

VOCATIONAL TRAINING COUNCIL VISA CARD APPLICATION FORM (VTC Staff) 職業訓練局/VISA卡申請表格(職業訓練局職員)

CHOICE OF CREDIT CARD 申請信用卡類別

Please "✓" your choice of Credit Card (Select one only) 請於所選之信用卡類別加上「✓」號。(只可選擇一項)

Minimum annual income requirement is HKD350,000 for PLATINUM Card, HKD150,000 for Gold Card and HKD40,000 for Classic Card.
白金卡之基本申請資格為年薪港幣350,000元, 金卡為年薪港幣150,000元, 普通卡為年薪港幣40,000元。

VISA PLATINUM Card VISA白金卡 VISA Gold Card VISA金卡 VISA Card VISA卡

Perpetual Annual Fees Waived 永久豁免年費

Choice of Credit Card will be chosen by the Bank if no selection is made. 如沒有填上申請信用卡類別, 本行將代為選擇。

BEA may refuse to accept PLATINUM Card/Gold Card application in light of applicant's individual circumstances. Please indicate if you would NOT accept Gold Card/Classic Card and the corresponding welcome offer, 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白金卡/金卡之申請。請註明若閣下不願意接納金卡/普通卡, 否則即代表閣下接納相應之安排。
 不願不意

CHOICE OF GIFT ITEM 禮品選擇

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

Choice 選擇	Welcome Gift 迎新禮品	Required spending / cash advance in first 2-month 發卡後首2個月之簽賬要求
<input type="checkbox"/>	HKD300 adidas Cash Coupon 港幣300元adidas現金券 (11701)	HKD1,800
<input type="checkbox"/>	8 UA complementary movie vouchers UA電影戲票8張 (11702)	HKD1,800

If you do not indicate your choice or select more than one gift, you will receive HKD300 adidas Cash Coupon. No changes will be accepted after confirmation. 如閣下沒有註明選擇或多於1項, 你將自動獲贈港幣300元adidas現金券。禮品一經確認, 恕不接受任何更改。The welcome gift offers are valid until 31st August, 2006. 迎新禮品優惠期至2006年8月31日。

PERSONAL DATA 個人資料

Applicant must be a staff of VTC Institutions and a Hong Kong permanent resident aged 18 or above.
申請人必須為職業訓練局院校職員及年滿18歲之香港永久居民。

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 have)

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 / House 座 / 屋苑

Building / Estate 大廈 / 屋邨

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 業主姓名 In Name of 業主姓名

Rented 租用 Applicant's Monthly Rent 申請人負責之每月租金 HKD

Mortgaged 按揭 Applicant's Monthly Instalment 申請人負責之每月供款 HKD

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

Place of Birth 出生地點

Nationality 國籍

E-mail Address 電郵地址

OCCUPATION DETAILS AT VTC 於職業訓練局工作資料

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 HK 香港 KLN 九龍 NT 新界

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

Nature of Business 業務性質

Position 職位 Monthly Income 每月收入 HKD

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

BANK RELATIONSHIP 銀行關係

If you are a relative of any director or employee of The Bank of East Asia, please provide the following information: 申請人如為東亞銀行董事或僱員之親屬, 請填上該人士之資料:

Name in English 英文姓名

Relationship 關係

Department 部門

Position 職位

FREE BANKING SERVICES 免費銀行服務

ATM FACILITIES 自動櫃員機服務
I wish to have ATM access to my account(s) opened with The Bank of East Asia. (Applicable to HKD account only)
本人欲透過自動櫃員機操作下列本人於東亞銀行開立之賬戶。(只限港元存款賬戶。)
(Statement Savings Account will be considered as the designated account if no instruction is given for the ATM Facility. 如未指明, 儲蓄(結算)賬戶將被設定為自動櫃員機服務之指定賬戶。)
Account No. 賬戶號碼 Statement Savings Account 儲蓄(結算)賬戶
 0, 1, 5 HKD Current Account 港元往來賬戶
Language on screen 螢幕顯示語言 Chinese 中文 English 英文
(Screen will be in Chinese if no instruction is given. 如未指明, 將以中文處理。)
* Only applicable to account holder. 只適用於戶口持有人。

MAILING INSTRUCTION 郵遞指示

Please send the BEA Credit Card and statement to my 請將東亞銀行信用卡及其結單寄往本人之
 Residential Address 住宅地址 Office Address 公司地址
Statement will be sent to residential address if no instruction is given. The address will be considered as a designated mailing address for all your credit card account(s). 如未指明, 將以住宅地址處理。而該地址將被設定為閣下所有信用卡賬戶之選址地址。

SUPPLEMENTARY CARD 附屬卡

Applicant must be a Hong Kong permanent resident aged 16 or above. 申請人必須為年滿16歲之香港永久居民。
(A maximum of 3 supplementary cards are permitted per principal card account. 每個主卡賬戶最多可獲批核3張附屬卡。)

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 have)

Relationship with Applicant 與申請人之關係

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

Date of Birth 出生日期 D日 M月 Y年 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

If supplementary card applicant's residential / permanent address is different from that of principal card applicant, please provide the relevant address proof. 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 advance transactions of the supplementary card(s) will be incorporated into the statement of principal cardholder. 附屬卡將郵寄至主卡申請人之選址地址; 附屬卡客戶之一切簽賬及現金透支均會顯示於主卡客戶之月結單內。
If additional applicant is needed, please copy this application form and submit it together to the Bank. 如需要額外申請, 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 "✓" the appropriate boxes). Documents supplied including this application form will not be returned.
為確保閣下之申請能儘快獲得處理, 請寄附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, 所有文件請同此申請表格將不獲發還。
 Your HKID Card and that of any supplementary card applicant(s)
閣下及附屬卡申請人之香港身份證
 Your VTC Staff Card
閣下之職業訓練局職員證
 Any one of the following proofs of income / asset: 以下其中一項薪金/資產證明:
• Your latest 1 month's bank statements / passbook showing your name, account number, and salary entry PLUS your latest Income Tax Demand Note 附有閣下姓名、賬戶號碼及薪酬之最近1個月銀行月結單 / 存摺及最新之薪俸稅單
• Your latest 3 months bank statements / passbook showing your name, account number, and salary entries 附有閣下姓名、賬戶號碼及薪酬之最近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 in a business 閣下公司商業登記及最近之稅單
• Your proof of assets if you are a housewife or a retiree 如閣下為主婦或退休人士, 請附上資產證明
 Your proof of residence within the latest 3 months in English and that of any supplementary card applicant(s) (if applicable) e.g. electricity/mobile phone bill, bank/ credit card statement 閣下及附屬卡申請人(如適用)最近3個月內之英文住宅地址證明, 例如電費 / 手提電話費單或銀行 / 信用卡月結單
Additional documents may be required for approval of application. 申請手續將於收受所有所需文件及資料後約3星期內完成。

DECLARATION AND SIGNATURE 聲明及簽署

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 to contact any necessary party for verification or further information at any time, including but without limitation to conduct credit checks on any credit reference agency. I/we agree the Bank to provide such information to Vocational Training Council, any agent or contractor so as to offer services to me/us. I/we acknowledge that the use of the Card is subject to the terms and conditions and the subsequent amendment of the BEA Credit Card 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 Card account information upon approval of this application. The Bank of East Asia, Limited reserves the right of approval for the issuance of the BEA Credit Card without providing reason. The financial charge of Classic and Gold Card are calculated on daily basis at 2.5% per month for both retail purchases and cash advances, while the finance charge of PLATINUM Card is 2% per month on daily basis. According to the Net Present Value (NPV) Method as specified in the Code of Banking Practice, the Annualised Percentage Rate (APR) for retail purchases and cash advances are 34.69% and 36.34% respectively for Classic Card and Gold Card, while those for PLATINUM Card are 26.82% and 28.58% respectively (all the above-mentioned APR of cash advances is inclusive of the cash advance fee). 本人(等)謹此聲明及承認, 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)可能觸犯香港法律及構成刑事罪行。本人(等)特此授權東亞銀行有限公司可向任何法律顧問或取多資料, 包括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核。本人(等)同意東亞銀行有限公司(等)的個人及資料及信用卡資料提供予職業訓練局, 有關的代理人或承包商, 藉此本人(等)提供各項服務。本人(等)同意此信用卡之使用乃根據東亞銀行信用卡持卡人合約(個人客戶條款)及細則。東亞銀行信用卡分期付款計劃利率及其其他資料之詳情, 此條款及細則均可向任何東亞銀行分行或向東亞銀行客戶服務中心索取。東亞銀行將保留一切有關批核東亞銀行信用卡之權利, 而毋須申理由。金卡及白金卡之簽賬及現金透支對賬費用分別以月息5厘及2厘按日計算, 根據銀行釐定之淨現值法計算。全卡及普通卡之實際年利率分別為34.69厘及36.34厘, 而白金卡之實際年利率分別為26.82厘及28.58厘(所有以上所指的現金透支利率之計算已包括現金透支手續費)。
2. I/we confirm that no credit card under my/our name issued by any financial institutions has been cancelled due to default in payment. I/we also confirm that 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/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)名下任何信貸機構發出之信用卡沒有因未付款而被取消, 本人(等)亦沒有任何逾期付款, 包括但不限於信用卡、按揭、個人貸款及其他財務安排。本人(等)確認並沒有拖欠過款逾30天。本人(等)亦從沒有被頒發破產令, 亦沒有向法院申請破產或重組申請破產。
3. I/we confirm that I/we have read and understood the Summary of the Major Terms and Conditions of BEA Credit Card Cardholder Agreement and BEA's Personal Data (Privacy) Ordinance - Personal Information Collection (Customer) Statement which are attached in this application. 本人(等)謹此聲明及明白目前對東亞銀行信用卡持卡人合約及主要條款及東亞銀行附屬卡個人資料(客戶)聲明。
4. I understand that in the event of any default in payment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, I shall be liable to have my account data retained by the credit reference agency for a period of up to 5 years after repayment in full. 本人明白如出現逾期付款的情況出現, 除非本人(等)於欠數日結計60天內全數清還所欠欠款, 否則信貸資料機構將由本人全數清還欠款之日起計的5年內保留有關本人(等)的資料。
5. I further understand that in the event this application is approved, I shall have the right to instruct The Bank of East Asia, Limited to request the relevant credit reference agency to delete all my account data in relation to the account upon termination thereof by full repayment provided that there is no default in payment for a period in excess of 60 days on the account within 5 years immediately before account termination. 本人更明白如申請表格成功獲核, 倘若本人(等)的戶口在結束之約5年內或未來出現逾期付款或未全數清還欠款之情況, 本人有權指示東亞銀行向有關的信貸資料機構要求將該戶口欠賬全數清還前結束時刪除全部有關本人戶口的資料。

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他東亞銀行賬戶, 申請人在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

VTCFF1198170

COL-BR	TR/E/R PSLIP	STID	PASSBOOK	ADD PROOF
PID PSIG	SSIG	SE	STATEMENT	CK BY
BR		BOX		
MC 1198				

Terms and Conditions of Welcome Offer:

- Once an application has been approved by The Bank of East Asia, Limited (“BEA”), the customer 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 (“Cardholder Agreement”).
- The cardholder is required to spend HKD1,800 or above on accumulated retail purchases and / or cash advances within 2 months from the issuance date of the card (Octopus Automatic Add Value Service transactions are excluded) in order to be entitled to receive the welcome gift. The cardholder’s entitlement to the welcome gift will be forfeited if he / she is unable to achieve the required spending within the specified period. Details on gift redemption will be sent to the cardholder within 3 weeks upon fulfillment of the spending requirement.
- The offer is valid until 31st August, 2006. Gift items are available while stocks last. If the cardholder’s choice is out of stock, BEA reserves the right to substitute the gift item with another one. HKD300 adidas Cash Coupon will be chosen by BEA if no selection is made, or if more than one gift item is selected. The offer cannot be redeemed in cash and gift items cannot be changed once confirmed / redeemed.
- Welcome gift are only offered to applicants who have not held BEA co-branded university / college credit card in the past 6 months. Existing cardholders of BEA Credit Card or affinity / co-branded card who arrange for new cards by changing their existing cards to a BEA co-branded university / college credit card, for whatever reason, will be ineligible to receive any welcome gifts.
- Should the cardholder cancel his/ her BEA co-branded university / college credit card within 24 months from the date of account opening, an administration fee of HKD1,500 / HKD800 shall be charged to the relevant principal / supplementary PLATINUM Card account or HKD500 / HKD200 to the relevant principal / supplementary Gold Card account respectively.
- In case of duplicate redemption or any fraud or abuse in relation to gift redemption, BEA reserves the right to debit the value of the welcome gift to the account of the cardholder who made the redemption without prior notice. (Value of adidas Cash Coupons = HKD300, value of UA complementary movie vouchers = HKD480)
- HKD300 adidas Cash Coupon and 8 UA complementary movie vouchers will be sent to the cardholder’s mailing address separately by surface mail in 4 to 6 weeks after the cardholder has fulfilled the spending requirement.
- BEA makes no representation or guarantee as to the quality and availability of the products and services or the information provided by the participating merchants. The participating merchants shall be responsible for any matters arising from or in connection with the products, services, and information that they provide, in relation to which BEA shall have no liability whatsoever.
- Cardholders should pay all applicable fees and charges to BEA as stipulated in the Schedule of Fees & Charges on Credit Card Services. Customers may obtain a copy of the Schedule upon request at any BEA branch, or by calling the 24-hour BEA Credit Card Customer Services Hotline on 3608 6628 or by visiting BEA’s website at www.hkbea.com.
- BEA reserves the right to add or alter any of these terms and conditions or to terminate the offers at anytime without prior notice. In the event of any dispute, the decision of BEA shall be final.

迎新禮品之條款及細則：

- 當東亞銀行有限公司（「本行」）接受申請人之申請時，將視作申請人均接受下列條款及細則並與東亞銀行信用卡持卡人合約（「持卡人合約」）上的條款及細則。
- 客戶須於信用卡發出日期起計2個月內憑卡簽賬，或現金透支港幣1,800元或以上（八達通自動增值款額並不計算在內），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，將不獲贈任何禮品。禮品換領詳情將於客戶的累積簽賬或現金透支金額達到要求後3星期內寄上。
- 禮品優惠有效期至2006年8月31日。禮品數量有限，送完即止。若客戶所選之禮品售罄，本行有權以另一款禮品代替。如沒有填上禮品選擇或選擇超過1款禮品，本行將代為揀選港幣300元adidas現金券。禮品不得兌換現金及一經選擇或換領，恕不接受任何更改。
- 客戶如曾於過去6個月內持有大學／學院信用卡，將不獲贈任何禮品。在任何情況下，透過將現有之東亞銀行信用卡或聯營卡轉換為大學／學院信用卡而獲發新卡者，將不會獲贈任何迎新禮品。
- 如客戶於開戶後24個月內取消大學／學院信用卡卡主或附屬卡，本行將會在有關的每個白金卡賬戶內扣除港幣1,500元或港幣800元；金卡賬戶內扣除港幣500元或港幣200元的行政費用。
- 對於任何重覆換取禮品或進行不被認可之交易之信用卡客戶，本行將保留於其戶口扣除禮品價值之權利而毋須事先通知。（adidas現金券：港幣300元，UA電影票：港幣480元）
- 港幣300元adidas現金券及UA電影票8張將於客戶符合簽賬要求後4-6星期內以平郵寄別寄往客戶之通訊地址。
- 本行不會對所有由參予供應商提供產品和服務之質素和供應量及其資料作出陳述及保證。參予供應商需對其提供之產品、服務及資料之任可事宜負上全部責任，而本行概不負任何責任。
- 持卡人須支付本行所有列明於「信用卡服務收費表」之有關費用或不時由本行發出的其他通知上之費用及收費（如適用），持卡人可向本行各分行或致電東亞銀行信用卡客戶服務熱線3608 6628索取該收費表或瀏覽本行網頁www.hkbea.com。
- 本行有權因不時之需增加或修改此條款及細則或取消推廣優惠而毋須預先通知；如有任何爭議，本行保留最終決定權。

SUMMARY OF MAJOR TERMS & CONDITIONS OF THE BANK OF EAST ASIA CREDIT CARD 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 the BEA Credit Card Cardholder Agreement (“Agreement”) as follows for your particular attention:

- 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.
- 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 for any unauthorised transaction(s) before notifying the Bank of such loss or theft or disclosure will be HKD500. 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.
- Payment**

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 but not limited to i) finance charge for retail purchase; ii) finance charge and handling fee for cash advance; iii) late charge iv) excess credit limit fee; v) annual fee and replacement card fee; vi) returned cheque fee and autopsy reject fee; vii) charge for over-the-counter payment. All fees and charges and payment details have been specified in the Schedule of Fees & Charges. Such fees and charges and payment details shall be subject to review and amendment at the Bank’s sole discretion and announced by the Bank from time to time in any manner it deems fit.
- 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 as well as prevailing rate pending repayment in full by the cardholder.
- Responsibility to Examine Statements**

The cardholder must notify the Bank of unauthorised transaction(s) posted to the credit card account monthly statement within 60 days from the statement date, failing which, the statement shall be conclusive.
- 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).
- 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.
- Cardholder’s Right of Card Termination**

Whereas the Bank may cancel cardholder’s credit card account at any time, principal cardholder or supplementary cardholder may also terminate the use of the card by a written notice to the Bank accompanied by the return of the card(s) cut in halves.
- 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, payment requirement, interest rates, services charges, annual fee and other fees from time to time without 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 Bank’s Credit Card Customer Services Hotline at 3608 6628.

東亞銀行信用卡持卡人合約主要條款及細則摘要

為配合《銀行業操守則》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總結如下：

1. 信用卡及私人密碼的安全

各持卡人必收到信用卡時，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，持卡人將須按持卡人合約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港幣500元。如若涉及欺詐行為或嚴重疏忽或未履行上述責任，則持卡人須承擔所有損壞、損失及費用負上全體的責任。

3. 附屬費用及服務費

在使用信用卡時，主卡持卡人須繳付有關服務衍生之手續費及合理費用，其中包括但不限於下列費用：i) 購物簽賬財務費用；ii) 現金透支財務費用及手續費；iii) 逾期手續費；iv) 超出信用額費用；v) 年費及補發新卡費；vi) 退票及自動轉賬退回手續費；vii) 銀行櫃位繳付賬項手續費。所有費用及繳款之詳情已列明於服務收費表，本行將不時修訂此等費用及繳款之內容，並以本銀行認為適當之方式通知持卡人。

4. 強制結賬的費用

本行保留基於任何理由，自合約一旦終止後，繼續結之信用卡連本帶行；而賬戶內之全部欠款及未結記入持卡人賬戶但於此合約被終止前已作交易項自款額須立即清付。如持卡人未能或無力履行還款責任，宜速破產，為付債或逝世，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。在此債項尚未全數清償前，本行保留對該賬戶繼續收取財務費用之權利。

5. 有關結賬之責任

如月結單上有任何賬目錯誤，持卡人須於月結單日起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. 個人的債務擔保

本行可隨時不預先通知，按本行記錄將所有持卡人的任何結存合併計算，以抵銷或抹掉等賬戶內撥款以清償持卡人信用卡賬戶所積欠之款額。附屬卡持卡人之存款賬戶只曾用作抵銷其本身使用之賬項或積欠之款額，而並不會被用作抵銷主卡或其他有關卡持有人的債務。

7. 主卡及附屬卡持卡人的責任

主卡持卡人須對此信用卡及所有有關卡對本行所欠之賬項及銀碼負責。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無負責。

8. 終止信用卡賬戶的權利

本行可於任何時候取消持卡人的信用卡賬戶。而主卡或附屬卡持卡人亦可隨時以書面通知本行終止行使其信用卡，惟同時交還已發給之信用卡予本行。

9. 持卡人合約的修訂

本行保留隨時修改本合約條款及細則之權利，包括(但不限於)調整有關之還款、還款規則、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，亦不影響卡持卡人人均作已知悉論。

上述條款及細則摘要僅供閣下參考，一切條款及細則均以持卡人合約之全文為準。請詳細閱讀信用卡一覽使用，將閣下所持卡人同意接受持卡人合約條款及細則約束。如需要將卡人合約全文，請於本行任何一間分行索取。如有任何查詢，請致電東亞銀行信用卡客戶服務熱線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 relationships with the Group, where customers write cheques or deposit money.
- 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; (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 Group’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 or products of the Group and/or selected companies; (viii) determining amounts owed to or by customers; (ix) collection of amounts outstanding from customers and those providing security for customers’ obligations; (x) meeting the requirements to make disclosure under the requirements of any law binding on the Group or any of its branches; (xi) 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 (xii) 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; (ii) 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; (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 Group is under an obligation to make disclosure under the requirements of any law binding on the Group or any of its branches; (vi) 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 (vii) 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; (ii) to require the Group to correct any data relating to him which is inaccurate; (iii) 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; (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 a data access and correction request to the relevant credit reference agency or debt collection agency; and (v) 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 five years of termination and at no time did the account have a default of payment lasting in excess of 90 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 90 days, the data 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 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 (Customers) Statement and kinds of data held are to be addressed as follows :
 - The Group Data Protection Officer Telephone : 3608 3608
 - The Bank of East Asia Group Finance Department Fax : 3608 6173
 - 20th Floor, Bank of East Asia Building Website : www.hkbea.com
 - 10 Des Voeux Road Central, Hong Kong
- The Group 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 Group will advise the contact details of the relevant credit reference agency.
- 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，需或不時向本集團提供有關的資料。
- 若本集團向本集團提供該等資料可能會導致本集團將該等資料或延續戶口或延續銀行信貸或銀行服務或其他用途。
- 客戶與本集團在延續正常業務運作中，本集團亦會收集客戶的資料，例如，當客戶開出支票或存款時。
- 客戶的資料可能會用於下列用途：
 - 提供服務和信實便利給客戶之日常運作；(ii) 在客戶申請信貸時進行的信貸調查，以及每年進行一次或以上的定期或特別審查；(iii) 編制及維持本集團的信貸評分模式；(iv) 協助其他財務機構作信用檢查及追討債務；(v) 確保客戶維持可靠信用；(vi) 設計為客戶使用的財務服務或有關產品；(vii) 推廣本集團及／或經挑選之公司的服務或產品；(viii) 計算本集團與客戶之間的債務；(ix) 向客戶及為客戶的責任提供保障的人士追收欠款；(x) 本集團或其任何分行的獲准人員對其有的約束力的法例的規定作出披露；(xi) 使本集團的實收或建議承讓，或本集團對客戶的參與人或附屬參與人評核適當成為轉讓，參與或附屬參與的資料；及 (xii) 與上述有關的用途。
- 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作第 (4) 段列出的用途：
 - 任何代理人、承人或，或向本集團提供行政、電話、傳真、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 (包括本集團)；(ii) 對客戶提供服務或產品；包括本集團內已註冊資料保護與保安公司；(iii) 向貸款銀行及其他提供已付或支票的副本 (而其可能包括有關個人之資料)；(iv) 信貸資料機構 (包括本集團)；而在客戶任何時，則可將該等資料提供給放款公司；(v) 本集團在根據對本集團或其任何分行具有約束力的規定下而有責任向任何人作出披露；(vi) 本集團的任何實收或建議承讓人或就本集團對客戶的權利的參與人或附屬參與人或受讓人；及 (vii) 經挑選之公司，用作知會客戶有關本集團相信該客戶會感興趣的服務。
- 根據條例內的條款及根據條例核准和發出的個人資料資料實務守則，任何個人有權：
 - 查核本集團是否有他的資料及查閱該等資料；(ii) 要求本集團改正任何有關他的不準確的資料；(iii) 查明本集團對於資料的政策及慣例和報告如本集團持有他的個人資料種類；(iv) 查詢並獲本集團回覆，例向信貸資料機構或數公司披露的個人資料類別，及獲本集團提供進一步資料，以便向有關信貸資料機構或數公司提出查詢和改正資料的要求；及 (v) 於悉數清償欠款而結束賬戶時，指示本集團要將該信貸資料機構，從資料庫刪除本集團曾經提供的賬戶資料，惟是項指示須於結束賬戶後5年內發出，而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，或本集團獲准的條款或中央生息日期滿5年為止，以較遲發生者為準。
- 根據條例的條款，本集團有權視察和調查資料的更改或合理管理。
- 任何有關查詢或改正資料，或索取關於本集團的私隱政策 (客戶) 聲明或所持有的資料類型的要求，應向下列人士提出：
 - 香港中環德輔道中10號 電話：3608 3608
 - 東亞銀行大廈20樓 傳真：3608 6173
 - 東亞銀行集團 網址：www.hkbea.com
 - 集團資料保障主任
- 本集團在批核信貸申請時，可能參考由信貸資料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機構的聯絡詳情。
- 本聲明不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，以英文本為準)