

交通銀行銀聯雙幣信用卡申請表

BANK OF COMMUNICATIONS CUP DUAL CURRENCY CREDIT CARD APPLICATION FORM

請填妥此申請表連同所需文件一併送回或寄回銀行支行或郵寄至香港中央郵箱6085號。所有提交的文件(包括此申請表)將不獲發還。
Please return this application form and required documents to our branch or sub-branches or by mail to GPO Box 6085, Hong Kong.
(Documents including this application form will not be returned)



請填妥此申請表及在空格內加上“√”號。Please complete this application form and put a “√” in the box where appropriate.

迎新優惠 WELCOME OFFER

請選擇以下其中一項迎新禮品。如閣下沒有註明選擇或所選擇之禮品未能符合銀行要求，我們將代為選擇。
Please select a welcome gift below. If not specify or not fulfill the requirement of the Bank to select the gift, we will choose on your behalf.

如閣下於現在持有或過去12個月內曾持有銀行發出任何卡種之主卡，即使成功批核及發卡，亦不會獲贈任何推廣優惠之迎新禮品，恕不另行通知。

If you are currently holding or have held the principal card(s) of any card types issued by the Bank in the past 12 months, you will not be eligible for any promotional or welcome gifts even though your credit card is successfully approved and issued, without prior notice.

• CAFE LIEGEOIS多功能壓力式咖啡機 (只限鑽石卡) (0149)

CAFÉ LIEGEOIS Multi-Function Coffee Machine
(For Diamond Card only)

註：禮品數量有限。如此型號之咖啡機換罄，銀行將以其他型號之咖啡機代替。

Supply of this gift is limited if this gift is out of stock, the bank reserves the right to offer coffee machine of another model as replacement without prior notice.

• HK\$300惠康超級市場禮券 (只限鑽石卡) (0147)

HK\$300 Wellcome Shopping Vouchers
(For Diamond Card only)

• HK\$200惠康超級市場禮券 (只限金卡) (0148)

HK\$200 Wellcome Shopping Vouchers
(For Gold Card only)

申請信用卡類別 TYPE OF CREDIT CARD APPLIED

永久豁免年費
Permanent Annual Fee Waiver

請選擇其中一款。



鑽石卡
Diamond Card
 (502)



金卡
Gold Card
 (501)

鑽石卡申請人之年新需達港幣250,000元，金卡申請人之年新需達港幣120,000元。

Minimum annual income for Diamond Card is HK\$250,000. Minimum annual income for Gold Card is HK\$120,000.

若閣下之鑽石卡申請未能符合銀行要求，則閣下之申請將會自動被視作金卡之申請處理，而迎新禮品將以金卡所獲贈之種類計算及受有關換領條款限制(如適用)。

If your Diamond Card application does not meet the Bank's requirements, the application will be considered as a Gold Card application. The welcome gift will be set for Gold Card and limit to the relevant redemption terms(if applicable).

個人資料 PERSONAL DATA

申請人必須為年滿十八歲之香港居民。
Applicant must be Hong Kong resident over 18 years of age.

香港身份證/護照上之英文姓名
English Name as appeared on HKID Card / Passport _____

中文姓名 _____ 國籍 _____
Chinese Name _____ Nationality _____

性別 女 (F) 男 (M) 供養人數 _____
Sex _____ No. of Dependents _____

婚姻狀況 Marital Status
 單身 Single (S) 已婚 Married (M) 其他，請說明 Others, please specify _____

出生日期 _____ / _____ / _____ 香港身份證 / 護照號碼
Date of Birth _____ HKID Card / Passport No. _____

教育程度 Education Level 小學 (PR) 中三或以下 (BF) 中學 (SE) 預科 / 專上 (PS) 大學 (UN) 碩士或以上 (PG)
Primary Form 3 or Below Secondary Matriculated / Post-secondary University Master or Above

住宅地址 (請以英文正楷填寫) (郵政信箱及海外地址恕不接受)
Home Address (in BLOCK LETTERS) (P.O.Box and overseas address not acceptable)
室 Room / Flat _____ 樓 Floor _____ 座 Block _____ 期 Phase / Site _____

大廈 / 屋苑 Building / Estate _____

街號 / 街道 Street / Road _____

地區 District _____

香港 HK 九龍 KLN 新界 / 離島 NT / Outlying Islands

本人之永久住址與上述住宅地址不同 (請附永久住址證明) My permanent home address is different from the above home address (please attach permanent home address proof)

居住年期 Year(s) There _____ 年Y _____ 月M 住宅電話號碼 Home Tel. No. _____

住宅類別 Residential Type

自置物業 Self-owned (S/A) 租 Rental (R) 每月租金 Monthly Rental _____

公司提供宿舍 Quarter (C) 按揭 Mortgaged (M/B) 每月供款 Monthly Installment _____

與親屬同住 Live with Relatives (L)

電郵地址 E-mail Address _____

(登記電郵地址可獲500獎賞積分 Register Valid E-mail Address Can Earn 500 Bonus Points)

免費獎賞積分
Extra Bonus Points

職業 OCCUPATION

受僱 Employed (N) 自僱 Self-employed (Y) (請附商業登記副本 Please attach Business Registration Certificate copy)

任職機構名稱 (請以英文正楷填寫) Name of Employer (in BLOCK LETTERS) _____

辦公室地址 (請以英文正楷填寫) (郵政信箱及海外地址恕不接受)
Office Address (in BLOCK LETTERS) (P.O.Box and overseas address not acceptable)

室 Room / Flat _____ 樓 Floor _____ 座 Block _____ 期 Phase / Site _____

大廈 Building _____

街號 / 街道 Street / Road _____

地區 District _____

香港 HK 九龍 KLN 新界 / 離島 NT / Outlying Islands

業務性質 _____ 職位 _____
Nature of Business _____ Job Position _____

任職年期 _____ 年薪 _____
Year(s) of Services _____ Annual Income _____

辦公室電話號碼 _____ 傳呼機 / 流動電話號碼
Office Tel. No. _____ Pager / Mobile Tel. No. _____

如於現職工作少於3個月，請填寫以下資料：
If current employment is less than 3 months, please fill in the following information:

前任職公司名稱 _____
Name of Previous Employer _____

職位 _____ 任職年期 _____
Job Position _____ Year(s) of Services _____

個人選擇 YOUR PREFERENCE

1. 請將月結單寄往 住宅 Home (H) 辦公室 Office (O)
Please send the statement to _____

如沒有任何指示，有關月結單將寄至閣下之住宅地址。申請如獲批核，銀行將以上述所選擇之地址作為閣下所有信用卡賬戶之通訊地址。Statement will be sent to your home address if no instruction is given. If the application is approved, the address choice will be used as correspondence address for ALL your credit card accounts with us.

2. 自動櫃員機螢幕顯示文字 Display Language on ATM screen 中文 Chinese (1) 英文 English (2)

如沒有任何指示，有關顯示將以中文處理。Language displayed will be in Chinese if no instruction is given.

3. 本人欲透過自動櫃員機操作本人在貴行之儲蓄 / 支票賬戶，並同意受貴行之綜合服務總條款之約束。
I wish to have ATM access to my following savings / current account(s) maintained with your bank, and I agree to comply with and be bound by the Bank's General Terms and Conditions for Banking Services.

第一附屬賬戶 Subsidiary A/C No.1 0 2 7 _____ X _____ (S.V.)
簽署 Signature*

第二附屬賬戶 Subsidiary A/C No.2 0 2 7 _____ X _____ (S.V.)
簽署 Signature*

*簽署須與本行紀錄相符。The signatur(e)s must correspond with that in the Bank's records.

網上下載申請表優惠：於推廣期內以此申請表成功申請銀聯雙幣信用卡可額外獲贈「星巴克咖啡券 HK\$25」。
Download Application Form Offer: Customers download this application form and successfully apply for our CUP Dual Currency Credit Card during the promotion period to get HK\$25 Starbucks Coffee Gift Certificate.

附屬卡 SUPPLEMENTARY CARD

附屬卡申請人必須為年滿十六歲之香港居民。
Supplementary Card Applicant must be Hong Kong resident aged 16 or above.

附屬卡之卡面設計及種類將與主卡相同。
Supplementary Card card face and card type will be same as that of Principal Card.

獲批附屬卡將郵寄至主卡申請人之通訊地址。
Approved Supplementary Card will be sent to the correspondence address of Principal Card Applicant.

香港身份證/護照上之英文姓名
English Name as appeared on HKID Card / Passport _____

中文姓名
Chinese Name _____

出生日期 _____ / _____ / _____ 香港身份證 / 護照號碼
Date of Birth _____ / _____ / _____ HKID Card / Passport No. _____ ()

業務性質 _____ 職位 _____
Nature of Business _____ Job Position _____

聯絡電話號碼 _____ 與主卡申請人關係 _____
Contact Tel. No. _____ Relationship with Principal Card Applicant _____

附屬卡申請人之住宅地址與主卡申請人不同 (請附住址證明)
Home address of Supplementary Card Applicant is different from Principal Card Applicant. (please attach home address proof)

與本行董事 / 僱員關係 RELATIONSHIP WITH DIRECTOR / EMPLOYEE OF THE BANK

申請人是否交通銀行股份有限公司香港分行任何董事 / 僱員之親屬?
Are you a relative of any of the directors or employees of the Bank of Communications Co., Ltd. Hong Kong Branch?

是, 請填上該董事 / 僱員之中、英文姓名
Yes, please state the Chinese and English names of the director(s) or employee(s)

英文姓名 _____ 中文姓名 _____
English Name _____ Chinese Name _____

與申請人關係 _____
Relationship with the Applicant _____

否 No
本人(等)證實, 本人(等)與貴行的董事 / 僱員並無親屬關係, 倘於此申請表簽署日後, 本人(等)與貴行之董事 / 僱員有任何親屬關係, 本人(等)答應盡速書面通知貴行。
I / We hereby confirm that, I / we have no relationship with any of the Bank's directors or employees and I / we agree to notify the Bank promptly in writing if I / we become so related after the date of this application.

所需文件 DOCUMENTS REQUIRED

為使申請能迅速處理, 請附上下列文件之影印副本。所有提供之文件及此申請表將不獲退還。
For speedy processing of this application, please attach copies of the documents listed below. Please note that this application form and any documents submitted will not be returned.

閣下及附屬卡(如適用)申請人之有效香港身份證或護照及 HKID Card or passport of any principal and supplementary card applicant(s) (if applicable) AND

最近3個月內附有閣下姓名的現居住址證明, 例如銀行月結單或電費單及 Current home address proof showing your name within the latest 3 months e.g. bank statement, electricity bill AND

以下項或2或3之薪金證明文件:
Either below item 1 or 2 or 3 as income proof documents:

1. 閣下最近2個月內發出並可顯示薪金收入的銀行月結單或存摺連首頁 或
Your latest bank statements or bankbook showing your last 2 months salary credit including cover page OR

2. 閣下最近3個月內所發出的糧單 / 最近期由公司發出之報稅表 / 最近3個月內所發出的公司信 (信件內需顯示申請人的職位及薪酬詳情) 及 最近1個月內發出並可顯示薪金收入的銀行月結單或存摺連首頁 或
Your latest monthly payroll slip dated within three months of application / Your latest income tax demand note / Your employment letter confirming job title and income details dated within three months of application Plus your latest bank statements or bankbook showing your last 1 month salary credit including cover page OR

3. 該年度由香港特區政府發出之薪俸稅單
Tax demand note issued by the HKSAR Government of the year

閣下最近期之薪俸稅單 / 利得稅單 / 商業登記副本及最近3個月之銀行月結單或存摺連首頁(如適用) 或
Your latest income tax demand note/profit tax record/Business Registration Certificate and latest bank statements or bankbook showing your last 3 months transactions including cover page (if you are self employed) OR

其他資產證明, 例如定期存款單
Other asset proof(s) e.g. fixed deposit advice

銀行可能向閣下要求提供額外文件以作審批。
The Bank reserves the right to request additional documents for application approval.

銀行專用

Program Code	Channel Code	Branch Code	Staff Code	Page
D005	W47	883		
AP / DE / CX	CL	SIG	Fee Code	Date
			99	

聲明及簽署 DECLARATION AND SIGNATURE

- 本人/吾等在此聲明及確認, (i)本人/吾等並沒有破產及從沒有任何針對本人/吾等的破產令被頒佈; (ii)本人/吾等附錄並沒有作出, 亦沒有意圖作出任何對本人/吾等之破產呈請; (iii)並沒有任何人提交針對本人/吾等之破產呈請; (iv)本人/吾等並非無力償債債項者; (v)本人/吾等並未曾擁有由任何金融機構發出之任何本人/吾等之信用卡或由任何金融機構給予本人/吾等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/吾等現時並沒有任何超出30日期還款之債務(包括信用卡及無抵押貸款)。
- 本人/吾等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。本人/吾等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/吾等的其他信貸資料以作處理、評估及核對該信用卡申請不論本人/吾等的信用卡申請最終是否獲批准, 及在本人/吾等的申請獲批准後, 該等資料及/或文件將用以處理本人/吾等於銀行開立的信用卡戶籍。本人/吾等謹此聲明, (i)銀行可能會把以上有關本人/吾等的資料提供予信貸資料機構, 而此資料將由本人/吾等無條件地提供, 該等資料可能提供予代收賬款機構; (ii)本人/吾等有權要求獲告知本人/吾等哪些資料通常會作上述披露, 及有權獲得進一步資料, 藉以向有關信貸資料機構或代收賬款機構提出查詢及改正資料的要求。銀行有權處理任何有關資料的要求收取合理費用。
- 本人/吾等明白倘若本人/吾等提供任何不正確或虛假資料, 本人/吾等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/吾等明白及同意銀行可不時使用及/或被當任何或全部本人/吾等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算、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/吾等同意本人/吾等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、信貸審查或催收欠款等用途。本人/吾等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, 可能披露本人/吾等的個人資料。本人/吾等明白及同意如有出現拖欠還款的情況, 除非拖欠金額在出現拖欠日期計起60日內逾期前全數繳清, 否則本人/吾等由信貸資料機構所持有的資料將會在全數清還該項欠賬後繼續保留多至5年。本人/吾等明白倘若賬戶在結束前5年內並無任何重要欠賬, 本人/吾等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。
- 銀行發出任何交通銀行銀聯雙幣信用卡予本人/吾等之先決條件包括本人/吾等必須向銀行提交所有銀行要求的資料及文件。
- 本人/吾等同意, 若本人/吾等申請交通銀行銀聯雙幣信用卡一經銀行批核, 本人/吾等使用該信用卡將受交通銀行銀聯雙幣信用卡卡主合約(「合約」)所約束。本人/吾等可致函或致電銀行索取一份合約參考。本人/吾等可以書面向銀行或親臨銀行分行或任何支行索取一份合約參考。銀行亦隨此申請表附奉合約之主要條款及條件摘要予本人/吾等閱覽。
- 本人/吾等同意(按合約所述方式共同及個別地)遵守及履行合約中所列本人/吾等的所有義務及責任; 及(ii)在任任何情形下, 銀行有權決定拒絕接納本人/吾等的信用卡申請及/或提供本人/吾等任何其他信用卡賬額而毋須提供任何理由。
- 本人/吾等同意, 未繳清購物賬單交易及現金透支交易利息分別按實際年利率26.82%及35.87%計算。銀行有權不時調整有關利息。利息實際年利率的計算乃根據香港金融管理局建議的標準方式計算。於2012年6月1日起, 未繳清購物賬單交易及現金透支交易利息將分別按實際年利率34.49%及37.14%計算。
- 本人/吾等同意及同意受本申請表附奉有關新產品換領條款及細則的所有條款及條件所約束。

若閣下日後不欲收到本銀行之宣傳資料及直銷推廣, 請在表格內加上「✓」號, 本銀行將照章安排。此項服務並不收取任何費用。
 本人不欲收到任何宣傳資料及直銷推廣。

1./I/We hereby declare and confirm that (i) I am/we are not bankrupt(s) and no bankruptcy order has ever been made against me/us; (ii) I am/we are not in the process of petitioning for my/our bankruptcy(s) nor have any intentions to do so; (iii) no petition for bankruptcy(ies) has/have been presented against me/us by any person; (iv) I am/we are not insolvent; (v) I/We did not hold any credit card(s) nor have any unsecured loan(s) under my/our name(s) issued or provided by any financial institutions that was cancelled due to default in payment and (vi) I/We do not have any current overdue payment(s) exceeding 30 days in respect of any of my/our indebtedness(ies) (including credit card and any unsecured loans).

2./I/We hereby declare and confirm that all the information provided above and all the documents enclosed are complete, true and accurate. I/We 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/us from whatever sources (including credit reference agency, debt collection agency, etc) the Bank may consider appropriate for processing, evaluating and/or approving this credit card application (no matter whether my/our credit card application(s) will be approved or not), and in case my/our application(s) is/are approved, for operating my/our credit card account(s) opened with the Bank. I/We 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/We 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/our making of a data access and correction request to the relevant credit reference agency or debt collection agency. The Bank has the right to charge a reasonable fee for the processing of any data access request.

3./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").

4./I/We understand and agree that the Bank may from time to time use and/or disclose any or all of my/our personal data and information for such purposes and to the Bank's service providers (include non HK regions) 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/We agree that my/our personal data and information may be used for conducting matching procedures (as defined in the Ordinance) or be disclosed for marketing, credit checking or debt collection purposes. I/We agree that such service providers and such other classes of persons may have to disclose my/our personal data and/or information if so required by the relevant government departments exercising their powers under any applicable laws.

5./I/We 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/we 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/We 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/We 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.

6. The issue of any Bank of Communications CUP Dual Currency Credit Card(s) to me/us is conditional upon my/our supply of all the information and document(s) required by the Bank.

7./I/We agree that upon the Bank's approval of my/our application(s) for Bank of Communications CUP Dual Currency Credit Card(s), my/our using of the credit card(s) will be bound by the Bank of Communications CUP Dual Currency Credit Card Cardholder Agreement (the "Cardholder Agreement"). I/We 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/our perusal.

8./I/We agree (i) jointly and severally to comply with and perform all my/our duties, obligations and liabilities under the Agreement in the manner stated therein and (ii) that in any event, the Bank may at its discretion refuse to accept my/our credit card application(s) and/or offer other credit card type(s) to me/us without providing any reason.

9. I/We agree the interests for unsettled retail purchase transaction and cash advance transaction are calculated at Annualized Percentage Rate (APR) of 26.82% p.a. and 35.87% p.a. respectively. The interests are subject to changes by notice from time to time at the Bank's discretion. The APRs of interest are calculated in accordance with the standard method and assumptions set by the Hong Kong Monetary Authority. Start from 1 June 2012, the interests for unsettled retail purchase transaction and cash advance transaction are calculated at Annualized Percentage Rate (APR) of 34.49% p.a. and 37.14% p.a. respectively.

10./I/We agree to accept and agree to be bound by all the terms and conditions for welcome gift redemption enclosed herewith this application form.

If you do not wish to receive any promotional materials and direct marketing from the Bank, please tick the appropriate box below. This arrangement is free of charge. I do not wish to receive any promotional materials and direct marketing.

X
主卡申請人簽署 Signature of Principal Card Applicant[#] _____ 日期 Date _____

X
附屬卡申請人簽署 Signature of Supplementary Card Applicant[#] _____ 日期 Date _____

[#] 此申請表上之簽署應與信用卡上簽署相符。The signature(s) on this application form should be the same as that appear on the credit card(s).

交通銀行銀聯雙幣信用卡持卡人合約之主要條款及條件摘要

Summary of Major Terms and Conditions of Bank of Communications CUP Dual Currency Credit Card Cardholder Agreement

持卡人接納及同意受交通銀行銀聯雙幣信用卡持卡人合約(「合約」)的所有條款及條件所約束。合約中部份須特別注意的條款及條件摘要如下僅供參考，持卡人必須詳閱合約條款及條件的全文，一切條款及條件以合約全文為準。

1. 持卡人於信用卡上簽署或使用信用卡或啟動信用卡(信用卡亦包括網上卡)，將構成持卡人接受本合約的所有條款及條件並同意受其約束之不可推翻的確認。持卡人若透過電話銀行及/或網上接洽本合約或客戶服務熱線(852)2269 9699進行信用卡認收及啟動程序，即表示持卡人接受並同意受交通銀行股份有限公司香港分行(「銀行」)的綜合服務總條款有關電話銀行及/或網上銀行此等服務的所有條款及條件所約束。銀行的綜合服務總條款可於銀行分行及/或支行索取，持卡人亦可於銀行的網站(網址www.bankcomm.com.hk)瀏覽。若持卡人接受電話銀行及/或網上銀行服務，持卡人需親臨銀行分行或任何支行申請取密碼銀行及/或網上銀行服務。
2. 持卡人必須將信用卡安全保管及將私人密碼保密，並即時銷毀私人密碼通知書正本。持卡人不可將私人密碼披露予任何第三者或准許任何第三者使用信用卡或私人密碼。持卡人不可在信用卡上或與信用卡號碼放在一起或任何其他經常與信用卡放在一起或放在信用卡附近的物件上寫上私人密碼。持卡人不可直接寫下或記下私人密碼而不加掩藏。持卡人應將私人密碼被披露或遭任何其他人所知悉及/或有任何未經授權使用信用卡報告銀行。
3. 所有以港幣為貨幣單位的信用卡交易，將記入港幣賬戶內。所有以非港幣或非人民幣為貨幣單位的信用卡交易，將按銀行於該結算日所釐定的匯率折算為港幣，加上銀行按收費表收取的手續費(如適用)，記入港幣賬戶內。
4. 除第5條所述的情況下，所有以人民幣為貨幣單位的信用卡交易，將記入人民幣賬戶內。
5. 由於清算安排，部份以人民幣為貨幣單位的信用卡交易，可能因商戶或財務機構以港幣處理有關信用卡的交易，有關收費將可能記入港幣賬戶內。
6. 除銀行酌情決定接受非港幣付款外，所有在本合約項下，繳付港幣賬戶的付款均須以港幣繳付。如銀行接受非港幣付款，該付款則依照銀行訂明匯率折算港幣後記入港幣賬戶，銀行可就折換該付款收取收費表上列明之外幣兌換手續費(如適用)。償還港幣賬戶後的超額款項，不可用作繳交人民幣賬戶內的結欠。
7. 除銀行酌情決定接受非人民幣付款外，所有在本合約項下，繳付人民幣賬戶的付款均須以人民幣支付。如銀行接受非人民幣付款，該付款則依照銀行訂明匯率折算人民幣後記入人民幣賬戶，銀行可就折換該付款收取收費表上列明之外幣兌換手續費(如適用)。償還人民幣賬戶後的超額款項，不可用作繳交港幣賬戶內的結欠。
8. 港幣賬戶內的結餘，銀行將以港幣退還。人民幣賬戶內的結餘，銀行可按其獨有酌情權決定以港幣(依照銀行訂明匯率折算為港幣)或人民幣於香港境內其指定的地點及方式退還，銀行有權就每次退還結餘按收費表收取手續費(如適用)。
9. 如持卡人同時持有或多於一張信用卡，持卡人所有的信用卡可共用銀行不時(絕對酌情)決定之共用信用限額。持卡人不可不時向銀行申請設定一個銀行不時(絕對酌情)決定之信用限額上限予任何一張持卡人的信用卡，唯所有持卡人持有的信用卡的信用限額在任何時間不得超過上述之共用信用限額。當每張信用卡開設一網上賬戶，一個由銀行決定之信用限額便會分配給該網上賬戶。上述共用信用限額不適用於網上卡的信用限額，網上卡的信用限額將由銀行另行決定，唯所有持卡人持有的信用卡(包括網上卡)的信用限額在任何時間不得超過上述共用信用限額。根據網上賬戶的信用限額及本合約之條款，持卡人可隨時在獲得銀行批准後用銀行不時決定的方法為該網上賬戶訂立一個信用限額以內的從屬限額。
10. 持卡人負責按時及/或在銀行要求時立即支付任何結欠。若持卡人於到期繳款日仍未有繳付所規定之最低還款額，持卡人須支付逾期收費。
11. 如銀行批准及主卡持卡人同意遵守銀行不時訂立之條件及條款及繳付有關費用及支出，主卡持卡人可以分期付款形式償還其信用卡賬戶下之欠款。
12. 如銀行批准及主卡持卡人同意遵守銀行不時訂立之條件及條款及繳付有關費用及支出，主卡持卡人可以轉賬其應支付予其他認可金融機構無論以信用卡或私人借貸形式欠下之欠款到信用卡賬戶。
13. 如過持卡人欠賬的情況，持卡人負責支付銀行在執行及追討債項時所招致之一切合理費用及開支。
14. 信用卡不能轉讓及只供持卡人自身專有使用於真誠購買貨物及/或服務及/或作現金透支的使用及/或其他合法的用途及交易。
15. 倘若持卡人沒有欺詐行為或嚴重疏忽或沒有在發現信用卡遺失或被竊後未有在合理及切實可行的情況下通知銀行報失，則持卡人對信用卡遺失、被竊或被未經授權使用所負責任上限為HK\$500。若持卡人有意欺詐行為或嚴重疏忽，則持卡人須對信用卡遺失、被竊或被未經授權使用而產生或有關的一切損失及損害負責，及持卡人須償還因此所招致之一切損失、損害、責任、費用及開支。
16. 持卡人負責審閱及核對銀行向其發出的任何通知書、賬戶結算或確認書的每一項，該定期結算書可以電子形式通過網上銀行服務獲取，並在發現任何記項有錯誤、不妥及/或未經授權的交易時立刻以書面通知銀行。除非銀行於通知書、賬戶結算或確認書日期起計60天內收到持卡人的上述書面通知，否則銀行的通知書、賬戶結算或確認書內所載之記錄將在任何方面視作不可推翻的。
17. 銀行有權於任何時候及毋須事先通知將(a)主卡持卡人於銀行開立之任何賬戶結存款項，不論該款項是單獨或與其他共同持有，不論是往來、活期儲蓄或定期存款，不論是港幣或任何其他貨幣，用作抵銷償還其信用卡賬戶銀行的總債項(不論是因其本身使用信用卡或附屬卡持卡人使用其信用卡所導致的)；或(b)附屬卡持卡人於銀行開立之任何賬戶結存款項，不論該款項是單獨或與其他共同持有，不論是往來、活期儲蓄或定期存款，亦不論是港幣或任何其他貨幣，用作抵銷償還其本身使用信用卡而銀行的總債項。為抵銷款項，銀行可按其決定的兌換率或時間將任何非港幣貨幣兌換作港幣。
18. 主卡持卡人須對透過使用主卡及/或附屬卡進行的任何及所有交易/或由主卡持卡人及/或附屬卡持卡人招致的債務及責任向銀行承擔責任。附屬卡持卡人應只對其透過使用其附屬卡進行的任何及所有交易及/或由其招致的債務及責任向銀行承擔責任。
19. 持卡人根據合約應付之一切費用、收費及利息之詳情已載於收費表內，持卡人須按收費表支付款項(收費表可於銀行的任何分行索取或書面索取)。銀行可不時按照合約條款在向持卡人發出通知後修改收費表。
20. 持卡人可隨時向銀行發出不少於14天前書面通知取消信用卡及終止信用卡賬戶，惟儘管信用卡已被取消或信用卡賬戶已被終止，持卡人仍須負責一切透過使用信用卡所進行之交易，直至全數付清在合約項下之一切款項。於主卡終止，持卡人發出的上述通知書將即時自動終止。持卡人若不接受銀行對合約及/或收費表之任何修訂，則持卡人擁有權以前述方式終止合約。
21. 本中文版僅供參考，若中、英文版有任何矛盾或歧異，概以英文版為準。

以上持卡人合約全文詳情可於銀行網頁www.bankcomm.com.hk下載。

交通銀行股份有限公司香港分行(於中華人民共和國註冊成立)

Cardholder(s) accept(s) and agree(s) to be bound by all the terms and conditions of Bank of Communications CUP Dual Currency Credit Card Cardholder Agreement (the "Agreement"). Certain terms and conditions of the Agreement are summarized below for reference only. Cardholder(s) should read the FULL terms and conditions of the Agreement which shall prevail.

1. The use or activation of the Credit Card which also includes the Internet Card (the "Card") by the Cardholder or the signing by the Cardholder on the Card shall constitute conclusive evidence of the Cardholder's acceptance of and agreement to be bound by all the terms and conditions of this Agreement. If the Cardholder confirms and activates the Card through the Phone Banking and/or Internet Banking Services or Customer Services Hotlines (852) 2269 9699, the Cardholder is deemed to have accepted and agreed to be bound also by all the terms and conditions of the General Terms and Conditions for Banking Services of the Bank of Communications Co., Ltd. Hong Kong Branch (the "Bank") relating to Phone Banking and/or Internet Banking Services. Copies of the Bank's General Terms and Conditions for Banking Services are available at all branch and sub-branches of the Bank, and in the Bank's website at www.bankcomm.com.hk. If the Cardholder does not accept the Phone Banking and/or Internet Banking Services, the Cardholder should apply to the branch or any sub-branches of the Bank in person, to cancel the Phone Banking and/or Internet Banking Services.
2. Cardholder(s) shall keep the Card(s) safely and the personal identification number(s) ("PIN") secret and destroy the original printed copy of the PIN(s) immediately. Cardholder(s) must not disclose the PIN(s) to any third party or allow any third party to use the Card(s) or the PIN(s). Cardholder(s) must never write down the PIN(s) on the Card(s) or together with the card account number or on anything usually kept with or near the card(s). Cardholder(s) must not write down or record the PIN(s) without disguising the same. Cardholder(s) shall report to Bank if the PIN(s) is/are disclosed or known to any other person and/or upon unauthorized use of the Card(s).
3. Currents settlement of Charges in Currencies effected by the use of the Card in HKD will be posted to the HKD Account. Currencies settled in respect of all Charges incurred in all Card Transactions effected by the use of the Card in currencies other than HKD or CNY shall be posted into the HKD Account after conversion into HKD at the prevailing exchange rate determined by reference to the rate of exchange adopted by CUP on the conversion date plus a handling fee (if applicable) charged by the Bank as set out in the Fees Schedule.
4. Subject always to Clause 5, Charges incurred in all Card Transactions effected by the use of the Card in CNY will be posted to the CNY Account.
5. Charges incurred in certain Card Transactions effected by use of the Card in CNY may be posted to the HKD Account due to the settlement arrangement if the Card Transactions are processed by the merchant establishments or financial institutions in HKD.
6. Save and except upon the Bank's discretion to accept payment in currencies other than HKD, all payments made to HKD Account of the Bank pursuant to this Agreement shall be made in HKD. Should the Bank accept payment made in currencies other than HKD, such payment may be credited to the Card Account after conversion into HKD at the prevailing exchange rate determined by the Bank and will be subject to the payment of a foreign exchange conversion charge (if applicable) as set out in the Fees Schedule. Any excess payment in settlement of CNY Account shall not be used to settle outstanding balance in HKD Account.
7. Save and except upon the Bank's discretion to accept payment in currencies other than CNY, all payments made to CNY Account of the Bank pursuant to this Agreement shall be made in CNY. Should the Bank accept payment made in currencies other than CNY, such payment may be credited to the Card Account after conversion into CNY at the rate of exchange adopted by the Bank and will be subject to the payment of a foreign exchange conversion charge (if applicable) as set out in the Fees Schedule. Any excess payment in settlement of CNY Account shall not be used to settle outstanding balance in HKD Account.
8. The Bank will refund the credit balance of HKD Account in HKD. The Bank will at its sole discretion to refund the credit balance of CNY Card Account in HKD (at the rate of exchange adopted by the Bank) or CNY at such locations in Hong Kong and in such manner as the Bank may determine. The Bank is entitled to charge any handling fee as set out in the Fees Schedule for each credit balance refund (if applicable).
9. Where the Cardholder has more than one Card issued by the Bank, the total combined credit limit as from time to time applicable to the Bank (at its absolute discretion) for the Cardholder for the use of the Card(s) will be available to the Cardholder under the Cards so held by the Cardholder. Where an Internet Account has been opened for the Cardholder, a credit limit in such amount as determined by the Bank will be assigned to the Internet Account. The total combined credit limit available to the Cardholder for his/her Cards as aforesaid shall not be applicable to the Internet Card, which credit limit shall be subject to such amounts as separately assigned by the Bank provided that at all times the credit utilized by the Cardholder in all of his/her Cards (including the Internet Card) shall not exceed the total combined credit limit. Subject to the credit limit of the Internet Account and the terms and conditions of the Agreement, the Cardholder may from time to time set a sub-limit within the said credit limit of the Internet Account subject to the approval of the Bank by such means as from time to time determined by the Bank.
10. Cardholder(s) is/are responsible for repaying any outstanding balance on time and/or immediately upon demand by the Bank and Cardholder(s) is/are liable for late charges if the required minimum payment is not made on or before the payment due date.
11. The Principal Cardholder may if approved by the Bank repay the debit balances outstanding under his/her Card(s) subject to the terms, conditions and conditions and the payment of such fees and charges as the Bank may from time to time determine.
12. The Principal Cardholder may if approved by the Bank transfer his/her debit balances due to other authorised financial institutions in respect of credit cards or personal loans of whatever nature acceptable to the Bank to the Card Account subject to such terms and conditions and the payment of such fees and charges as the Bank may from time to time determine.
13. In the event that the Cardholder(s) default(s) in payment, the Cardholder(s) is/are liable to pay all reasonable costs and expenses incurred by or on behalf of the Bank in enforcing the Agreement.
14. The Card is not transferable and shall be used exclusively by the Cardholder for his/her bona fide purchase of goods and/or services and/or cash advances and/or other legitimate purposes and transactions.
15. Provided that the Cardholder(s) has/have not acted fraudulently, with gross negligence or has/have not otherwise failed to inform the Bank as soon as reasonably practicable after having found that the Card(s) has/have been lost or stolen, the maximum liability of the Cardholder(s) for loss, theft or unauthorized use of the Card(s) will be HK\$500 if the Cardholder(s) is/are not negligent. If the Cardholder(s) is/are negligent, the Cardholder(s) shall be fully responsible for all loss and damage arising out of or in connection with the loss, theft and/or unauthorized use of Card(s) and shall indemnify the Bank against all losses, damages, liabilities, costs and expenses incurred by the Bank as a result thereof.
16. Cardholder(s) shall examine and verify the correctness of every entry in any advice, statement of account or confirmation issued by the Bank to the Cardholder(s) which may be in electronic form accessible through the Internet Banking Services and to notify the Bank immediately in writing of any wrongful, irregular and/or unauthorized entry or transaction. The advice, statement of account or confirmation shall in all respects be conclusive unless the Bank receives within 60 days from the date of such advice, statement of account or confirmation such a notification in writing from the Cardholder(s).
17. The Bank is entitled to set off, at any time and without prior notice, (a) the credit balance in any account(s) of the Principal Cardholder, whether held singly or jointly with other(s) and whether on current savings or time deposit and whether in Hong Kong dollars or any other currency in or towards discharge of the total amount due to the Bank against the debit balance of the Card account(s) (be it attributable to the Principal Cardholder's own use or the Supplementary Cardholder(s) use of a Card) or (b) the credit balance in any account(s) of a Supplementary Cardholder, whether held singly or jointly with other(s) and whether on current savings or time deposit and whether in Hong Kong dollars or any other currency in or towards discharge of the total amount due to the Bank against the debit balance of the Card account attributable to his/her own use of a Card. For the purpose of set off of funds, the Bank may convert any other currency into Hong Kong dollars at such rates and at such times as the Bank may determine.
18. The Principal Cardholder shall be liable to the Bank for any and all transactions effected through the Principal Card and/or the Supplementary Card and/or the liability of the Principal Cardholder incurred by the Principal Cardholder or any Supplementary Cardholder(s) Supplementary Cardholder shall only be liable to the Bank for any and all transactions effected through the use of his/her Supplementary card and/or debts and liabilities incurred by him/her.
19. All fees, charges and interests payable by the Cardholder(s) under the Agreement are more particularly set out in and shall be paid according to the Bank's Fees Schedule (copies of which are available at any branch of the Bank or upon written request). The Bank may from time to time revise the Fees Schedule by notifying the changes to the Cardholder(s) in accordance with the terms of the Agreement.
20. The Cardholder(s) may terminate the Card and/or any Supplementary Card(s) at any time by giving not less than 14 days' prior written notice to the Bank, provided that the Cardholder(s) shall remain liable for all transactions effected through the use of the Card(s) notwithstanding such cancellation and/or termination until all sums due under the Agreement are fully paid. Upon termination of a principal card, all supplementary card(s) issued thereto shall be automatically terminated. Cardholder(s) who do(es) not accept any amendment to the Agreement and/or the Fees Schedule proposed by the Bank may terminate the Agreement by the means aforesaid.
21. The Chinese version is for reference only. In the event of any conflicts or discrepancies between the Chinese and English versions, the English version shall prevail.

Please download the full version of the Agreement via the Bank website www.bankcomm.com.hk.
Bank of Communications Co., Ltd. Hong Kong Branch (Incorporated in the People's Republic of China)

關於個人資料（私隱）條例（「條例」）致客戶的通知

Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

- (一) 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，或因法例規定或監管或其他管理機構所發出的指引，需要不時向銀行提供有關的資料。
- (二) 若未能向銀行提供該等資料可能會導致銀行無法開立或延續戶口或建立或延續銀行信貸便利或提供銀行服務或遵守法例規定或監管或其他管理機構所發出的指引。
- (三) 客戶與銀行在延續正常業務運作中，例如：當客戶開出支票或存款時，銀行亦會收集客戶的資料。
- (四) 客戶的資料可能會用於下列用途：
- (i) 提供服務和信貸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，及每年進行一次或以上的定期或特別審查；
 - (iii) 編制及維持銀行的信貸評分模式；
 - (iv) 協助其他財務機構作信貸調查及追討債務；
 - (v) 確保客戶維持可靠信用；
 - (vi) 設計供客戶使用的財務服務或有關產品；
 - (vii) 推廣以下的財務服務及產品(不論銀行有否就推廣接受酬勞)：
 - (1) 金融、保險、信用卡、銀行及相關服務及產品；
 - (2) 獎賞、顧客忠誠或優惠計劃及相關服務及產品；及
 - (3) 銀行合作聯營夥伴提供的服務及產品(聯營夥伴的名稱將視乎情況列於有關服務及產品的申請表格上)；該服務或產品可由下列人士提供及/或推廣：
 - (1) 銀行和銀行集團公司；
 - (2) 第三者金融機構、保險公司、信用卡公司、證券及投資服務供應商；
 - (3) 第三者獎賞、顧客忠誠或優惠計劃提供者；及
 - (4) 銀行和銀行集團公司合作的聯營夥伴；
 - (viii) 計算銀行與客戶之間的債務；
 - (ix) 向客戶及為客戶的責任提供抵押的人士追收欠款；
 - (x) 銀行或其任何分/支行為履行任何對其有約束力的法例規定或因監管或其他管理機構所要求銀行或其任何分/支行的指引而作出所需披露；
 - (xi) 使銀行的實在或建議承讓人、或銀行對客戶的權利的參與人或附屬參與人評核擬成為轉讓、參與或附屬參與的交易；及
 - (xii) 與上述有關的用途。
- (五) 銀行會對其持有客戶資料保密，但銀行在認為有需要或適當時可把該等資料提供給下述各方作第(四)段列出的用途(不論在香港特別行政區內外)：
- (i) 任何代理人、承包商、或向銀行提供行政、電訊、電腦、付款或證券結算或其他與銀行業務運作有關的服務的第三方服務供應商；
 - (ii) 任何對銀行有保密責任的人，包括銀行集團內已承諾保持該資料保密的公司；
 - (iii) 付款銀行向出票人提供已付款支票的副本(而其中可能載有關於收款人的資料)；
 - (iv) 信貸資料機構；而在客戶欠賬時，則可將該等資料提供給收數公司；
 - (v) 銀行在根據對銀行或其任何分/支行具法律約束力的規定或因遵從監管或其他管理機構的指引，履行對任何人士的披露責任；
 - (vi) 銀行的任何實在或建議承讓人或就銀行對客戶的權利的參與人或附屬參與人或受讓人；及
 - (vii) (1) 銀行集團公司；
 - (2) 第三者金融機構、保險公司、信用卡公司、證券及投資服務供應商；
 - (3) 第三者獎賞、顧客忠誠及優惠計劃提供者；
 - (4) 銀行及銀行集團公司合作的聯營夥伴(聯營夥伴的名稱視乎情況列於有關服務或產品的申請表格上)；及
 - (5) 銀行聘用的第三者服務提供商(包括但不限於郵遞機構、電訊公司、電話銷售及直銷代理人、電話服務中心、數據資料處理公司及資訊科技公司)作(四)(vii)所列的用途。有關資料或被轉移至香港特別行政區境外。
- (六) 倘若銀行在上述第(五)段(i)或(ii)或(vii)項將客戶資料提供予香港特別行政區以外地區之代理人、承包商、服務供應商或集團公司，而該(等)代理人、承包商、服務供應商或集團公司所在地區的資料保障法例較香港特別行政區為寬鬆者，銀行將要求該(等)代理人、承包商、或服務供應商向銀行作出與香港特別行政區資料保障條例基本相同的保密承諾。在任何情況下，銀行將會繼續負責將客戶資料保密，除本通知所提及或法律規定或監管機構的指引外，絕不會向第三者披露。
- (七) 根據條例中的條款及根據條例核准和發出的個人信貸資料實務守則，任何客戶有權：
- (i) 查核銀行是否持有他/她的資料及查閱該等資料；
 - (ii) 要求銀行改正任何有關他/她的不準確的資料；
 - (iii) 查明銀行對於資料的政策及慣例和獲告知銀行持有的個人資料種類；
 - (iv) 查詢並獲銀行回覆，例向信貸資料機構或收數公司披露的個人資料類別，及獲銀行提供進一步資料，以便向有關信貸資料機構或收數公司提出查閱和改正資料的要求；及
 - (v) 於悉數清償欠款而結束賬戶時，指示銀行要求該信貸資料機構，從資料庫刪除銀行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，或銀行接獲的解除破產令生效日期起計滿 5 年為止，以較早發生者為準。
- (八) 根據條例的條款，銀行有權處理任何查閱資料的要求收取合理費用。
- (九) 任何關於查閱或改正資料，或索取關於資料政策及慣例或所持有的資料種類的要求，應向下列人士提出：
- 資料保護主任
交通銀行股份有限公司 香港分行
中環畢打街 20 號
傳真：2833 6561
- (十) 銀行在批核信貸申請時，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，可要求銀行提供有關信貸資料服務機構的聯絡詳情。
- (十一) 本通知不會限制客戶在條例下所享有的權利。
- (a) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services or compliance with any laws or guidelines issued by regulatory or other authorities.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services or comply with any laws or guidelines issued by regulatory or other authorities.
- (c) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money.
- (d) The purposes for which data relating to a customer may be used are as follows:-
- (i) 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 Bank'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 the following services and products (in respect of which the Bank may or may not be remunerated):
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products; and
 - (3) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); andthese services or products may be provided and/or marketed by:
 - (1) the Bank and the Bank's group companies;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty or privileges programme providers; and
 - (4) co-branding partners of the Bank and the Bank's group companies;
 - (viii) determining the 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 Bank or any of its branches/sub-branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches/sub-branches are expected to comply;
 - (xi) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank'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.
- (e) Data held by the Bank relating to a customer will be kept confidential but the Bank may, where it considers necessary or appropriate, provide such information to the following parties (whether within or outside Hong Kong SAR) for the purposes set out in paragraph (d):-
- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank 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 Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches/sub-branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches/sub-branches are expected to comply;
 - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
 - (vii) (1) the Bank's group companies;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty and privileges programme providers;
 - (4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (5) external service providers (including but not limited to mailing houses, telecommunications companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d) (vii).
- Such information may be transferred to a place outside Hong Kong SAR.
- (f) If the Bank provides customers' data to any agent, contractor, service provider or group company outside Hong Kong SAR under paragraph (e)(i) or (ii) or (vii) above, the Bank will impose confidentiality undertakings substantially similar to the data protection laws in Hong Kong SAR on such agent, contractor, service provider or group company if it is subject to less stringent data protection laws in the relevant overseas jurisdiction. In any event, the Bank will remain responsible for ensuring the confidentiality of the customers' data. All such customers' data will be kept confidential and will not be disclosed to third parties except as provided in this notice or as required by applicable law or guidelines issued by regulatory or other authorities.
- (g) 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 customer has the right-
- (i) to check whether the Bank holds data about him/her and of access to such data;
 - (ii) to require the Bank to correct any data relating to him/her which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (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 an 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 Bank to a credit reference agency, to instruct the Bank 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 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 five years from the date of final settlement of the amount in default or five years from the date of discharge from a bankruptcy as notified to the Bank, whichever is earlier.
- (h) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (i) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:-
The Data Protection Officer
Bank of Communications Co., Ltd. Hong Kong Branch
20 Pedder Street, Central, Hong Kong
Fax: 2833 6561
- (j) The Bank 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 Bank will advise the contact details of the relevant credit reference agency.
- (k) Nothing in this Notice shall limit the rights of customers under the Ordinance.

日期：2011年5月18日

注意：中英文本如有歧異，概以英文本為準。

Date: May 18, 2011

Note: In case of discrepancies between the English and Chinese versions, the English version shall prevail.

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

1. 申請人須於 2012 年6月30日(「推廣期」)或之前成功申請由交通銀行股份有限公司香港分行(「銀行」)於香港發行的雙幣信用卡之鑽石卡或金卡主卡(「雙幣信用卡」),方可享有推廣優惠及迎新禮品。
2. (1)成功申請1張銀聯雙幣鑽石卡主卡之申請人,可選擇「CAFÉ LIEGEOIS多功能壓力式咖啡機」或「HK\$300惠康超級市場禮券」作為迎新禮品。(2)成功申請銀聯雙幣金卡主卡之申請人迎新禮品為「HK\$200 惠康超級市場禮券」。
3. 申請人須於新卡發出日期起3個月內累積購物簽賬或現金透支滿港幣/人民幣4,000元(合計港幣賬戶及人民幣賬戶之簽賬或現金透支),方可享有推廣優惠之迎新禮品。
4. 禮品換領信將於持卡人達到有關禮品換領所需之簽賬或現金透支要求後6星期內寄出予主卡持卡人。禮品換領信如有遺失、被竊或損毀,銀行將不會補發。
5. 購物簽賬並不包括信用額套現/簽賬分期供款、結餘轉戶金額、強積金/自積金供款、所有經本行網上繳費服務交易、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。
6. 若主卡持卡人於新卡發出日期後13個月內取消該卡,銀行保留就每張被取消的主卡向每位持卡人收取港幣600元之行政費用,而毋須事先通知持卡人。有關費用將從主卡持有人的信用卡賬戶內扣除。
7. **申請人如於現在持有或過去12個月內曾持有銀行發出任何卡種之主卡,即使成功批核及發卡亦不會獲贈任何推廣優惠之迎新禮品。**
8. 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。若所選之迎新禮品換罄,銀行有權以其他禮品代替。迎新禮品不可兌換現金。
9. 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。有關費用將從主卡之港幣賬戶內扣除。
10. 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。
11. 所有迎新禮品均由商戶提供,因此所有有關商品之服務或質素,銀行一概不承擔任何責任。有關商戶將承擔所有商品及服務的法律責任。
12. 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。
13. 如有任何爭議,銀行的決定將為最終及不可被推翻的。

1. Applicant must have successfully applied for a China UnionPay Dual Currency Diamond Card or Gold Card ("Dual Currency Credit Card") issued by Bank of Communications Co., Ltd. Hong Kong Branch (the "Bank") in Hong Kong on or before 30 June 2012 to enjoy the promotional offer and welcome gifts.
2. (1) Applicant who successfully applies for a principal Diamond Card can choose 'CAFÉ LIEGEOIS Multi-function coffee machine' or 'HK\$300 Wellcome Shopping Vouchers' as welcome gift. (2) Applicant who successfully applies for a principal Gold Card can have 'HK\$200 Wellcome Shopping Vouchers' as welcome gift.
3. Cardholders must accumulate retail purchase or cash advance of HKD/CNY4,000 or above (including retail purchase or cash advance in HKD and CNY account) within 3 months since new credit card issue to redeem the promotional welcome gift.
4. Gift Redemption Letter will be sent to the successful principal cardholder within 6 weeks from the date the cardholder has met the relevant gift redemption requirements. Lost, stolen or damaged Gift Redemption Letters will not be re-issued.
5. Retail purchase does not include cash/purchase instalment amount, balance transfer amount, 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.
6. If the principal cardholder of this promotional offer cancels his/her credit card within 12 months from the new credit card issue date, the Bank reserves the right to charge each cardholder an administrative fee of HK\$600 from the principal cardholder's credit card account without prior notice to the cardholders.
7. **Applicant who is currently holding or has held the principal card(s) of any card type(s) issued by the Bank in the past 12 months is not eligible for any of the promotional welcome gifts even though your credit card is successfully approved and issued.**
8. Once the promotional welcome gift is chosen, welcome gift cannot be exchanged for alternative. Promotional welcome gifts are available on a first-come-first-served basis while stock lasts. If the cardholder's choice of welcome gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement. Welcome gifts cannot be exchanged for cash.
9. The Bank reserves the right to charge each cardholder an administrative fee of HK\$600 if the cardholder redeems a welcome gift to which he/she is not entitled, makes duplicate redemption, uses ineligible transactions (as determined by the Bank) to redeem his/her welcome gift or commits any fraud or abuse in relation to the gift redemption. The said fee will be debited from the credit card HKD account.
10. 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.
11. All welcome gifts are supplied by merchants. The Bank accepts no liability for any matters relating to any such products and/or services. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services provided.
12. 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.
13. In case of any disputes, the Bank's decisions shall be final and conclusive.

「網上下載申請表優惠」條款及細則 Terms & Conditions for "Downloading Application Form Offer"

1. 申請人須於2012年6月30日或之前遞交於本行網頁下載之交通銀行銀聯雙幣信用卡申請表(「申請表」)及成功申請本行銀聯雙幣信用卡,可免費獲贈「星巴克咖啡禮券HK\$25」。
2. 推廣禮品只限於主卡申請人,及每位主卡申請人最多可獲贈此優惠之推廣禮品1份。
3. 申請人如於現在持有或過去12個月內曾持有本行發出之任何信用卡主卡,將不獲贈以上推廣禮品。
4. 推廣禮品數量有限,先到先得。若推廣禮品換罄,本行有權以其他禮品代替。推廣禮品不可兌換現金。
5. 「星巴克咖啡禮券HK\$25」將於申請人成功申請後6星期內寄出予主卡申請人。推廣禮品如有遺失、被竊或損毀,本行將不會補發。
6. 申請人經此申請表成功申請信用卡所享之申請優惠不可與本行其他申請渠道推廣優惠同時享用。如有任何爭議,概以本行的決定為準。

1. Applicant must successfully apply for CUP Dual Currency Credit Card of the Bank by downloading the Bank of Communications CUP Dual Currency Credit Card Application Form ("the Application Form") via the Bank website from now on until 30 June 2012 to get HK\$25 Starbucks Coffee Gift Certificate.
2. Only principal cardholders are eligible for the promotional gift and each principal cardholder entitles to 1 promotional gift.
3. Applicant who is currently holding or has held any Principal card of any card type(s) issued by the Bank in the past 12 months is not eligible for the promotional gift.
4. The promotional gift is available on a first-come-first-served basis while stock lasts. If the promotional gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement. The promotional gift cannot be exchanged for cash.
5. HK\$25 Starbucks Coffee Gift Certificate will be mailed to the principal cardholder within 6 weeks from the date the cardholder successfully applies for the credit card of the Bank. Lost, stolen or damaged promotional gift will not be re-issued.
6. Applicants who successfully apply for our Credit Card by downloading the Application Form will only be entitled for the "Download Application Form Offer". Customer cannot entitle application promotional offers via other channels at the same time. In case of any disputes, the Bank's decisions shall be final and conclusive.

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

1. 登記電郵地址獎賞之推廣期由即日起至2012年6月30日。
2. 500獎賞積分將於主卡發卡後4至8星期內自動存入合資格客戶之主卡賬戶內。
3. 如客戶提供之電郵地址不正確或於任何可能的情況下導致電郵不能成功送出,銀行將保留收取有關獎賞相等價值之權利。

1. Promotion period of Registration of e-mail Address offer is valid from now until 30 June 2012.
2. 500 Bonus Points will be credited to eligible principal Card account within 4-8 weeks after card issuance.
3. If customer who provided the email address, in any event where the delivery email is returned to the Bank, the Bank reserves the right to charge the equivalent value of the Reward directly from the principal cardholder credit card account without prior notice.