

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 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 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 it, please contact any of our branches or visit our website at www.hk.bankcomm.com.

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

- 本推廣只適用於申請新卡時及過去12個月內未曾持有交通銀行(香港)有限公司(「銀行」)發出的任何卡種之主卡的申請人(「申請人」)(不包括附屬卡)。如未能符合前述條件，申請即使獲成功批核及發卡，亦將不獲贈任何迎新禮品及獎賞。
- 申請人由2026年1月1日至2026年12月31日(包括首尾兩日)(「推廣期」)成功申請由銀行於香港發行的交通銀行FWD富衛信用卡白金卡(「信用卡」)，方可享有推廣優惠及迎新禮品。
- 成功申請信用卡主卡之申請人，可選擇換領以下其中一份迎新禮品：「港幣500元富衛保費現金券」或「港幣300元信用卡簽賬回贈」。
- 選擇「港幣500元富衛保費現金券」的申請人啟動卡後1星期內會收到禮品換領信，經使用印於換領信的「港幣500元富衛保費現金券」，申請人須於發信日期起3個月內累積購物簽賬(包括繳付富衛保費)或現金透支滿港幣4,500元，否則銀行將會從信用卡戶口直接扣除港幣600元行政費用。禮品換領信如有遺失、被竊或損毀，銀行將不會補發。
- 「港幣500元富衛保費現金券」的使用期限為發信日起6個月內。
- 選擇「港幣300元信用卡簽賬回贈」的申請人於新卡發出日期起3個月內累積購物簽賬(包括繳付富衛保費)或現金透支滿港幣4,500元，方可享有迎新禮品。
- 「港幣300元信用卡簽賬回贈」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6星期內直接存入主卡賬戶。有關簽賬回贈不可兌換為現金及不可轉讓。提取或轉出該簽賬回贈之任何金額將被視為現金透支。
- 購物簽賬包括(1)本地零售簽賬交易、(2)以外幣(即非港幣)結算之海外零售簽賬交易、(3)網上購物之零售簽賬交易、(4)八達通自動增值服務之交易及(5)繳付富衛保費。購物簽賬並不包括信用額套現/簽賬分期付款、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。
- 任何未結賬或取消或退款之交易或被發現為欺詐交易或最終被取消/退款之交易，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)，有關交易均不適用於是次推廣計劃，而有關交易款項均屬不合資格的簽賬。
- 如主卡持卡人於發卡後13個月內取消信用卡，銀行將會保留就每張被取消的主卡向持卡人有關賬戶內扣除港幣600元之行政費用而毋須事先通知。
- 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。若所選之迎新禮品罄盡，銀行有權以其他禮品代替。迎新禮品不可兌換現金。
- 如持卡人在不符合換領資格的情況下換領迎新禮品、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港幣600元行政費用的權利。有關費用將從主卡內扣除。
- 此迎新優惠只適用於信用狀況良好及於換領迎新禮品期間主卡信用卡賬戶仍然有效之持卡人。
- 「港幣500元富衛保費現金券」由富衛提供並受有關條款及細則約束，所有資料以富衛所提供為準，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，富衛將承擔所有商品及服務的法律責任。富衛保留權利修改以上迎新禮品之所有條款及細則，並保留最終決定權。
- 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。
- 圖片及價值只供參考。如有任何爭議，銀行的決定將為最終及不可被推翻的。
- 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。

- This promotion is applicable for the applicants who do not hold the principal card(s) of any card type(s) issued by Bank of Communications (Hong Kong) Limited (the "Bank") in Hong Kong at the time of card application or in the past 12 months (the "Applicant") (excluding supplementary cards). If the applicant does not fulfill this condition, applicant will not be eligible for any of the promotional welcome gifts even though the credit card is successfully approved and issued.
- Applicant must have successfully applied for Bank of Communications FWD Credit Card Platinum Card ("Credit Card"), which issued by the Bank in Hong Kong from 1 January 2026 to 31 December 2026 (both dates inclusive)("Promotion Period") to enjoy the promotion offer and welcome gifts.
- Applicant who successfully applied for a principal Credit Card can choose one of the following welcome gifts: "HKD500 FWD Life Premium Coupon" or "HKD300 Credit Card Cash Rebate".

- Applicants who choose "HKD500 FWD Life Premium Coupon" as welcome gift will receive the gift redemption letter within 1 week upon card activation. Once the Applicant has used the "HKD500 FWD Life Premium Coupon" pre-printed on the gift redemption letter, the Applicant must accumulate retail purchase (include FWD premium payment) or cash advance of HKD4,500 or above within 3 months from the issue date of the gift redemption letter, or the Bank will charge a handling fee of HKD600 directly from the card account. Lost, stolen or damaged gift redemption letters will not be re-issued.
- The validity of "HKD500 FWD Life Premium Coupon" is within 6 months from the issue date of the letter.
- Applicants who choose "HKD300 Credit Card Cash Rebate" must accumulate retail purchase (include FWD premium payment) or cash advance of HKD4,500 or above within 3 months upon card issuance in order to be entitled to the welcome gift.
- "HKD300 Credit Card Cash Rebate" will be credited to principal card account within 6 weeks after the cardholder has met the relevant gift redemption requirements. The cash rebate cannot be withdrawn as cash and is non-transferable. Any withdrawal or transfer of the cash rebate shall be considered as Cash Advance.
- Retail purchase includes (1) Local retail transaction, (2) Foreign retail transaction (non HKD), (3) Online retail transaction, (4) Octopus AAVS transaction and (5) FWD premium payment. 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 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.
- 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 issue date of the new credit card. Other unposted transactions (including but not limited to dispute transactions, reversal transactions or delay in posting by merchants) before the spending period are not applicable for this program and are regarded as non-eligible spending transaction.
- The Bank reserves the right to charge each principal cardholder an administrative fee of HKD600 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 issue date of the new credit card.
- Once the promotional welcome gift is chosen, it cannot be exchanged for an alternative gift item. Promotional welcome gifts are available on a first come first served basis while stocks last. 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.
- The Bank reserves the right to charge each cardholder an administrative fee of HKD600 from the principal cardholder's credit card account if the cardholder redeems a welcome gift to which he/she is not entitled to, 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.
- 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.
- "HKD500 FWD Life Premium Coupon" is supplied by FWD and restricted by the related terms and conditions. All product information are determined by FWD. The Bank accepts no liability for any matters relating to any such products and/or services. FWD is solely responsible for all obligations and liabilities in relation to such products or services provided. FWD reserves the right to vary the terms and conditions, and reserves the right for final decision.
- 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.
- Photos and prices are for reference only. In case of any disputes, the Bank's decisions shall be final and conclusive.
- In the case of any discrepancy(ies) between the Chinese and English versions of this promotional material, Chinese version shall prevail.

**借定唔借？還得到先好借！
To Borrow or not to borrow? Borrow only if you can repay!**

登記電郵地址獎賞之條款及細則[^] Terms & 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况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，而毋須事先通知。
- 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 registers e-mail address through this application during promotion period can enjoy the promotional offer as 500 Credit Card Bonus Points ("Bonus Points").
- 500 Bonus Points will be credited to eligible principal card account within 4-8 weeks after card issuance.
- If customer who provide the email address, which 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.
- Credit Card Bonus Points cannot be withdrawn as cash advance, cannot exchange 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.