

凡於即日起至2008年12月31日期間遞交此表格及成功申請信用卡之客戶可額外獲贈精美手提旅行袋一個。
Successfully applying for our credit card by this application form from now on until December 31, 2008, you will be entitled to a Travel Bag.

附屬卡 SUPPLEMENTARY CARD

附屬卡申請人必須為年滿十六歲之香港永久居民。
Supplementary Card Applicant must be Hong Kong permanent 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 Cardholder.

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 日D 月M 年Y 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 employer(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)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**
- 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 e.g. bank statement, electricity bill **AND**
- 閣下及附屬卡(如適用)申請人之有效挑戰者會員証 (可顯示會員編號之一面) 及 Valid Challenger Membership Card of any principal and supplementary card applicant(s) (side showing Membership No.) (if applicable) **AND**
- 以下項1或2之薪金證明文件：
Either below item 1 or 2 income proof documents:
1. 閣下最近3個月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 3 months salary credit including cover page **OR**
2. 閣下最近1個月可顯示薪金收入的銀行月結單或存摺連首頁 及 以下任何一款文件：
Your latest bank statements or bankbook showing your last 1 month salary credit including cover page **plus** any one of the following:
 最近3個月內所發出的權單 / 最近期之薪俸稅單 / 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)
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
 閣下最近期之薪俸稅單 / 利得稅單 / 商業登記副本及最近3個月之月結單或存摺連首頁 (如屬自僱人士) 或其他資產證明，例如定期存款單
Your latest income tax demand note / profit tax record / Business Registration Certificate copy and latest bank statements or bankbook showing your last 3 months transactions including cover page (if you are self employed) or 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

聲明及簽署 DECLARATION AND SIGNATURE

1. 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/吾等現時並沒有作出，亦沒有意圖作出任何對本人/吾等之破產呈請；(iii)並沒有任何人提出針對本人/吾等之破產呈請；(iv)本人/吾等並非無力償付債務者；(v)本人/吾等未曾宣佈由任何金融機構發出之任何本人/吾等名下之信用卡或由任何金融機構給予本人/吾等的無抵押貸款或(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日逾期還款之債務(包括信用卡及無抵押貸款)。
2. 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/吾等並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用以處理、評估及批核此信用卡申請(不論本人/吾等的信用卡申請最終是否被批准)；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賬戶。本人/吾等確認明白，(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，而倘若出現本人/吾等欠賬還款的情況，該等資料亦可能會提供予代收賬款機構；(ii)本人/吾等有權要求獲告知本人/吾等那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。銀行有權處理任何查閱資料的要求收取合理費用。
3. 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。
4. 本人/吾等明白及同意銀行不可時使用及/或披露任何或全部本人/吾等的個人資料予銀行的服務供應商與在「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，可能須披露本人/吾等的個人資料。
5. 本人/吾等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日內滿前全數清還，否則本人/吾等由信貸資料機構所持有的賬戶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算前5年內並無任何重要欠賬，本人/吾等有權在全數清還賬項後結束賬戶時，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。
6. 銀行發出任何交通銀行太平洋信用卡予本人/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。
7. 本人/吾等同意，若本人/吾等申請交通銀行太平洋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太平洋信用卡卡卡人合約(「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持卡人合約之主要條款及條件摘要予本人/吾等。
8. 本人/吾等同意(i)按合約所述方式共同及個別遵守及履行合約中所列本人/吾等的義務及責任；及(ii)在任何情形下，銀行可酌量決定拒絕接納本人/吾等的信用卡申請及/或提供本人/吾等任何其他信用卡權限而毋須提供任何理由。
9. 本人/吾等同意，未繳清購物賬單及現金透支交易利息分別按實際年利率率26.82%及36.76%計算。銀行有權不時調整有關利息。
10. 本人/吾等及同意受本申請表有關套取新產品換領條款及細則的所有條款及條件所約束。
11. 本人/吾等及明白若本人/吾等超額提取「挑戰者」會賬服務或於會賬失效後仍使用該會賬內之服務，本人/吾等同意「挑戰者」可從本人/吾等之交通銀行挑戰者信用卡賬戶直接收取該項服務之正價收費。

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(ies) nor have any intentions to do so; (iii) no petition for bankruptcy(ies) has/have been presented against me/us by any parties; (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 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 Pacific 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 Pacific Credit Card(s), my/our using of the said card(s) will be bound by the Bank of Communications Pacific 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 36.76% 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.
10. I/We agree to accept and agree to be bound by all the terms and conditions for wage fund redemption enclosed herewith this application form.
11. I agree and understand that any services enjoyed exceeding the package limit or without a valid membership, Challenger can debit the service charge at normal rate directly through the Bank of Communications Challenger Credit Card Account.

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).

銀行專用 FOR BANK USE ONLY

Program Code	Channel Code	Branch Code	Centre Code	Staff Code
C201	W6	883		
AP / DE / CX	CL	SIG	Date	Page

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)
Bank of Communications Co., Ltd. Hong Kong Branch (Incorporated in the People's Republic of China)

交通銀行太平洋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 Pacific Credit Card Cardholder Agreement

持卡人接讀及同意受交通銀行太平洋信用卡持卡人合約「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文本為準。

1. 持卡人於信用卡簽署或啟用信用卡或啟動信用卡(信用卡亦包括網上)，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卸的確認。持卡人若透過電話銀行及/或網上銀行服務或客戶服務熱線(8522269 9999)進行信用卡認收及啟動程序，即表示持卡人接受並同意受銀行的綜合服務條款及條件(或網上銀行此等服務的所有條款及條件)約束。銀行的綜合服務條款可於銀行分行及所有支行索取。持卡人亦可於銀行的網址www.bankcomm.com.hk瀏覽。若持卡人不同意受電話銀行及/或網上銀行服務，持卡人應聯絡銀行分行或任何支行申請取消電話銀行及/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附屬信用卡加裝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錄下私人密碼。持卡人應就私人密碼被披露或任何其他他人所知悉及/或有任何未經授權使用信用卡報告交通銀行股份有限公司香港分行「銀行」。
3. 當獲持卡人開設一網上賬戶，一個由銀行決定之信用額限會分配給該網上賬戶。根據網上賬戶的信用額及本合約之條款，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額以內的從眾賬限。
4. 持卡人須負責按時及/或在銀行要求時立即支付任何結欠。若持卡人於到期前日仍未有繳付所規定之最低還款額，持卡人須支付逾期費。
5. 如銀行批准及主/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/持卡人可以分期付款方式償還其信用卡賬戶下之欠款。
6. 如銀行批准及主/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/持卡人可以轉賬形式支付其其他認可金融機構無論以信用卡或賬戶的個人賬戶形式下之欠款或信用卡賬戶。
7. 如逾期持卡人欠賬的情況，持卡人須負責在執行及追討債項時所招致之一切合理費用及開支。
8. 持卡人不得將信用卡作任何用途。持卡人違反規定須承擔負責及彌償銀行因此所招致之一切損失、損害、責任、費用及開支。
9. 倘若持卡人沒有將信用卡作任何用途或沒有在發現信用卡遺失或被後來有在合理及可預見的情況下過期銀行報失，則持卡人對信用卡「遺失」被竊或未經授權使用所負責任上限為HK\$500。若持卡人報失信用卡或屬被竊，則持卡人須對信用卡遺失、被竊或被未經授權使用產生或有關的一切損失及損害負責，及持卡人須彌償銀行因此所招致之一切損失、損害、責任、費用及開支。
10. 持卡人須負責按時及/或在銀行要求時立即支付任何結欠。若持卡人於到期前日仍未有繳付所規定之最低還款額，持卡人須支付逾期費。並在發現任何錯誤、不足及/或未經授權使用或未經授權使用信用卡。除非銀行於通知、賬戶被更改或認證書日期起計約60天內向持卡人上述書面通知，否則銀行的通知、賬戶被更改或認證書內載之記錄將在任何方面視作不可推翻。
11. 銀行有權於任何時候及毋須事先通知將(主)持卡人於銀行開立之任何賬戶結存存款，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信用卡使用信用卡所導致的)；或(附屬)持卡人於銀行開立之任何賬戶結存存款，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。為共同賬戶，銀行可按其決定的免擔保或附擔保任何非港幣貨幣兌換操作港幣。
12. 主/持卡人須對透過使用信用卡及/或附屬卡進行的任何及所有交易及/或由主/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。附屬卡持卡人應對其透過使用信用卡及/或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。
13. 持卡人須按合約應付之一切費用、收費及利息之詳情已載於合約內，持卡人須按合約支付款項收費可於銀行的任何分行索取或書面索取。銀行可將按合約的條款在向持卡人發出通知後修改收費。
14. 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，惟當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，直至全數付款在合約項下之一切款項。於主/卡終止後，據其發出的所有賬項將即時歸主/持卡人終止。持卡人若不接受銀行合約及/或收費之任何修訂，則持卡人須以前述方式終止合約。
15. 本中文版本僅供參考，若中、英版有任何矛盾或歧異，概以英文版本為準。

Cardholder(s) accept(s) and agree(s) to be bound by all the terms and conditions of Bank of Communications Pacific 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 9999, the Cardholder is deemed to have accepted and agreed to be bound also by all the terms and conditions of the Bank's General Terms and Conditions for Banking Services 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 a 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 disclosing the same. Cardholder(s) shall report to Bank of Communications Co., Ltd., Hong Kong Branch (the "Bank") if the PIN(s) is/are divulged or known to any other person and/or upon unauthorized use of the Card(s).
3. 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. 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.
4. 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.
5. The Principal Cardholder may if approved by the Bank repay the debit balances outstanding under his/her Card Account by instalments subject to such terms and conditions and the payment of such fees and charges as the Bank may from time to time determine.
6. 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.
7. In the event that the Cardholder(s) defaulted in payment, the Cardholder(s) is/are liable to pay all reasonable costs and expenses incurred by the Bank in the enforcement and recovery of the debts.
8. Cardholder(s) shall not use the Card(s) for any illegal purpose and shall be fully liable for and indemnify the Bank against all losses, damages, liabilities, costs and expenses incurred by the Bank as a result of breach by the Cardholder(s).
9. 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 Card(s) will be HK\$500. If the Cardholder(s) act(s) fraudulently or with gross negligence, the Cardholder(s) shall be fully responsible for all loss and damage arising out of or in connection with the loss, theft 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 of such act(s).
10. 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).
11. 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.
12. The Principal Cardholder shall be liable to the Bank for any and all transactions effected through the use of the Principal card and/or the Supplementary card(s) and/or debts and liabilities incurred by the Principal Cardholder and/or the Supplementary Cardholder(s). A 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.
13. 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.
14. The Cardholder(s) may at any time cancel the Card and terminate the Card(s) account 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.
15. The Chinese version is for reference only and in the event of any conflicts or discrepancies between the Chinese and English versions, the English version shall prevail.

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")

個人資料(私隱)條例及客戶信貸資料

- a) 持卡人需要不時向銀行提供有關開立或延續賬戶及建立或延續銀行信貸或提供銀行服務的資料。
- b) 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賬戶或建立或延續銀行信貸或提供銀行服務。
- c) 持卡人與銀行在正常業務運作中，銀行亦會收集持卡人的資料，例如：當持卡人開出支票或存款時。
- d) 持卡人有關的資料可應用於以下列舉：
 - i. 提供服務和信貸便利給持卡人之日常運作；
 - ii. 審核及維持持卡人的信貸評級；及每年進行一次或以上的定期或特別審核；
 - iii. 協助其他財務機構作信用檢查及追討債項；
 - iv. 確保持卡人維持可靠信用；
 - v. 設計為持卡人使用的財務服務或有關產品；
 - vi. 處理財務服務有關問題；
 - vii. 計算銀行與持卡人之間的債務；
 - viii. 向持卡人及為持卡人的責任提供抵押的人士追收欠款；
 - ix. 銀行在任何何/方作為擔保人對其對其的專力的法律的規定而作出披露；
 - x. 使銀行的資產在破產清盤人、或銀行對持卡人的債權的參與人或附屬參與人評核範圍成為轉讓、參與或附屬參與的與；及
 - xi. 與上述有關的抵押。
- e) 銀行亦會對其具有關於持卡人資料之資料保密，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不論於香港、中國或其他香港以外的地區(作下列段列出的用途)
 - i. 任何代理人、承包人或向銀行提供行政、電腦、電腦、付款或證券結算或其他銀行業務運作有關的第三方服務供應商；
 - ii. 任何對銀行有保管責任的人，包括已承諾保持該資料秘密的銀行集團內的公司或附屬公司或商業夥伴；
 - iii. 付銀行有關出入賬目及已付支票的副本(其中可能含有關於收賬人的資料)；
 - iv. 信貸資料機構，及在持卡人欠賬時，則可將該等資料提供給代收收賬機構；
 - v. 銀行在根據對銀行或其任何/方與員法律的專力的規定而負責任其作出披露之任何人士；
 - vi. 銀行的任何代理人或連署承辦人或該銀行對持卡人的債權的參與人或附屬參與人或受託人；及
 - vii. 銀行的任何分行、支行、附屬機構、附屬公司、相關公司或對該公司受管轄的或該銀行受共同控制的公司。
- f) 倘銀行(按上述第i)段將持卡人資料提供予香港以外地區之人士或機構，而該等人士或機構所在地區的資料保障法例為香港的為嚴厲者，銀行將要求該等人士或機構向銀行提供與香港資料保障法律基本相同的保密承諾。在任何情況下，銀行將會繼續負責持卡人資料保密，除本條提及及/或適用法律規定的情況外，絕不將該等資料披露予任何人士。
- g) 根據個人資料(私隱)條例之條款及根據條例條文和發出的個人資料資料，下列持卡人有人權：
 - i. 查核銀行是否有他/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. 要求銀行停止向任何第三者披露其個人資料紀錄；
 - iv. 查閱並獲准查閱，例向信貸資料機構或代收收賬機構披露的個人資料類別，及銀行提供進一步資料，以便向有關信貸資料機構或代收收賬機構提出限期改正資料的要求；及
 - v. 於香港清交申請書，向香港消費者委員會查詢有關其個人資料，從資料庫刪除銀行曾經提供的賬戶資料，惟是項指示須於東莞五年內發出，而該戶戶在指定期限內五年內，並據該戶欠超過60天的欠賬。假如該戶戶有欠超過60天的欠賬，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為5年為止，或銀行接獲的解除破產令生效日期起計為5年為止，以較早發生者為準。
- h) 根據條例的條款，銀行有權處理任何有關資料的要求以合資格履行任何有關申請書，或向有關資料機構提供資料以合資格履行任何有關資料機構的要求，應向下列人士提出：
 - i. 資料保護主任 交通銀行股份有限公司香港分行 香港中環德輔道中
 - ii. 電話：(852) 2841 9611 傳真：(852) 2973 8888 傳真：(852) 2810 6993
- i) (個人資料) 遺失資料通知：香港九龍尖沙咀彌敦道九號渣打銀行大廈第六100室
電話：(852) 2577 1816 傳真：(852) 2578 4425

Personal Data (Privacy) Ordinance and Consumer Credit Data

- (a) From time to time, it is necessary for the Cardholders 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.
- (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.
- (c) It is also the case that data are collected from the Cardholders in the ordinary course of the continuation of the banking relationship, for example, when the Cardholders write cheques or deposit money.
- (d) The purposes for which data relating to the Cardholders may be used are as follows:-
 - i. the daily operation of the services and credit facilities provided to the Cardholders;
 - 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 the Cardholders;
 - vi. designing financial services or related products for the Cardholders' use;
 - vii. marketing financial services or related products;
 - viii. determining the amounts owed to or by the Cardholders;
 - ix. collection of amounts outstanding from the Cardholders and those providing security for the Cardholders' 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;
 - xi. enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the Cardholders to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation, and
 - ii. purposes relating thereto.
- (e) Data held by the Bank relating to the Cardholders will be kept confidential but the Bank may, where it considers necessary or appropriate, provide such information to the following parties (whether in Hong Kong, China or elsewhere outside Hong Kong) for the purposes set out in paragraph 1:
 - 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 or a merchant or business partner which has undertaken to keep such information confidential;
 - iii. the draws 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;
 - 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 Cardholders; and
 - vii. any of the branches, sub-branches, subsidiaries, holding companies, associated companies or affiliates or of companies controlled by or under common control with the Bank.
- (f) If the Bank provides confidential data to any of the parties mentioned under paragraph (e) above outside Hong Kong, the Bank will impose confidentiality undertakings substantially similar to the data protection laws in Hong Kong on such party 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 Cardholders' data. All such Cardholders' data will be kept confidential and will not be disclosed to third parties except as provided in this Clause or as required by applicable law.
- (g) Under and in accordance with the terms of the Personal Data (Privacy) Ordinance (the "Ordinance") and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any Cardholder 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 five 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 as follows:-

The Data Protection Officer, Bank of Communications Co., Ltd., Hong Kong Branch, 20 Pedder Street Central, Hong Kong
Tel: (852) 2841 9611 (852) 2973 8888 Fax: (852) 2810 6993
- (j) The Bank may have obtained a credit report on the Cardholder from a credit reference agency in considering any application for credit. In the event the Cardholder wishes to access the credit report, please contact the following institute:

Consumer Relations Department, TransUnion Limited, Suite 1106 Tower 6, The Gateway, 9 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong
Tel: (852) 2577 1816 Fax: (852) 2578 4425
- (k) I/We agree to accept and agree to be bound by all the terms and conditions for welcome gift redemption.