

樣本 Sample

交通銀行信用卡免息分期付款計劃(「分期付款計劃」)條款及細則

在使用由交通銀行股份有限公司香港分行(「銀行」)發出的交通銀行信用卡(「信用卡」)於指定商戶(「商戶」)簽賬並以免息分期計劃作付款之前,請閣下仔細閱讀以下條款及細則。

本條款及細則適用於分期付款計劃及附加於適用之交通銀行太平洋信用卡持卡人合約(「合約」)條款之上。本條款及細則所用之字眼及詞句與適用合約之使用條款上之定義有相同之意思及理解。如分期付款計劃之條款及細則與適用之合約使用條款有任何抵觸,將以前者為準。

當閣下使用信用卡於商戶簽賬購買產品及服務(「貨品」)並以免息分期計劃付款(「分期付款購物」),即表示閣下已接受本條款及細則,並同意受其所約束。

1. 分期付款計劃只適用於閣下以銀行於香港所發出之指定信用卡簽賬購買指定貨品。非指定信用卡不適用於分期付款計劃,如在審核分期付款計劃時,發現交易並非用指定信用卡簽賬,閣下須一次過付款。2. 分期付款計劃只適用於指定貨品及/或受銀行不時決定之最低購買金額所限制,閣下可致電銀行客戶服務熱線查詢詳情。3. 閣下的分期付款計劃申請須視乎商戶之貨品供應,閣下的信用卡賬戶之可用信用限額及賬戶狀況而定,並須由銀行最終批核。銀行有絕對酌情權決定分期付款的每期供款金額,惟供款金額的總和不會超過貨品之購買金額(或折算為月結單結算貨幣之等同金額,並附加任何其他之匯率調整及收費(如適用))。4. 銀行有絕對酌情權在任何時候、在不預先通知及不提供原因的情況下撤回或終止分期付款計劃或閣下參與分期付款計劃的資格。5. 當分期付款購物完成後,閣下不可撤銷地授權銀行將分期付款購物之全數購買價付予商戶。為免產生疑問,經閣下簽署之銷售單據或免息分期付款計劃申請表格或其他銀行接受之方式,均可作為完成分期付款購物之證明。6. 當分期付款購物申請經銀行批核後及在有關的分期付款計劃全數付清之前,該貨品購買交易不可取消、退款或更改。信用卡賬戶之可用信用限額會根據貨品購買價減低。7. 除特別註明外,首期供款金額將會即時從閣下有關的銷售單據或免息分期付款計劃申請表上所載之信用卡賬戶(或閣下其在銀行開設之其他替代信用卡賬戶)中扣除,而隨後的供款金額將會在每月大概相同日期從信用卡賬戶中扣除,直至購買價完全清還為止。每期供款均與使用信用卡作一般購物之入賬方式相同,並受同等條款及細則約束(包括但不限於財務/利息費用之計算),並由閣下以同等方式支付。倘閣下沒有於到期付款日前清還該期結單總結欠(包括每月供款及其他簽賬及現金透支等),閣下同意銀行將以上一次繳付供款後之結餘及餘下供款開始計算應取利息(以簽賬交易月息2%計算),未繳清購物簽賬交易及現金透支交易利息按實際年利率(APR)26.82%及36.76%計算,銀行亦有權要求閣下立即清還所有欠款、過期利息及所有有關費用。8. 銀行有絕對酌情權從閣下的信用卡賬戶中扣除購買款額之尚未清還餘額及/或隨時在銀行認為恰當的情況下終止每月付款之安排,當中包括但不限於以下情況:(1)信用卡在任何原因下被閣下或銀行取消或終止或已過期或不獲續期;(2)閣下未能依期繳付任何分期付款款額或信用卡賬戶中之任何其它結欠款項;(3)閣下違反本條款及/或細則或適用信用卡合約使用條款中之任何條款及細則;及/或(4)閣下已或可能破產或身故。9. 若銀行行使第8條條款之權利,所有分期付款之餘數將即時到期,閣下須立即繳付該未償還之款項。10. 以外幣交易之購買價(如適用)將會按有關發卡機構(例如:Visa International)所採納之市場或官方匯率,或其他第三者於兌換日之適用匯率兌換成港幣,並附加銀行的匯率調整及有關發卡機構向銀行徵收之費用(如適用)。11. 銀行及商戶保留權利撤回或取消向閣下提供之分期付款計劃。但已接納之申請將會執行,惟必須遵守本條款及細則。12. 在供款期間,若閣下要求提早償還分期付款計劃欠款、終止信用卡或/及取消分期付款計劃,閣下須立即繳付未償還款項之全數及額外HK\$300手續費。13. 分期付款計劃之交易均可享有銀行信用卡簽賬獎賞計劃內之現金回贈或積分獎賞(如適用)。14. 對於與貨品有關之任何產品、設備及/或服務之提供、質素或表現,銀行恕不承擔任何責任及不作陳述。銀行並非商戶之代理人,如閣下對貨品有任何投訴,應直接與有關商戶解決。銀行將繼續從閣下之信用卡賬戶中扣除每月之供款金額。閣下對商戶及/或其他人士/機構之索償將不會影響閣下償還每月供款及/或履行其他對銀行之責任。15. 銀行保留拒絕分期付款計劃申請之權利並可不時修改此條款及細則。修改將按銀行營運守則指引,不少於30日前通知。如有任何爭議,銀行保留最終決定權。16. 本條款及細則的中英文本如有歧異,概以英文本為準。

Bank of Communications Credit Card Interest-Free Instalment Plan ("Instalment Plan") Terms & Conditions

Please read these Terms and Conditions carefully and make sure that you understand them before you make any purchase of goods or services under the Instalment Plan by using your Bank of Communications Credit Card ("Credit Card") from a merchant ("Merchant"), who is designated by Bank of Communications Co., Ltd. Hong Kong Branch ("the Bank") from time to time and has participated in the Instalment Plan. These Terms and Conditions are applicable to the Instalment Plan and shall operate in addition to the applicable terms and conditions of the Bank of Communications Pacific Credit Card Cardholder Agreement ("Agreement"). Words and expressions defined in the applicable terms and conditions of the Agreement shall have the same meaning when used in these Terms and Conditions. In case of any conflict between these Terms and Conditions and the applicable terms and conditions of the Agreement, the former shall prevail.

You are deemed to have accepted these Terms and Conditions and agreed to be bound by these Terms and Conditions when you make purchase ("Instalment Purchase") of specified good & services ("Products") from the Merchant under the Instalment Plan.

1. Instalment Plan is only applicable to cardholder(s) of designated Credit Card(s) issued by the Bank in Hong Kong for the purchase of specified Products. Payment by non-designated Credit Cards will not be eligible to Instalment Plan, the payment will be charged on a one-off basis. 2. Instalment Plan is available for specified Products and / or may be subject to a minimum amount as determined by the Bank from time to time. You can contact the Bank Customer Services Hotline to obtain the details. 3. Your applications for the Instalment Plan are subject to Product availability of the Merchant, available credit limit of your Credit Card, Credit Card Account status checking, and final approval by the Bank. The Bank shall, at its absolute discretion, determine the amount of each instalment, provided that the aggregate of instalment amount do not exceed the purchase price of the Products (or the equivalent amount in your statement billing currency, plus any other foreign exchange rate adjustment and fees (if applicable)). 4. The Bank may at its absolute discretion and without giving any prior notice and reason, withdraw or terminate the Instalment Plan or your eligibility to participate at any time. 5. Once the Instalment Purchase is completed, you hereby irrevocably authorize the Bank make payment of the full price of the Instalment Purchase to the Merchant. For avoidance of doubt, a credit card sales draft or Interest-Free Instalment Plan Application Form signed by you or other means acceptable by the Bank may evidence the completion of the Instalment Purchase. 6. Once the application for an Instalment Purchase is approved by the Bank and before the relevant Instalment Plan is settled in full, the purchase of the Products cannot be cancelled, refunded or altered. The credit limit of Credit Card Account will be reduced by the purchase price accordingly. 7. Unless otherwise specified, the first instalment shall be debited immediately to your Credit Card Account as shown on the relevant sales drafts or Interest-Free Instalment Plan Application Form (or to such other Credit Card Account as you may subsequently open with the Bank in replacement or substitution of the original Credit Card Account), and following which, each subsequent instalment shall be debited on or about the same day in each following month, until the purchase price has been completely debited to the Credit Card Account. Each instalment shall be treated in the same way as a normal purchase transaction charged to the Credit Card Account and subject to the same terms and conditions (included but not limited to finance/interest charges calculation) and be payable by you in the same manner. If you fail to settle the total statement balance for the month (including the monthly instalment purchase, retail purchase and cash advance, etc.) on or before the payment due date, overdue interest will be charged on the outstanding instalments (at the retail purchase transaction interest rate of 2% per month), interests for both unsettled retail purchase transaction and cash advance transaction are calculated at the Annualized Percentage Rates (APR) of 26.82% p.a. and 36.76% p.a. respectively. The Bank may at its sole discretion demand immediate full repayment of the total amount due to the Bank, overdue interest and all the relevant charges. 8. The Bank may at its absolute discretion, debit the outstanding balance of the purchase price to the Credit Card Account and/or terminate the monthly Instalment arrangement at any time as the Bank may deem appropriate under but not limited to the following circumstances: (1) the Credit Card is cancelled or terminated by you or the Bank for whatever reason or has expired and not renewed; (2) the Credit Card Account is not maintained in good standing; (3) you are in breach of any of the terms and /or conditions herein or under the applicable Credit Card terms and conditions of the Agreement; and/or (4) you are or may be bankrupt or deceased. 9. In case the Bank exercised its discretion under Clause 8, the outstanding balance of the Instalment Plan shall become immediately due and payable by you. 10. The purchase price of foreign currency transaction (if applicable) will be converted into Hong Kong Dollars at the rate selected by the relevant credit card association (e.g. Visa International) from a range of wholesale market rates or the government-mandated rate; or (in case of converted by other third parties) the other third party's applicable exchange rate on the conversion date, plus an additional foreign exchange rate adjustment set by the Bank and any fees charged by the credit card associations to the Bank, if applicable. 11. The Bank and Merchant reserve their rights to withdraw or cancel the Instalment Plan offered to you. All accepted applications will however be honored subject to these Terms and Conditions. 12. During the instalment period, in the event of early repayment of outstanding instalment, cancellation of Credit Card or termination of Instalment Plan by you, you are required to settle all outstanding unpaid instalment amounts together with an additional HK\$300 handling fee immediately. 13. Instalment Plan transactions will be eligible for cash rebate or bonus points (if applicable) under the Credit Card Reward Programs of the Bank. 14. The Bank shall not be liable in any way for, and make no representation as to, the provision, quality or performance of any goods, facilities and/or services in connection with the Products. The Bank is not acting as an agent for the Merchant. If you have any complaint arising from the Products, you should resolve the complaint directly with the Merchant and the Bank will continue to debit the monthly instalments to your Credit Card Account. No claim from you against the Merchant and/ or other parties shall affect your obligation to repay the monthly instalments and/ or other obligations to the Bank. 15. The Bank reserves the right to reject any application of Instalment Plan and may change these Terms and Conditions from time to time. Where recommended by the Code of Banking Practice, not less than 30 days prior notice in writing will be given. The Bank reserves the final decision on all matters and disputes. 16. In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.