



Bank of Communications Credit Cards “0% Interest Purchase Instalment Plan”

During the promotional period, cardholders can apply for the “0% Interest Purchase Instalment Plan” with any retail purchase accumulated for **HK\$1,000 or above**, and enjoy up to **18 months interest-free instalments with the average monthly handling fee of HK\$2.8***! The transactions can be combined for application and make your shopping even more fun!

- The retail purchase transaction amount can be repaid by **3, 6, 12 or 18** consecutive monthly instalments.
- Cardholders can apply for this instalment plan with any single local/overseas retail purchase **HK\$300 or above** and accumulate for **HK\$1,000 or above** in the same application.

Example

Instalment Tenor	Instalment Tenor One-off Handling Fee (Applied amount of HK\$1,000 per application)
3 months	HK\$30 HK\$10
6 months	HK\$40 HK\$30
12 months	HK\$50 HK\$40
18 months	HK\$60 HK\$50

* One-off special low handling fee is calculated according to the retail purchase transaction amount. Cardholder must be paid the handling fee at the first repayment month with the first instalment amount in order to enjoy the average monthly handling fee of HK\$2.8, when the retail purchase amount of HK\$1,000 with 18-month repayment period.

Easy Application Procedures

Cardholders can apply for this plan with the completed application form of “0% Interest Purchase Instalment Plan” and start from the latest retail purchase transaction date till 5 working days before the payment due date through the following ways:

1. Send the completed application form to 12/F, Bank of Communications Tower, 231-235 Gloucester Road, Wanchai, Hong Kong OR
2. Hand in the application form in person to any Bank of Communications Hong Kong branches OR
3. Fax the completed application form to 2591 9968

Customer Service Hotline: 22 699 699

Promotional Period: from now until 14 February 2012



Bank of Communications Credit Card “0% Interest Purchase Instalment Plan” Application Form

Personal Information

English name of the cardholder: _____ (as stated on the credit card)

Credit card number of the “0% Interest Purchase Instalment Plan”

Daytime contact number: _____

Information for the application of “0% Interest Purchase Instalment Plan”

I would like to apply for the Bank of Communications “0% Interest Purchase Instalment Plan” and I agree that the monthly repayment amount and the one-off handling fee will be debited from my Credit Card account stated above.

Transaction Information		
Transaction Date	English Name of Merchants (as stated on the sales slip)	Transaction Amount

Please put a “√” in the box of the chosen repayment periods:

- 3 months 6 months 12 months 18 months

Note: 1) Every single retail purchase transaction amount must be HK\$300 or above and the minimum total transaction amount combined per application must be HK\$1,000 or above (or foreign currencies equivalent), and the maximum transaction amount is 100% of the available credit limit (excluded the one-off handling fee). The Bank’s exchange rate will be used as the standard conversion rate of the foreign currencies to Hong Kong Dollars. 2) This plan is applicable to local or overseas retail purchase transactions, excluded cash advance, merchant instalment transaction, cash instalment plan transaction, balance transfer transaction, gambling nature transaction, online bill payment service, overdue credit card charges and the Bank’s designated credit card transactions. Each transaction can be applied for the plan once only. 3) If not specified, your repayment period will be treated as 18 months.

Declaration and Signature

I hereby declare and confirm that all the information provided above, agree to accept and agree to be bound by all the terms and conditions for Bank of Communications “0% Interest Purchase Instalment Plan”. I agree to authorize Bank of Communications Co., Ltd. Hong Kong Branch 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 may consider appropriate for the process of credit limit adjustment application.

Signature of Applicant (Same as that appear on the credit card) **Date**

FOR BANK USE ONLY		Promotional Period: from now until 14 February 2012	
AUTH CODE		APP AMOUNT	
RECEIVED ON		HANDLING FEE	
POSTED ON		ARRPROVED BY	





Bank of Communications Credit Card “0% Interest Purchase Instalment Plan” Terms and Conditions

1. The Promotional Period of “0% Interest Purchase Instalment Plan” (“the Instalment Plan”) start from now until 14 February 2012 both dates inclusive. (“the Promotional Period”)
2. The Instalment Plan is bound by the terms and conditions of Bank of Communications Pacific Credit Card Cardholder Agreement and Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement of Bank of Communications Co., Ltd Hong Kong Branch (“the Bank”). Only Bank of Communications Credit Card and the bank designated principal and supplementary cardholder in Hong Kong (“Cardholder”) is allowed to apply for the Instalment Plan, excluded PC Internet Card and Gift Card cardholder.
3. This Instalment plan is applicable to local or overseas retail purchase transactions, excluded cash advance, merchant instalment transaction, cash instalment plan transaction, balance transfer transaction, gambling nature transaction, online bill payment service, overdue credit card charges and the Bank’s designated Credit Card transactions.
4. Cardholders can apply for the Instalment Plan start from the retail purchase transaction date till 5 working days before the payment due date (starting from the date when the Bank receives the application.) If the available credit limit under cardholder’s personal credit card account issued by the Bank is less than the applied amount, the Bank will adjust the cardholder’s credit limit. It will normally take 5 working days to process the credit limit adjustment application and the cardholder will be notified of the result by separate post.
5. **Cardholders can apply for the Instalment Plan with the combined valid retail purchase transaction amount within the Promotional Period. Every single retail purchase transaction amount must be HK\$300 or above and the minimum total transaction amount combined per application must be HK\$1,000 or above (or foreign currencies equivalent), and the maximum transaction amount is 100% of the available credit limit (excluded the one-off handling fee). The Bank’s exchange rate will be used as the standard conversion rate of the foreign currencies to Hong Kong Dollars.**
6. **Based on the 3 months, 6 months, 12 months and 18 months repayment period, the one-off handling fee of the applied Instalment Plan (according to the retail purchase transaction amount) should be 1%, 3%, 4% and 5% of every applied retail purchase transaction amount respectively. And the APR are 6.19%, 10.95%, 7.82% and 6.71% respectively. The APR are calculated according to the guidelines of the Code of Banking Practice.**
7. The approved loan Instalment amount and one-off handling fee for the Instalment Plan cannot eligible for cash rebate or bonus point reward under the prevailing spending reward program or is not counted to the spending requirement of welcome gift offers.
8. The retail purchase transaction must be done through the qualified Bank’s credit cards. The transaction must be posted to the same credit card account as well as the applied Instalment Plan account. Each transaction can be applied for the Instalment Plan once only.
9. No interest is payable by the Cardholder under the Instalment Plan and the Cardholder is only required to pay the one-off handling fee for the Instalment Plan. The loan amount of this Instalment Plan is retail purchase. If the Cardholder fails to make full repayment of the statement balance specified in the credit card account statement on or before the payment due date, the Cardholder shall pay interest on all outstanding balance on the credit card account. The Cardholder shall pay a finance charge on any monthly instalment amount due but unpaid at the prevailing interest rate of the Credit Card Account.
10. Upon approval of the Cardholder’s application for the Instalment Plan, (a) The Bank will hold the credit limit of the Cardholder’s credit card account specified in the Instalment Plan Application Form with an amount equivalent to the Instalment Plan transaction amount and the total handling fee as the Bank may from time to time prescribe until the last instalment amount is settled. (b) The Bank will debit the Instalment Plan transaction amount and the total handling fee from the credit card account by 3, 6, 12 or 18 consecutive monthly instalments. The first instalment amount will be debited from the credit card account immediately or on the date that the Bank may prescribe at its discretion. (c) The Bank will proportionally reduce the hold amount from the credit limit of the credit card account every month after the Bank successfully debits the credit card account with the instalment amount due. (d) The cardholder will be notified of the result by post within 5 working days. The Bank will deposit the total approved amount into the Cardholder’s designated credit card account. The approved amount stated as a loan nature for the Cardholder from the Bank. The Cardholder should accept to pay monthly for the Instalment Plan to the Bank. Upon unsuccessful application, the Cardholder should settle the payment before due date without prior notice. The Bank will not bare the finance charges on any overdue payment.
11. Unless approved by the Bank, the Instalment Plan cannot be cancelled or changed. Cardholders must ensure the information of application is correct. No claims will be made to the Bank for the unsuccessful application of the Instalment Plan.
12. If the credit card account is cancelled by Cardholder or the Bank for whatever reason, the Cardholder must immediately settle all outstanding balance of the Instalment Plan. In case the Cardholder requests (i) to cancel or amend the application for the Instalment Plan; or (ii) make full prepayment settlement of the outstanding balance of



the Instalment Plan, the Cardholder does not required for paying any extra administration fee, however the one-off handling fee is non-refundable.

13. The Bank has the right to approve or reject the application of the Instalment Plan hereof without giving any reason therefore. Notwithstanding the other provisions in these Terms and Conditions, the Bank shall be entitled at any time with notice to the Cardholder (a) suspend or terminate the Instalment Plan; and/or (b) revise or add further provisions to these Terms and Conditions. The Bank reserves the right to revise the above-mentioned interest rate and the handling fee from time to time.
14. The Bank is only responsible for arranging payment facilities via the Instalment Plan and disclaim any liability or duty relating to the product(s)/service(s) sold or provided. The Merchant and its related supplier will be solely responsible for all obligations and liabilities relating to the quality, supply, sale, and other related matters of the product(s)/service(s). If there is any arguments or complaints towards the product(s)/service(s), Cardholders should directly contact the related Merchant directly.
15. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.