

網上卡申請表格

請填妥以下表格並郵寄至香港中央郵箱6085號或傳真至本行卡中心(傳真號碼:2591 9968)或將表格送交本行任何一間分支行登記

個人資料 PERSONAL DATA

申請人姓名

Name of Card Applicant: _____ (英文 English) _____ (中文 Chinese)

香港身份證號碼

HKID Card No.: _____

聯絡電話號碼

Contact Phone Number: _____ (住宅 Home) _____ (辦公室 Office) _____ (傳呼機/流動電話 Pager / Mobile)

電郵地址

E-mail Address: _____

本人現同意設定PC網上卡信用額為HK\$

I agree that the credit limit of the Internet Pacific Card will be set at: _____。

最高信用額為HK\$3,000, 最低為HK\$500。若客戶沒有任何指示, 有關信用額將自動設定為HK\$3,000。

The upper credit limit can be set at HK\$3,000 and the lower credit limit can be set at HK\$500. Credit limit will be set as "HK\$3,000" if no instruction is given.)

簽署及聲明 DECLARATION AND SIGNATURE

- 本人在此聲明及確認, (i) 本人並沒有破產及從沒有任何針對本人的破產令被頒佈; (ii) 本人現時並沒有作出, 亦沒有有意圖作出任何對本人之破產呈請; (iii) 並沒有任何人提交針對本人之破產呈請; (iv) 本人並非無能力償付債項者; (v) 本人並未曾擁有由任何金融機構發出之任何本人名下的信用卡或由任何金融機構給予本人的無抵押貸款而該(等)信用卡或貸款因欠賬而被取消; 及(vi) 本人現時並沒有任何超出30日逾期還款之債務(包括信用卡及無抵押貸款)。
- (a) 本人在此聲明及確認所有上述填報之資料及所有附上之文件全屬完整、真實及正確。
(b) 本人茲授權交通銀行股份有限公司香港分行(「銀行」)透過任何其認為合適之途徑(包括向信貸資料機構、代收賬款機構等)披露、查核及/或交換該等資料及/或文件及/或索取關於本人的其他信貸資料用以處理、評估及批核此PC網上卡申請(不論本人的PC網上卡申請最終是否被批准), 及在本人的申請獲批准後, 該等資料及文件將用以處理本人於銀行開立的PC網上卡賬戶。
(c) 本人確認明白, (i) 銀行可能會把以上有關本人的資料提供予信貸資料機構, 而倘若出現本人拖欠還款的情況, 該等資料亦可能會提供予代收賬款機構; (ii) 本人有權要求獲告知本人哪些資料通常會作上述披露, 及有權提供進一步資料, 藉以向有關信貸資料機構或代收賬款機構提出查閱及改正資料的要求。
(d) 本人同意銀行有權就處理任何查閱資料的要求收取合理費用。
- 本人明白倘若本人提供任何不正確或虛假資料, 本人將可能觸犯香港特別行政區(「香港」)法例有關欺騙及提供虛假資料之刑事罪行。
- 本人明白及同意銀行可不時使用及/或披露任何或全部本人的個人資料予銀行的服務供應商及在「關於個人資料(私隱)條例」(「條例」)致客戶的通知, 及/或銀行按其關於使用及披露個人資料政策不時發出予客戶的結單、通知及通告中所列之其他類別人士, 供其(等)處理或保存。本人同意本人的個人資料可被用作條例所述的核對程序或被披露作促銷、推廣、信貸審查或追收欠款等用途。本人同意該等服務供應商及該等其他類別人士在有關政府部門行使任何適用法律所賦予之權力而作要求時, 可能須披露本人的個人資料。
- 本人明白及同意如有出現拖欠還款的情況, 除非拖欠金額在由出現拖欠日期計起60日屆滿前全數被清還, 否則本人由信貸資料機構所持有的賬戶資料將會在全數清還該拖欠的款項後繼續保留多至5年。本人明白倘若賬戶在結束前5年內並無任何重要欠賬, 本人有權在全數清還欠賬後結束賬戶時, 指示銀行要求信貸資料機構自其資料庫中刪除與該已結束賬戶有關的任何賬戶資料。
- 銀行發出任何PC網上卡予本人之先決條件包括本人必須向銀行提交所有銀行要求的資料及文件。
- 本人同意, 若本人申請PC網上卡一經銀行批核, 本人使用該卡將受交通銀行太平洋信用卡持卡人合約(「持卡人合約」)所約束。本人可以書面向銀行或親臨銀行分行或任何支行索取一份持卡人合約參考。銀行亦隨此申請表附奉一份持卡人合約之主要條款及條件摘要予本人審閱。
- 本人同意(i)按持卡人合約所述方式共同及個別地遵守及履行所有該合約中所列本人的所有義務及責任; 及(ii)在任何情形下, 銀行可酌情決定拒絕接納本人的PC網上卡申請而毋須提供任何理由。
- 本人同意, 未繳清購物簽賬交易之利息按實際年利率26.82%計算; 而利息實際年利率乃根據香港金融管理局建議的標準方式計算。
- I hereby declare and confirm that (i) I am not bankrupt and no bankruptcy order has ever been made against me; (ii) I am not in the process of petitioning for my bankruptcy nor have any intentions to do so; (iii) no petition for bankruptcy(ies) has/have been presented against me by any parties; (iv) I am not insolvent; (v) I did not hold any credit card(s) nor have any unsecured loan(s) under my name issued or provided by any financial institutions that was cancelled due to default in payment and (vi) I do not have any current overdue payment(s) exceeding 30 days in respect of any of my indebtedness (including credit card and any unsecured loans).
- (a) I hereby declare and confirm that all the information provided above and all the documents enclosed are complete, true and accurate.
(b) I hereby authorize Bank of Communications Co., Ltd. Hong Kong Branch (the "Bank") to disclose, verify and/or exchange the said information and/or the documents to or with and/or to obtain other credit information about me from whatever sources (including credit reference agency, debt collection agency, etc) the Bank may consider appropriate for processing, evaluating and/or approving this Internet Pacific Card application (no matter whether my Internet Pacific Card application will be approved or not), and in case my application is approved, for operating my Internet Pacific Card account opened with the Bank.
(c) I confirm and understand that (i) the Bank may pass the said related information to the credit reference agency in the event of any default in repayment and that information may be provided to the debt collection agency for debt collection. (ii) I have the right to be informed, upon request, about which items of data are routinely so disclosed and the right to be provided with further information to enable my making of a data access and correction request to the relevant credit reference agency or debt collection agency.
(d) I understand and agree that the Bank has the right to charge a reasonable fee for the processing of any data access request.
- I/We understand that if I/we give any incorrect or false information, I/we may be guilty of criminal offences in relation to deception and providing false information under the laws of the Hong Kong Special Administrative Region ("Hong Kong").
- I understand and agree that the Bank may from time to time use and/or disclose any or all of my personal data and information for such purposes and to the Bank's service providers and to other classes of persons as set out in the Bank's Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance") and other statements, circulars and notices issued by the Bank from time to time to its customers in accordance with the Bank's policies on the use and disclosure of personal data. I agree that my personal data and information may be used for conducting matching procedures (as defined in the Ordinance) or be disclosed for marketing, promotion, credit checking or debt collection purposes. I agree that such service providers and such other classes of persons may have to disclose my personal data and/or information if so required by the relevant government departments exercising their powers under any applicable laws.
- I understand and agree that in the event of any default in repayment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, otherwise I shall be liable to have my/our account data retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default. I understand that upon termination of the account by full repayment and on condition that there has not been, within 5 years immediately before account termination, any material default on the account, I will have the right to instruct the Bank to make a request to the credit reference agency to delete from its database any account data relating to the terminated account.
- The issue of any Internet Pacific Credit Card to me is conditional upon my supply of all the information and document required by the Bank.
- I agree that upon the Bank's approval of my application for Internet Pacific Credit Card, my using of the credit card will be bound by the Bank of Communications Pacific Credit Card Cardholder Agreement (the "Cardholder Agreement"). I may obtain a copy of the Cardholder Agreement through written request from any branch/sub-branches of the Bank. A copy of the Summary of Major Terms and Conditions of the Cardholder Agreement is also enclosed herewith by the Bank for my perusal.
- I agree (i) to comply with and perform all my duties, obligations and liabilities under the Cardholder Agreement in the manner stated therein and (ii) that in any event, the Bank may at its discretion refuse to accept my Internet Pacific Card application without providing any reason.
- I agree the interests for unsettled retail purchase transaction is calculated at Annualized Percentage Rate (APR) of 26.82% p.a.. The APRs of interest are calculated in accordance with the standard method and assumptions set by the Hong Kong Monetary Authority.

本人接納申請PC網上卡, 並已細閱及同意附奉之【交通銀行太平洋信用卡持卡人合約】的主要條款及條件摘要並受其約束。

I accept my Internet Pacific Card application and have read and agreed to be bound by the terms and conditions of the enclosed Summary of Major Terms and Conditions of the Pacific Credit Card Cardholder Agreement.

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申請人簽名*

Signature of Card Applicant

日期

Date

*此申請表上之簽署應與申請人之太平洋信用卡上簽署相符

*The signature on this application should be the same as that appear on the Pacific credit card.

銀行專用

Program Code:	Channel Code:	Branch Code:
1001	CC	