持卡人及／或附屬卡持卡人招致的債務及責任向銀行承擔責任。附屬卡持卡人應只對其透過使用其附屬卡進行的任何及所有交易及／或由其招致的債務及責任向銀行承擔責任。
22. 持卡人根據合約應付之一切費用、收費及利息之詳情已載於收費表內，持卡人須按收費表支付款項（收費表可於銀行的任何分行索取或書面索取）。銀行可不時按照合約條款在向持卡人發出通知後修改收費表。
23. 持卡人可隨時向銀行發出不少於 14 天前書面通知取消信用卡及終止信用卡賬戶，惟儘管信用卡已被取消或信用卡賬戶已被終止，持卡人仍須負責一切透過使用信用卡所進行之交易，直至全數付清在合約項下之一切款項。於主卡終止後，據其發出的所有附屬卡將即時自動終止。持卡人若不接受銀行對合約及／或收費表之任何修訂，則持卡人擁有權以前述方式終止合約。
24. 本中文版僅供參考，若中、英文版有任何矛盾或歧異，概以英文版為準。

以上持卡人合約全文詳情可於銀行網頁 [www.hk.bankcomm.com](http://www.hk.bankcomm.com) 下載。  
交通銀行（香港）有限公司（交通銀行股份有限公司全資附屬公司）



# 交通銀行銀聯雙幣信用卡持卡人合約之主要條款及條件摘要

## Summary of Major Terms and Conditions of Bank of Communications CUP Dual Currency Credit Card Cardholder Agreement

Cardholder(s) accept(s) and agree(s) to be bound by all the terms and conditions of Bank of Communications CUP Dual Currency Credit Card Cardholder Agreement (the 'Agreement'). Certain terms and conditions of the Agreement are summarized below for reference only. Cardholder(s) should read the FULL terms and conditions of the Agreement which shall prevail.

1. The use or activation of the Credit Card which also includes the Internet Card (the 'Card') by the Cardholder or the signing by the Cardholder on the Card shall constitute conclusive evidence of the Cardholder's acceptance of and agreement to be bound by all the terms and conditions of this Agreement. If the Cardholder confirms and activates the Card through the Phone Banking and/ or Internet Banking Services or Customer Services Hotlines (852) 223 95559, the Cardholder is deemed to have accepted and agreed to be bound also by all the terms and conditions of the General Terms and Conditions for Banking Services of the Bank of Communications (Hong Kong) Limited (the 'Bank') relating to Phone Banking and/ or Internet Banking Services. Copies of the Bank's General Terms and Conditions for Banking Services are available at all branches of the Bank, and in the Bank's website at [www.hk.bankcomm.com](http://www.hk.bankcomm.com). If the Cardholder does not accept the Phone Banking and/ or Internet Banking Services, the Cardholder should apply to the branches of the Bank in person, to cancel the Phone Banking and/ or Internet Banking Services.
2. Cardholder(s) shall keep the Card(s) safely and the personal identification number(s) ('PIN') secret and destroy the original printed copy of the PIN(s) immediately. Cardholder(s) must not disclose the PIN(s) to any third party or allow any third party to use the Card(s) or the PIN(s). Cardholder(s) must never write down the PIN(s) on the Card(s) or together with the card account number or on anything usually kept with or near the card(s). Cardholder(s) must not write down or record the PIN(s) without disguising the same. Cardholder(s) shall report to Bank of Communications (Hong Kong) Limited (the 'Bank') if the PIN(s) is/are disclosed or known to any other person and/or upon unauthorized use of the Card(s).
3. Cardholder(s) shall supply to the Bank from time to time a self-certification as to the status of the Cardholder(s) in the Bank's prescribed form and such other documentation and information as the Bank may require for the purpose of performing its due diligence and identification procedures and for compliance with all applicable laws or all other obligations imposed on the Bank or any of its group of companies. If there is any change in circumstances that results in any change in any information furnished to the Bank or any change in the status of the Cardholder(s) (including any change in nationality, tax residence status or residence status, residence address and mailing address, telephone or facsimile number and email address), the Cardholder(s) shall promptly notify the Bank in writing.
4. The Cardholder shall ensure that the credit balance of the Card Account will not at any time exceed the amount of (a) US\$50,000 or its equivalent amount in HK Dollars (as determined by the Bank absolutely); or (b) HK\$390,000 (and if any credit balance is in a currency other than HK Dollars, its equivalent amount in HK Dollars (as determined by the Bank absolutely) for the purpose of calculation), whichever amount is less. The Bank shall be entitled (but not obliged) to cancel the Card and terminate the Card Account at any time without notice if the Cardholder is in breach of this obligation.
5. Currencies settled in respect of all Charges incurred in all Card Transactions effected by the use of the Card in HKD will be posted to the HKD Account. Currencies settled in respect of all Charges incurred in all Card Transactions effected by the use of the Card in currencies other than HKD or CNY shall be posted into the HKD Account after conversion into HKD at the prevailing exchange rate determined by reference to the rate of exchange adopted by CUP on the conversion date plus a handling fee (if applicable) charged by the Bank as set out in the Fees Schedule.
6. Subject always to Clause 7, Charges incurred in all Card Transactions effected by the use of the Card in CNY will be posted to the CNY Account.
7. Charges incurred in certain Card Transactions effected by use of the Card in CNY may be posted to the HKD Account due to the settlement arrangement if the Card Transactions are processed by the merchant establishments or financial institutions in HKD.
8. Save and except upon the Bank's discretion to accept payment in currencies other than HKD, all payments made to HKD Account of the Bank pursuant to this Agreement shall be made in HKD. Should the Bank accept payment made in currencies other than HKD, such payment may be credited to the Card Account after conversion into HKD at a rate of exchange adopted by the Bank and will be subject to the payment of a foreign exchange conversion charge (if applicable) as set out in the Fees Schedule. Any excess payment in settlement of HKD Account shall not be used to settle outstanding balance in CNY Account.
9. Save and except upon the Bank's discretion to accept payment in currencies other than CNY, all payments made to CNY Account of the Bank pursuant to this Agreement shall be made in CNY. Should the Bank accept payment made in currencies other than CNY, such payment may be credited to the Card Account after conversion into CNY at the rate of exchange adopted by the Bank and will be subject to the payment of a foreign exchange conversion charge (if applicable) as set out in the Fees Schedule. Any excess payment in settlement of CNY Account shall not be used to settle outstanding balance in HKD Account.
10. The Bank will refund the credit balance of HKD Account in HKD. The Bank will at its sole discretion to refund the credit balance of CNY Card Account in HKD (at the rate of exchange adopted by the Bank) or CNY at such locations in Hong Kong and in such manner as the Bank may determine. The Bank is entitled to charge any handling fee as set out in the Fees Schedule for each credit balance refund (if applicable).
11. Where the Cardholder has more than one Card issued by the Bank, the total combined credit limit as from time to time approved by the Bank (at its absolute discretion) for the Cardholder for the use of his/her Cards shall be available to the Cardholder under any of the Cards so held by the Cardholder. Where an Internet Account has been opened for the Cardholder, a credit limit in such amount as determined by the Bank will be assigned to the Internet Account. The total combined credit limit available to the Cardholder for his/her Cards as aforesaid shall not be applicable to the Internet Card, which credit limit shall be subject to such amount as separately assigned by the Bank provided that at all times the credit utilized by the Cardholder in all of his/her Cards (including the Internet Card) shall not exceed the total combined credit limit. Subject to the credit limit of the Internet Account and the terms and conditions of the Agreement, the Cardholder may from time to time set a sub-limit within the said credit limit of the Internet Account subject to the approval of the Bank by such means as from time to time determined by the Bank.
12. Cardholder(s) is/are responsible for repaying any outstanding balance on time and/or immediately upon demand by the Bank and Cardholder(s) is/are liable for late charges if the required minimum payment is not made on or before the payment due date. If any Cardholder is required by any applicable law to make any deduction or withholding, the Cardholder shall promptly pay to the Bank such additional amount as will result in the net amount received by the Bank being equal to the full amount which would have been receivable had there been no deduction or withholding. Any additional amount paid shall not be treated as interest but as agreed compensation.
13. The Principal Cardholder may if approved by the Bank repay the debit balances outstanding under his/her Card Account by instalments subject to such terms and conditions and the payment of such fees and charges as the Bank may from time to time determine.
14. The Principal Cardholder may if approved by the Bank transfer his/her debit balances due to other authorised financial institutions in respect of credit cards or personal loans of whatever nature acceptable to the Bank to the Card Account subject to such terms and conditions and the payment of

such fees and charges as the Bank may from time to time determine.

15. In the event that the Cardholder(s) default(s) in payment, the Cardholder(s) is/are liable to pay all reasonable costs and expenses incurred by the Bank in the enforcement and recovery of the debts.
16. Cardholder(s) shall not use the Card(s) for any illegal purpose and warrant that all information furnished to the Bank is true and accurate in all respects and does not omit material facts. Cardholder(s) shall be fully liable for and indemnify the Bank against all losses, damages, liabilities, costs and expenses incurred by the Bank as a result of breach by the Cardholder(s) in the discharge or performance of his/her undertakings and obligations in the Agreement or any representation, warranty or statement by the Cardholder(s) in the Agreement or any other document (including self-certification) provided to the Bank is or proves to have been incorrect or misleading when made or deemed to be made.
17. Provided that the Cardholder(s) has/have not acted fraudulently, with gross negligence or has/have not otherwise failed to inform the Bank as soon as reasonably practicable after having found that the Card(s) has/have been lost or stolen, the maximum liability of the Cardholder(s) for loss, theft or unauthorized use of Card(s) will be HK\$500. If the Cardholder(s) act(s) fraudulently or with gross negligence, the Cardholder(s) shall be fully responsible for all loss and damage arising out of or in connection with the loss, theft and/or unauthorized use of Card(s) and shall indemnify the Bank against all losses, damages, liabilities, costs and expenses incurred by the Bank as a result thereof.
18. Cardholder(s) shall examine and verify the correctness of every entry in any advice, statement of account or confirmation issued by the Bank to the Cardholder(s) which may be in electronic form accessible through the Internet Banking Services and to notify the Bank immediately in writing of any wrongful, irregular and/or unauthorized entry or transaction. The advice, statement of account or confirmation shall in all respects be conclusive unless the Bank receives within 60 days from the date of such advice, statement of account or confirmation such a notification in writing from the Cardholder(s).
19. The Bank is entitled to set off, at any time and without prior notice, (a) the credit balance in any account(s) of the Principal Cardholder, whether held singly or jointly with other(s) and whether on current savings or time deposit and whether in Hong Kong dollars or any other currency in or towards discharge of the total amount due to the Bank against the debit balance of the Card account(s) (be it attributable to the Principal Cardholder's own use or the Supplementary Cardholder(s)' use of a Card) or (b) the credit balance in any account(s) of a Supplementary Cardholder, whether held singly or jointly with other(s) and whether on current savings or time deposit and whether in Hong Kong dollars or any other currency in or towards discharge of the total amount due to the Bank against the debit balance of the Card account attributable to his/her own use of a Card. For the purpose of set off of funds, the Bank may convert any other currency into Hong Kong dollars at such rates and at such times as the Bank may determine.
20. If the Bank is required by applicable law to make deduction or withholding from any payment payable to the Cardholder(s), the Bank shall be entitled to do so without consent or further reference to the Cardholder(s). The Bank shall not be required to increase any payment in respect of such deduction or withholding or otherwise compensate the Cardholder(s) for any losses. The Bank's determination as to the applicability of such deduction or withholding requirement shall be binding on the Cardholder(s) and pending its determination, the Bank has the absolute discretion to deposit any such monies into a sundry or other account and/or retain such monies in such manner as the Bank deems appropriate.
21. The Principal Cardholder shall be liable to the Bank for any and all transactions effected through the use of the Principal card and/or the Supplementary card(s) and/or debts and liabilities incurred by the Principal Cardholder and/or the Supplementary Cardholder(s). A Supplementary Cardholder shall only be liable to the Bank for any and all transactions effected through the use of his/her Supplementary card and/or debts and liabilities incurred by him/her.
22. All fees, charges and interests payable by the Cardholder(s) under the Agreement are more particularly set out in and shall be paid according to the Bank's Fees Schedule (copies of which are available at any branch of the Bank or upon written request). The Bank may from time to time revise the Fees Schedule by notifying the changes to the Cardholder(s) in accordance with the terms of the Agreement.
23. The Cardholder(s) may at any time cancel the Card and terminate the Card(s) account by giving not less than 14 days' prior written notice to the Bank, provided that the Cardholder(s) shall remain liable for all transactions effected through the use of the Card(s) notwithstanding such cancellation and/or termination until all sums due under the Agreement are fully paid. Upon termination of a principal card, all supplementary card(s) issued thereto shall be automatically terminated. Cardholder(s) who do(es) not accept any amendment to the Agreement and/or the Fees Schedule proposed by the Bank may terminate the Agreement by the means aforesaid.
24. The Chinese version is for reference only and in the event of any conflicts or discrepancies between the Chinese and English versions, the English version shall prevail.

Please download the full version of the Agreement via the Bank website [www.hk.bankcomm.com](http://www.hk.bankcomm.com).

Bank of Communications (Hong Kong) Limited  
(A wholly owned subsidiary of Bank of Communications Co., Ltd.)

# 關於個人資料（私隱）條例（「條例」）致客戶的通知

## Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

- (一) 客戶在開立或延續戶口、建立或延續銀行信貸或銀行提供服務時，需要不時向銀行提供有關的資料。
- (二) 若未能向銀行提供該等資料可能會導致銀行無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務。
- (三) 客戶與銀行在延續正常業務運作中，例如：當客戶開出支票或存款時，銀行亦會收集客戶的資料。
- (四) 客戶的資料可能會用於下列用途：
- (i) 提供服務和信貸融通給客戶之日常運作；
  - (ii) 在客戶申請信貸時，及於通常每年進行一次或以上的定期或特別信貸覆核時，進行信貸調查；
  - (iii) 編制及維持銀行的信貸評分模式；
  - (iv) 協助其他金融機構作信貸調查及追討債務；
  - (v) 確保客戶持續維持可靠信用；
  - (vi) 設計供客戶使用的財務服務或有關產品；
  - (vii) 推廣服務、產品及其他標的（詳情請參閱以下（七）段）；
  - (viii) 計算銀行與客戶之間的債權和債務；
  - (ix) 向客戶及為客戶的責任提供抵押的人士追收欠款；
  - (x) 履行根據下列適用於銀行或銀行被期望遵守的就披露及使用資料的義務、規定或安排：
    - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律（例如：稅務條例及其條文，包括該等涉及自動交換財務賬戶資料的條文）；
    - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導（例如：由稅務局作出或發出的指引或指導，包括該等涉及自動交換財務賬戶資料的指引或指導）；
    - (3) 銀行因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
    - (xi) 遵守銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於銀行集團內共用資料及資訊及 / 或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
    - (xii) 使銀行的實在或建議承讓人、或銀行對客戶享有的權利的參與人或附屬參與人評核擬成為轉讓、參與或附屬參與的交易；及
    - (xiii) 與上述有關的用途。
- (五) 銀行會對其持有客戶資料保密，但銀行在認為有需要或適當時可把該等資料提供給下述各方作以上（四）段列出的用途：
- (i) 就銀行業務運作向銀行提供行政、電訊、電腦、付款或證券結算或其他有關服務的任何代理人、承辦商或第三方服務供應商；
  - (ii) 任何對銀行有保密責任的人士，包括銀行集團內已承諾保持該資料保密的成員公司；
  - (iii) 付款銀行向出票人提供已付款支票的副本（而其中可能載有關於收款人的資料）；
  - (iv) 信貸資料服務機構，以及在客戶欠賬時，則可將該等資料提供給收數公司；
  - (v) 銀行根據對銀行具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望銀行遵守的任何指引或指導，或根據銀行向本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港特別行政區境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其披露該等資料的任何人士；
  - (vi) 銀行的任何實在或建議承讓人或就銀行對客戶享有的權利的參與人或附屬參與人或受讓人；及
  - (vii) (1) 銀行集團成員公司；
    - (2) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
    - (3) 第三方獎賞、客戶或會員、合作品牌及優惠計劃提供者；
    - (4) 銀行及銀行集團成員公司合作的合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；
    - (5) 慈善或非牟利機構；及
    - (6) 銀行聘用的第三方服務供應商（包括但不限於郵遞機構、電訊公司、電話銷售及直銷代理人、電話服務中心、數據資料處理公司及資訊科技公司）作以上（四）（vii）段所列的用途。
- 有關資料可能被轉移至香港特別行政區境外。
- (六) 就客戶（不論以借款人、按揭人或擔保人身分，以及不論以客戶本人單名或與其他人士聯名方式）於2011年4月1日當日或以後申請的按揭有關的資料，銀行可能會把下列客戶資料（包括不時更新任何下列資料的資料）以銀行及 / 或代理人的名義提供予信貸資料服務機構：
- (i) 全名；
  - (ii) 就每宗按揭的身分（即作為借款人、按揭人或擔保人，及以客戶本人單名或與其他人士聯名方式）；
  - (iii) 香港身分證號碼或旅遊證件號碼；
  - (iv) 出生日期；
  - (v) 通訊地址；
  - (vi) 就每宗按揭的按揭賬戶號碼；
  - (vii) 就每宗按揭的信貸種類；
  - (viii) 就每宗按揭的按揭賬戶狀況（如有效、已結束、已撇賬（因破產令導致除外）、因破產令導致已撇賬）；
  - (ix) 就每宗按揭的按揭賬戶結束日期（如適用）。

信貸資料服務機構將使用上述由銀行提供的資料統計客戶（分別以借款人、按揭人或擔保人身分，及以客戶本人單名或與其他人士聯名方式）不時於香港信貸提供者

間持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受根據條例核准及發出的個人信貸資料實務守則的規定所限）。

### (七) 在直接促銷中使用資料

銀行擬把客戶資料用於直接促銷，而銀行為該用途須獲得客戶同意（包括表示不反對）。就此，請注意：

- (i) 銀行可能把銀行不時持有的客戶姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
  - (1) 財務、保險、信用卡、銀行及相關服務及產品；
  - (2) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
  - (3) 銀行合作品牌夥伴提供之服務及產品（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
  - (4) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由銀行及 / 或下列各方提供或（就捐款及捐贈而言）徵求：
  - (1) 銀行集團成員公司；
  - (2) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
  - (3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃提供者；
  - (4) 銀行及銀行集團成員公司合作的合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
  - (5) 慈善或非牟利機構；
- (iv) 除由銀行促銷上述服務、產品及促銷標的以外，銀行亦擬將以上（七）(i) 段所述的資料提供予以上（七）(iii) 段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而銀行為此用途須獲得客戶書面同意（包括表示不反對）；
- (v) 銀行可能因如以上（七）(iv) 段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如銀行會因提供資料予其他人士而獲得任何金錢或其他財產的回報，銀行會於以上（七）(iv) 段所述徵求客戶同意或不反對時如是通知客戶。

**如客戶不希望銀行如上述使用其資料或將其資料提供予其他人士作直接促銷用途，客戶可通知銀行行使其選擇權拒絕促銷。**

### (八) 根據條例中的條款及根據條例核准和發出的個人信貸資料實務守則，任何客戶有權：

- (i) 查核銀行是否持有他 / 她的資料及查閱該等資料；
- (ii) 要求銀行改正任何有關他 / 她的不準確的資料；
- (iii) 查明銀行對於資料的政策及慣例和獲告知銀行持有的個人資料種類；
- (iv) 查詢並獲銀行回覆，例行向信貸資料服務機構或收數公司披露的資料類別，及獲銀行提供進一步資料，以便向有關信貸資料服務機構或收數公司提出查閱和改正資料的要求；及
- (v) 就銀行向信貸資料服務機構提供的任何賬戶資料（為免生疑問，包括任何賬戶還款資料），於全數清還欠賬後結束賬戶時，指示銀行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額，上次報告期間（即緊接銀行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期（如有））。
- (九) 如賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬（因破產令導致撇賬除外），否則賬戶還款資料（定義見以上（八）(v) 段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
- (十) 如客戶因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，該賬戶還款資料（定義見以上（八）(v) 段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由客戶提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。
- (十一) 根據條例的條款，銀行有權就處理任何查閱資料的要求收取合理費用。
- (十二) 任何關於查閱或改正資料，或索取關於資料政策及慣例或所持有的資料種類的要求，應向下列人士提出：
  - 資料保護主任
  - 交通銀行（香港）有限公司
  - 中環畢打街20號
  - 傳真：2833 6561
- (十三) 銀行在批核信貸申請時，可能參考由信貸資料服務機構提供有關客戶的信貸報告。假如客戶有意索取有關報告，可要求銀行提供有關信貸資料服務機構的聯絡詳情。
- (十四) 本通知不會限制客戶在條例下所享有的權利。

日期：2018年1月29日

注意：本通知中英文本如有歧異，概以英文本為準。



# 關於個人資料（私隱）條例（「條例」）致客戶的通知

## Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

- (a) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money.
- (d) The purposes for which data relating to a customer may be used are as follows:-
  - (i) the daily operation of the services and credit facilities provided to customers;
  - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
  - (iii) creating and maintaining the Bank's credit scoring models;
  - (iv) assisting other financial institutions to conduct credit checks and collect debts;
  - (v) ensuring ongoing credit worthiness of customers;
  - (vi) designing financial services or related products for customers' use;
  - (vii) marketing services, products and other subjects (please see further details in paragraph (g) below);
  - (viii) determining the amounts owed to or by customers;
  - (ix) collection of amounts outstanding from customers and those providing security for customers' obligations;
- (x) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or that it is expected to comply according to:
  - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong SAR") existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
  - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong SAR existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
  - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
- (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (xii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- (xiii) purposes relating thereto.
- (e) Data held by the Bank relating to a customer will be kept confidential but the Bank may, where it considers necessary or appropriate, provide such information to the following parties for the purposes set out in paragraph (d) above:-
  - (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
  - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
  - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
  - (iv) credit reference agencies and, in the event of default, to debt collection agencies;
  - (v) any person to whom the Bank is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers; all of which may be within or outside the Hong Kong SAR and may be existing currently and in the future;
  - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
  - (vii)
    - (1) the Bank's group companies;
    - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - (3) third party reward, loyalty, co-branding and privileges programme providers;
    - (4) co-branding partners of the Bank and the Bank's group companies (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);
    - (5) charitable or non-profit making organizations; and
    - (6) external service providers (including but not limited to mailing houses, telecommunications companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d) (vii) above.

Such information may be transferred to a place outside Hong Kong SAR.

- (f) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
  - (i) full name;
  - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer's sole name or in joint names with others);
  - (iii) Hong Kong Identity Card Number or travel document number;
  - (iv) date of birth;
  - (v) correspondence address;
  - (vi) mortgage account number in respect of each mortgage;
  - (vii) type of the facility in respect of each mortgage;
  - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order); and
  - (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers in Hong

Kong SAR, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance)

### (g) USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
  - (1) financial, insurance, credit card, banking and related services and products;
  - (2) reward, loyalty or privileges programmes and related services and products;
  - (3) 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
  - (4) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
  - (1) the Bank's group companies;
  - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - (3) third party reward, loyalty, co-branding or privileges programme providers;
  - (4) co-branding partners of the Bank and the Bank's group companies (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
  - (5) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (g)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

**If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank.**

- (h) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any customer has the right:-
  - (i) to check whether the Bank holds data about him/her and of access to such data;
  - (ii) to require the Bank to correct any data relating to him/her which is inaccurate;
  - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
  - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
  - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
  - (i) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
  - (j) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
  - (k) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
  - (l) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:-  
The Data Protection Officer  
Bank of Communications (Hong Kong) Limited  
20 Pedder Street, Central, Hong Kong  
Fax: 2833 6561
- (m) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (n) Nothing in this Notice shall limit the rights of customers under the Ordinance.

Date: 29 Jan, 2018

Note: In case of discrepancies between the English and Chinese versions of this Notice, the English version shall prevail.

交通銀行銀聯雙幣信用卡重要收費聲明<sup>1</sup>

年利率及財務費用	
購物簽賬實際年利率*	當客戶開立賬戶時，購物簽賬實際年利率為 <b>34.49%</b> <sup>2</sup> ，但會不時作出檢討。如果客戶在每月的到期繳款日或之前支付全數欠款，銀行不會向客戶收取利息。否則，利息將按 (i) 上一期結單結單日之後按日計息，直至全數清還為止，以及 (ii) 所有在上一期結單結單日後的所有新過賬交易款項須根據交易日期起按日計息，直至全數清還為止。
現金透支實際年利率*	當客戶開立賬戶時，現金透支實際年利率為 <b>37.14%</b> <sup>2</sup> ，但會不時作出檢討。利息會由透支日期起按日計息，直至全數清還為止。
拖欠下的實際年利率	不適用
免息還款期	■ 購物簽賬: 長達55天 ■ 現金透支: 不設免息還款期
最低還款額*	- 如總結欠相等於 <b>港幣200元/人民幣200元</b> 或以上，最低還款額將為以下項目的總和： (i) 所有記誌於本期信用卡戶口結單上的收費、費用、開支、利息及/或財務費用； (ii) 任何於上期信用卡戶口結單日期後產生且超越信用限額的金額；及 (iii) 扣除所有記誌於信用卡戶口的收費、費用、開支、利息及/或財務費用後的結單總結欠的 <b>1%</b> ，或 <b>港幣200元/人民幣200元</b> (以較高者為準)，另加任何未償還的最低還款額。 - 如總結欠少於 <b>港幣200元/人民幣200元</b> ，最低還款額將為總結欠。

收費項目			
會員年費 (以每張卡計)	主卡		附屬卡
	金卡	<b>港幣480元</b>	<b>港幣240元</b>
	鑽石卡	<b>港幣1,000元</b>	<b>港幣500元</b>
現金透支*	每筆現金透支金額之 <b>3.5%</b> (最低 <b>港幣100元/人民幣100元</b> )		
外幣交易相關費用	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，所涉及的費用可能會較以外幣簽賬的手續費為高。銀行不會就此等以港幣支付外幣簽賬的交易收取額外手續費。		
逾期費用*	每期 <b>港幣300元</b> 或相等於最低還款額之金額(以較低者為準)		
過額費用	每期 <b>港幣180元</b>		
退票或直接扣款或自動轉賬被退回費用	每次/每張退票 <b>港幣120元</b>		

註: 上述財務費用名稱相等於現行「交通銀行銀聯雙幣信用卡收費表」內之項目名稱，下列為有關項目名稱之對照表：

	本行收費表之對應名稱
購物簽賬實際年利率	未繳清購物簽賬利息
現金透支實際年利率	現金透支利息
拖欠下的實際年利率	不適用
免息還款期	免息還款期
最低還款額	最低還款額
會員年費	年費
現金透支	現金透支手續費
外幣交易相關費用	不適用
逾期費用	逾期收費
過額費用	超越信用限額手續費
退票或直接扣款或自動轉賬被退回費用	退票或直接扣款或自動轉賬被退回收費

\* 有關收費分別按港幣賬戶及人民幣賬戶獨立計算及收取。

- 此收費聲明僅供參考。交通銀行（香港）有限公司（「銀行」）保留絕對酌情權利以不時修訂或更改以上各項費用及收費（包括金額或比率）及/或調整此收費聲明。任何該等修訂、更改及調整在銀行按照「交通銀行銀聯雙幣信用卡持卡人合約」之條款通知持卡人後生效。
- 上述之實際年利率乃根據香港金融管理局在銀行營運守則有關指引中建議採用的淨現值法及假設並以小數後兩個位計算。
- 此收費聲明只列出重要收費項目。如欲查閱「交通銀行銀聯雙幣信用卡收費表」全文版本，請致電銀行客戶服務熱線（852）223 95559或瀏覽銀行網址：[www.hk.bankcomm.com](http://www.hk.bankcomm.com)。
- 此收費聲明的中文版僅供參考，若中、英文版本有任何矛盾或歧異，概以英文版本為準。

日期：2018年8月1日

交通銀行（香港）有限公司（交通銀行股份有限公司全資附屬公司）

Bank of Communications CUP Dual Currency Credit Card Key Facts Statement<sup>1</sup>

INTEREST RATES AND FINANCE CHARGES	
Annualized Percentage Rate (APR) for Retail Purchase*	<b>34.49%</b> <sup>2</sup> when customers open an account and it will be reviewed from time to time. The Bank will not charge customers interest if customers pay the balance in full by the due date each month. Otherwise, interest will be charged on (i) the outstanding balance from the next calendar day of the previous credit card statement date on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
APR for Cash Advance*	<b>37.14%</b> <sup>2</sup> when customers open an account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR	Not applicable
Interest Free Period	■ Up to 55 days for Retail Purchase ■ No interest-free period on Cash Advance
Minimum Payment*	- If the total outstanding balance is <b>HKD200 / CNY200</b> or above, the minimum payment will be the sum of the followings: (i) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account; (ii) any amount in excess of the credit limit incurred after last statement date; and (iii) <b>1%</b> of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card Account, or <b>HKD200 / CNY200</b> , whichever is higher plus any outstanding minimum payment. - If the total outstanding balance is less than <b>HKD200 / CNY200</b> , the minimum payment will be the total outstanding balance.

FEES			
Annual Membership Fee (per card)	Principal Card		Supplementary Card
	Gold	<b>HKD480</b>	<b>HKD240</b>
	Diamond	<b>HKD1,000</b>	<b>HKD500</b>
Cash Advance*	<b>3.5%</b> of the cash advance amount per transaction (minimum <b>HKD100/CNY100</b> )		
Fees relating to Foreign Currency Transaction	Not applicable		
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	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 Bank will not impose any additional charges on settling these foreign currency transactions in Hong Kong dollars.		
Late Payment Fee*	<b>HKD300</b> or an amount equal to Minimum Payment amount (whichever is lower) per statement cycle		
Over-the-limit Fee	<b>HKD180</b> per statement cycle		
Returned Payment Fee	<b>HKD120</b> per returned payment / bounced cheque		

The above fees and charges are equivalent to the fees and charges stated in "Bank of Communications CUP Dual Currency Credit Card Fees Schedule". Below is the table for comparison,

	Corresponding Terms in our Bank
APR for Retail Purchase	Interest on Unsettled Retail Purchase
APR for Cash Advance	Interest on Cash Advance
Delinquent APR	Not applicable
Interest Free Period	Interest Free Repayment Period
Minimum Payment	Minimum Payment
Annual Membership Fee	Annual Fee
Cash Advance	Cash Advance Handling Fee
Fees relating to Foreign Currency Transaction	Not applicable
Late Payment Fee	Late Charge
Over-the-limit Fee	Overlimit Handling Charge
Returned Payment Fee	Rejected Direct Debit or Autopay Transaction/Bounce Cheque Charge

\*Related fees and charges are severally calculated and charged to HKD and CNY accounts.

- This Key Facts Statement is for reference only. Bank of Communications (Hong Kong) Limited (the "Bank") reserves the right to amend or vary all the above fees and charges (as the amount(s) and / or rate(s)) and/or to revise this Key Facts Statement from time to time at its absolute discretion. Any such amendment, variations and changes shall become effective after notifying the same to the cardholders in accordance with the terms of "Bank of Communications CUP Dual Currency Credit Card Cardholder Agreement".
- The Annualized Percentage Rates (APRs) of interest are calculated in accordance with the Net Present Value method and assumptions set by the Hong Kong Monetary Authority in the relevant guidelines as referred to in the Code of Banking Practice and is rounded up to the nearest 2 decimal places.
- This Key Facts Statement states the key fees and charges only. For full version of "Bank of Communications CUP Dual Currency Credit Card Fees Schedule", please call the Bank's Customer Services Hotline (852) 223 95559 or visit the Bank's website: [www.hk.bankcomm.com](http://www.hk.bankcomm.com).
- The Chinese version of this Key Facts Statement is for reference only and in the event of any conflicts or discrepancies between the Chinese and English versions, the English version shall prevail.

Date : 1 August 2018

Bank of Communications (Hong Kong) Limited  
(A wholly owned subsidiary of Bank of Communications Co., Ltd.)



## 迎新禮品換領條款及細則 Terms & Conditions for Welcome Gift Redemption

- 推廣期由即日起至2018年12月31日。申請人須於推廣期內成功申請由交通銀行（香港）有限公司（「銀行」）於香港發行的交通銀行仁濟銀聯雙幣信用卡，方可享有推廣優惠及迎新優惠。
- 成功申請仁濟銀聯雙幣信用卡主卡之申請人，可選擇以持卡人義「捐贈港幣\$250予仁濟緊急援助基金」或免費換領「Smartech多功能萬用鍋」或「Smartech智能LCD多功能雙發熱電蒸籠」作為迎新優惠。
- 申請人須於新卡發出日期起3個月內累積購物簽賬或現金透支滿港幣/人民幣4,500元（合計港幣賬戶及人民幣賬戶簽賬或現金透支），方可享有推廣之迎新優惠。
- 「Smartech多功能萬用鍋」及「Smartech智能LCD多功能雙發熱電蒸籠」之禮品換領信將於持卡人達到所有有關購物簽賬或現金透支要求後2星期內寄出主卡持卡人。禮品換領信如有遺失、被竊或損毀，銀行將不會補發。
- 申請人若選擇以持卡人義「捐贈港幣\$250予仁濟緊急援助基金」，銀行將於持卡人達到所需購物簽賬或現金透支要求後8星期內以持卡人的名義捐贈港幣\$250予「仁濟緊急援助基金」賬戶。仁濟醫院將就此捐款向持卡人印發收據。持卡人授權銀行披露與持卡人有關的資料予仁濟醫院以處理捐款指示、印發捐款收據及作宣傳及推廣之用。持卡人該年度之累積捐款達港幣\$100或以上可申請扣稅。如若日後不欲收到有關仁濟醫院之宣傳資料及推廣，持卡人須致電2416 8409或傳真至2412 0245與仁濟醫院董事局會計部以作安排。
- 購物簽賬包括(1)本地零售簽賬交易、(2)以外幣（即非港幣）之海外零售簽賬交易、(3)網上購物之零售簽賬交易及(4)八達通自動增值服務之交易。購物簽賬並不包括捐款予仁濟之交易、信用額套現/簽賬分期供款、結餘轉戶金、強積金/自積金供款、所有經銀行網上銀行繳費服務交易、購買賭場籌碼、購買旅行支票、所有信用卡收費繳款（例如：年費、財務收費等）及銀行不時指定之信用卡交易。
- 若卡戶以銀行發出之銀聯雙幣信用卡每簽賬人民幣1元相等於港幣1元計算購物簽賬。
- 未誌賬/取消/退款的交易及任何被發現為欺詐交易或最終被取消/退款的交易，皆為不合資格簽賬。
- 合資格簽賬必須於發卡後3個月內入賬，否則不論任何原因而造成延遲入賬（包括但不限於因爭議交易、退單交易或商戶延遲交單等），有關交易款項均不適用於是次推廣計劃簽賬/有關交易款項均屬不合資格的簽賬。
- 若主卡持卡人於新卡發出日期後13個月內取消該卡，銀行保留就每張被取消的主卡或向每位持卡人收取港幣\$600行政費用，而毋須事先通知持卡人。有關費用將從主卡持卡人的信用卡賬戶內扣除。
- 申請人如於現在持有或過去12個月內曾持有銀行發出任何卡種之主卡，將不獲贈任何迎新優惠之迎新優惠。
- 迎新優惠一經選定，將不可更改，亦不可兌換現金或其他優惠。迎新禮品數量有限，先到先得。若所選之迎新禮品換領，銀行有權以其他優惠代替。
- 如持卡人於不符合資格的情況下換領迎新優惠、重複換領迎新優惠、以（銀行決定認為）不符合規格的交易換領迎新優惠或對此推廣活動涉及任何詐騙行為，銀行保留向每位持卡人收取港幣\$600行政費用的權利。有關費用將從主卡持卡人的信用卡賬戶內扣除。
- 此迎新優惠只適用於信用狀況良好及於換領迎新優惠或銀行作出迎新捐款期間主卡信用卡賬戶仍然有效之持卡人。
- 持卡人明白及接納所有圖片、產品及服務的資料、供應及說明均由商戶提供及只供參考，銀行概不承擔任何責任。所有與產品及/或服務相關之責任（包括但不限於其質素及供應量）均由商戶獨自承擔。
- 銀行有權隨時修改此條款及細則、更改或取消此迎新優惠而毋須事先通知申請人。
- 除申請人及銀行以外，並無其他人士有權根據香港法例第623《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- 如有任何爭議，銀行及商戶保留最終決定權。
- 本推廣優惠條款及細則之中、英文版本如有任何歧異，一概以中文版本為準。

- The promotion period is valid from now until 31 December 2018. Applicant must have successfully applied for a Bank of Communications Yan Chai Dual Currency Credit Card issued by Bank of Communications (Hong Kong) Limited (the 'Bank') in Hong Kong during the promotion period to enjoy the promotional offer and welcome offer.**
- Applicants who successfully apply for a principal Yan Chai Dual Currency Credit Card can choose to "Donate HK\$250 to Yan Chai Emergency Assistance Relief Fund" in the cardholder's name, or select "Smartech Intelligent Multi Cooker" or "Smartech Smart LCD Food Steamer" for free.**
- Cardholders are required to accumulate retail purchase or cash advance of HKD/CNY 4,500 or above (including retail purchase or cash advance in HKD and CNY accounts) within 3 months of the new credit card issuance in order to be eligible for the promotional offer or the welcome gift.
- A Gift Redemption Letter will be sent to the eligible cardholders who select "Smartech Intelligent Multi Cooker" or "Smartech Smart LCD Food Steamer" within 2 weeks after all requirements on retail purchase or cash advance are fulfilled. Lost, stolen or damaged Gift Redemption Letters will not be re-issued.**
- Applicant who selected to "Donate HK\$250 to Yan Chai Emergency Assistance Relief Fund" in the cardholder's name acknowledge that, the bank will donate HK\$250 on behalf of the cardholders to "Yan Chai Emergency Assistance Relief Fund" within 8 weeks after the cardholders have met all requirements on retail purchase or cash advance (The donation amount will depend on the credit card type). Yan Chai Hospital will issue the donation receipt to the cardholders. Cardholders authorize the Bank to disclose their information to Yan Chai Hospital for processing the donation instruction, issuance of donation receipt and for promotion use. The annual accumulated donations of HK\$100 or above are tax deductible. Cardholders who do not wish to receive any promotional materials and direct marketing from the Yan Chai Hospital, please contact Yan Chai Hospital Board Account Department at 2416 8409 or fax to 2412 0245 for arrangement.**
- Retail purchase includes (1) Local retail transaction, (2) Foreign retail transaction (non HKD), (3) Online retail transaction and (4) Octopus AAVS transaction. Retail purchase does not include donation to Yan Chai, cash/purchase instalment amount, balance transfer amount, MPF/SVC contribution, all online bill payment via webpage of the Bank, purchase of casino chips, purchase of traveler's cheque, payment of all credit card charges (e.g. annual fees, finance charges, etc.) and any credit card transactions designated by the Bank from time to time.
- For the cardholders using CUP Dual Currency Credit Card for every CNY1 of spending will be calculated as HKD1 for retail spending.
- Un-posted/cancelled/refunded transactions and transactions that are found

fraudulent or eventually cancelled/refunded will be considered as ineligible transactions.

- Eligible spending transactions must be posted into designated credit card account within 3 months from the new credit card issue date. Other unposted transactions (including but not limit to dispute transactions, reversal transactions or delay posted by merchants) before the spending period is not applicable for this program/ and regarded as non-eligible spending transaction.
- The Bank reserves the right to charge each principal cardholder an administrative fee of HK\$600 for each card without prior notice to the cardholders, if the cardholder of this promotional offer cancels his/her credit card within 13 months from the new credit card issue date.
- Applicant who is currently holding or has held the principal card(s) of any card type(s) issued by the Bank in the past 12 months is not eligible for any of the promotional welcome gifts upon approval of application.**
- Once the promotional welcome gift is chosen, welcome gift cannot be exchanged for alternative. Promotional welcome gifts are available on a first-come-first-served basis while stock lasts. If the cardholder's choice of welcome gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement. Welcome gifts cannot be exchanged for cash.
- If a cardholder has made multiple redemptions or the relevant transaction for fulfilling of the spending requirement has been cancelled or become void for whatever reasons, the Bank reserves the right to charge each cardholder an administrative fee of HK\$600 against the cardholder's account without prior notice.
- This promotional offer is applicable only to successful cardholder who maintains good credit status and whose principal credit card account is valid at the time of redemption.
- Cardholder understands and accepts all information of the visual, product and service, supply and description are provided by merchants and for reference only, the Bank accepts no liability for any matters relating to any such products and/or services. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services (including, but not limited to the quality and supply) provided.**
- The Bank reserves the right to vary the terms and conditions, to change or terminate this promotional offer at any time without prior notice to the Applicant.
- No person other than the Applicant and the Bank has the right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or to enjoy the benefit of any provisions under these Terms and Conditions.
- In case of any disputes, the decision of the Bank and merchants shall be final and conclusive.
- In the case of any discrepancy(ies) between the Chinese and English version of this promotional material, Chinese version shall prevail.

## 登記電郵地址獎賞之條款及細則\*

### Terms and conditions for Registration of e-mail Address\*

- 申請人於推廣期內經此表格登記電郵地址可獲信用卡500信用卡獎賞積分（獎賞積分）。
- 積分獎賞將於主卡發卡後4至8星期內自動存入合資格申請人之主卡賬戶內。
- 如申請人提供之電郵地址不正確或於任何可能的情況下導致電郵不能成功送出，銀行保留權利從申請人之主卡賬戶內扣取與積分獎賞價值相等之金額，而毋須事前通知。
- 積分獎賞不可作現金透支提取、不可兌換現金、其他商品或折扣，亦不得轉讓。
- 除申請人及銀行外，任何人均無權根據香港法例第623章《合約（第三者權利）條例》強制執行本條款及細則的任何條款或享有任何條款中的利益。
- Customer register e-mail address through this application during promotion period can enjoy the promotional offer as 500 Credit Card Bonus Points (the "Reward") for each Credit Card.
- The Reward will be credited to eligible principal card account within 4-8 weeks after card issuance.
- If customer who provided the email address, is invalid or in any event where the delivery is failed, the Bank reserve the right to charge the equivalent value of the Reward directly from the principal cardholder credit card account without prior notice.
- Credit Card Bonus Points cannot be withdrawn as cash advance, cannot be exchange for cash, other goods or discount, and is not transferable.
- No person other than the applicants and the Bank has the right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or to enjoy the benefit of any provisions under these terms and conditions.

## 客戶須知

### Important Notice to Customer(s)

本申請表將規管已向或將向閣下提供的服務。閣下須向銀行提供本申請表所要求提供的資料及銀行於將來不時要求閣下提供的其他資料（包括但不限於就閣下身份而提交的自我證明書（其格式由銀行訂明））。若該些資料日後有任何變更，閣下須即時通知銀行。不然，銀行可能無法向閣下提供或繼續提供服務。有關閣下自願提供的資料（包括其中的個人資料）銀行可作的用途或披露，及有關閣下如何索取或要求更正該等資料的詳情，請參閱隨此申請表附奉的<關於個人資料（私隱）條例致客戶的通知>或瀏覽銀行網頁www.hk.bankcomm.com。

This application form will govern the service(s) provided or to be provided to you. You will need to supply our Bank with the information required by this application form and such other information (including, but not limited to, a self certification as to your status in our Bank's prescribed form) as our Bank may require from time to time in the future. If there is any subsequent change in this information you will need to promptly notify our Bank. Or else, our Bank may not be able to provide or continue to provide the service(s) to you. For details of the purposes, for which information (including personal data) voluntarily so supplied may be used or disclosed by our Bank and how you and the individual(s) concerned may have access to or request correction of such information, please refer to our "Notice to Customers relating to the Personal Data (Privacy) Ordinance", which has been provided to you. If you wish to obtain the same, please contact any of our branches or visit our website at www.hk.bankcomm.com.