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

迎新禮品換領條款及細則：

1.申請人須於2018年7月31日或之前成功申請由交通銀行（香港）有限公司（「銀行」）於香港發行的Go-Goal白金信用卡，方可享有推廣優惠及迎新禮品。

2.成功申請Go-Goal白金信用卡主卡之申請人，可選擇免費換領「Monster® N-Tune™ 頭戴式耳機V3」或以優惠價（HK$42X12期）換購「LG PoPo 無線流動相片打印機」或選擇「高達 HK$50,000 免息免手續費現金分期計劃」。

3.選擇「高達HK$50,000免息免手續費現金分期計劃」之卡戶毋須履行任何簽賬要求。選擇「Monster®N-Tune™ 頭戴式耳機V3」或「LG PoPo 無線流動相片打印機」之卡戶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HK$6,000，方可享有推廣優惠之迎新禮品。

4.「Monster® N-Tune™ 頭戴式耳機V3」或「LG PoPo 無線流動相片打印機」之禮品換領信將於持卡人達到有關禮品換領所需之購物簽賬或現金透支要求後2星期內寄出予主卡持卡人。禮品換領信如有遺失、被竊或損毀，銀行將不會補發。

5.以優惠價換購「LG PoPo 無線流動相片打印機」之卡戶須受有關「禮品換購分期計劃」（「本換購分期計劃」）條款及細則所約束：

5.1 本換購分期計劃須受信用卡持卡人合約條款及細則約束。本換購分期計劃實銀行為全新持卡人提供之12個月免息免手續費的分期付款計劃。

5.2 客戶須分12期之期數平均於信用卡賬戶連續按月支付指定金額已換購的禮物。

5.3 本換購分期計劃的付款款項性質實際為零售簽賬，故信用卡賬戶之可用信用限額將相應扣減，直至最後一期供款完畢為止；

5.4 持卡人必須於信用卡賬戶開戶及於換領中心換購指定禮品後首12期每月月結單上列明之到期繳款日或之前必須清還該期結單總結欠及該期分期付款金額方可享有本換購分期計劃之優惠，否則，持卡人將不可獲享免息分期計劃之禮品，而隨後適用之月息則以當期時之零售簽賬年利率計。

5.5 第一期供款將於換購禮品後2星期內或按銀行全權決定之日期於信用卡賬戶支取。

5.6 除非銀行另行同意，本換購分期計劃申請一經提交即不能取消或變更。

5.7 本換購分期計劃分期付款之金額不可獲享信用卡積分或其他簽賬獎賞計劃。

5.8 倘持卡人要求 (i) 取消或更改本換購分期計劃申請，或 (ii)當持卡人提早償還部份或全部分期計劃欠款，銀行將每次收取手續費HK$300，並於信用卡賬戶內支取。

6.選擇「免息免手續費現金分期計劃」之卡戶毋須履行任何簽賬要求，但須受有關「分期計劃」（「本分期計劃」）條款及細則所約束：

6.1 本分期計劃須受信用卡持卡人合約條款及細則約束。本分期計劃實銀行為全新持卡人提供之6個月免息免手續費的分期貸款計劃。

6.2 經本分期計劃批核之貸款金額最高為HK$50,000或不超過持卡人獲批核信用額百分之100%的款項(以較低者為準)。客戶須按獲批之貸款金額分6期數平均於信用卡賬戶連續按月支取以償還貸款。指定收款賬戶必須為持卡人之交通銀行（香港）有限公司之個人港幣賬戶或其他本港銀行之個人港幣賬戶。銀行有權以任何方式將獲批核之貸款金額存入指定收款賬戶，有關收款銀行可能就該存入/轉賬而收取手續費。有關費用須由持卡人承擔，銀行不會負責支付任何有關費用及/或所引致之利息/罰款。

6.3 本分期計劃的貸款款項性質實際為零售簽賬，故信用卡賬戶(「信用卡賬戶」)之可用信用限額將相應扣減，直至最後一期供款完畢為止；

6.4 持卡人必須保持良好之還款紀錄，並於信用卡賬戶開戶及獲批貸款金額後首6期每月月結單上列明之到期繳款日或之前必須清還該期結單總結欠及該期貸款金額方可享有本分期計劃之優惠，否則，持卡人將不可獲享本分期計劃之免息免手續費優惠，而隨後適用之月息則以當期時之零售簽賬年利率計。

6.5 持卡人將於信用卡申請批核後2星期內另獲專函通知有關本計劃之批核結果；第一期供款將於分期計劃申請獲批核後2星期內或按銀行全權決定之日期於信用卡賬戶支取；所批核之金額亦會同時存入持卡人以個人名義於本銀行或其他銀行開立之指定賬戶內。

6.6 除非銀行另行同意，本分期計劃申請一經提交即不能取消或變更。

6.7 持卡人必須確保所填寫之轉戶資料一切無誤，無論在任何情況下未能將批核金額存入指定銀行賬戶內，持卡人不得對銀行作出任何追討。

6.8 本分期計劃所批核之金額不可獲享信用卡積分或現金回贈或其他簽賬獎賞計劃之優惠。持卡人或銀行不論基於任何原因終止信用卡賬戶後，持卡人須立即向銀行償還所有欠款。

6.9 倘持卡人要求(i)取消或更改分期計劃申請，或(ii)當持卡人提早償還部份或全部分期計劃欠款，銀行將每次收取手續費HK$300，並於信用卡賬戶內支取。

6.10 無論任何情況下，銀行有絕對權利接納/拒絕任何申請及決定最終批核之貸款金額，而毋須給予解釋。即使本條款及細則有其他條文規定，銀行有權隨時通知持卡人：

(a)暫停或停止該等分期計劃；及/或

(b)修訂或增補本條款及細則。

7.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。購物簽賬並不包括信用額套現/簽賬分期供款、結餘轉戶金額、強積金/自積金供款、所有經本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。

8.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。

9.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HK$600之行政費用，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。

10.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，即使成功批核及發卡，亦將不獲贈任何推廣優惠之迎新禮品。

11.迎新禮品一經選定，將不可更改其他禮品。迎新禮品數量有限，先到先得。若所選之迎新禮品協饗，銀行有權以其他禮品代替。迎新禮品不可兌換現金。「Monster® N-Tune™ 頭戴式耳機V3」及「LG PoPo 無線流動相片打印機」分別備有3種及2種顏色，若所選之顏色換罄，銀行有權以其他顏色代替。

12.如持卡人在不符合資格的情況下換領迎新禮品或享免息免手續費分期、重複換領迎新禮品、以(銀行決定認為)不符合規格的交易換領迎新禮品或享免息免手續費分期或對此推廣活動涉及任何詐騙行為，銀行有權向每位持卡人收取HK$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。

13.此迎新優惠只適用於信用狀況良好及於換領迎新禮品或享免息免手續費分期期間主卡信用卡賬戶仍然有效之持卡人。

14.「Monster® N-Tune™ 頭戴式耳機V3」或「LG PoPo 無線流動相片打印機」由商戶提供，因此所有有關商品之服務或質素，銀行一概不承擔任何責任。有關商戶將承擔所有商品及服務的法律責任。

15.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。

16.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章《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。

17.如有任何爭議，銀行的決定將為最終及不可被推翻的。

1. Applicant must have successfully applied for a Go-Goal Platinum Card issued by Bank of Communications (Hong Kong) Limited (the "Bank") in Hong Kong on or before 31 July 2018 to enjoy the promotional offer and welcome gifts.
2. Applicants who have successfully applied for a Go-Goal Platinum Principal Card can redeem "Monster® N-Tune™ On-Ear Headphone V3" or redeem "LG PoPo Pocket Photo Printer" at special price (HK$42 x 12 instalments for Platinum Card applicants) or subscribe "Up to HK$50,000 Interest Free Cash Instalment Plan".
3. There is no spending requirement for Cardholders who choose "Up to HK$50,000 Interest Free Cash Instalment Plan". To redeem "Monster® N-Tune™ On-Ear Headphone V3" or "LG PoPo Pocket Photo Printer", Cardholders must accumulate spending amount or cash advance of HK$6,000 or above within 3 months from the date of issue of the new credit card.
4. Gift Redemption Letter for "Monster® N-Tune™ On-Ear Headphone V3" or "LG PoPo Pocket Photo Printer" will be sent to the successful principal cardholder within 2 weeks from the date the cardholder has met the spending or cash advance requirements. Lost, stolen or damaged Gift Redemption Letters will not be re-issued.
5. To redeem "LG PoPo Pocket Photo Printer" at special price, cardholders are bounded by terms and conditions of Welcome Gift Redemption Instalment Plan ("Redemption Instalment Plan") as follows:
   5.1 The Redemption Instalment Plan is bounded by the terms and conditions of Cardholder Agreement. The Redemption Instalment Plan is a 12 month interest free and no handling charge instalment plan for the new cardholder.
   5.2 Customer shall repay the instalment amount by 12 instalments and the Bank will debit the credit card account with the instalment amount by 12 consecutive monthly instalments.
   5.3 The instalment amount of this Redemption Instalment Plan is retail purchase and the approved credit limit of the Cardholder's credit card account ("credit card account") will be held according to the loan amount until the last instalment amount is settled.
   5.4 Cardholders are required to fully settle the amounts of the total balance and the instalment stated on the monthly statement on or before the due date in the first 12 months from the date of account opening and gift redemption. Otherwise, Cardholders will not be entitled to the Redemption Instalment Plan. The monthly rate will be the annualized percentage rate of unsettled retail purchase transaction at current time.
   5.5 The 1st instalment amount will be debited from the credit card account within 2 weeks after gift redemption or on the date that the Bank may prescribe at its discretion.
   5.6 Unless approved by the Bank, this Redemption Instalment Plan cannot be cancelled or changed.
   5.7 The instalment amount for this Redemption Instalment Plan is not eligible for bonus point reward or other spending reward program.
   5.8 In case the Cardholder requests (i) to cancel or amend the application for the Redemption Instalment Plan; or (ii) make prepayment in partial or full settlement of the outstanding balance of the Instalment Plan, the Bank will charge a handling fee of HK$300 each time, and will debit it from the credit card account.
6. No spending requirement for cardholders who choose Interest Free Cash Installment Plan ("Instalment Plan") but are bounded by terms and conditions of the Instalment Plan as follows:
   6.1 Instalment Plan is bounded by the terms and conditions of Cardholder Agreement. This Instalment Plan is a 6 months interest free and no handling charge instalment loan plan for the new cardholder plus no spending requirement.
   6.2 The approved loan amount shall be in maximum of HK$50,000 or shall not exceed 100% of the credit limit available to the cardholder under this Instalment Plan (whichever is lower). Customer shall repay the approved loan amount by 6 instalments and the Bank will debit the credit card account with the approved loan amount by 6 consecutive monthly instalments. Designated account should be cardholder's personal account in the Bank or personal HKD account in other banks in Hong Kong. The Bank has the rights to deposit the approved loan amount to designated account in any ways and receiving bank may charge handling fee for such deposit or transfer therefore. Such handling fee should be borne by Cardholder. The Bank will not be liable to any fee or interest or penalty incurred.
   6.3 The loan amount of this Instalment Plan is retail purchase and the approved credit limit of the Cardholder's credit card account ("credit card account") will be held according to the loan amount until the last instalment amount is settled.
   6.4 The payment record must be satisfactory. Cardholders are required to fully settle the amounts of the total balance and the instalment stated on the monthly statement on or before the due date in the first 12 months from the date of account opening and loan approval. Otherwise, Cardholders will not be entitled to the Instalment Plan. The monthly rate will be the annualized percentage rate of unsettled retail purchase transaction at current time.
   6.5 Cardholders will be notified the application result within 2 weeks after the credit card is issued. The 1st instalment amount will be debited from the credit card account within 2 weeks upon credit card approval or on the date that the Bank may prescribe at its discretion. The approved loan amount will be deposited into cardholder's designated bank account.
   6.6 Unless approved by the Bank, this Instalment Plan cannot be cancelled or changed.
   6.7 Cardholders must ensure the bank account assigned for transferring the loan amount of is correct. No claims will be made to the Bank for the unsuccessful transfer of the approved loan amount of this Instalment Plan.
   6.8 The approved loan amount for this Instalment Plan is not eligible for bonus point reward or cash rebate or other spending reward program. Cardholder must immediately settle the remaining balance of loan amount of this Instalment Plan upon credit card account cancellation.
   6.9 In case the Cardholder requests (i) to cancel or amend the application for the Instalment Plan; or (ii) make prepayment in partial or full settlement of the outstanding balance of the Instalment Plan, the Bank will charge a handling fee of HK$300 each time and will debit it from the credit card account.
   6.10 The Bank has the rights to approve or reject the application of this Plan hereof without giving any reason therefore. Notwithstanding the other provisions in these Terms and Conditions, the Bank shall be entitled at any time with notice to the Cardholder (a) suspend or terminate the Instalment Plan; and/or (b) revise or add further provisions to these Terms and Conditions.
7. **Retail purchase includes (1) Local retail transaction, (2) Foreign retail transaction (non HK$), (3) Online retail transaction and (4) Octopus AAVS transaction. Retail purchase does not include 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 traveller's cheques, 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.**
8. 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.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.
9. If the principal cardholder cancels his/her credit card within 13 months from the new credit card issue date, the Bank reserves the rights to charge each cardholder an administrative fee of HK$600 from the principal cardholder's credit card account without prior notice to the cardholders.
10. 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 even though your credit card is successfully approved and issued, without prior notice.
11. 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 rights to offer an alternative gift as replacement. Welcome gifts cannot be exchanged for cash.
12. The Bank reserves the rights to charge each cardholder an administrative fee of HK$600 if the cardholder redeems a welcome gift to which he/she is not entitled, makes duplicate redemption, uses ineligible transactions (as determined by the Bank) to redeem his/her welcome gift or commits any fraud or abuse in relation to the gift redemption.
13. 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 gift redemption of crediting bonus points or entitling the interest free cash instalment offer.
14. "Monster® N-Tune™ On-Ear Headphone V3" or "LG PoPo Pocket Photo Printer" is supplied by merchants. 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 provided.
15. The Bank reserves the rights to vary the terms and conditions, to change or terminate this promotional offer at any time without prior notice to the Applicant.
16. 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.
17. Photos and price are for reference only. In case of any disputes, the Bank's decisions shall be final and conclusive.

登記電郵地址獎賞之條款及細則▲
Terms and conditions for Registration of e-mail Address▲

1. 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」）。
2. 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。
3. 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。
4. 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。
5. 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。

1. Customer register e-mail address through this application during promotion period can enjoy the promotional offer as 500 Credit Card Bonus Points for each Credit Card.
2. 500 Bonus Points will be credited to eligible principal card account within 4-8 weeks after card issuance.
3. If customer who provided the email address, is not valid 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.
4. Credit Card Bonus Points cannot be withdrawn as cash advance, cannot be exchange cash, other goods or discount, and is not transferable.
5. 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.

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