

‘Balance Transfer with “Flexi-installment”’ Plan Application Form

Cardholder must complete and sign on this application form and fax back to 3768 1818 **seven working days prior to the payment due date of the credit card outstanding balance to be transferred**. Cardholder may choose a maximum of 2 balance transfers from credit card account of other banks (only applicable to Hong Kong dollars credit cards issued in Hong Kong) to your specified Chong Hing Credit Card account.

☒ Please transfer the outstanding balance of the following credit card account(s) under my name to my Chong Hing Credit Card account (please enclose the full set copy of the latest credit card statement(s) from which the balance to be transferred and your latest bank statement or passbook showing the latest 1 month salary record).

English name of Principal applicant as printed on HKID Card : _____ Name in Chinese: _____
(in BLOCK LETTERS)

Chong Hing Credit Card Account Number: [][][][] — [][][][] — [][][][][] — [][][][][]

1. Other Bank's Credit Card Account Number	Other Bank's Credit Card Issuing Company	Applied Transfer Amount
<hr/>	<hr/>	HK\$ <hr/>
2. Other Bank's Credit Card Account Number	Other Bank's Credit Card Issuing Company	Applied Transfer Amount
<hr/>	<hr/>	HK\$ <hr/>

☒ I would like to apply for the offer of 6-month installment plan with the first HK\$10,000 installment amount (applicable to Platinum / Diamond / Titanium Cards) (PRM017010) or the first HK\$5,000 installment amount (applicable to Gold / Classic Cards) (PRM017020) free from interest and handling charges

☐ I would like to apply for the instalment of 0.2% monthly handling fee (applicable to Platinum / Diamond / Titanium Cards) (PRM017030) or 0.3% monthly handling fee (applicable to Gold / Classic Cards) (PRM017040) of the remaining amount and the tenor selection is as follows:

☐ 6 months (9006XR) ☐ 12 months (9012XR) ☐ 18 months (9018XR)

RELATIONSHIP WITH THE BANK

Is any Applicant a director / substantial shareholder / chief executive / an employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including the Bank), or a relative of or trustee for any such director / substantial shareholder / chief executive / employee

☐ I / We am / are a director / substantial shareholder / chief executive / an employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including the Bank).

Company's Name _____

☐ I / We am / are a **RELATIVE or TRUSTEE** of any director / substantial shareholder / chief executive / employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including the Bank).

Company's Name _____

Relative's Name _____

Relationship _____ Position _____

☐ No, I / We confirm at present, there is no such relationship. The Applicant shall notify the Bank promptly in writing if any of the Applicant becomes so related in the future.

Note : The above information shall replace my / our record previously declared with the Bank.

I declare and confirm that I am not referred by a third party in relation to this application, I understand that the Bank will not accept and proceed with this application if it is referred by a third party. I confirm that I have read and understood the relevant terms and conditions of this plan, and agree to be bound by them.

☐ To apply for the credit limit increase, please enclose your bank statement or passbook showing the latest 1 month salary record for verification.
(Remarks : The Bank reserves the right for the final approval and may take reference from the information provided by the credit reference)

X _____
Signature of Principal Cardholder
(must be correspond with that on the credit card application form)

Date _____

CPCD			PCCB (SET)			PCCB (DIS)
<input checked="" type="checkbox"/> TU Checking	<input type="checkbox"/> 1. Appr Amt \$ _____	Risk Rating: _____	<input type="checkbox"/> PAMO	<input type="checkbox"/> Fund Disb.	<input type="checkbox"/> Letter	Record Updated
<input checked="" type="checkbox"/> AML Checking	<input type="checkbox"/> 2. Appr Amt \$ _____	DSR: _____		<input type="checkbox"/> IATB (TC8400)	<input type="checkbox"/> Appr (M35) (M74/M75)	<input type="checkbox"/> FMCU
<input checked="" type="checkbox"/> Connected Party checking	<input type="checkbox"/> Rejected <input type="checkbox"/> Cancelled	Bank Relation: _____			<input type="checkbox"/> Rej (M36) (M76)	<input type="checkbox"/> FMCR
Maker:	Approver:		Maker: Checker:	Maker: Checker:	Maker: Checker:	Maker: Checker:

Balance Transfer with “Flexi-installment” Plan Terms and conditions: 1. ‘Balance Transfer with “Flexi-installment” Plan (the “Plan”) is not applicable to balance transfers from credit card account(s) with overdue status or with its / their credit limit exceeded. 2.This Plan is bound by the terms and conditions of “Everything Can Installment” Program. The installment application amount will deduct the first HK\$10,000 installment amount (applicable to Platinum / Diamond / Titanium Cards) or HK\$5,000 installment amount (applicable to Gold / Classic Cards) with 6-month installment period free from interest and handling charges. For onwards cardholder installment application amount (if applicable) exceeding the specified amount free from interest and handling charges for respective card type, the monthly handling fee will be charged as specified in the “Everything Can Installment” Program. 3.A maximum of 2 balance transfers from other bank’s credit card account(s) (only applicable to Hong Kong dollars credit cards issued in Hong Kong) under cardholder’s name to his / her designated Chong Hing Credit Card account (“card account”) will be allowed. The minimum transferred amount of each application is HK\$1,000. 4.Upon the approval of ‘Balance Transfer with “Flexi-installment” Plan, the Bank will base on the “Applied Transfer Amount” filled in the form or 100% of the cardholder’s approved available credit limit (whichever is the lower) to settle other bank’s credit card outstanding balance automatically by the way of CHATS transfer to cardholder’s one or more than one designated other bank’s credit card account(s) in sequence within 7 working days (subject to all documents have been submitted). All fees and charges arising from the CHATS transfer will be solely borne by the cardholder. In the case of approved available credit limit is less than cardholder’s applied “Applied Transfer Amount”, cardholder has to settle the remaining outstanding balance of other bank’s credit card account(s). The Bank will not be liable for any overdue payment, interest, charges or loss incurred in respect of cardholder’s any credit card accounts. 5.Prior to the receipt of the Bank’s confirmation, cardholder must continue to fulfill his / her payment obligations. The Bank will not be liable for any overdue payment, interest, charges or loss incurred in respect of cardholder’s any credit card accounts. 6.The monthly installment and the handling fee will be posted on the monthly statement separately. Cardholders have to arrange the repayment according to the statement. **7.According to the Net Present Value (NPV) method, the Annualized Percentage Rate (APR) for unsettled retail purchase(s) and cash advance(s) are as follows: MAN MasterCard unsettled retail purchase(s) interest rate is 22.8% per annum (APR is 24.58%); cash advance(s) interest rate is 22.8% per annum (APR is 27.03%). Chong Hing Credit Card unsettled retail purchase(s) interest rate is 33% per annum (VISA and MasterCard APR are 36.96%); cash advance(s) interest rate is 33% per annum (VISA Card and MasterCard APR are 40.81%). Chong Hing UnionPay Dual Currency Credit Card unsettled retail purchase(s) interest rate is 22.8% per annum (APR is 24.58% (HKD Card Account and RMB Card Account unsettled retail purchase(s)); cash advance(s) interest rate is 22.8% per annum (APR is 27.03% (HKD Card Account and RMB account Cash Advance(s))).** 8.Withdrawal, cancellation or alternation of the application of the plan will not be allowed once the application herein has been approved. 9.No bonus points or cash rebate in respect of the balance transfer amount will be granted to the card account. 10.The Plan cannot be used in conjunction with other promotions. 11.The Bank reserves the right to vary or supplement any of these terms and conditions from time to time. The Bank reserves the right of final decision in case of disputes.

Reminder: To borrow or not to borrow? Borrow only if you can repay!