

From now until **13<sup>th</sup> January, 2010**,  
if you successfully apply for  
the SHKP Club VISA Card, you can enjoy  
the following fabulous welcome gift<sup>#</sup>.

凡於**2010年1月13日或之前成功申請**  
新地會VISA卡，即可專享以下禮品<sup>#</sup>。

### Principal Cardholder 主卡客戶

Up to 高達

# HK\$250

SHKP Mall Cash Coupon  
新地商場現金禮券



Card Type 信用卡類別	Value of SHKP Mall Cash Coupon 新地商場現金禮券之面值	Required spending / cash advance 簽賬 / 現金透支金額
PLATINUM 白金卡	HK\$250	HK\$3,800
Classic 普通卡	HK\$150	

or 或

Up to 高達

# HK\$80,000

12-month Interest-free  
Cash Instalment Plan  
12個月免息分期計劃

- No interest, no handling fee  
利息及手續費全免
- Approved amount can be up to 50% of your credit limit  
批核金額高達可用信貸額之50%

### Supplementary Cardholder 附屬卡客戶

# HK\$50

SHKP Mall Cash Coupon  
新地商場現金禮券



The supplementary cardholder is required to make retail purchase / cash advance of HK\$1,200 upon card issuance.

附屬卡客戶需於發卡後簽賬或現金透支滿HK\$1,200。

<sup>#</sup> The principal Cardholder is required to make at least HK\$3,800 on retail purchases and / or cash advances within 2 months from the date of issue of the card in order to redeem the SHKP Mall Cash Coupon for free.  
主卡客戶須於發卡後2個月內憑新卡簽賬及 / 或現金透支滿HK\$3,800或以上即可免費獲贈新地商場現金禮券。

# Uplift your living standard by SHKP Club VISA Card 感受優質生活由新地會VISA卡開始

Perpetual  
Annual Fee  
Waiver

永久  
豁免年費

## Upgraded Shopping and Spending Privileges 優質購物消費優惠

- Enjoy double Bonus Points rewards when shopping in all merchants at designated SHKP malls\*
- Earn double Bonus Points on selected purchases:
  - Down payments on designated SHKP properties<sup>1</sup>
  - Catering services at designated clubhouses in SHKP properties
  - Purchases made at The Royal Garden, Royal Park Hotel, Royal Plaza Hotel and Royal View Hotel
- Bonus Points earned can be used to redeem cash coupons, such as SHKP Mall Cash Coupons
- 於指定新地旗下商場\* 所有商戶消費可獲雙倍獎分
- 多種消費獲贈雙倍獎分：
  - 支付新地旗下新建指定住宅物業的部份訂金<sup>1</sup>
  - 指定新地屋苑住客會所之餐飲服務
  - 帝苑酒店、帝都酒店、帝京酒店及帝景酒店
- 簽賬累積之獎分可兌換多款現金券，包括新地商場現金禮券

### \* SHKP malls 新地旗下商場包括：

HK 香港	ifc mall 中環 ifc mall New Jade Shopping Arcade 柴灣新翠商場 Sun Hung Kai Centre 灣仔新鴻基中心商場 wtc more 銅鑼灣世貿中心
KLN 九龍	apm 東九龍 apm East Point City 將軍澳東港城 Grand Century Place 旺角新世紀廣場 The Sun Arcade 尖沙咀新太陽廣場
NT 新界	New Town Plaza 沙田新城市廣場 HomeSquare 沙田新城市中央廣場 Metroplaza 葵芳新都會廣場 Tsuen Kam Centre 荃灣荃錦中心 Tsuen Wan Plaza 荃灣廣場 Tai Po Mega Mall 大埔超級城 Uptown Plaza 大埔新達廣場 Landmark North 上水廣場 Metropolis Plaza 上水新都廣場 Chelsea Heights 屯門卓爾廣場 Sun Yuen Long Centre 新元朗中心 Yuen Long Plaza 元朗廣場

## Exclusive Privileges for Residents of SHKP Properties 新地物業住戶專有優惠

- The only credit card in Hong Kong that provides property access and serves as a resident card (available at designated properties) and SHKP Club membership card.
- Autopay of residential property and car park management fees<sup>2</sup>, with Bonus Point rewards
- Cash rebates on payments of management fees for designated residential property and car parks<sup>3</sup> (20,000 Bonus Points = HK\$100 management fee)
- 全港唯一一張結合大廈出入智能卡、屋苑住戶證(只適用於指定屋苑)及新地會會員證的信用卡
- 以自動轉賬繳付住宅物業及車位管理費<sup>2</sup>，可賺取獎分
- 獲享現金回贈以繳付新地指定物業及車位管理費<sup>3</sup> (20,000獎分 = HK\$100管理費)

## Privileges for SHKP Club Members 新地會會員福利及服務

- Advance information on new property developments
- Preview of SHKP show flats
- A variety of member activities and SHKP seminars
- Regular newsletters and attractive shopping privileges
- 可優先收到新地即將推出的樓盤資料
- 可優先參觀新地的示範單位
- 參加專為會員舉辦的研討會及活動
- 收閱會訊及可享購物優惠

Remarks 備註：

- Only applicable to SHKP Club VISA Cardholders who successfully purchase residential property.
- Autopay of management fees is only applicable to properties developed by SHKP and managed by Kai Shing Management Services, Hong Yip Services, Supreme Management Services, Royal Elite Service Company Limited or Grandeur Property Management Company Limited. Autopay form will be attached to the new SHKP Club VISA Card upon approval.
- Only applicable to cardholders who use the SHKP Club VISA Card for autopay of management fees.
  - 只適用於成功購買物業之新地會VISA卡客戶。
  - 自動轉賬繳付管理費只適用於由新地所發展並由啟勝管理服務有限公司、康業服務有限公司、冠卓管理服務有限公司、帝譽服務有限公司或君御物業管理有限公司所管理的物業；自動轉賬申請表格將隨客戶成功批核之新地會VISA卡一併附上。
  - 只適用於以自動轉賬繳交管理費之新地會VISA卡客戶。

SHKP Club Hotline 新地會熱線：2828 7878

SHKP Club Website 新地會網址：www.shkpclub.com

# SHKP CLUB VISA CARD APPLICATION FORM 新地會 VISA 卡申請表格

Please fill in the following in BLOCK LETTERS and put a "v" in the appropriate box.  
申請人必須以英文正楷填寫表格及在適當方格內加上"v"號。

## CHOICE OF CREDIT CARD 申請信用卡類別

The credit card type assigned to you will be based on your annual income. Please put a "v" in the appropriate box.  
批核信用卡類別將根據客戶年薪而釐定，請在適當方格內加上"v"號。

Annual Income 年薪	Card Type 信用卡類別
<input type="checkbox"/> HK\$150,000 or more 或以上	VISA PLATINUM Card VISA 白金卡
<input type="checkbox"/> HK\$40,000 - HK\$149,999	VISA Classic Card VISA 普通卡



BEA may refuse to accept your application or reserve the right to issue another type of card in light of applicant's individual circumstances. Please indicate if you would NOT accept the related terms and conditions, otherwise the Bank will make the arrangement for you.

在任何情況下，東亞銀行有權根據申請人之個別情況拒絕接納其信用卡之申請或保留批核另一類別之信用卡予客戶。請註明若閣下不願意接納此安排或相關條款，否則即代表閣下接納相應之安排。

No 不願意

## FOR THE USE OF SHKP'S DESIGNATED RESIDENT ONLY 新地指定屋苑住戶專用

The SHKP Club VISA Card (Resident) is only applicable to the below designated SHKP residential estates as resident card with access function accessing to the residential blocks.

新地會VISA卡(住戶)只適用於以下新地指定屋苑住戶證及出入其屋苑之用。

I live in the below designated SHKP residential estate (Please "v") 本人居住於以下新地指定屋苑(請"v")

<input type="checkbox"/> Aegean Coast 愛琴海岸	<input type="checkbox"/> LeSommet 豪廷峰	<input type="checkbox"/> Royal Peninsula 半島豪庭	<input type="checkbox"/> Villa Rhapsody 帝琴灣 凱琴居
<input type="checkbox"/> Beneville 翠濠山莊	<input type="checkbox"/> Mount Haven 曉峰園	<input type="checkbox"/> Scenic View 曉峰花園	<input type="checkbox"/> 8 Waterloo Road 高打老道8號
<input type="checkbox"/> Castello 帝堡城	<input type="checkbox"/> No.1 Homantin Hill 何文田山1號	<input type="checkbox"/> Sham Wan Towers 深灣軒	<input type="checkbox"/> YOHO Town
<input type="checkbox"/> Chelsea Court 麗悅庭	<input type="checkbox"/> Noble Hill 皇府山	<input type="checkbox"/> The Leighton Hill 禮頓山	<input type="checkbox"/> 18 Farm Road 農圃道18號
<input type="checkbox"/> Chelsea Heights (I) & (II) 卓爾居 (I) 及 (II)	<input type="checkbox"/> Oscar by the Sea 清水灣半島	<input type="checkbox"/> The Parcville 萊萊庭	<input type="checkbox"/> Manhattan Hill 曼克頓山
<input type="checkbox"/> Grand Horizon 海欣花園	<input type="checkbox"/> Park Central (I),(II) & Central Heights 將軍澳中心 (I),(II) 及將軍澳豪庭	<input type="checkbox"/> Villa by the Park 朗庭園	<input type="checkbox"/> Beacon Lodge 寶盛居
<input type="checkbox"/> Grand Pacific View / Heights 帝濤灣 - 浪琴軒 / 海琴軒	<input type="checkbox"/> Park Island 珀島灣	<input type="checkbox"/> Villa Concerto 帝琴灣 凱琴居	<input type="checkbox"/> Bedford 28 柏道28
<input type="checkbox"/> Harbour Place 海濱南岸	<input type="checkbox"/> Prima Villa 欣廷軒	<input type="checkbox"/> Villa Premiere 朗怡居	<input type="checkbox"/> La Grove 原聚

Please refer the relevant property management office for the "Verification of Sun Hung Kai Properties Resident Information Form" and submit it together with this application form to the Bank.

請向有關物業管理公司索取「新鴻基地產屋苑住戶核對資料」表格，填妥後連同本申請表格一並遞交。

## CHOICE OF GIFT ITEM 禮品選擇

Remarks註：

Offers are only available to customers who have not held a SHKP Club VISA Card during the past six months from the date of application. Those existing BEA Credit Cardholders or affinity / co-branded cardholders who arranged for a new card by changing their existing card to a SHKP Club VISA Card (either principal or supplementary card) will be ineligible to receive the Offer, for whatever reason. 客戶如曾於過往6個月內持有新地會VISA卡，將不獲贈任何迎新禮品。在任何情況下，透過將現時持有之東亞銀行信用卡或聯營卡轉換為新地會VISA卡而獲發新卡者(包括主卡或附屬卡)，將不會獲贈任何迎新禮品。

Please select a welcome gift below (Select one only) 請選擇迎新禮品(只可選擇一項)

- Up to HK\$80,000 12-month Interest-free Cash Instalment Plan (55071)  
高達HK\$80,000 12個月免息分期計劃(55071)

I, authorise The Bank of East Asia, Limited to transfer the approved amount to the HKD deposit account specified below:  
本人授權東亞銀行將現金分期金額直接存入本人之港元存款賬戶。

Bank Name 入賬銀行名稱: \_\_\_\_\_

Bank Deposit Account to be credited 存款賬戶:

Bank Number Branch Number Account Number to be credited (Must be a sole name account)  
銀行編號 分行編號 存款賬戶號碼(必須為個人名義賬戶)

\_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Remarks註：

1. The name of the deposit account holder must be identical to the name of the principal cardholder as shown on his / her HKID Card.  
存款賬戶姓名必須與主卡申請人身份證上之名稱相符。

2. No minimum spending requirement if customers choose the 12-month Interest-free Cash Instalment Plan.  
選擇12個月免息「現金分期」計劃之客戶無須符合簽賬要求。

Or 或

Choice 選擇	Welcome Gift (Choose 1 of the followings) 迎新禮品(任選其中一款)	Credit Card Type 信用卡類別	Required Spending / Cash Advances 簽賬要求
<input type="checkbox"/>	HK\$250 SHKP Mall Cash Coupon (55072) 新地商場現金禮券	Principal PLATINUM Card 白金卡主卡	HK\$3,800 in the first 2 months from card issuance 發卡後首2個月
<input type="checkbox"/>	HK\$150 SHKP Mall Cash Coupon (55073) 新地商場現金禮券	Principal Classic Card 普通卡主卡	
<input type="checkbox"/>	HK\$50 SHKP Mall Cash Coupon (55074) 新地商場現金禮券	Supplementary PLATINUM / Classic Card 白金 / 普通卡附屬卡	HK\$1,200 in the first 3 months from card issuance 發卡後首3個月

\* If you do not indicate your choice or select more than one gift, you will receive SHKP Mall Cash Coupon. No changes will be accepted after confirmation.  
如閣下沒有註明選擇或選擇多於1項，你將自動獲贈新地商場現金禮券。禮品一經確認，恕不接受任何更改。  
\* The welcome gift offers are valid until 13<sup>th</sup> January, 2010.  
迎新禮品優惠期至2010年1月13日。

## PERSONAL DATA 個人資料

Applicant must be a Hong Kong resident aged 18 or above. 申請人必須為年滿18歲之香港居民。

Mr. 先生  Mrs. 太太  Ms. 女士  Miss 小姐

Name in English as printed on HKID Card (In BLOCK LETTERS) 香港身份證上之英文姓名(請用正楷填寫)

\_\_\_\_\_

Name in Chinese 中文姓名

\_\_\_\_\_

Former Name / Other Name 前名 / 別名 (If any, please provide supporting documents 如有，請附上有關證明文件)

\_\_\_\_\_

Date of Birth 出生日期

\_\_\_\_/\_\_\_\_/\_\_\_\_ D日 \_\_\_\_/\_\_\_\_/\_\_\_\_ M月 \_\_\_\_/\_\_\_\_/\_\_\_\_ Y年

HKID Card No. 香港身份證號碼  
(Please enclose a copy 請附上副本)

Marital Status 婚姻狀況  Single 未婚  Married 已婚  Others 其他 \_\_\_\_\_

Residential Address in English 住宅英文地址

(Please complete in BLOCK LETTERS to avoid postal failure. P.O.Box and overseas address are not accepted.)

(為避免郵遞上的錯誤，請以正楷填寫。郵政信箱及海外地址恕不接受。)

Room 室 \_\_\_\_\_ Floor 樓 \_\_\_\_\_ Block 座 \_\_\_\_\_

Building / Estate 大廈 / 屋苑  
\_\_\_\_\_

Road / Street 街道  
\_\_\_\_\_

District 地區  
\_\_\_\_\_  HK 香港  KLN 九龍  NT 新界

Please state your permanent address if it is different from the above Residential Address (eg. China / Overseas address for Chinese / overseas citizens) 倘若永久地址與住宅地址有所不同(例如：內地 / 海外居民使用內地 / 海外地址作為永久地址)，請在下列填寫。

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Year(s) of Residence 居住年期 \_\_\_\_\_ Y年 \_\_\_\_/\_\_\_\_/\_\_\_\_ M月

Living with Parents 與父母同住  Quarters 宿舍  Owned 自置

Rented 租用 Applicant's Monthly Rent 申請人負責之每月租金 HK\$ \_\_\_\_\_

Mortgaged 按揭 Applicant's Monthly Instalment 申請人負責之每月供款 HK\$ \_\_\_\_\_

Residential Tel. No. 住宅電話號碼 \_\_\_\_\_ Mobile Phone / Pager No. 手提電話 / 傳呼機號碼 \_\_\_\_\_

Nationality 國籍  
\_\_\_\_\_

(Overseas passport copy is required for Non-Hong Kong Permanent Residents. 如客戶並非香港永久居民，請提供海外護照副本。)

Education Level 教育程度  University or Above 大學或以上  Secondary Completed 中學畢業  
 Post Secondary 預科 / 專上學院  Secondary or Below 中學或以下

E-mail Address 電郵地址  
\_\_\_\_\_

### OCCUPATION 職業

Company Name in English 受僱公司英文名稱  
(Please specify if applicant is a housewife or a retiree. 申請人如為主婦或退休人士，請註明。)

Office Address in English 公司英文地址 (Please complete in BLOCK LETTERS to avoid postal failure. P.O.Box and overseas address are not accepted. 為避免郵遞上的錯誤，請以正楷填寫。郵政信箱及海外地址恕不接受。)

Room 室 Floor 樓 Block / Building 座/大廈

Road / Street 街道

District 地區

Office Tel. No. 公司電話號碼 Years of Service 任職年期

Nature of Business 業務性質

Position 職位 Monthly Income 每月收入 HK\$

Previous Employer's Name in English 前受僱公司英文名稱 Years of Service 任職年期

### ADDITIONAL INFORMATION 其他資料

1. I am a relative of the following director / employee of The Bank of East Asia.  
本人為下列之東亞銀行董事 / 僱員之親屬。

2. I wish to have ATM access to my BEA account opened with BEA. (Applicable to HK\$ accounts only)  
本人欲透過自動櫃員機操作下列本人之東亞銀行賬戶。(只限港元存款賬戶)

3. Please send my BEA Credit Card and statements to my 請將東亞銀行信用卡及其月結單寄往本人之

Statements will be sent to your residential address if no instruction is given. This address will become your designated mailing address for all your credit card accounts.  
如未有指明，月結單將會寄往閣下的住宅地址。而該地址將被設定為閣下信用卡賬戶之通訊地址。

### SUPPLEMENTARY CARD 附屬卡

Applicant must be a Hong Kong resident aged 16 or above. 申請人必須為年滿16歲之香港居民。  
(A maximum of 3 Supplementary Cards are entitled per Principal Card account. 每個主卡賬戶最多可獲安插3張附屬卡。)

Name in English as printed on HKID Card (In BLOCK LETTERS) 香港身份證上之英文姓名 (請用正楷填寫)

Name in Chinese 中文姓名

Former Name / Other Name 前名 / 別名 (If any, please provide supporting documents 如有，請附上有關證明文件)

Relationship with Applicant 與申請人之關係

Date of Birth 出生日期 HKID Card No. 香港身份證號碼  
(Please enclose a copy 請附上副本)

Nationality 國籍  
(Overseas passport copy is required for Non-Hong Kong Permanent Residents. 如客戶並非香港永久居民，請提供海外護照副本。)

Contact Tel. No. 聯絡電話號碼 Occupation 職業

Nature of Business 業務性質 Office Tel. No. 公司電話號碼

Remarks 註:

If Supplementary Card applicant's residential / permanent address is different from that of Principal Card applicant, please provide the relevant address.  
如附屬卡申請人之住宅及 / 或永久地址與主卡申請人不同，請附上附屬卡申請人之有關地址證明。  
The Supplementary Card will be sent to Principal Cardholder's address and the retail / cash advances transactions of the Supplementary Card(s) will be incorporated into the statement of the Principal Cardholder.  
附屬卡將寄至主卡申請人之通訊地址，附屬卡客戶之一切零賬及現金透支均會顯示於主卡客戶之月結單內。  
If additional application form is needed, please copy this application form and submit it together with the Bank.  
如需額外申請，請自行影印此申請表並一同遞交。

### DOCUMENTS REQUIRED 所需文件

To ensure your application is processed promptly, please enclose copies of the following documents and "v" the appropriate box(es). Documents supplied, including this application form, will not be returned.  
為確保閣下之申請能盡快獲得處理，請附寄下列各證明文件之副本，並於下列空格內加上「√」以註明已附之文件，所有文件連同此申請表格將不獲發還。

Completed form of "Verification of Sun Hung Kai Properties Resident Information" (original copy) (only applicable to SHKP Club VISA Card (Resident) applicant)  
已填寫之「新鴻基地產屋苑住戶核對資料」表格 (正本) (只適用於新地會VISA(住戶)申請人)

Copy of your HKID Card and that of any supplementary card applicant (copy of passport is required for Non-Hong Kong Permanent Residents, supporting documents are required if the applicant has a former name or other name) 閣下及附屬卡申請人(如有)的香港身分證(如申請人並非香港永久居民，請提供海外護照副本；如申請人有前名 / 別名，請提供有關證明文件)

Any one of the following income / asset proof 以下其中一項薪金 / 資產證明

- The latest Income Tax Demand Note or your salary slip showing your name for the past month 附有閣下姓名之最新薪稅單或最近1個月單據
- Bank statements / passbook records showing your name, account number, and salary entries for the past three months 附有閣下姓名、賬戶號碼及薪金金額的最近3個月銀行月結單 / 存摺
- Your company's business registration certificate and the latest tax return, if you are the sole proprietor or a partner of a business 閣下為獨資經營之東主或公司合夥人，請附上公司商業登記證及最新稅單
- Your proof of asset if you are a housewife or retiree 閣下為主婦或退休人士，請附上資產證明

Proof of residence in English within the past three months and that of any supplementary card applicant, e.g. electricity bill or bank / credit card statement.  
閣下及附屬卡申請人(如有)最近3個月內之英文住址證明，例如電費單或銀行 / 信用卡月結單。

Additional documents may be required for approval of application.  
本銀行可能需要閣下提供額外文件以作批核。

Application processing will be completed within 15 working days following receipt of all required documents and information.  
申請手續將於收齊所有所需文件及資料後約15個工作天內完成。

### DECLARATION AND SIGNATURE 聲明及簽署

To: The Bank of East Asia Limited, SHKP Club Limited & Sun Hung Kai Properties Limited  
致：東亞銀行、新地會有限公司及新鴻基地產發展有限公司

1. I / We confirm that the information given above is true and complete in every material respect. I / We understand and acknowledge that if I / we provide any false or incorrect information hereunder, I / we may commit criminal offences in relation to deception and / or providing false information under the laws of Hong Kong. I / We authorise The Bank of East Asia, Limited ("BEA") to contact any necessary party for verification or further information at any time, including but not limited to conduct credit checks on my / our credit information with any credit reference agency. I / We authorise BEA to provide such information to SHKP Club Limited which operates The SHKP Club, any agent or contractor so as to offer membership services, other services and / or privileges to me / us. I / We acknowledge that the use of the Card(s) is subject to terms and conditions and the subsequent amendment of the BEA Credit Cardholder Agreement (Personal Account) and the BEA Credit Card Instalment Programme, a copy of which is available upon request or will be sent to me / us together with my / our account information upon approval of this application. BEA reserves the right of approval for the issuance of the SHKP Club VISA Card without providing any reason. The finance charge for SHKP Club VISA Card is calculated on a daily basis at 2.5% per month for both retail purchases and cash advances, according to the Net Present Value (NPV) Method as specified in the Code of Banking Practice, the Annualised Percentage Rates (APR) for retail purchases and cash advances are 34.49% and 36.35% respectively. If the minimum payment due as specified on the statement is not received by BEA on or before the payment due date, BEA reserves the right to vary or increase the above interest rate to a rate specified by BEA from time to time.  
本人(等)證實以上各項資料均屬詳實，本人(等)明白及接受如本人(等)提供任何不正確或虛假資料，本人(等)將可能觸犯香港有關欺騙及 / 或提供虛假資料之刑例等罪。本人(等)並授權東亞銀行有限公司(「東亞銀行」)可向任何方面查詢索取更多資料，恕但不限於任何信貸資料機構索取有關本人(等)之信貸資料以進行信貸審查。本人(等)同意東亞銀行將有關本人(等)的個人資料及信用卡資料提供予經新地會的新地會有限公司有關的代理人或承包商，藉此為本人(等)提供各項會員服務、其他服務及 / 或優惠。本人(等)同意此信用卡之使用乃根據東亞銀行信用卡卡卡人合約(私人賬戶)條款及細則，東亞銀行信用卡分期付款計劃條款及細則及其後可能之修訂約束，此條款及細則可隨時向東亞銀行索閱或會於此申請批核後隨卡賬戶資料一併收到。東亞銀行將保留一切有關批核新地會VISA卡之權利，而毋須申述理由。新地會VISA卡之購物零賬及現金透支財務費用均以月息2.5厘按日計算，根據銀行營運等則訂定之淨值法計算，其實際年利率分別為34.49厘及36.35厘。如東亞銀行於到期繳款日或之前仍未收到月結單上所示的最低付款額，東亞銀行有權更改或提高上述之息率至東亞銀行不時指定之息率。

2. I / We confirm that no credit card under my / our name(s) issued by any financial institutions has been cancelled due to default in payment. I / We do not have any overdue payment exceeding 30 days in respect of any of my / our indebtedness (including but not limited to credit cards, mortgages, personal loans and other financial arrangements). I / We further confirm that no bankruptcy order has ever been made against me / us and I am / we are neither in the process of petitioning for bankruptcy nor have any intention to do so.  
本人(等)確認本人(等)名下由任何金融機構發出之信用卡從沒有因為欠款而被取消。就本人(等)的任何債務而言(包括但不限於信用卡、物業按揭、私人貸款及其他財務安排)，本人(等)確認並沒有拖欠未還款額逾30天。本人(等)再確認本人(等)從沒有被頒佈破產令，亦沒有向法院申請破產或意圖申請破產。

3. I / We confirm that I / we have read and understood the Summary of the Major Terms and Conditions of BEA Credit Cardholder Agreement and BEA's Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement which are attached in this application.  
本人(等)證實本人(等)已參與及明白東亞銀行信用卡卡卡人合約主要條款摘要及東亞銀行的個人資料(私隱)條例(個人資料收集(客戶)聲明)。

4. I / We authorise BEA to disclose and transfer my / our information submitted in this application to BEA to SHKP Club Limited so as to enable SHKP Club Limited to offer its membership services and privileges to me / us.  
本人(等)授權東亞銀行將本人(等)於申請新地會VISA卡時提交予東亞銀行的資料，轉交予新地會有限公司作為向本人(等)提供其會員服務及優惠之用。

5. I / We authorise BEA to disclose and transfer to SHKP Club Limited any updated information (including but not limited to the information provided by me / us as above) for the purpose of providing The SHKP Club membership services and privileges to me / us.  
本人(等)亦授權東亞銀行不時將本人(等)更新的資料(包括但不限於上列的資料)提供及轉交予新地會有限公司為本人(等)繼續提供新地會會員服務之用。

6. As the SHKP Club VISA Card(s) also serve(s) as my / our membership card(s) for The SHKP Club, a new membership card may be issued by SHKP Club Limited at its discretion in the event that my / our SHKP Club VISA Card(s) is / are cancelled for whatever reason(s).

新地會VISA卡將同時作為信用卡及新地會會員證使用。在任何原因下取消新地會VISA卡的新地會會員，新地會有限公司將另發會員證。

7. I / We understand that in the event of any default in payment, unless the amount in default is fully repaid before the expiry date of 60 days from the date such default occurred, I / we shall be liable to have my / our account data retained by the credit reference agency for a period of up to 5 years after repayment in full.  
本人(等)明白如有還款拖欠的情況出現，除非本人(等)能於欠款日起計60天內全數清償所有欠款，否則信貸資料機構將由本人(等)全數清償欠款之日起計的5年內保留有關本人(等)戶口的資料。

8. I / We further understand that in the event this application is approved, I / we shall have the right to instruct BEA to request the relevant credit reference agency to delete all my / our account data in relation to the account upon termination by full repayment, provided that there is no default in payment for the period in excess of 60 days on the account within 5 years immediately before account termination.  
本人(等)更明白如此申請被成功批核後，倘若本人(等)的戶口在結束之前的5年內從未出現欠款期超過60天的欠款紀錄，本人(等)有權指示東亞銀行向有關的信貸資料機構要求在該戶口欠款全數清償而結束時刪除全部有關本人(等)戶口的資料。

9. If I am / we are not already a member of The SHKP Club, I / we acknowledge that by this application form, I am / we are also applying for membership of The SHKP Club and agree to be bound by its Terms and Conditions of membership as amended from time to time, a copy of which is available upon request made to The SHKP Club Limited by telephone (2828 7878) or by mail (52/F, Sun Hung Kai Centre, 30 Harbour Road, Hong Kong). The Terms and Conditions of SHKP Club membership is also available at its website (www.shkpcub.com).  
若本人(等)現時並非新地會會員，本人(等)同意透過本申請表同時申請成為新地會會員，本人(等)亦同意並接受其會員條款及細則及其日後之任何修訂約束。本人(等)可隨時致電2828 7878或書面聯絡新地會有限公司，索閱此條款及細則，該辦事處設於香港灣仔道30號新鴻基中心52樓。此外，亦可於新地會網站www.shkpcub.com瀏覽此條款及細則。

10. If I am / we are the resident(s) of properties developed or / or managed by Sun Hung Kai Properties Limited, its subsidiaries or its associated companies (independently or jointly with third parties) and which Access Card function is available, I / we acknowledge that I am / we are also applying for the Access Card function (which allows access to residential developments and other facilities and services) to be incorporated into The SHKP Club VISA Card(s) that may be issued to me / us. I / We hereby agree that the use of the Access Card function is subject to the applicable terms and conditions prescribed by Sun Hung Kai Properties Limited, its subsidiaries or associated companies from time to time, a copy of which is available upon request made to the relevant management company of the property.  
若本人(等)為新鴻基地產發展有限公司或其附屬或聯營公司(不論獨自或與第三者共同)所發展及 / 或所管理，及提供進出功能之物業之住戶，本人(等)確認申請內置進出功能之新地會VISA卡，以作進出屋苑及使用其他設施及服務之用。本人(等)同意該等進出功能之使用受制於由新鴻基地產發展有限公司、其附屬或聯營公司不時訂定的條款及細則。此條款及細則可隨時向該物業之管理公司索閱。

11. I / We understand that the data requested is necessary for SHKP Club Limited to process my / our application and if I / we fail to provide the same to SHKP Club Limited, SHKP Club Limited may not be able to accept me / us as a member of The SHKP Club. I / We also understand that my / our data may be disclosed to, processed or kept by SHKP Club Limited's subsidiaries and associated companies, service providers and other classes of persons as set out in the Terms and Conditions of membership in any country. I / We may always contact the Data Protection Officer of The SHKP Club at 52/F, Sun Hung Kai Centre, 30 Harbour Road, Hong Kong to gain access to and request correction or amendment to my / our data kept by it.  
本人(等)明白新地會必須獲取上述資料方能處理本人(等)之申請，若本人(等)未能提供有關資料予新地會有限公司，新地會有限公司有可能不接納本人(等)之申請。本人(等)明白新地會有限公司會向該會在任何國家之附屬或聯營公司、服務提供者及在會員條款及細則內列明的其他人透露、處理及保存有關資料。本人(等)可聯絡新地會之資料保護主任查詢、要求改正或更改本人(等)之個人資料，其辦事處設於香港灣仔道30號新鴻基中心52樓。


12. I acknowledge and agree that if I cancelled my principal SHKP Club VISA Card within 24 months from the date of account opening, an administration fee of HK\$500 shall be charged to my relevant account.  
本人知悉及同意如本人於新卡開戶後24個月內取消新地會VISA卡主卡，東亞銀行會在本人有關賬戶內扣除HK\$500之行行政費用。

**X** Signature of Principal Card Applicant 主卡申請人簽署 Date 日期

In the event that the applicant would like to arrange ATM access to his / her BEA account(s) using the credit card, the signature on this application form must be the same as the specimen(s) on record for any related account(s).  
如申請人選擇以此信用卡透過自動櫃員機操作其東亞銀行賬戶，申請人於此表格上簽署之樣式必須與其賬戶相同。

**X** Signature of Supplementary Card Applicant 附屬卡申請人簽署 Date 日期

### FOR BANK USE ONLY 銀行專用



SHKPC5507080

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**Please retain the Terms and Conditions for future reference.**  
**申請人須保留此條款及細則以作日後參考之用。**

**Welcome Gift Terms and Conditions**

- Welcome gift offers (the "Offer") are valid until 13<sup>th</sup> January 2010.
- To qualify for the welcome gift, the principal SHKP Club VISA cardholder (the "Cardholder") is required to spend at least HK\$3,800 on retail purchases and / or cash advances within 2 months from the date of issue of the card. Card spending excludes Supplementary Card spending and / or cash advance, Octopus Automatic Add Value Service, BEA Traveller's Card reload amounts, "Cash in Hand" handling and administration fees and interest, casino transactions, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fees, etc. The Cardholder's entitlement to the welcome gift will be forfeited if he / she is unable to achieve the spending requirement within the specified period. If a customer has successfully applied for a principal SHKP Club VISA Card and has fulfilled the required spending, he / she will receive the relevant SHKP Mall Cash Coupon. Redemption details are as follows:

Gift	Redemption Method
HK\$250 SHKP Mall Cash Coupon	Free
HK\$150 SHKP Mall Cash Coupon	Free

- To qualify for the HK\$50 SHKP Mall Cash Coupon, the SHKP Club VISA supplementary cardholder is required to spend at least HK\$1,200 on retail purchase and / or cash advances (excluding Octopus Automatic Add Value Service, BEA Traveller's Card reload amounts, "Cash in Hand" handling and administration fees and interest, casino transactions, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fees, etc.) within 3 months from the issuance date of the card. The Cardholder's entitlement to the welcome gift will be forfeited if he / she is unable to achieve the spending requirement within the specified period.
- Gift items are available while stocks last. In the event that a gift item is out of stock, or if no selection is made or more than 1 gift item is selected, The Bank of East Asia, Limited ("BEA") reserves the right to choose the welcome gift on behalf of the Cardholder.
  - If the Cardholder chooses to redeem SHKP Mall Cash Coupon, the SHKP Mall Cash Coupon will be mailed to the Cardholder's mailing address within 13 working days after he / she has fulfilled the spending requirement for the card.
  - The retail prices specified for the welcome gifts are for reference only. BEA is not responsible for any matters arising from the reference retail prices or the difference between the reference retail prices and the actual retail prices in the market.
  - BEA will not be responsible for damaged, lost, or stolen SHKP Mall Cash Coupon given out in this programme.
  - SHKP Mall Cash Coupon cannot be exchanged for cash and the use of SHKP Mall Cash Coupon will be bound by the terms and conditions as prescribed by the respective participating merchants.
  - In the case of duplicate redemption or fraud or abuse in relation to the welcome gifts, BEA reserves the right to debit an amount equal to the reference retail price of the welcome gift from the Cardholder's account without prior notice. The values of the respective welcome gifts are as follows: HK\$250 / 150 / 50 SHKP Mall Cash Coupon: HK\$250 / 150 / 50.
  - BEA makes no representation or guarantee as to the quality and availability of the products, services, and / or information provided by the participating merchants. The participating merchants will be responsible for any matters arising from or in connection with the products, services, and / or information they provide, in relation to which BEA will have no liability whatsoever. Any dispute or complaint in respect of the products, services and / or information should be directed to the relevant merchant.

**Terms and Conditions of the 12-month Interest-free Cash Instalment Plan**

- The 12-month Interest-free Cash Instalment Plan (the "Plan") is only applicable to principal cardholder who has successfully applied for a SHKP Club VISA Card through this successional programme on or before 13<sup>th</sup> January 2010.
- The Cardholder is ineligible to receive any Bonus Points, cash rebates, rewards, and / or other benefits in connection with the Plan.
- The Cardholder will receive an approved amount of up to 50% of his / her credit limit, with no minimum spending requirement. The amount applied for should be a multiple of HK\$1,000 and not more than HK\$80,000 and not less than HK\$3,000.
- BEA may determine the approved amount at its sole discretion. BEA reserves the right at its sole discretion to approve or decline any application for the Plan in accordance with its credit policies. BEA is not obligated to provide reasons for declined applications.
- The approved amount will be credited to the designated bank account by local telegraphic transfer within 6 working days from the date of approval. The bank at which the designated bank account is held may deduct a nominal fee for the local telegraphic transfer from the designated bank account (BEA accounts are excluded).
- Each repayment amount is equal to the approved amount divided by 12, and will be debited monthly from the relevant SHKP Club VISA Card account and will be payable by the Cardholder as such in accordance with the terms and conditions of the Cardholder Agreement. Late charges and / or finance charges under the Cardholder Agreement will apply if the minimum statement balance amount shown on the monthly statement is not paid in full on or before the payment due date specified on the statement.
- The approved amount will be withheld from the credit limit of the relevant SHKP Club VISA Card account. The amount withheld from the credit limit will be decreased each month after BEA has charged the repayment amount to the SHKP Club VISA Card account.
- The total outstanding amount together with all interest and other charges (if any) will become immediately due and payable upon cancellation of the SHKP Club VISA Card account, for whatever reason.
- No cancellation will be accepted once the application has been approved by BEA and before full settlement of the outstanding approved amount together with all interest and other charges (if any).
- The Cardholder must give BEA prior written notice of not less than 7 business days preceding the payment due date specified on the statement of his / her intention to make early repayment. Upon receipt of early repayment notice, BEA will, if applicable, debit the instalment amount(s) and all interest to be repaid from the Cardholder's account, plus an administration fee of HK\$300 for each early repayment requested by the Cardholder, for whatever reason.

**General Terms and Conditions**

- Once the application has been approved by The Bank of East Asia, Limited ("BEA"), the Cardholder will be deemed to have accepted all terms and conditions listed below in conjunction with all terms and conditions stated in the BEA Credit Card Cardholder Agreement (the "Cardholder Agreement").
- The choice of gift item cannot be changed once confirmed on the application form or after redemption.
- Offers are only available to customers who have not held a SHKP Club VISA Card during the past six months from the date of application. Those existing BEA Credit Cardholders or affinity / co-branded cardholders who arranged for a new card by changing their existing card to a SHKP Club VISA Card (either principal or supplementary card) will be ineligible to receive the Offer, for whatever reason.
- Should the Cardholder cancel his / her Principal SHKP Club VISA Card within 24 months from the date of account opening, an administration fee of HK\$500 shall be charged to the relevant account.
- BEA reserves the right to vary or cancel the promotional programme and / or amend or alter any of these terms and conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
- Unless otherwise stated, words and expressions as defined in the Cardholder Agreement will have the same meaning when used in these terms and conditions. For the avoidance of doubt, nothing in these terms and conditions will prejudice or affect the terms and conditions of the Cardholder Agreement. These terms and conditions will be in addition to the terms and conditions of the Cardholder Agreement.
- BEA reserves the sole right to approve or decline any SHKP Club VISA Card application.
- Should there be any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall apply and prevail.

**迎新禮品條款及細則**

- 迎新禮品優惠有效期至2010年1月13日。
- 成功申請新地會VISA卡主卡之客戶(「客戶」)須於發卡後首2個月憑新卡零售簽賬及 / 或現金透支滿HK\$3,800或以上(不包括附屬卡簽賬及 / 或現金透支、八達通自動增值款項、東亞銀行旅遊卡增值金額、現金透支手續費、行政費及利息費用、籌碼兌換、外幣兌換、財務費用、簽賬更正、逾期費用、信用卡年費等),方可獲贈迎新禮品。如客戶未能於指定期內達到所需簽賬或現金透支金額,將不獲贈任何迎新禮品。如客戶成功申請新地會VISA卡主卡並符合有關信用卡的簽賬要求,即可獲贈相應之新地商場現金禮券。換領詳情如下:

禮 品	換領禮品方法
HK\$250新地商場現金禮券	免費
HK\$150新地商場現金禮券	免費

- 而成功申請新地會VISA卡附屬卡之客戶須於發卡後首3個月憑新卡簽賬及 / 或現金透支滿HK\$1,200或以上(不包括八達通自動增值款項、東亞銀行旅遊卡增值金額、現金透支手續費、行政費及利息費用、籌碼兌換、外幣兌換、財務費用、簽賬更正、逾期費用、信用卡年費等),方可獲贈HK\$50新地商場現金禮券。如客戶未能於指定期內達到所需簽賬或現金透支金額,將不獲贈任何迎新禮品。
- 禮品數量有限,送完即止。若客戶所選之禮品售罄、沒有填上禮品選擇或選擇超過1款禮品,本行有權以另1款禮品代替。
  - 如客戶選擇新地商場現金禮券作為迎新禮品,新地商場現金禮券將於東亞銀行確認客戶符合信用卡簽賬要求後13個工作天內寄往主卡客戶之通訊地址。
  - 迎新禮品的售價只供參考。對於任何因參考售價引起的事宜以及其與市場上真正售價的差異,本行恕不負責。
  - 所有新地商場現金禮券如有寄失、被竊、遺失、或損毀,本行恕不補發。
  - 所有新地商場現金禮券不可兌換現金,持卡人並須遵照商戶所列明之條款及細則使用。
  - 對於任何重複換領禮品或進行欺詐或不被認可交易的客戶,本行將保留於其信用卡賬戶根據參考售價扣除該禮品價值之權利而毋須事先通知。迎新禮品的價值如下: HK\$250 / 150 / 50之新地商場現金禮券: HK\$250 / 150 / 50。
  - 本行不會對所有由參與供應商提供的產品及 / 或服務之素質和供應量及其資料作出陳述及保證。參與供應商須對其提供之產品、服務及 / 或資料之任何相關事宜負上全部責任,而本行概不負責。如客戶對迎新禮品、其服務及 / 或資料有任何投訴,可直接與有關供應商聯絡。

**12個月免息「現金分期」計劃條款及細則(「現金分期計劃」)**

- 現金分期計劃只適用於透過是次推廣並於2010年1月13日或之前成功申請新地會VISA卡之主卡客戶。
- 現金分期計劃不能獲享任何獎分及現金回贈及 / 或其他獎賞 / 優惠計劃。
- 現金分期計劃毋須符合簽賬要求,客戶最高可獲批核其可用信用額之50%。批核金額最高為HK\$80,000,最低為HK\$3,000,並必須為HK\$1,000之倍數。
- 本行可全權決定客戶的批核金額,並有絕對的自主權,並可根據本行不時訂定之信貸政策批核或拒絕任何申請而不須提供原因。
- 批核金額將於6個工作天內以電匯方式直接存入客戶之指定賬戶內,收款銀行可能會於客戶之指定賬戶內扣除電匯之手續費(東亞銀行賬戶除外)。
- 客戶可以12個月免息分期繳付此批核金額。每期之供款相等於批核金額除以還款期數(12期),並將按月從信用卡賬戶內扣除,且須由客戶根據持卡人合約的條款及細則繳付。倘若客戶未能在月結單上所列明的到期繳款日或之前繳付應付最低金額或月結單總結欠,則持卡人合約中列明的逾期費用及 / 或財務費用將適用。
- 本行將於信用卡賬戶之信用額內扣減一項相等於獲批核之免息現金分期金額,本行在每月成功於信用卡賬戶支取每期供款後,將會按比例減少所扣減之信用卡賬戶之信用額。
- 不論任何原因,若客戶之指定信用卡賬戶一經取消,所有未償還之批核金額、利息及其他費用(如適用)須立即全數繳付。
- 此計劃之申請一經本行批核及在全部供款及利息付清之前,任何取消此計劃之申請概不受理。
- 客戶如有意提前還款,須於不少於月結單列明的到期繳款日7個工作天前向本行發出書面通知。本行一經收到提前還款通知,會立即將提前償還的每期供款及所有利息及其他費用(如適用)在客戶之賬戶扣除。不論任何原因,若客戶提早清還供款,本行有權向客戶收取HK\$300的行政費用。

**一般條款及細則**

- 當東亞銀行有限公司(「本行」)接納客戶之申請時,將視作客戶已接受下列條款及細則和東亞銀行信用卡持卡人合約(「持卡人合約」)上的條款及細則。
- 禮品一經在申請表上確認或換領,本行恕不接受任何更改。
- 如曾於申請新地會VISA卡前過往6個月內持有任何新地會VISA卡,將不獲贈迎新禮品。在任何情況下,透過將現持有之東亞銀行信用卡或聯營卡轉換為新地會VISA卡而獲發新卡者(包括主卡或附屬卡),將不會獲贈任何迎新禮品。
- 如客戶於新卡開戶後24個月內取消新地會VISA卡主卡,本行會在有關賬戶內扣除HK\$500之行政費用。
- 本行有權隨時更改此推廣優惠及 / 或修訂此條款及細則而毋須預先通知;如有任何爭議,本行保留最終決定權。
- 除非另有指示,此條款及細則所使用之詞彙及句式應被視為與持卡人合約內容相同。此條款及細則並不對持卡人合約之條款及細則構成任何損害或影響。此條款及細則乃為補充持卡人合約之條款及細則而定。
- 本行保留對新地會VISA卡申請之最終審批權。
- 上述條款及細則的中文版本僅供參考之用。此條款及細則的中、英文本如有歧異,概以英文版本為準。

## SUMMARY OF MAJOR TERMS & CONDITIONS OF BEA CREDIT CARDHOLDER AGREEMENT

In compliance with the requirements of the Code of Banking Practice, The Bank of East Asia, Limited ("Bank") has outlined significant terms and conditions of BEA Credit Cardholder Agreement ("Agreement") as follows for your particular attention:

### 1. Safety of the Card and Secrecy of the PIN

Upon receipt of the Card, the Cardholder must sign the Card immediately. Cardholder should also keep the Card secure and avoid disclosing the Personal Identification Number (PIN) to any other person. In case of Card loss or a leak of PIN, Cardholder should immediately notify the Bank. The Cardholder shall be responsible and liable in full for all charges, losses, damages and / or expenses incurred arising out of the Cardholder's failure to give such notification.

### 2. Maximum Liability for Card Loss

Provided that the Cardholder has observed his obligation to notify the Bank as soon as reasonably practicable after discovering the loss, theft or disclosure of the Card and / or the PIN, and has not acted fraudulently or with gross negligence, the Cardholder's maximum liability for losses incurred by any unauthorized transaction(s) before notifying the Bank of such loss or theft or disclosure will be HK\$500. However, the Cardholder shall be held liable in full for all charges, losses, damages and / or expenses incurred if the Cardholder has acted fraudulently or with gross negligence or fail to observe the obligation as aforesaid.

### 3. Payment of Finance Charges, Service Charges and Other Charges

By using the Card, the Principal Cardholder shall deem to have accepted and agreed to pay the reasonable charges and handling fees incurred for any relevant service(s) including: i) annual fee (unless a fee waiver is arranged); ii) cash advance fee and finance charge; iii) late charge and finance charge for failure to settle the amount specified in the statement on time; iv) dishonoured cheque paid or deposited into the Account or rejection of autopay arrangement; v) re-issued or replacement Card; vi) issuance or re-issuance of sales drafts copies or any other voucher, or an account statement. For details, please refer to the list of service charges on credit card. All such fees shall be non-refundable and shall be subject to regular review and amendment; and shall be announced by the Bank from time to time in any manner it deems fit.

### 4. Expenses of Enforcement

Upon the termination of the Agreement for any reason whatsoever, the cancelled Card must be surrendered to the Bank and the whole amount outstanding owed to the Bank and any outstanding card transactions incurred prior to such termination but not yet charged to the Card account have to be settled immediately. In the event that the Cardholder defaults in payment, becomes bankrupt, insolvent or dies, the Cardholder or his estate shall be liable to settle such amount outstanding immediately and shall reimburse the Bank's costs and expenses of recovery and enforcement, which are of a reasonable amount and reasonably incurred, including legal fees, collection agency handling fees and other expenses. The Bank also reserves its right to impose a finance charge at its prevailing rate pending repayment in full by the Cardholder.

### 5. Responsibility to Examine Statements

The Cardholder must notify the Bank of problem transaction(s) posted to the credit card account monthly statement within 60 days from the statement date, failing which, the statement shall be conclusive.

### 6. Bank's Right of Set-off

The Bank may at any time and without prior notice, combine or consolidate the outstanding balance on the Cardholder's credit card account with any other account(s) which the Cardholder maintains with the Bank and set-off or transfer any sum in or towards discharge of the total amount owed to the Bank. For Supplementary Cardholder(s), the Bank shall only set off the liabilities and the amount(s) owed for the use of the Supplementary Card(s) against the credit balance(s) held in any / all other account(s) of that particular Supplementary Cardholder, but excluding the liabilities and the amounts owed by the Principal Cardholder or other Supplementary Cardholder(s).

### 7. Cardholder's Liability

While the Principal Cardholder shall be liable for any / all liabilities and any / all amounts owed through usage of the Card and for any / all Supplementary Card(s) to the Bank, the Supplementary Cardholder(s) shall only be liable for all liabilities and amounts attributable to his/ her / their own use of his / her / their Card.

### 8. Right of Card Termination

Whereas the Bank may cancel Cardholder's credit card account at any time, the Cardholder may at any time terminate the use of the Card by returning it and all relevant supplementary Cards to any branch of the Bank in person. The Cardholder or the supplementary Cardholder may also terminate the use of a supplementary Card by returning it to any branch of the Bank in person.

### 9. Bank's Amendments on the Agreement

The Bank reserves the right to alter and amend the terms and conditions stipulated in this Agreement including but not limited to the applicable credit limit of the account, terms of payment, interest rates, services charges, annual fee and other fees from time to time with prior notice to the Cardholder in any manner the Bank deems appropriate, to be effective irrespective of whether the Cardholder has actual notice or knowledge thereof. And the Supplementary Cardholder is deemed to be notified of the same.

Please note that the above summarized terms and conditions are for reference only and you should read the full version of the Agreement which shall prevail in the event of discrepancy.

The use of the Card will constitute Cardholder's acceptance to the Agreement and the Cardholder will be bound by it. The full version will be available in all branches of the Bank. For any enquiries, please call the Customer Services Hotline at 3608 6628.

## 東亞銀行信用卡持卡人合約主要條款摘要

為配合《銀行營運守則》的規定，東亞銀行有限公司(本行)謹將本行信用卡持卡人合約(持卡人合約)中關連的持卡人責任及義務概述如下：

### 1. 信用卡及私人密碼的安全

各持卡人在收到信用卡時，必須立刻簽署該卡，並於任何時候妥為保管信用卡及將私人密碼保密。如過信用卡遺失或被竊或密碼外洩，必須立即通知本行。否則，持卡人將承擔持卡人合約的承擔因此而引起之一切責任。

### 2. 遺失信用卡或私人密碼外洩的最高責任

只要持卡人已履行持卡人合約內的責任在信用卡遺失或被竊或密碼外洩時能夠在可行情況下儘快通知本行，並且無欺詐行為或嚴重疏忽，則持卡人就本行接獲信用卡遺失或被竊或密碼外洩的通知之前所產生的信用卡賬戶損失的最高責任限額為HK\$500。如若涉及欺詐行為或嚴重疏忽或未履行上述責任，則持卡人須就所有賬項、損失及費用負上全面的責任。

### 3. 財務費用及服務費

在信用卡的使用時，主卡持卡人須繳付有關服務衍生之手續費及合理費用。其中包括下列費用：i) 年費(除非已獲豁免)；ii) 現金透支財務費用及手續費；iii) 逾期繳款之滯繳費用及財務費用；iv) 存入信用卡賬戶之滙票或被接納之自動轉賬交易；v) 重設卡或補發卡；vi) 因應持卡人要求而提供的購物卡擔保卡，或其他單據或月結單。詳見本行信用卡服務收費表。所有費用概不還還。本行可以不時修訂此等或其他費用，並以本行認為適當之方式通知持卡人。

### 4. 強制執行費用

無論於任何理由，此合約一旦終止後，經註銷之信用卡需交還本行，而賬戶內之全部欠款及未進註入持卡人賬戶但於此合約終止前已作交易賬目之數額同須立即清付。若持卡人未能或無力履行還款責任，貴行會，無力償債或破產，持卡人或其遺產承辦人須負責立刻清償欠款及承擔一切有關本行追收債項時所產生之合理費用，包括律師費、收賬費用及其他費用，在此債項尚未全數償清前，本行保留對該賬戶繼續收取財務費用之權利。

### 5. 審閱賬項之責任

信用卡賬項上有任何賬目錯誤，持卡人須於月結單日起計60天之內通知本行；否則，本行則視該月結單為正確詳實的。

### 6. 本行的抵銷權

本行有時時不應預先通知，按本行記錄將屬於持卡人之一切往來存合併計算，以抵銷或自該等賬戶中撥款以清償持卡人信用卡其所欠之款額。附屬卡持卡人之一存款賬戶只會用作抵銷其本身使用之賬項或積欠之款額，而不會轉用作抵銷主卡或其他附屬卡持有人的債務。

### 7. 主卡及附屬卡持有人的責任

主卡持卡人須對此信用卡及所有附屬卡對本行所欠之賬項及銀碼負責，而附屬卡持卡人僅須負責其本身的交易賬項和義務，對主卡持卡人及其他附屬卡持卡人的賬項均不須負責。

### 8. 終止信用卡賬戶的權利

本行可在任何時候取消持卡人的信用卡賬戶，而持卡人亦可隨時親身前往本行任何一間分行通知本行終止行使此信用卡及同時交回此信用卡及有關之所有附屬卡。持卡人或附屬卡持卡人亦可終止附屬卡之使用，唯亦須親身前往本行任何一間分行以通知本行終止行使此附屬卡及同時交回此附屬卡。

### 9. 持卡人合約的修訂

本行保留隨時修改本合約條款之權利，包括但不限於調整有關之信貸限額、還款條款、利息息率、服務費、年費及其他費用，並以本行認為適當之方式事先通知持卡人。唯通知一旦發出，不論持卡人收到與否，主卡及附屬卡持卡人均作已悉諭。

上述條款摘要謹供閣下參考，一切條款概以持卡人合約全文為準，請詳加閱。

信用卡一經使用，將構成持卡人同意受持卡人合約條款所約束。如需要持卡人合約全文，請於本行任何一間分行索取。如有任何查詢，請致電客戶服務熱線3608 6628。

## The Personal Data (Privacy) Ordinance –

## Personal Information Collection (Customers) Statement

In compliance with the Personal Data (Privacy) Ordinance ("the Ordinance"), the Bank of East Asia Group ("the Group") would like to inform you of the following :

- From time to time, it is necessary for customers to supply the Group with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking and other financial services.
- Failure to supply such data may result in the Group being unable to open or continue accounts or establish or continue banking facilities or provide banking and other financial services.
- It is also the case that data are collected from customers in the ordinary course of the continuation of the banking and other financial relationship, for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Group, by means of documentation or telephone recording system as the case may be.
- The purposes for which data relating to a customer may be used are as follows: –
  - the daily operation of the services and credit facilities provided to customers;
  - 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;
  - creating and maintaining the Group's credit scoring models;
  - assisting other financial institutions to conduct credit checks and collect debts;
  - ensuring ongoing credit worthiness of customers;
  - designing financial services or related products for customers' use;
  - marketing services or products of the Group and/or selected companies;
  - determining amounts owed to or by customers;
  - collection of amounts outstanding from customers and those providing security for customers' obligations;
  - meeting the requirements to make disclosures to the Group or any of its branches or under/ and for the purposes of any guidelines issued by regulatory or other authorities with which the Group or any of its branches are expected to comply;
  - enabling an actual or proposed assignee of the Group, or participant or sub-participant of the Group's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
  - purposes relating thereto.
- Data held by the Group relating to a customer will be kept confidential but the Group may provide such information to the following parties for the purposes set out in paragraph (4). –
  - any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Group in connection with the operation of its business;
  - any other person under a duty of confidentiality to the group including a group company of the Group which has undertaken to keep such information confidential;
  - the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
  - credit reference agencies, and, in the event of default, to debt collection agencies;
  - any person to whom the Group is under an obligation to make disclosure under the requirements of any law binding on the Group or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Group or any of its branches are expected to comply;
  - any actual or proposed assignee of the Group or participant or sub-participant or transferee of the Group's rights in respect of the customer; and
  - any selected companies for the purpose of informing customers of services which the Group believes will be of interest to customers.
- 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 individual has the right: –
  - to check whether the Group holds data about him and of access to such data;
  - to require the Group to correct any data relating to him which is inaccurate;
  - to ascertain the Group's policies and practices in relation to data and to be informed of the kind of personal data held by the Group;
  - 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 a data access and correction request to the relevant credit reference agency or debt collection agency; and
  - in relation to data which has been provided by the Group to a credit reference agency, to instruct the Group upon termination of an account by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days, the data may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of discharge from a bankruptcy as notified to the Group, whichever is earlier.
- In accordance with the terms of the Ordinance, the Group has the right to charge a reasonable fee for the processing of any data access request.
- The person to whom requests for access to data or correction of data or for information regarding the Group's Privacy Policy Statement and kinds of data held are to be addressed is as follows: –

The Group Data Protection Officer	Telephone : 3608 3608
The Bank of East Asia Group	Fax : 3608 6172
11th Floor, 31 Des Voeux Road Central	Website : <a href="http://www.hkbea.com">www.hkbea.com</a>
Hong Kong	
- The Group may have obtained or 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 Group will advise the customer details of the relevant credit reference agency.
- Customers may, at any time, request the Group cease using their personal data for direct marketing purposes by writing to the Group Data Protection Officer at the address or fax number provided in paragraph (8).
- Nothing in this Statement shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

## 個人資料(私隱)條例 – 個人資料收集(客戶)聲明

依從個人資料(私隱)條例(下稱「條例」)，東亞銀行集團(下稱「本集團」)現通知 貴客戶以下細則：

- 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，不時向本集團提供有關的資料。
- 若未向本集團提供該等資料可能會導致本集團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或其他金融服務。
- 客戶與本集團在延續正常業務運作中，例如，當客戶開出支票或存款或在一般情況下以口頭或書面形式與本集團溝通時，本集團亦會收集客戶的資料，當中可能以文書形式或電話錄音系統收集。
- 客戶的資料可能會用於下列用途：
  - 提供服務和信貸便利給客戶之日常操作；
  - 在客戶申請信貸時進行信貸調查，及每年進行一次或以上的定期或特別審查；
  - 編制及維持本集團的信貸評分模式；
  - 協助其他財務機構作信用檢查及追討債務；
  - 確保客戶維持可靠信用；
  - 設計為客戶使用的財務服務或有關產品；
  - 推廣本集團及/或聯接過之公司的服務或產品；
  - 計算本集團與客戶之間的債務；
  - 向客戶及為其在政府代理人、士、或本集團或其任何分行會進行的監管或其他機構發出的指引而作出披露；
  - 或為依循及施行任何預期本集團或其任何分行會進行的監管或其他機構發出的指引而作出披露；
  - 使本集團的實在或建議承辦人，或本集團對客戶的權利的參與人或附屬參與人評核集團成為轉讓，參與或附屬參與人的交易；及
  - 與以上述有關的目的。
- 本集團會對其持有的客戶資料保密，但本集團可能會把該等資料提供給下述各方第(4)段列出的用途：
  - 任何何代理人、承辦人、或向本集團提供行政、電訊、電腦、付款或證券結算或其他與本集團業務運作有關的服務的第三方服務供應商；
  - 任何對本集團有保密責任的人，包括本集團內已承諾保持該資料保密的公司；
  - 付款銀行向出票人提供已付款支票的副本(而其可能載有有關收款人的資料)；
  - 信貸資料服務機構；而在客戶欠賬時，則可將該等資料提供給收數公司；
  - 本集團在根據對本集團或其任何分行具法律約束力的規定下或為依循及施行任何預期本集團或其任何分行會進行的監管或其他機構發出的指引而進行的對任何債權人或建議承辦人或本集團對客戶的權利的參與人或附屬參與人的權利參與人或受託人；及
  - 經該客戶之，用作知會客戶有關本集團指該客戶會感興趣的服務。
- 根據條例中的條款及根據條例核准發出的個人資料保護實務守則，任何個人有權：
  - 查核本集團是否持有他的資料及查閱該等資料；
  - 要求本集團改正任何有關他的不準確的資料；
  - 查明本集團關於資料的政策及慣例和報告本集團持有的個人資料種類；
  - 查詢並獲本集團回覆，例向有關信貸資料服務機構或收數公司披露的是哪些個人資料，及獲本集團提供進一步資料，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
  - 於悉數清償欠款而結束賬戶時，指示本集團要求該信貸資料服務機構，從資料庫刪除本集團曾經提供的賬戶資料，但是項指示須於該賬戶後5年內發出，而該賬戶在緊接結束之前5年內，並無拖欠超過60天的記錄。假如該賬戶有拖欠超過60天的記錄，信貸資料服務機構可以保留有關記錄，直至欠款悉數清償之日起計滿5年為止，或本集團接獲的解除破產令生效日期計滿5年為止，以較早發生者為準。
- 根據條例的條款，本集團有權就處理任何查閱資料的要求收取合理費用。
- 任何關於查閱或改正資料，或索取關於本集團的私隱政策聲明或所持有的資料類型的資料，應向下列人士提出：

香港中環德輔道中31號11樓	電話：3608 3608
東亞銀行集團	傳真：3608 6172
集團資料保障主任	網址： <a href="http://www.hkbea.com">www.hkbea.com</a>
- 本集團在批核信貸申請時，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，可要求本集團提供有關信貸資料服務機構的聯絡詳情。
- 客戶可隨時向本集團要求停止使用其個人資料於直接促銷活動，有關要求可根據第(6)段的地址或傳真號碼向集團資料保障主任提出。
- 本聲明不會限制客戶在個人資料(私隱)條例下所享有的權利。

(文義如有歧異，以英文版本為準)