

請填妥申請表格連同所需文件交回創興銀行有限公司任何分行或郵寄至香港中央郵政信箱11339號
創興銀行有限公司信用卡中心收。如有任何查詢，請致電創興信用卡24小時客戶服務熱線(852)3768 8888。

Please send the completed application form together with supporting document(s) to any branch of Chong Hing Bank Limited or mail to Chong Hing Bank Limited,
Credit Card Centre, P.O. Box 11339, General Post Office. For any enquiries, please call the Chong Hing Credit Card 24-hour Customer Services Hotline at (852) 3768 8888.

除另有註明外，請必須填寫表格上所有的資料欄目。
Unless otherwise specified, please fill in all the information fields on the form.

華仁一家VISA卡申請表格 WAH YAN ONE FAMILY VISA CARD APPLICATION FORM

永久豁免年費 Permanent Annual Fee Waiver

請選擇信用卡類別 Please select card type

VISA 白金卡 VISA Platinum Card (123PW1)

VISA白金卡申請資格年薪不少於港幣25萬。

Minimum income requirement of HK\$250,000 p.a. for VISA Platinum Cards.

若申請人未能符合VISA白金卡之申請要求，則自動當作普通VISA卡申請處理。普通VISA卡申請資格年薪不少於港幣5萬。(072VW1)
Any application not meeting the VISA Platinum Card requirements will be automatically treated as a Classic Visa Card application.
The minimum income requirement is HK\$50,000 p.a. for Classic VISA Cards.

迎新禮品及簽賬要求 WELCOME GIFT AND SPENDING REQUIREMENT

HK\$150捐款予華仁一家基金有限公司(「華仁一家」)(07601)
Donation of HK\$150 to Wah Yan One Family Foundation Limited ("Wah Yan One Family")

30,000「分分有禮」積分獎賞 # (21002)
30,000 "Point-to-Gift" Bonus Points #

如此申請沒有註明迎新禮品的選項或申請未能符合白金卡之申請要求，本行將以「30,000『分分有禮』簽賬積分」作為閣下之迎新禮品。

If this application does not indicate the choice of welcome gift or does not meet the VISA Platinum Card's requirement, '30,000 "Point-to-Gift" Bonus Points' will be selected by default as your welcome gift.

*主卡申請人必須選擇「分分有禮」計劃作為其簽賬獎賞計劃，方可獲得「30,000『分分有禮』簽賬積分」作為迎新禮品。
Principal Card applicant must choose "Point-to-Gift" as his/her Spending Reward Scheme to enjoy the welcome gift of '30,000 "Point-to-Gift" Bonus Points'.

以上之主卡申請人迎新禮品只適用於過去12個月內未曾獲發任何本行之個人信用卡(包括聯營卡)之申請人。

The above welcome gifts for principal Card applicants are only available to applicants not issued with any personal credit card by the Bank (including co-branded cards) in the past 12 month.

簽賬獎賞計劃選擇 CHOICE OF REWARD SCHEME

請選擇您的簽賬獎賞計劃：Please select your choice of reward scheme：

「現金回贈」獎賞計劃 "Cash Rebate" Scheme (1)

「分分有禮」獎賞計劃 "Point-to-Gift" Redemption Programme(0)

- 如沒註明，則作「分分有禮」獎賞計劃論。 If not specified, "Point-to-Gift" Redemption Programme will be applied.
- 主卡及附屬卡將享用同一之簽賬獎賞計劃。 The same Reward Scheme will be applied to both Principal & Supplementary Card Accounts.

每月捐獻 (此欄可選擇填寫) MONTHLY DONATION (OPTIONAL)

本人願意每月捐出 I would like to make a monthly donation of：

港幣 HK \$50 \$100 \$200 \$500 其他金額 Other: \$ _____

予華仁一家作為會務經費，並授權創興銀行以本人之華仁一家VISA卡支付以上之捐獻。本人同意創興銀行可將本人的有關資料(包括姓名、地址及捐款金額)交予華仁一家作為發出捐款收據用途。

to support the activities of Wah Yan One Family and authorize Chong Hing Bank to debit the said amount from my Wah Yan One Family VISA Card. I agree Chong Hing Bank to provide my related information (including name, address and donation amount) to Wah Yan One Family for the purpose of issuing donation receipt.

捐獻者簽署 Signature of Donor _____ 日期 Date _____

(須與信用卡申請表簽署相同 Must be the same as the one on Credit Card application form)

*註：若每年捐獻港幣100元或以上，可於每年4月向華仁一家索取捐款收據。

Remark: If annual donation received is HK\$100 or more, donor can request for a donation receipt issued by Wah Yan One Family in April each year.

拒絕接受超逾信用額授信安排 OPT-OUT FROM THE OVER-THE-LIMIT FACILITY

本人(等)希望選擇拒絕接受超逾信用額授信安排。

I / We wish to opt-out from the over-the-limit facility.

如閣下選擇拒絕接受超逾信用額授信安排，而交易款額超過閣下信用卡的信用額，則閣下可能無法進行交易。然而，此項選擇拒絕接受功能不適用於八達通自動增值服務、不需授權而批出之交易、外匯兌換及非本行所能控制的任何其他交易。在此情況下，閣下將仍然有責任立即繳付在信用卡賬戶內超出信用額的任何款額，並就每個月結單支付收費表內列明的超逾信用額費用。如果閣下不選擇拒絕接受超逾信用額授信安排，閣下將有責任立即繳付在信用卡賬戶內超出信用額的任何款額，並就每個月結單支付收費表內列明的超逾信用額費用。

If you choose to opt-out from the over-the-limit facility, you may not be able to effect a transaction if the amount exceeds the credit limit on your card. The opt-out is however not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, and any other transactions beyond the Bank's control. Under these circumstances, you will remain responsible to immediately make good any amount in the card account in excess of the credit limit, and pay an over limit charge as set out in the Charges Table for each billing cycle. If you choose not to opt-out from the over-the-limit facility, you will be responsible to immediately make good any amount in the card account in excess of the credit limit, and pay an over limit charge as set out in the Charges Table for each billing cycle.

閣下可隨時選擇拒絕接受超逾信用額授信安排，本行將會儘快辦理有關申請。

You can choose to opt-out from the over-the-limit facility any time, the Bank will process such request as soon as possible.

填寫此申請表格，請於本行網站www.chbank.com下載或向本行職員索取一份「信用卡持卡人合約」。

請細閱並確保閣下清楚明白「信用卡持卡人合約」所列之條款及細則。

Please download the "Credit Card Cardholder Agreement" from the Bank's website www.chbank.com or ask the Bank's staff before completing this application form.
Please make sure that you read carefully and understand the Terms and Conditions of the "Credit Card Cardholder Agreement".

與本行關係 RELATIONSHIP WITH THE BANK

任何一位申請人是否廣州越秀集團股份有限公司集團之任何成員(包括本行之董事/主要股東/行政總裁/僱員)或任何該等董事/主要股東/行政總裁/僱員之親屬或受託人

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

Bank Relation (S / M / P / _)

是。本人/吾等是廣州越秀集團股份有限公司集團任何成員(包括本行)之董事/主要股東/行政總裁/僱員

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).

機構名稱 Company's Name

_____ (中文) _____ (英文)

是。本人/吾等是廣州越秀集團股份有限公司集團任何成員(包括本行)之董事/主要股東/行政總裁/僱員的親屬或受託人

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).

機構名稱 Company's Name

_____ (中文) _____ (英文)

親屬姓名 Relative's Name

_____ (中文) _____ (英文)

關係 Relationship _____ 職位 Position _____

不是。本人/吾等確認現時並無上述關係。若將來產生上述關係，申請人將迅速以書面通知 貴行。

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

注意：以上資料將取代本人/吾等過往向 貴行作的聲明。

Note : The above information shall replace the declaration I previously made to the Bank.

自動櫃員機服務 ATM FACILITIES

本人欲透過信用卡使用自動櫃員機以處理本人在 貴行以下之賬戶。本人明白及同意按照創興銀行有限公司所訂定的創興咭章程及條款，使用 貴行自動櫃員機服務。

I wish to have ATM access to my Chong Hing Bank account(s) listed below via my Credit Card(s). I understand and agree that usage of the ATM facilities are subject to the Terms and Conditions for Chong Hing Cards of Chong Hing Bank Limited.

螢幕顯示之語言 Language on screen	主卡申請人 Principal Card Applicant <input type="checkbox"/> 中文(01) Chinese <input type="checkbox"/> 英文(02) English
支票賬戶號碼 Current A/C No.	
儲蓄賬戶號碼 Savings A/C No.	

注意：此項服務只適用於申請人之個人賬戶（不適用於聯名賬戶或公司賬戶）

Note: This service is only applicable to the personal account of the applicant (Joint name or company account is not applicable)

其他指示 OTHER INSTRUCTIONS

請將信用卡、月結單及通訊信件寄往本人之

Please send the card(s), statement(s) and correspondence to my

現居住址

Present Home address

現職機構地址

Address of Present Employer

注意：郵政信箱恕不接納。於特別情況下，本行有權要求客戶於指定分行領取其信用卡。

Note: P.O. Box is not acceptable. The Bank reserves its right by designating its branch for card collection under special circumstances.

BR : 997 / _____

MCC : _____

注意事項 NOTICE

為確保閣下之申請能儘快處理，請附上以下文件之副本及於空格內加上「✓」號以茲註明，所有文件（包括此申請表）恕不退還。

To speed up the application process, please attach copies of the following documents and put a "✓" against the appropriate box(es). Documents supplied (including this Application Form) are not returnable.

閣下的香港身份證 Your Hong Kong Identity Card

(如申請人並未持有香港永久居民身份證，請提供有效護照/旅遊證件及中國公民身份證；如申請人有前名/別名，請提供有關證明文件)

(For applicants who are not holders of HK Permanent ID Card, please provide copy of valid passport/travel document and ID Card of the People's Republic of China; for applicants who have former or other name(s), please provide supporting documents)

入息證明 Income Proof

• 自僱人士 — 公司商業登記證及最近3個月之公司/個人銀行賬戶月結單及最近年度之個人入息/利得課稅單或經審核之公司財務報表

Self-employed Person - Business Registration Certificate and Company/Personal bank statement for the latest 3 months and latest Personal Assessment/Profit Tax Demand Notes or Certified Company Financial Report

• 受僱人士 — 最近3個月顯示薪金紀錄之銀行存摺/月結單(包括賬戶名稱及號碼)或最近3個月薪金單據或最近3個月顯示薪金紀錄之強積金月結單

Employee - Passbook/bank statement showing the latest 3 months' salary record (include account name and numbers) or salary advice/payslips for the latest 3 months or MPF statement showing the latest 3 months' salary record

最近3個月內之現居住址證明，例如：電話費單、電費單或水費單等

Present residential address proof within the past 3 months, e.g. telephone bill, electricity bill or water bill, etc.

註：本行可能需要閣下提供額外文件以作批核。

Note: Additional documents may be required.

在直接促銷中使用資料 USE OF DATA IN DIRECT MARKETING

如閣下不欲本行使用閣下的個人資料及/或將其資料提供予其他人士作直接促銷用途，閣下可於下列空格填上剔（"✓"）號。

本人不欲貴行透過以下方式在直接促銷中使用本人的個人資料(可選擇多個選項)：

電話營銷

電子途徑(電郵及短訊)

直接郵件

本人不欲貴行向《收集個人資料聲明 - 依據個人資料(私隱)條例致客戶及其他人士通知書》內第8(c)段所列類別的機構提供本人的個人資料，以供其在直接促銷中使用。

以上代表閣下目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向本行傳達的任何選擇。

請注意閣下以上的選擇適用於就本表格隨附之本行《收集個人資料聲明 - 依據個人資料(私隱)條例致客戶及其他人士通知書》在直接促銷中的所列出的產品、服務及/或標的類別，閣下亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

如中、英文版本有任何歧異，概以英文版本為準。

You should check ("✓") this box if you **do not wish** the Bank to use your personal data and / or provide your personal data to any other persons for their use in direct marketing.

I **do not wish** the Bank to use my personal data in direct marketing via (may choose more than one option):

Telemarketing

Electronic Means (Email & SMS)

Direct Mail

I **do not wish** the Bank to provide my personal data to the classes of entities provided in paragraph 8(c) for their use in direct marketing.

The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" attached to this form. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which the personal data may be provided for them to use in direct marketing.

In case of any inconsistencies between the English and the Chinese versions, the English version shall prevail.

申請人聲明及簽署 DECLARATION AND SIGNATURE OF APPLICANT(S)

此聲明對閣下有法律約束力，簽署前請先細閱此聲明及如有需要，請先尋求獨立專業意見。

所有於合約(定義見下文)已作解釋的詞語，除了此聲明另作解釋之外，在此聲明應作相同的解釋。

1. 本人(等)證實及確認由本人(等)在此申請提供的一切資料及所附之文件全屬正確及完整，並授權創興銀行有限公司(「創興銀行」)以任何其認為適當之途徑以核實該等資料之真確性及與有關方面交換資料，本人(等)並授權創興銀行索取其他關於本人(等)的信貨資料。
2. 本人(等)同意本人(等)提供的資料及文件、因使用信用卡(「信用卡」)及有關服務而取得的資料可按創興銀行不時生效的個人資料及私隱政策而使用及處理。
3. 本人(等)聲明並確認本申請並不是由第三者轉介。如本申請是經第三者轉介，本人明白創興銀行將不會接受及處理本申請。
4. 本人(等)知悉創興銀行的信用卡壓印及個人化服務已外判至香港及/或香港境外，如中國內地之供應商(「供應商」)。創興銀行在披露或轉移任何資料時，務必遵守個人資料(私隱)條例(第486章)所訂之保障個人資料原則及有關之規定，創興銀行亦備有管控措施，在已訂立的服務過程中，將持續監察服務供應商的表現，確保有防範措施保障客戶資料的機密及完整性。被委任之供應商亦會採取嚴密保安措施以確保客戶的個人資料在信用卡壓印及個人化程序中絕對保密。然而，創興銀行或被委任之供應商可能須按照任何適用法律或法規的要求，或遵從監管或其他管理機構(包括但不限於政府部門、司法機關或稅務機關)所發出的任何指引，向有關人士(包括香港及/或香港境外之政府機構)披露或提供客戶的個人資料。
5. 本人(等)確認創興銀行絕對有權拒絕此申請。若成功申請後，本人(等)須根據創興銀行「信用卡持卡人合約」(「合約」)之條款使用信用卡。本人(等)亦確認必須根據創興銀行的創興咭之有關條款使用自動櫃員機服務。該等條款及細則和合約之文本可在創興銀行的香港總行及分行索取。如本人(等)不接納合約之條款，本人(等)須將信用卡剪成兩截及交回創興銀行註銷。本人(等)同意本人(等)使用或繼續使用或保留信用卡將被視為接納合約之條款。
6. 本人(等)知悉白金卡主卡的年費為港幣800元，白金卡附屬卡的年費為港幣400元；鈦金卡及金卡主卡的年費為每張港幣480元，鈦金卡及金卡附屬卡的年費為每張港幣240元；普通卡主卡的年費為港幣220元，普通卡附屬卡的年費為港幣110元。本人(等)同意應要求向創興銀行繳付上述有關之年費，但獲創興銀行絕對酌情豁免者則除外。
7. 本人(等)明白及同意主卡持卡人須就信用卡之所有交易及義務承擔責任，包括附屬卡持卡人進行或產生之交易及義務；而每名附屬卡持卡人只須就其進行或產生之交易及義務承擔責任。本人(等)亦同意須應創興銀行之要求，即時全數清還與本人(等)信用卡有關尚欠創興銀行之所有款額。
8. 本人(等)，以下簽署之附屬卡申請人，明確授權以下簽署之主卡申請人代本人(等)收取本人(等)之信用卡。
9. 本人(等)謹此確認及聲明如下：
 - (a) 本人(等)於香港或任何其他地方，從未因欠款而引致被取消或被停用信用卡或其他財務服務。本人(等)從未，於香港或任何其他地方，被宣告破產，或成為任何破產案件或相類似的法律程序的被申請者，或受任何接管令或相類似的命令的約束。
 - (b) 於香港或任何其他地方，並無任何關於本人(等)之破產令或相類命令的呈請被頒佈或正被處理，本人(等)亦無與本人(等)的債權人作出或正處理任何個人自願安排或相類安排之建議。本人(等)沒有任何超過30天之逾期欠款。
 - (c) 本人(等)經謹慎地考慮本人(等)的資產及負債狀況。本人(等)並無任何意圖於香港或任何其他地方，申請本人(等)的破產令或相類命令、或向本人(等)的債權人作出任何個人自願安排或相類安排的建議，而本人(等)亦認為並無任何理由需要提出任何上述申請或建議。
10. 如就此申請所提供的資料有任何更改，本人(等)現承諾將立即以書面通知創興銀行(包括但不限於有關職業及任何辦公或住宅地址之更改)。
11. 倘若本文之條款的中、英文版本有任何歧異，概以英文版本為準。倘若本文之條款及細則與合約有任何歧異，則以合約為準。

THIS DECLARATION IS LEGALLY BINDING, PLEASE READ THIS DECLARATION AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF APPROPRIATE BEFORE SIGNING.

Unless otherwise expressly provided, capitalised terms and expressions defined in the Agreement (as defined below) shall have the same meanings in this Declaration.

1. I/We declare and confirm that all information and document(s) provided by me/us in this application are true and complete and authorise Chong Hing Bank Limited (the "Bank") to verify such information from, and to exchange such information with, whatever sources as the Bank may think fit. I/We also authorise the Bank to obtain other information of myself/ourselves from whatever sources the Bank may consider appropriate.
2. I/We agree that the information and document provided, and information derived from the use of the credit card(s) (the "Card") and related services may be used and dealt with in accordance with the Bank's personal data and privacy policy in force from time to time.
3. I/We declare and confirm that I/we am/are not referred by a third party in relation to this application. I/We understand that the Bank will not accept and proceed with this application if it is referred by a third party.
4. I/We understand that the embossing and personalisation services of the Bank's credit cards have been outsourced to service provider(s) located in Hong Kong and/or outside Hong Kong, e.g. Mainland China (the "Service Provider(s)"). It is always the policy of the Bank to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. The Bank has controls in place to monitor on a continuous basis the performance of the appointed Service Provider(s) in the course of services engaged and to ensure proper safeguards are established for protecting the integrity and confidentiality of customer information. The appointed Service Provider(s) will also apply stringent controls to safeguard the confidentiality and security of customer data during the credit card embossing and personalisation process. Please be informed that customers' personal data may also be disclosed or provided to any person (including authorities in Hong Kong and/or outside Hong Kong) to whom the Bank or the appointed Service Provider(s) is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).
5. I/We acknowledge that the Bank has the absolute right to refuse this application. If this application is successful, I/we shall be bound by the Terms and Conditions of the Bank's "Credit Card Cardholder Agreement" (the "Agreement"). I/We also acknowledge that the use of ATM facilities is further subject to the Bank's Chong Hing Cards Terms and Conditions. Copies of these Terms and Conditions and the Agreement are available at the Bank's Hong Kong Main Branch and branches. If I/we do not accept the Agreement, I/we shall cut the Card(s) into halves and return them to the Bank. I/We agree that my/our use, continued use or retention of the Card(s) shall constitute my/our acceptance of the Agreement.
6. **I/We understand that the annual fee for principal Platinum Card shall be HK\$800 and supplementary Platinum Card shall be HK\$400; the annual fee for principal Titanium Card and Gold Card shall each be HK\$480 and supplementary Titanium Card and supplementary Gold Card shall each be HK\$240; the annual fee for the principal Classic Card shall be HK\$220 and supplementary Classic Card shall be HK\$110, which is payable upon demand unless otherwise waived by the Bank at its absolute discretion.**
7. I/We understand and agree that the principal card cardholder shall be liable for all transactions and obligations of the Card(s) including those incurred by the supplementary cardholder(s) and that each supplementary card cardholder shall only be liable for his/her transactions and obligations. I/We also agree to make immediate full payment of all monies due to the Bank with respect to my/our Card(s) on demand by the Bank.



8. I/We, the undersigned Supplementary Card Applicant, expressly authorise the undersigned Principal Card Applicant to collect my/our Cards on my/our behalf.
9. I/We hereby confirm and declare that:
 - (a) I/We did not have any credit card or other facility that was cancelled or suspended due to default payment in Hong Kong or elsewhere. I/We have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere.
 - (b) No petition for bankruptcy or for similar order against me/us, individual voluntary arrangement with my/our creditor(s) or similar arrangement is made or otherwise is in process, whether in Hong Kong or elsewhere. I/We do not have any overdue payment over 30 days in respect of my/our indebtedness.
 - (c) I/We have conscientiously considered the status of my/our assets and liabilities. I/We have no intention to petition for my/our own bankruptcy or for any similar order, or propose to enter into with my/our creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I/we see any reason why I/we should do so.
10. I/We hereby undertake to notify the Bank promptly in writing of any change in the information provided (including but not limited to any change of employment and business or residential correspondence address).
11. In case of any inconsistencies between the English and the Chinese versions of the Terms and Conditions herein, the English version shall prevail. In case of any inconsistencies between the Terms and Conditions herein the Agreement, the Agreement shall prevail.

本人(等)確認已閱讀、明白及同意並接受本申請表格所列之相關條款及細則、合約和附奉之《收集個人資料聲明 — 依據個人資料(私隱)條例致客戶及其他人士通知書》之約束。如本人(等)之個人資料包括但不限於地址及電話號碼有任何更改，本人(等)同意立即以「信用卡服務更改指示表格」通知貴行。

I/We hereby confirm that I have read, understood and agree to be bound by the relevant terms and conditions stated on this application, the Agreement and your Bank's "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" attached to this form. I/We also agree to notify the Bank immediately by filling in the "Credit Card Services Change Instruction(s) Form" for any change to my/our personal information including but not limited to address and phone number(s).

X

主卡申請人簽署 Signature of Principal Card Applicant

日期 Date

借定唔借? 還得到先好借!

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

銀行專用 FOR THE BANK'S USE ONLY

SCE

WYO

分行編號 Branch Code			轉介職員編號 Ref. Staff No.			經辦職員編號 H.Staff No.		
AP/RJ/CX	SIG1	SIG2	CL	FE	AOD			
				1				
RR	OF	INP1	CHK1	INP2	CHK2			