

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.

香港潮州商會VISA信用卡申請表  
HONG KONG CHIU CHOW CHAMBER OF COMMERCE LTD  
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金卡 VISA Gold Card (088GC1) ☐ VISA卡 VISA Card (066VC1)

普通卡年薪不少於港幣5萬元；金卡年薪不少於港幣12萬元。  
Minimum income required HK\$50,000 p.a. for Classic Card and HK\$120,000 p.a. for Gold Card.

若申請人並未選擇任何信用卡類別或所選之信用卡類別不獲批核，創興銀行有限公司(「本行」)有權根據申請人之入息或資產淨值給予申請人合適之信用卡類別。If card type is not specified or selected card type is not approved, Chong Hing Bank Limited (the "Bank") may offer appropriate card type according to applicant's income or net worth.

本人為香港潮州商會 I am the

- ☐ 個人會員 Personal Member (C1)  
☐ 公司會員之僱員 Corporate Member (C2) (公司名稱 Corporate Name : \_\_\_\_\_)  
☐ 團體會員之會員 Group Member (C3) (團體名稱 Group Name : \_\_\_\_\_)  
☐ 商會聯繫機構之僱員 Associate Member (C4)

迎新禮品 WELCOME GIFT

06411 HK\$150超級市場禮券 HK\$150 Supermarket Cash Coupons

以上之主卡申請人迎新禮品只適用於過去12個月內未曾持有任何本行發出之個人信用卡(包括響響卡)之申請人。  
Above mentioned welcome gifts for principal applicants are only applicable to applicants not holding any personal credit card issued by the Bank (including co-branded cards) in the past 12 months.

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。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 for both Principal and Supplementary Card Account.

接受超逾信用限額授信安排 OPT-IN THE OVER-THE-LIMIT FACILITY

☐ 本人接受「超逾信用限額授信」安排。(0)  
I opt-in the "Over-the-limit Facility".

如閣下接受「超逾信用限額授信」安排，閣下將有責任立即繳付在信用卡賬戶內超出信用限額的任何款額，並就每期月結單繳付「創興信用卡資料概要」內列明的「超逾信用限額費用」。閣下明白如有未授權交易發生的款額引起超逾閣下信用卡的信用限額，該交易依然有機會被批核。閣下理解雖然信用卡退款保障機制適用於此情況，明白如經過調查後發現有關情況屬閣下責任，閣下需要承擔有關款項。閣下已理解並同意超逾信用限額條款適用於整體信用限額，但可能不涉及具體交易或支出類別。同時，閣下確認及知悉日後可隨時通過填寫「超逾信用限額授信」服務更新表格或填寫本行的月結單中指定部分更改此安排。

If you opt-in the "Over-the-limit Facility", you shall be responsible to pay any amount in the card account in excess of the credit limit immediately, and pay an Over-the-limit Fee as set out in Chong Hing Credit Card Key Facts Statement for each billing cycle. You understand that when an unauthorised transaction occurs and the amount exceeds the credit limit of your credit card, the transaction may still be approved. You understand that although the credit card chargeback mechanism applies to this situation, if you shall be responsible for the situation after investigation, you have to bear the relevant payment. You have understood and agreed that the over-the-limit provision is for overall credit limit but may not relate to specific transaction or spending categories. You also acknowledge that you can amend this arrangement at any time by completing the "Over-the-limit Facility" Service Update Form or fill up the designated section in the Bank's monthly statement.

\*創興銀行網站 > 表格下載 > 其他信用卡表格 > 「超逾信用限額授信」服務更新表格  
"Chong Hing Bank Website" > Form Download > Other Credit Card Forms > "Over-the-limit Facility" Service Update Form

個人資料 PERSONAL DATA

申請人必須年滿18歲。Applicant must be aged 18 or above.

☐ 先生 Mr (1) ☐ 太太 Mrs (0) ☐ 女士 Ms (0)

香港身份證上之英文姓名(請以正楷填寫) English name as printed on HKID Card (In BLOCK LETTERS)

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中文姓名 \_\_\_\_\_ 香港身份證號碼 \_\_\_\_\_  
Name in Chinese \_\_\_\_\_ HKID Card No. \_\_\_\_\_

前名及其他姓名 \_\_\_\_\_  
Former and Other Names \_\_\_\_\_

出生日期 \_\_\_\_\_ 日 \_\_\_\_\_ 月 \_\_\_\_\_ 年 國籍 (香港非永久性居民適用)  
Date of Birth \_\_\_\_\_ DD \_\_\_\_\_ MM \_\_\_\_\_ YY Nationality (For HK non-permanent residents only) \_\_\_\_\_

婚姻狀況 ☐ 已婚 (1) ☐ 未婚 (0) ☐ 離婚 (3) ☐ 其他 (2)  
Marital Status Married Single Divorced Others

教育程度 ☐ 中三以下 (B) ☐ 中三或以上 (S) ☐ 預科 (P) ☐ 大學 (U) ☐ 大學以上 (X)  
Education Below Form 3 Form 3 or Above Post - Secondary University Post Graduate

現居住地址(請以英文正楷填寫)  
Present Residential Address (In BLOCK LETTERS) \_\_\_\_\_

\_\_\_\_\_ 居住年期 \_\_\_\_\_ 年 \_\_\_\_\_ 月 \_\_\_\_\_  
\_\_\_\_\_ Year(s) of Residence \_\_\_\_\_ Year(s) \_\_\_\_\_ Month(s)

倘若永久地址與以上住宅住址有所不同(例如：中國內地/海外居民使用中國內地/海外地址作為永久地址)，請在下列填寫。  
Please state your permanent address if it is different from the above residential address (e.g. Mainland China / overseas address as permanent address for Mainland Chinese / overseas citizens).

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

☐ 按揭私人物業 Mortgaged Private Housing (M) ☐ 按揭公屋 / 居屋物業 Mortgaged Public Housing (N)  
☐ 租賃私人物業 Rented Private Housing (R) ☐ 租賃公屋 / 居屋物業 Rented Public Housing (P)

☐ 宿舍 Quarters (Q) ☐ 自置 Self-owned (S) ☐ 與父母同住 Live with Parents (L)  
☐ 其他 Others (T) 每月供款 / 租金 Monthly Installment / Rental HK\$ \_\_\_\_\_

住宅電話號碼 \_\_\_\_\_ 手提電話號碼 \_\_\_\_\_  
Home Telephone No. \_\_\_\_\_ Mobile Phone No. \_\_\_\_\_

電郵地址 (請填寫以便本行日後通知 閣下最新優惠)  
E-mail Address (Please fill in for receiving our promotional updates in future) \_\_\_\_\_

(非必要填寫 optional field)

填寫此申請表前，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".

## 職業資料 OCCUPATION

現職機構名稱 (請以英文正楷填寫)  
Name of Present Employer (In BLOCK LETTERS)

業務性質  
Business Nature

OC ( ) / EM ( )

現職機構地址 (請以英文正楷填寫) Address of Present Employer (In BLOCK LETTERS)

辦事處電話號碼  
Office Telephone No. \_\_\_\_\_

職位  
Position \_\_\_\_\_

任職年期  
Year(s) of Service \_\_\_\_\_

年  
Year(s) \_\_\_\_\_

月  
Month(s) \_\_\_\_\_

全年收入 (港幣)  
Annual Income (HK\$) \_\_\_\_\_

其他收入及來源  
Other Income and Source \_\_\_\_\_

## 與本行關係 RELATIONSHIP WITH THE BANK

申請人是否為廣州越秀集團股份有限公司集團之任何成員(包括創興銀行)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 the Applicant a director/substantial shareholder/chief executive/employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including Chong Hing Bank), or a relative of or trustee for any such director/substantial shareholder/chief executive/employee?

Bank Relation ( S / M / P / \_ )

☐ 是。本人是廣州越秀集團股份有限公司集團任何成員(包括創興銀行)之董事/主要股東/行政總裁/僱員。

Yes, I am a director/substantial shareholder/chief executive/employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including Chong Hing Bank).

機構名稱 Company Name

\_\_\_\_\_ (中文) \_\_\_\_\_ (英文)

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

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

機構名稱 Company Name

\_\_\_\_\_ (中文) \_\_\_\_\_ (英文)

親屬姓名 Relative Name

\_\_\_\_\_ (中文) \_\_\_\_\_ (英文)

關係 Relationship \_\_\_\_\_ 職位 Position \_\_\_\_\_

☐ 不是，本人確認現時並無上述關係。如將來出現上述關係，本人將儘快以書面通知創興銀行。

No. I confirm there is no such relationship at present. I shall notify the Bank promptly in writing if I become so related in future.

注意：以上資料將取代本人過往向創興銀行作出的聲明。

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創興銀行以下之賬戶。本人明白及同意按照創興銀行所訂定的賬戶章則(個人/聯名賬戶)，使用創興銀行自動櫃員機服務。

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 Account Terms (For Personal/Joint Account) of Chong Hing Bank.

螢幕顯示之語言 Language on screen	中文 (01) <input type="checkbox"/> Chinese	英文 (02) <input type="checkbox"/> English
支票賬戶號碼 Current A/C No.	<div>S.V.</div>	
儲蓄賬戶號碼 Savings A/C No.	<div>S.V.</div>	

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

☐ 現居住宅地址 Present Residential 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

為確保有關申請能儘快處理，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性居民身份證，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**不欲**本行使用 閣下的個人資料及/或將有關資料提供予其他人士作直接促銷用途，請於下列空格填上剔「✓」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。

以上代表本人目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代於本申請前本人向創興銀行傳達的任何選擇。

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。

Please check ("✓") the following box(es) 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

the “Personal Information Collection Statement — Notice to Customers and Other Persons relating to the Personal Data (Privacy Ordinance)” 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.

**申請人聲明及授權等 (「聲明」) DECLARATION AND AUTHORISATION, ETC. ( “DECLARATION” ) OF APPLICANT**

此聲明對申請人有法律約束力，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)已作定義的詞語，除了此聲明另作定義之外，在此聲明具相同的定義。

1. 本人證實及確認在此申請提供的一切資料及所附之文件全屬正確、完整、已更新及無誤導性，並授權創興銀行有限公司 (「創興銀行」) 可不時和任何信貸資料服務機構 (已獲批准參與多間信貸資料服務機構模式)、第三者或其認為適當之途徑提供、核實及/或交換該等資料及文件。
2. 本人同意本申請提供的資料及文件、因申請及使用根據本申請所發出的信用卡 (「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 (www.chbank.com) 而使用及處理。
3. 本人聲明並確認本申請並不是由第三者轉介。如本申請是經任何第三者轉介，本人明白創興銀行將不會接受及處理本申請。
4. 本人知悉及同意：(A)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，如中國內地之供貨商 (「供貨商」)；(B)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；及(C)創興銀行亦備有管控措施，在已訂立的服務過程中，將持續監察服務供貨商的表現，確保有防範措施保障客戶資料的機密及完整性。被委任之供貨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式中絕對保密。本人亦同意，創興銀行或被委任之供貨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. 本人確認創興銀行絕對有權拒絕此申請而不披露原因。若申請獲批後，本人須受已收到並已細閱之創興銀行「信用卡持卡人合約」/「創興銀聯雙幣信用卡持卡人合約」(「合約」) 之條款約束。本人亦確認必須受已收到之創興銀行的帳戶章程 (個人/聯名帳戶) 的約束使用自動櫃員機服務。本人確認已收取相關條款及細則和合約之文本，創興銀行可不時全權酌情修改或補充，其最新版本亦可在創興銀行的香港總行及分行索取，或創興銀行網站www.chbank.com下載。如本人不接納任何所述條款及細則和合約之條款，本人須於其生效日期之前將信用卡剪成兩截及交回創興銀行註銷。本人同意本人使用或繼續使用或保留信用卡/信用卡帳戶將被視為接納任何所述條款及細則以及經創興銀行修訂或補充之合約條款。
6. 本人知悉白金卡主卡的年費為港幣1,500元，白金卡附屬卡的年費為港幣750元；鈦金卡及金卡主卡的年費為每張港幣550元，鈦金卡及金卡附屬卡的年費為每張港幣275元；普通卡主卡的年費為港幣300元，普通卡附屬卡的年費為港幣150元。本人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。年費及其他收費已列明於收費表內，創興銀行有唯一酌情權不時修訂或補充。
7. 本人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。本人亦同意須應創興銀行之要求，即時全數清還與本人信用卡有關尚欠創興銀行之所有款額。
8. 本人謹此確認及聲明如下：
  - (a) 本人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式的被呈請者，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，並無任何關於本人之破產令或相類命令的呈請被頒佈或正被處理，本人亦無與本人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。本人沒有任何超過30天之逾期欠款。
  - (c) 本人經謹慎地考慮本人的資產及負債狀況。本人並無任何意圖於香港或任何其他地方，申請本人的破產令或相類命令、或向本人的債權人作出任何個人自願安排或相類安排的建議，而本人亦認為並無任何理由需要提出任何上述申請或建議。
9. 如就此申請所提供的資料或文件有任何更改，本人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)。
10. 本人知悉本人之個人信貸資料將被創興銀行分享至「多家個人信貸資料服務機構」模式下獲選之所有信貸資料服務機構 (包括信貸資料服務機構所使用的任何中央資料庫之經營者)。
11. 本人確認當創興銀行考慮此申請時，創興銀行可於審批過程中開啟及參閱信貸資料服務機構(環聯及諾華誠信有限公司)所編制關於本人的信貸報告。相關信貸資料服務機構聯絡方法如下：
  - (a) 環聯  
客戶服務部  
香港九龍尖沙咀廣東道15號港威大廈第5座8樓811室  
電話：(852) 2577 1816  
電郵：tufoc@transunion.hk  
網站：www.transunion.hk



(b) 諾華誠信有限公司  
客戶服務中心  
香港九龍荔枝角道888號南商金融創新中心20樓A6室  
電話：(852) 3854 0188  
電郵：customer@nova-credit.com  
網站：www.nova-credit.com

12. 本人知悉本人有權每12個月從每家獲選信貸資料服務機構免費索取信貸報告一份，詳情可聯絡相關信貸資料服務機構。

13. 如本聲明之中、英文版本有任何歧異，概以英文版本為準。如本聲明與合約在某種程度上有任何歧異，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 declare and confirm that all information and documents provided in this application are true, complete, updated and not misleading. I authorise Chong Hing Bank Limited (the "Bank") to provide, verify and/or exchange of such information and documents with credit reference agencies (approved for participation in the Multiple Credit Reference Agencies Model), any third party or whatever sources as the Bank may think fit.
2. I agree that the information and documents provided, and information derived from the application for and use of the credit card(s) (the "Card") issued under this application and related services may be used and dealt with in accordance with the Bank's personal data and privacy policy (www.chbank.com) in force from time to time.
3. I declare and confirm that I am not referred by any 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.
4. I understand and agree that (A) 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)"); (B) 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) regarding the disclosure or transfer of any personal data; and (C) 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. Further, I agree 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 acknowledge that the Bank has the absolute right to refuse this application without disclosing the reason. If this application is approved, I shall be bound by the Terms and Conditions of the Bank's "Credit Card Cardholder Agreement"/"Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement" (the "Agreement") which copy I have already received and read. I also acknowledge that the use of ATM facilities is further subject to the Bank's Account Terms which copy I have also received. Updated copies of these Terms and Conditions and the Agreement are available at the Bank's Hong Kong Main Branch, branches or the Bank's website www.chbank.com which may be amended or supplemented by the Bank at its sole discretion from time to time. If I do not accept any of these Terms and Conditions or the Agreement, I shall cut the Card(s) into halves and return them to the Bank before the effective date thereof. I agree that my use, continued use or retention of the Card(s)/Card Account(s) shall constitute my acceptance of all such Terms and Conditions and the Agreement as amended or supplemented by the Bank.
6. I understand that the annual fee for principal Platinum Card shall be HK\$1,500 and supplementary Platinum Card shall be HK\$750; the annual fee for principal Titanium Card and Gold Card shall each be HK\$550 and supplementary Titanium Card and supplementary Gold Card shall each be HK\$275; the annual fee for the principal Classic Card shall be HK\$300 and supplementary Classic Card shall be HK\$150, which is payable upon demand unless otherwise waived by the Bank at its absolute discretion. The annual fees and other charges of the Bank are set out in the Charges Table, which may be amended or supplemented by the Bank at its sole discretion.
7. I understand and agree that the principal card cardholder shall be liable for all transactions and obligations of the Card(s). I also agree to make immediate full payment of all monies due to the Bank with respect to my Card(s) on demand by the Bank.
8. I hereby confirm and declare that:
  - (a) I did not have any credit card or other facility that was cancelled or suspended due to default payment in Hong Kong or elsewhere. I 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, individual voluntary arrangement with my creditor(s) or similar arrangement is made or otherwise is in process, whether in Hong Kong or elsewhere. I do not have any overdue payment over 30 days in respect of my indebtedness.
  - (c) I have conscientiously considered the status of my assets and liabilities. I have no intention to petition for my own bankruptcy or for any similar order, or propose to enter into with my creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I see any reason why I should do so.
9. I hereby undertake to notify the Bank promptly in writing of any change in the information or



documents provided (including but not limited to any change of employment or business or residential correspondence address).

10. I understand that my consumer credit data will be shared by the Bank with all selected credit reference agencies (including the operator of any centralised database used by credit reference agencies) under the Multiple Credit Reference Agencies Model.
11. I acknowledge that when the Bank considers this application, the Bank may access and refer to my credit report(s) from credit reference agency(ies), namely TransUnion and Nova Credit Limited, during the approval process. The contact details of the credit reference agencies are as below:
  - (a) TransUnion  
Consumer Services & Operations  
Suite 811, 8/F Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong  
Tel: (852) 2577 1816  
E-mail: [tufoc@transunion.hk](mailto:tufoc@transunion.hk)  
Website: [www.transunion.hk](http://www.transunion.hk)
  - (b) Nova Credit Limited  
Customer Service Centre  
Unit A6, 20/F, NCB Innovation Centre, 888 Lai Chi Kok Road, Kowloon, Hong Kong  
Tel: (852) 3854 0188  
E-mail: [customercare@nova-credit.com](mailto:customercare@nova-credit.com)  
Website: [www.nova-credit.com](http://www.nova-credit.com)
12. I understand that I am entitled to request for a credit report from each selected credit reference agency without charge in any twelve-month period respective to each selected credit reference agency. For details, I shall contact the selected credit reference agency.
13. In case of any inconsistencies between the English and the Chinese versions of the Declaration, the English version shall prevail. In case and to the extent of any inconsistencies between the Declaration and the Agreement, then the Agreement shall prevail.

**本人確認已閱讀、明白及同意並接受本申請表格所列之相關條款及細則、申請人聲明、合約(如表格聲明中所定義)、賬戶章則和附奉之《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，本人同意立即以「信用卡服務更改指示表格」通知貴行。**

**I hereby confirm that I have read, understood and agree to be bound by the relevant terms and conditions stated on this application, Declaration of applicant, the Agreement (as defined in the Declaration of the form), Account Terms 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 also agree to notify the Bank immediately by filling in the "Credit Card Services Change Instruction(s) Form" for any change to my personal information including but not limited to address and phone number(s).**

X

申請人簽署 Signature of 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	
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	