

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*(24010)
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.

捐題者簽署 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：若每年捐款港幣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.

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帳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致超過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額度，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 Form¹ or fill up the designated section in the Bank's monthly statement.

¹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

¹Chong 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)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

中文姓名

Name in Chinese _____

香港身份證號碼

HKID Card No. _____

前名及其他姓名

Former and Other Names _____

Former and

國籍 (香港非永久性居民適用)

Nationality (For HK non-permanent residents only)

出生日期

Date of Birth _____ 日 DD _____ 月 MM _____ 年 YY _____

婚姻狀況

Marital Status

(非必要填寫) (Optional field)

☐ 已婚 (1)

Married

☐ 未婚 (0)

Single

☐ 離婚 (3)

Divorced

☐ 其他 (2)

Others

教育程度

Education

☐ 中三以下 (B)

Below Form 3

☐ 中三或以上 (S)

Form 3 or Above

☐ 預科 (P)

Post - Secondary

☐ 大學 (U)

University

☐ 大學以上 (X)

Post Graduate

現居住宅地址 (請以英文正楷填寫)

Present Residential Address (In BLOCK LETTERS) _____

居住年期

Year(s) of Residence _____ 年 Year(s) _____ 月 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\$ _____

(請填寫手提電話號碼以便接收信用卡之相關短訊 (如:驗證碼/服務確認等)、本行最新優惠及電子月結單通知)

Please fill in your mobile phone number for receiving the credit card related SMS

(e.g. verification code / service confirmation etc.), the latest promotional offers of the Bank and e-Statements notification

住宅電話號碼

Home Telephone No. _____

手提電話號碼

Mobile Phone No. _____

電郵地址 (請填寫以便接受本行最新優惠及電子月結單通知)

E-mail Address (Please fill in for receiving our latest promotional offers and e-Statements notification)

職業資料 OCCUPATION

現聘機構名稱 (請以英文正楷填寫)

Name of Present Employer (In BLOCK LETTERS)

業務性質

Business Nature

OC () / EM ()

現聘機構地址 (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帳戶。本人明白及同意按照創興銀行所訂定的帳戶章程(個人/聯名帳戶)，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) Chinese	☐ 英文(02) English
支票帳戶號碼 Current A/C No.		
儲蓄帳戶號碼 Savings A/C No.		

注意：此項服務只適用於申請人之個人帳戶（不適用於聯名帳戶或公司帳戶）

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

月結單服務 STATEMENT SERVICE

電子月結單 e-Statement Service

為推動環保，本人同意透過創興銀行個人網上銀行及流動理財收取電子月結單。

To promote environmental protection, I agree to receive e-Statements through Chong Hing Internet Banking and Mobile Banking.

^ 如您未登記創興銀行個人網上銀行服務或流動理財服務，您將會預設收取郵寄月結單。日後您可透過創興銀行個人網上銀行及流動理財更改郵寄月結單方式。

注意：本行未來可能收取郵寄月結單費用（詳情請留意銀行公告及參閱信用卡收費表）。

^ If you have not registered for Chong Hing Bank Internet Banking or Mobile Banking Services, you will receive paper statement by default. You can change the paper statement status through Chong Hing Internet Banking or Mobile Banking. Note: Paper Statement fee may be applied for paper statement (Please refer to the Bank's announcement and refer to the Credit Card Charges Table for details).

☐ 本人希望收取郵寄結單，未來可能收取郵寄月結單費用（詳情請留意銀行公告及參閱信用卡收費表）。
I wish to receive paper statement. Paper Statement fee may be applied if you choose to receive paper statement (Please refer to the Bank's announcement and refer to the Credit Card Charges Table for details).

請將信用卡、月結單及通訊信件寄往本人之

Please send the credit card(s), statement(s) and correspondence to my BR:997/ _____

☐ 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.

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：本行可能需要額外文件以作批核。

Note: Additional documents may be required.

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。

- 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。
- 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。
- 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。
- 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。
- 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」/「創興銀聯豐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則（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。
- 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600元，鈦金卡及金卡附屬卡的年費為每張港幣300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。
- 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。
- 本人謹此確證及聲明如下：
 - 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。
 - 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。
 - 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。
- 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）。
- 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）。
- 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：
 - 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
 - 平安金融壹賬通征信服務（香港）有限公司
平安壹賬通征信運營及客服團隊
香港九龍觀塘海濱道123號綠景NEO大廈16樓03-04室
電話：(852) 2271 6268
電郵：cra_contact@paoc.com.hk
網站：www.paocra.com.hk
- 本人知悉本人有權每12個月從獲選信貸資料服務機構免費索取一份信貸報告，詳情可聯絡相關信貸資料服務機構。
- 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)).s)).
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\$600 and supplementary Titanium Card and supplementary Gold Card shall each be HK\$300; 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/our 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), during the approval process. The contact details of the credit reference agencies are as below:
 - (a) TransUnion
Consumer Services & Operations
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
Website: www.transunion.hk
 - (b) Pingan OneConnect Credit Reference Services Agency (HK) Limited
Operations and CS
Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
Tel: (852) 2271 6268
E-mail: cra_contact@paoc.com.hk
Website: www.paocra.com.hk
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 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

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				

創興信用卡資料概要(「概要」)

(2025 年 6 月 30 日起生效)

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的「創興信用卡持卡人合約」、「創興銀聯雙幣信用卡持卡人合約」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」以了解詳情。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息收費	
購物簽賬利率	當您開立信用卡帳戶時，年息為 27.6% (萬事達鈦金卡及萬事達白金卡) / 32.16% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。
現金透支利率	當您開立信用卡帳戶時，年息為 27.6% (萬事達鈦金卡及萬事達白金卡) / 29.52% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 30.29% (萬事達鈦金卡及萬事達白金卡)之月息為2.3%) / 35.90% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.68%)，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數欠款，我們將不會向您收取利息。否則，利息將按 (i) 自月結單日起尚未繳付之每日結欠(不論到期與否)之財務費用，直至月結單結欠中尚未繳付之款額全數清還為止；及 (ii) 新交易款額之財務費用，即使任何該等新交易款額尚未到期繳付，即須由所有新交易於過賬當日起計算(現金貸款除外，其財務費用由貸款當日起計算)，直至有關信用卡賬戶之所有尚未繳付款額全數清還為止。
現金透支實際年利率	當你開立賬戶時，現金透支實際年利率為 33.36% (萬事達鈦金卡及萬事達白金卡)之月息為2.3%) / 35.97% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.46%)，但會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
拖欠下的實際年利率	不適用
免息還款期	長達 56 天
最低還款額	信用卡利息及財務費用、銀行費用之全數金額(包括會員年費)及總交易結欠之 1% 的總和或最低港幣/人民幣五十元(以較高者為準)，但不會高於月結單結欠。

借定唔借？還得到先好借！

費用	
會員年費 (以每張卡計) - 普通卡 - 金卡 / 鈦金卡 - 白金卡 - 鑽石卡	主卡 附屬卡 港幣300元 港幣150元 港幣600元 港幣300元 港幣1,500元 港幣750元 港幣1,800元 港幣900元
現金透支手續費 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	透支額的 4% 及另加人民幣20元 (最低為人民幣100元) 透支額的 4% 及另加港幣20元 (最低為港幣100元)
在港以外簽賬 / 港元以外貨幣簽賬 之交易費用	所有外幣交易(包括境外及本地之交易)/跨境港幣交易(包括於境外以港幣交易或於非香港結算之商戶以港幣交易，如網上商戶交易)乃根據VISA及萬事達卡於處理該賬目當日所採取之匯率折算為港幣(如適用)；該匯率再加入本銀行所收取之服務費用，詳細列明於以下(A)外幣交易手續費；及(B)以港幣支付外幣簽賬的有關費用。
(A) 外幣交易手續費 銀聯雙幣信用卡 VISA卡 / 萬事達卡	不適用 - 在香港及境外之外幣交易，收費將為簽賬額之 1.95% (如為境外簽賬，該收費已包括VISA / 萬事達卡所收取簽賬額1%之費用)
(B) 以港幣支付外幣簽賬的有關費用 銀聯雙幣信用卡 VISA卡 / 萬事達卡	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 不適用 - 在境外之港幣交易(包括於非香港結算之商戶以港幣交易，如網上商戶交易)，收費將為簽賬額之 1.95% (已包括VISA / 萬事達卡所收取簽賬額1%之費用)

遲繳費用 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	人民幣300元或最低還款額，以較低者為準 港幣300元或最低還款額，以較低者為準
超逾信用限額費用 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	每期月結單人民幣200元 每期月結單港幣200元
退票 / 自動轉賬退回手續費 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	（如已收取遲繳費用，於同一月結單之退票 / 自動轉賬退回手續費可獲豁免） 每筆人民幣150元 每筆港幣150元
信用卡分期計劃 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	不適用 本行提供信用卡分期計劃。每月手續費及實際年利率會根據個別客戶的資格而有所不同。請致電客戶服務熱線查詢有關詳情。 提早還款之行政費用為每計劃港幣250元

繳付信用卡最低還款額的資料 (只供參考)

創興信用卡客戶可根據以下例子，參考個別利息以最低還款額付款之有關資料。以下列表及數據只供參考，並不反映客戶之戶口實際狀況¹。

假設：

- | | | |
|----|----------|---------------|
| 1) | 購物簽賬之結欠： | 港幣/人民幣20,000元 |
| 2) | 新簽賬項： | 港幣/人民幣0元 |
| 3) | 年費及其他收費： | 港幣/人民幣0元 |
| 4) | 於到期繳款日還款 | |

利息 ²	假設客戶沒有因此卡而產生額外費用，並每月繳付：	閣下清還結欠(港幣/人民幣20,000元)之時間約為：	閣下最後還款總額估計為：
年息 32.16%	最低還款額 ³	320 個月	港幣/人民幣72,539元
	港幣/人民幣873元	36 個月	港幣/人民幣31,401元 節省 = 港幣/人民幣41,138元 ⁴
年息 27.6%	最低還款額 ³	312 個月	港幣/人民幣64,708元
	港幣/人民幣823元	36 個月	港幣/人民幣29,627元 節省 = 港幣/人民幣35,081元 ⁴

註：

1. 如欲以適用於 閣下指定的年息和購物簽賬結欠計算以上資料，請使用本行網站www.chbank.com內的信用卡結欠還款計算機（於主頁點選「個人銀行」>「信用卡」>「信用卡結欠還款計算機」）。
2. 根據淨值法計算：逾期未繳購物簽賬之年息為32.16%（VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.90%），現金透支之年息為29.52%（VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.97%）；逾期未繳購物簽賬之年息為27.6%（萬事達鈦金卡及萬事達白金卡）之實際年利率為30.29%，現金透支之年息為27.6%（萬事達鈦金卡及萬事達白金卡）之實際年利率為33.36%）。
3. 每月之最低還款額將不相同。
4. 節省金額為「只繳付最低還款額之總額」減去「於36個月清還所有結欠之總額」。

- 創興銀行有限公司保留一切修訂上述收費之權利。
- 須受創興信用卡持卡人合約 / 創興銀聯雙幣信用卡持卡人合約之條款及細則約束。
- 此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

客戶服務熱線 3768 8888
Customer Services Hotline

網 址
Website www.chbank.com

越秀集團成員
A Member of Yuexiu Group

Chong Hing Credit Card Key Facts Statement(“KFS”)

(Effective from 30 June 2025)

This product is a credit card. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of the Bank for details. Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges	
Interest Rate for Retail Purchase	27.6% per annum for Mastercards (Titanium / Platinum) / 29.52% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance	27.6% per annum for Mastercards (Titanium / Platinum) / 32.16% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Annualised Percentage Rate (APR) for Retail Purchase	30.29% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.90% (monthly rate at 2.68% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
APR for Cash Advance	33.36% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.97% (monthly rate at 2.46% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days

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

Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.	
Fees		
Annual Membership Fee (per card) - Standard Card - Gold Card / Titanium Card - Platinum Card - Diamond Card	<u>Principal</u> HKD300 HKD600 HKD1,500 HKD1,800	<u>Supplementary</u> HKD150 HKD300 HKD750 HKD900
Cash Advance Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100) 4% on cash amount drawn plus HK\$20 (minimum HKD100)	
Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)	For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA/Mastercard exchange rate on the day the transaction is processed by VISA/Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed in below (A) Fees relating to Foreign Currency Transaction; and (B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.	
(A) Fee relating to Foreign Currency Transaction UnionPay Dual Currency Credit Card VISA Card / Mastercard	Not applicable - 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)	
(B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into	

UnionPay Dual Currency Credit Card	since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
VISA Card / Mastercard	Not applicable
	- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)
Late Payment Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY300 or the amount of minimum payment, whichever is lower
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD300 or the amount of minimum payment, whichever is lower
Over-the-limit Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY200 per billing cycle
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD200 per billing cycle
Returned Cheque / Rejected Autopay Charge	(Returned Cheque / Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)
UnionPay Dual Currency Credit Card CNY Card Account	CNY150 per transaction
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD150 per transaction
Credit Card Instalment Plan	
UnionPay Dual Currency Credit Card CNY Card Account	Not applicable
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details.
	Administration fee of HKD250 per plan for early repayment

Information Regarding Making Credit Card Minimum Payment (For reference only)

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account¹.

Assumptions:

- 1) Outstanding Balance from Retail Purchases: HKD/CNY20,000
- 2) New Transaction: HKD/CNY0
- 3) Annual Fee and Other Fees: HKD/CNY0
- 4) The payment settled on the payment due date

Interest Rate²	If you make no additional charges using this card and each month you pay:	You will pay off the outstanding balance (HKD/CNY20,000) in about:	You will end up paying an estimated total amount of:
32.16% per annum	minimum payment ³	320 months	HKD/CNY72,539
	HKD/CNY873	36 months	HKD/CNY31,401 Savings = HKD/CNY41,138⁴
27.6% per annum	minimum payment ³	312 months	HKD/CNY64,708
	HKD/CNY823	36 months	HKD/CNY29,627 Savings = HKD/CNY35,081⁴

Remarks:

1. To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible at the Bank’s website www.chbank.com (On homepage, click “Personal Banking” > “Credit Card” > “Credit Card Balance Repayment Calculator”).
2. Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 32.16% per annum is 35.90% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card unsettled retail purchases(s)) and 29.52% per annum is 35.97% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 27.6% per annum is 30.29% (Mastercards (Titanium/Platinum) unsettled retail purchase(s)) and 27.6% per annum is 33.36% (Mastercards (Titanium/Platinum) cash advance(s)).
3. Minimum payment of each month to vary.
4. The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".

- Chong Hing Bank Limited reserves the right to change the above charges.
- Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.
- The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

客戶服務熱線 3768 8888
Customer Services Hotline

網 址
Website www.chbank.com

越秀集團成員
A Member of Yuexiu Group

尊敬的客戶：

有關「創興信用卡資料概要」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」修訂通知

創興銀行有限公司（「本行」）將修訂「創興信用卡資料概要」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」，並由2025年12月1日起生效，有關修訂內容如下：

「創興信用卡資料概要」

新增項目	新增內容
1. 郵寄月結單費用 ^{&}	本行會向每位選擇接收郵寄月結單之客戶收取以下月費： • 每期Visa及 / 或萬事達信用卡月結單港幣5元 • 每期銀聯雙幣信用卡月結單港幣5元

「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」

新增項目	新增收費
適用於所有創興信用卡（包括聯營信用卡）（個人卡）	
1. 郵寄月結單費用 ^{&}	• 每期Visa及 / 或萬事達信用卡月結單港幣5元 • 每期銀聯雙幣信用卡月結單港幣5元

[&]以下客戶可豁免費用：65歲或以上的客戶將獲自動豁免；領取綜合社會保障援助或政府傷殘津貼人士須連同相關證明文件向本行提出申請。

如閣下持有一個或以上之Visa及 / 或萬事達信用卡賬戶並選擇收取郵寄月結單，不論賬戶數目為多少，本行將就每期月結單收取港幣5元郵寄費用；如閣下同時選擇收取銀聯雙幣信用卡郵寄月結單，本行將就每期月結單另收取港幣5元郵寄費用。上述費用將自動於相關信用卡賬戶內扣除，並顯示於下一期月結單中。如閣下持有多於一個信用卡賬戶，將根據以下順序於閣下的信用卡賬戶內扣除：（適用於Visa及 / 或萬事

達信用卡) Visa白金卡、萬事達白金卡或鈦金卡、金卡及普通卡; (適用於銀聯雙幣信用卡) 創興銀聯雙幣鑽石卡及創興銀聯雙幣金卡。

有關紙張電子月結單及更改相關設定詳情，請瀏覽本行網頁>個人銀行>信用卡>實用連結>信用卡電子結單服務。

閣下若於上述生效日期或以後繼續使用或保留本行信用卡，上述所有的修訂即對閣下具有約束力。倘若上述有關修訂不獲閣下接納，本行將無法繼續為閣下提供有關的信用卡服務，請於上述生效日期前聯絡本行¹。由2025年10月2日起，閣下可於本行任何香港分行¹索取修訂版之「創興信用卡資料概要」、「創興信用卡收費表」或「創興銀聯雙幣信用卡收費表」副本，或於本行網站瀏覽或下載²。如對上述修訂有任何查詢，請與本行任何分行聯絡或致電24小時信用卡客戶服務熱線 (852) 3768 8888。

¹ 聯絡本行分行	本行網站> 關於我們> 分行及服務中心
² 瀏覽及下載 1. 創興信用卡資料概要 2. 創興信用卡收費表 3. 創興銀聯雙幣信用卡收費表	本行網站> 個人銀行> 實用資訊> 表格下載> 1. 其他信用卡表格> 創興信用卡資料概要 2. VISA及萬事達卡信用卡> 信用卡收費表 3. 創興銀聯雙幣信用卡> 創興銀聯雙幣信用卡收費表

創興銀行有限公司 謹啟

2025 年 10 月 2 日

如本通知的中、英文版本有任何歧異，概以中文版本為準。

借定唔借？還得到先好借！

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的「創興信用卡持卡人合約」、「創興銀聯雙幣信用卡持卡人合約」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」以了解詳情。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息收費	
購物簽賬利率	當您開立信用卡帳戶時，年息為 27.6% (萬事達鈦金卡及萬事達白金卡) / 32.16% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。
現金透支利率	當您開立信用卡帳戶時，年息為 27.6% (萬事達鈦金卡及萬事達白金卡) / 29.52% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 30.29% (萬事達鈦金卡及萬事達白金卡)之月息為2.3%) / 35.90% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.68%)，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數欠款，我們將不會向您收取利息。否則，利息將按 (i) 自月結單日起尚未繳付之每日結欠(不論到期與否)之財務費用，直至月結單結欠中尚未繳付之款額全數清還為止；及 (ii) 新交易款額之財務費用，即使任何該等新交易款額尚未到期繳付，即須由所有新交易於過賬當日起計算(現金貸款除外，其財務費用由貸款當日起計算)，直至有關信用卡賬戶之所有尚未繳付款額全數清還為止。
現金透支實際年利率	當你開立賬戶時，現金透支實際年利率為 33.36% (萬事達鈦金卡及萬事達白金卡)之月息為2.3%) / 35.97% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.46%)，但會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
拖欠下的實際年利率	不適用
免息還款期	長達 56 天
最低還款額	信用卡利息及財務費用、銀行費用之全數金額(包括會員年費)及總交易結欠之 1% 的總和或最低港幣/人民幣五十元(以較高者為準)，但不會高於月結單結欠。

借定唔借？還得到先好借！

費用	
會員年費 (以每張卡計) - 普通卡 - 金卡 / 鈦金卡 - 白金卡 - 鑽石卡	主卡 附屬卡 港幣300元 港幣150元 港幣600元 港幣300元 港幣1,500元 港幣750元 港幣1,800元 港幣900元
現金透支手續費 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	透支額的 4% 及另加人民幣20元 (最低為人民幣100元) 透支額的 4% 及另加港幣20元 (最低為港幣100元)
在港以外簽賬 / 港元以外貨幣簽賬之交易費用	所有外幣交易(包括境外及本地之交易)/跨境港幣交易(包括於境外以港幣交易或於非香港結算之商戶以港幣交易，如網上商戶交易)乃根據VISA及萬事達卡於處理該賬目當日所採取之匯率折算為港幣(如適用)；該匯率再加入本銀行所收取之服務費用，詳細列明於以下(A)外幣交易手續費；及(B)以港幣支付外幣簽賬的有關費用。
(A) 外幣交易手續費 銀聯雙幣信用卡 VISA卡 / 萬事達卡	不適用 - 在香港及境外之外幣交易，收費將為簽賬額之 1.95% (如為境外簽賬，該收費已包括VISA / 萬事達卡所收取簽賬額1%之費用)
(B) 以港幣支付外幣簽賬的有關費用 銀聯雙幣信用卡 VISA卡 / 萬事達卡	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 不適用 - 在境外之港幣交易(包括於非香港結算之商戶以港幣交易，如網上商戶交易)，收費將為簽賬額之 1.95% (已包括VISA / 萬事達卡所收取簽賬額1%之費用)

遲繳費用 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	人民幣300元或最低還款額，以較低者為準 港幣300元或最低還款額，以較低者為準
超逾信用限額費用 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	每期月結單人民幣200元 每期月結單港幣200元
退票 / 自動轉賬退回手續費 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	（如已收取遲繳費用，於同一月結單之退票 / 自動轉賬退回手續費可獲豁免） 每筆人民幣150元 每筆港幣150元
信用卡分期計劃 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	不適用 本行提供信用卡分期計劃。每月手續費及實際年利率會根據個別客戶的資格而有所不同。請致電客戶服務熱線查詢有關詳情。 提早還款之行政費用為每計劃港幣250元
郵寄月結單費用*	本行會向每位選擇接收郵寄月結單之客戶收取以下月費： • 每期VISA及 / 或萬事達信用卡月結單 港幣5元 • 每期銀聯雙幣信用卡月結單 港幣5元 * 以下客戶可豁免費用：65歲或以上的客戶將獲自動豁免；領取綜合社會保障援助或政府傷殘津貼人士須連同相關證明文件向本行提出申請。

創興信用卡客戶可根據以下例子，參考個別利息以最低還款額付款之有關資料。以下列表及數據只供參考，並不反映客戶之戶口實際狀況¹。

1)	購物簽賬之結欠：	港幣/人民幣20,000元
2)	新簽賬項：	港幣/人民幣0元
3)	年費及其他收費：	港幣/人民幣0元
4)	於到期繳款日還款	

利息 ²	假設客戶沒有因此卡而產生額外費用，並每月繳付：	閣下清還結欠(港幣/人民幣20,000元)之時間約為：	閣下最後還款總額估計為：
年息 32.16%	最低還款額 ³	320 個月	港幣/人民幣72,539元
	港幣/人民幣873元	36 個月	港幣/人民幣31,401元 節省 = 港幣/人民幣41,138元 ⁴
年息 27.6%	最低還款額 ³	312 個月	港幣/人民幣64,708元
	港幣/人民幣823元	36 個月	港幣/人民幣29,627元 節省 = 港幣/人民幣35,081元 ⁴

1. 如欲以適用於 閣下指定的年息和購物簽賬結欠計算以上資料，請使用本行網站www.chbank.com內的信用卡結欠還款計算機（於主頁點選「個人銀行」>「信用卡」>「信用卡結欠還款計算機」）。
2. 根據淨值法計算：逾期未繳購物簽賬之年息為32.16%（VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.90%），現金透支之年息為29.52%（VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.97%）；逾期未繳購物簽賬之年息為27.6%（萬事達鈦金卡及萬事達白金卡）之實際年利率為30.29%，現金透支之年息為27.6%（萬事達鈦金卡及萬事達白金卡）之實際年利率為33.36%）。
3. 每月之最低還款額將不相同。
4. 節省金額為「只繳付最低還款額之總額」減去「於36個月清還所有結欠之總額」。

- 創興銀行有限公司保留一切修訂上述收費之權利。
- 須受創興信用卡持卡人合約 / 創興銀聯雙幣信用卡持卡人合約之條款及細則約束。
- 此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

网 址
Website **www.chbank.com**

越秀集團成員
A Member of Yuexiu Group

2 October 2025

Dear Customer,

Notice of Amendments to Chong Hing Credit Card Key Facts Statement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table

With effect from 1 December 2025, Chong Hing Credit Card Key Facts Statement (“KFS”), Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of Chong Hing Bank Limited (the “Bank”) will be amended. The relevant amendments are as follows:

KFS

New Items	New Contents
1. Paper statement monthly fee^{&}	The Bank will charge the following monthly fee to each customer who choose to receive a paper monthly statement: • HK\$5 per Visa and/or MasterCard credit card monthly statement • HK\$5 per UnionPay Dual Currency credit card monthly statement

Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table

New Items	New Charges
Applicable to all Chong Hing credit cards (including co-branded credit cards) (personal card)	
1. Paper statement monthly fee^{&}	• HK\$5 per Visa and/or MasterCard credit card monthly statement • HK\$5 per UnionPay Dual Currency credit card monthly statement

[&]Charge will be waived for the following customers: customers aged 65 or above are automatically waived; customers who receive Comprehensive Social Security Assistance or Government Disability Allowance must submit an application to the Bank along with relevant supporting documents.

If you hold one or more Visa and/or MasterCard credit card accounts and choose to receive paper statements, a Paper statement monthly fee of HK\$5 will be charged per statement cycle, regardless of the number of accounts. If you also choose to receive a paper statement for your UnionPay Dual Currency Credit Card, an additional fee of HK\$5 will be charged per statement cycle. The above fees will be automatically deducted from the relevant credit card account(s) and reflected in the following statement. If you hold more than one credit card account, the fee will be deducted according to the following order: (Applicable to Visa and/or MasterCard credit card) Visa Platinum Card, Platinum MasterCard or Titanium Card, Gold Card and Classic Card; (Applicable to UnionPay Dual Currency credit card) Chong Hing UnionPay Dual Currency Diamond Card and Chong Hing UnionPay Dual Currency Gold Card.

For changes of the paper statement status, please visit the Bank’s website > Personal Banking > Credit Card > Useful Information> Personal Credit Card e-Statement service.

Please note that all the above-mentioned amendments shall be binding on you if you continue to use or retain the Bank's credit card(s) on or after the aforementioned respective effective dates. If you do not accept the above amendments, the Bank will not be able to continue to provide these credit card services to you, please contact the Bank¹ before the aforementioned respective effective dates. Starting from 2 October 2025, you may obtain a copy of the amended KFS, Chong Hing Credit Card Charges Table or Chong Hing UnionPay Dual Currency Credit Card Charges Table at any branch of the Bank¹ in Hong Kong, or view and download² it from the Bank's website. For any enquiries on the above amendments, please contact any branch of the Bank or call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888.

¹ Contact the Branch of the Bank	the Bank's website > About Us > Branches and Service Centres
² View and download 1. Chong Hing Credit Card Key Facts Statement 2. Chong Hing Credit Card Charges Table 3. Chong Hing UnionPay Dual Currency Credit Card Charges Table	the Bank's website > Personal Banking > Useful Information > Form Download > 1. Other Credit Card Forms > Chong Hing Credit Card Key Facts Statement 2. VISA and Mastercard Credit Cards > Credit Card Charges Table 3. Chong Hing UnionPay Dual Currency Credit Card > Chong Hing UnionPay Dual Currency Credit Card Charges Table

Yours faithfully,
Chong Hing Bank Limited

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

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

Chong Hing Credit Card Key Facts Statement(“KFS”)

(Effective from 1 December 2025)

This product is a credit card. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of the Bank for details. Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges	
Interest Rate for Retail Purchase	27.6% per annum for Mastercards (Titanium / Platinum) / 29.52% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance	27.6% per annum for Mastercards (Titanium / Platinum) / 32.16% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Annualised Percentage Rate (APR) for Retail Purchase	30.29% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.90% (monthly rate at 2.68% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
APR for Cash Advance	33.36% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.97% (monthly rate at 2.46% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days

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

Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.	
Fees		
Annual Membership Fee (per card) - Standard Card - Gold Card / Titanium Card - Platinum Card - Diamond Card	<u>Principal</u> HKD300 HKD600 HKD1,500 HKD1,800	<u>Supplementary</u> HKD150 HKD300 HKD750 HKD900
Cash Advance Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100) 4% on cash amount drawn plus HK\$20 (minimum HKD100)	
Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)	For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA/Mastercard exchange rate on the day the transaction is processed by VISA/Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed in below (A) Fees relating to Foreign Currency Transaction; and (B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.	
(A) Fee relating to Foreign Currency Transaction UnionPay Dual Currency Credit Card VISA Card / Mastercard	Not applicable - 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)	
(B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into	

UnionPay Dual Currency Credit Card VISA Card / Mastercard	since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. Not applicable - 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)	
	CNY300 or the amount of minimum payment, whichever is lower HKD300 or the amount of minimum payment, whichever is lower	
Late Payment Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	CNY200 per billing cycle HKD200 per billing cycle	
Over-the-limit Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	(Returned Cheque / Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)	
UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	CNY150 per transaction HKD150 per transaction	
	Not applicable	
Credit Card Instalment Plan UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details. Administration fee of HKD250 per plan for early repayment	
Paper statement monthly fee*	The Bank will charge the following monthly fee to each customer who choose to receive a paper monthly statement: • HKD5 per VISA and/or MasterCard credit card monthly statement • HKD5 per UnionPay Dual Currency credit card monthly statement	

*Charge will be waived for the following customers: customers aged 65 or above are automatically waived; customers who receive Comprehensive Social Security Assistance or Government Disability Allowance must provide relevant documents.

Information Regarding Making Credit Card Minimum Payment (For reference only)

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account¹.

- Assumptions:
- 1) Outstanding Balance from Retail Purchases:

HKD/CNY20,000
- 2) New Transaction:

HKD/CNY0
- 3) Annual Fee and Other Fees:

HKD/CNY0
- 4) The payment settled on the payment due date

Interest Rate²	If you make no additional charges using this card and each month you pay:	You will pay off the outstanding balance (HKD/CNY20,000) in about:	You will end up paying an estimated total amount of:
32.16% per annum	minimum payment ³	320 months	HKD/CNY72,539
	HKD/CNY873	36 months	HKD/CNY31,401 Savings = HKD/CNY41,138⁴
27.6% per annum	minimum payment ³	312 months	HKD/CNY64,708
	HKD/CNY823	36 months	HKD/CNY29,627 Savings = HKD/CNY35,081⁴

- Remarks:
1. To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible at the Bank's website www.chbank.com (On homepage, click "Personal Banking" > "Credit Card" > "Credit Card Balance Repayment Calculator").

2. Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 32.16% per annum is 35.90% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card unsettled retail purchases(s)) and 29.52% per annum is 35.97% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 27.6% per annum is 30.29% (Mastercards (Titanium/Platinum) unsettled retail purchase(s)) and 27.6% per annum is 33.36% (Mastercards (Titanium/Platinum) cash advance(s)).

3. Minimum payment of each month to vary.

4. The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".
- Chong Hing Bank Limited reserves the right to change the above charges.

• Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.

• The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

客戶服務熱線 3768 8888
Customer Services Hotline

網 址
Website www.chbank.com

越秀集團成員
A Member of Yuexiu Group

創興信用卡/創興銀聯信用卡持卡人合約(統稱「合約」)之主要章則及條款

持卡人使用信用卡受創興銀行有限公司(「本行」)不時修訂和補充之合約條款及條件所約束。受限於及不影響合約之前提下,本行特別提示客戶及/或持卡人留意合約中可對他們構成重大債務或責任(包括以下)的主要章則及條款。如(i)合約條款及條件和(ii)以下的主要章則及條款之間有任何歧異,概以前者(i)為準。

除另行訂明外,以下的主要章則及條款中的詞彙具合約所賦的相同釋義。

1. 持卡人在收到本行之信用卡後,必須立即於信用卡上本行所指定之空白位置簽署。
2. 持卡人在所有時候須就信用卡及私人密碼之妥善保管及保存負全責,並使信用卡在其控制下安全無虞,私人密碼得以妥為保管及保密(其風險由持卡人承擔)。倘持卡人因欺詐或嚴重疏忽或因持卡人未能作出適當之步驟保管信用卡及/或私人密碼,或未能於發現信用卡遺失或被竊、或私人密碼被任何未獲授權人士知道後在切實可行的合理時間內盡快向本行報失、報被竊或被未經授權使用,則持卡人須全數補償本行所出現或蒙受之所有損失及/或其他負債或損害。
3. 倘持卡人於最後還款日期尚未繳付月結單所列明之最低還款額,本行將按收費表內列明之收費基準收取遲繳費用。
4. 持卡人一旦接獲本行通知其信用卡賬戶已超逾信用限額,不論於任何時間發生,亦不論本行是否已就此作出要求,持卡人必須立即向本行繳付超出信用限額之款額。本行可就超過信用限額的每個月結單收取收費表內列明的超逾信用限額費用。持卡人可透過由本行所提供的渠道選擇拒絕接受超逾信用限額授信安排。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,而持卡人須按上文所述,立即繳付由此等交易所產生的任何款額。
5. 倘持卡人違反合約之條款,本行有權終止合約,即使本行及持卡人先前有任何相反之協議或安排,持卡人須應要求向本行清還因持卡人使用信用卡而合理地引致之所有損失、損害、合理費用及開支(包括合約所載之法律費用及收債人費用)。
6. 本行保留其絕對酌情權終止、取消、暫時終止、撤回或撤銷信用卡之任何使用及因此而提供之任何服務或不批准任何交易(包括銀行交易及證券買賣交易),不論有否事先發出通知或給予理由。本行概不負責持卡人因該等終止、取消、暫時終止或不批准而直接或間接引致之任何性質之損失或損害,及在此情況下,持卡人須按要求將信用卡交回本行。
7. 若持卡人並無作出任何欺詐或嚴重疏忽行為,並在發現信用卡遺失、被竊或被未經授權使用或私人密碼被其他人知道後,在切實可行的合理情況下盡快通知本行,則持卡人對信用卡遺失、被竊或被未經授權使用所負責任,將不會超過港幣 500 元。
8. 持卡人不可將信用卡、信用卡賬戶及本行之其他服務用作或涉及賭博或其他在任何適用法律下屬違法之交易作付款及本行保留權利拒絕處理或支付任何涉及或任何懷疑涉及賭博或非法活動之交易。
9. 以外幣進行交易的匯率計算方法:

Visa/萬事達卡

倘若交易涉及在香港以外之簽賬及/或港元以外之貨幣,本行將以相等於該交易額的港元款額(按本行參考Visa、萬事達卡及/或其他中介人或服務供應商於折算當日釐定的匯率),加上本行訂定的徵費、連同Visa、萬事達卡及/或其他中介人或服務供應商向本行收取的交易費用(如適用者)計算。

銀聯雙幣信用卡

倘若交易涉及在香港以外(不包括中國)之簽賬及/或港幣或人民幣以外之貨幣,本行將以相等於該交易額的港幣款額(按本行參考銀聯及/或其他中介人或服務供應商於折算當日釐定的匯率)計算。

10. 持卡人必須審閱月結單,在無任何明顯的錯誤的情況下,在所有目的而言被視作持卡人接受月結單為準確無誤,但持卡人於月結單發出日 60 日內以書面通知本行任何指稱錯誤或未獲授權之交易或本行通知持卡人有關錯誤則除外。
11. 本行可於毋須預先通知的情況下,隨時將持卡人有關其銀行賬戶的任合結存予以抵銷或轉賬,以清還或支付持卡人信用卡賬戶項下尚欠本行之所有款額。
12. 主卡持卡人須對按合約項下有關信用卡賬戶所欠之所有款項(包括由合約項下任何附屬卡)承擔責任,但附屬卡持卡人只須就該附屬卡持卡人或其附屬卡所進行、產生或被當作進行或產生有關信用卡賬戶之所有欠款承擔責任。
13. 儘管合約有任何規定,持卡人須應本行不時及於任何時間之要求,全數清償合約項下所有尚欠本行之款項。
14. 持卡人確認及同意本行可委任代收債項代理及/或機構收取根據合約持卡人尚欠本行之任何款項。持卡人茲同意向本行就其因追收或擬追收根據合約持卡人應付之任何款項或因強制執行合約之任何條款及條件而合理地產生之任何及所有合理金額之費用及開支(包括法律及收債人費用及開支)向本行作出賠償及彌償。
15. 本行保留隨時修訂及補充本合約條款之權利,包括(但不限於)收費表列明之任何收費或費用之收費基準(包括收費表中實際年利率的增加)以及付款方法。倘持卡人不接納合約條款之修訂或補增,持卡人須於本行訂定之修訂生效日期之前以書面通知本行終止信用卡賬戶及信用卡之使用,並將信用卡交還本行。

如中、英文版本有任何歧異,概以英文版本為準。

Major Terms and Conditions of Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Credit Card Cardholder Agreement (collectively called “Agreements” and “Agreement” refers to either of them as the case may be)

The Cardholder agrees to be bound by the Agreements for his use of the Cards as varied or supplemented by Chong Hing Bank Limited (“Bank”) from time to time. Subject and without prejudice to the Agreements, the attention of customer and/or Cardholder attention is drawn to the major terms and conditions under the Agreements which impose significant liabilities or obligations on the Cardholder including those set out in the following. In case of any inconsistency between (i) the Agreements and (ii) the following major terms and conditions, the former (i) shall prevail.

Unless otherwise defined, capitalized terms used in the following major terms and conditions shall have the same meaning as defined under the Agreements.

1. The Cardholder shall sign at the space provided on the Card as designated by the Bank immediately upon receipt of the Card from the Bank.
2. The Cardholder shall at all times have the sole responsibility for the safe custody and retention of the Card and the PIN and keep the Card safely under his personal control and the PIN secure and confidential at the Cardholder's risks. Cardholder shall indemnify the Bank in full for all losses and/or other liabilities or damages it has incurred or sustained if the Cardholder has acted fraudulently or with gross negligence or where the Cardholder has failed to take adequate steps to safeguard the Card and/or the PIN, or where the Cardholder has failed to report to the Bank as soon as reasonably practicable after having found that the Card has been lost, stolen or subject to unauthorized use or that some other person else knows the PIN.
3. If at any time the Minimum Payment specified in a Statement has not been paid by the Payment Due Date, a late payment charge calculated at the rate as set out in the Charges Table will be charged.
4. The Cardholder shall immediately make good any amount in the Card Account in excess of the credit limit notified by the Bank, whenever incurred, by payment to the Bank whether or not a demand has been made by the Bank in connection therewith. The Bank shall be entitled to charge an over limit charge as set out in the Charges Table in respect of each billing cycle in excess of the credit limit. The Cardholder may choose to opt-out from the over-the-limit facility via a channel provided by the Bank. 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 and the Cardholder is required to immediately make good any amount incurred from these transactions as aforesaid.
5. In the event of any breach under the Agreement by the Cardholder, the Bank is entitled to terminate the Agreement and notwithstanding any prior agreement or arrangement between the Bank and the Cardholder to the contrary, the Cardholder shall pay to the Bank on demand all losses, damage, reasonable costs and expenses (including legal fee and collector's fee) reasonably arising out of the use of the Card by the Cardholder.
6. The Bank reserves the right in its absolute discretion to terminate, cancel, suspend, withdraw or revoke any use of the Card and any services thereby offered or to disapprove any Transaction (including Banking Transaction and Securities Trading Transaction) with or without giving any prior notice or reason and the Bank shall not be liable for any loss or damage of whatsoever nature which the Cardholder may suffer directly or indirectly as a result of such termination, cancellation, suspension or disapproval and whereupon the Cardholder is to surrender the Card to the Bank.
7. Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to report to the Bank as soon as reasonably practicable after having found that the Card has been lost, stolen or subject to unauthorized use or that someone else knows the PIN, the maximum liability of the Cardholder for such loss, theft or unauthorized use of the Card shall be HK\$500.
8. The Cardholder shall not use or involve the Card, the Card Account and service of the Bank for payment of any gambling or other transaction which is illegal under any applicable laws and the Bank reserves the right to decline processing or paying any Transaction which (in the sole determination of the Bank) is or suspected to involve any gambling or illegal activity.
9. Exchange Rate of transaction in foreign currencies:
Visa/Mastercard
Where a Transaction was processed outside Hong Kong and/or involved a currency other than Hong Kong dollar, the amount of Hong Kong dollars equivalent to such Transaction amount will be converted at a rate of exchange determined by the Bank (with reference to the exchange rate adopted by Visa, Mastercard and/or other intermediaries or services providers on the date of conversion), plus the Bank's levies charged at its prescribed rate and any transaction fee(s) charged by Visa, MasterCard and/or other intermediaries or service providers to the Bank (if applicable).
UnionPay Dual Currency Credit Card
Where a Transaction was processed outside Hong Kong (not including the PRC) and/or involved a currency other than HKD or CNY, the amount of HKD equivalent to such Transaction amount will be converted at a rate of exchange determined by the Bank (with reference to the exchange rate adopted by UPI and/or other intermediaries or services providers on the date of conversion).
10. Cardholder must examine the Statement which, in the absence of any manifest error, shall be accepted by the Cardholder for all purposes as correct except to the extent that the Cardholder reports to the Bank in writing of any alleged error or omission or unauthorized transactions within 60 days of the date of the Statement or the Bank's notification to the Cardholder of an error.
11. The Bank may at any time and without prior notice set off or transfer any monies standing to the credit of Cardholder's bank accounts or towards satisfaction or discharge of all sums due by the Cardholder to the Bank in connection with the Card Account.
12. The Principal Cardholder shall be liable for all payments due in respect of the Card Account under the Agreement (including those effected or incurred or deemed to be effected or incurred by any Supplementary Card) but a Supplementary Cardholder shall only be liable for all payment due in respect of the Card Account under the Agreement which were effected or incurred by such Supplementary Cardholder or the Supplementary Card.
13. Notwithstanding any provision in the Agreement, the Cardholder shall make full payment of all monies due to the Bank under the Agreement from time to time and at any time on demand by the Bank.
14. The Cardholder acknowledges and agrees that the Bank may appoint debt collecting agencies and/or institutions for the collection of any money due by the Cardholder to the Bank under the Agreement. The Cardholder hereby agrees to indemnify and reimburse the Bank for any and all fees and expenses (including legal and debt collector's fees and expenses) of reasonable amount and reasonably incurred by the Bank in the recovery or attempted recovery of any sum payable hereunder by the Cardholder or as a result of any enforcement of any term and condition hereof.
15. The Bank reserves the right at any time to amend and supplement the terms of the Agreement including, without limitation, the rates of any charges or fees including an increase of annualized percentage rate in the Charges Table and method of payment at its sole discretion. If Cardholder does not accept the amendments or additions, the Cardholder shall before the Bank's stipulated effective date for the change of terms and conditions give written notice to the Bank terminating the Card Account and the use of the Card and returning to the Bank the Card.

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

收集個人資料聲明

創興銀行有限公司（下稱「本行」）
依據個人資料（私隱）條例（下稱「條例」）
致客戶及其他人士通知書

- 客戶及其他人士（包括申請人、法人團體管理人員、為銀行信貸提供抵押或擔保的人士及其他個別人士）（統稱「資料當事人」）需不時向本行提供有關開立或延續銀行賬戶及 / 或建立或延續銀行信貸及 / 或提供銀行、金融（其定義包括但不限於信用卡、信託、證券及 / 或投資服務）及 / 或保險服務，或遵守任何法律或監管或其他機關發出的指引或要求的資料。
- 資料當事人需不時於本行要求下提供個人資料。若未能向本行提供該等資料可能會導致本行無法開立或延續銀行賬戶及 / 或建立或延續銀行信貸及 / 或提供銀行、金融及 / 或保險服務。
- 本行會在一般銀行日常業務運作過程中，例如，當資料當事人發出支票、存入款項、申請或使用本行之銀行服務或設施，或以其他方式進行作為本行所提供服務一部分的交易時，向資料當事人收集個人資料。本行亦會向第三方（包括資料當事人因本行產品及服務的推廣以及申請本行產品及服務而接觸的第三方服務供應商）收集與資料當事人有關的資料（包括從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構（以下簡稱「信貸資料服務機構」）接收個人資料）。
- 本行擬將從資料當事人收集所得的個人資料作下列用途：
 - 考慮、評估及處理資料當事人有關提供本行之銀行、金融及 / 或保險服務之任何申請；
 - 在日常運作中向資料當事人提供銀行、金融及 / 或保險服務及信貸；
 - 在資料當事人申請信貸時及 / 或每年進行一次或多於一次以上的定期及 / 或特別審查時進行的信貸調查；
 - 編制及維持本行的信貸評分及其他風險模式；
 - 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者（以下簡稱「信貸提供者」）進行信用檢查及追討欠債；
 - 確保資料當事人持續維持可靠信用；
 - 設計銀行、金融及 / 或保險服務及產品供資料當事人使用；
 - 推廣服務、產品及其他目標（詳情請參閱下文第 8 段）；

- 確定資料當事人所欠或欠資料當事人的款額；
 - 行使本行之權利，包括但不限於向資料當事人及為資料當事人的責任提供抵押或擔保的人士追討欠款；
 - 履行根據下列在香港特別行政區管轄權以內及 / 或以外不論現在及將來存在並不時適用於本行、其任何控股公司、任何該等控股公司的子公司、本行的控權人（該詞釋義見香港法例第 155 章銀行業條例）、其子公司及 / 或本行的任何分行及辦事處的或被期望需遵守的關於披露及使用資料的任何義務、規定或安排：
 - 對其具法律約束力或適用的任何法律（如《稅務條例》及其條文，包括有關自動交換財務賬戶資料的條文）；
 - 任何由具有管轄權的法院或審裁處所作出之任何命令 / 判決；
 - 任何本地或外地法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組織或協會的任何指引或指導（如由稅務局所發出或提供包括有關自動交換財務賬戶資料的指引或指導）；及
 - 由任何本地或外地法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組織或協會現在或將來所訂立的任何合約或其他承諾；
 - 遵守在香港特別行政區管轄權以內或以外為針對制裁、阻止、偵查、調查及 / 或檢控清洗黑錢、恐怖分子融資活動或其他非法活動而訂定有關披露或使用資訊及資料的任何義務、要求、規定、政策、程序、措施或安排；
 - 為使本行的實際或擬承讓人或有關本行就資料當事人所擁有之權利的參與人士或附屬參與人士得以就預期所作的承諾、參與或附屬參與為對象的交易能夠進行評估；及
 - 與上述有關之任何用途。
- 本行會對其持有的與資料當事人有關的個人資料保密，但本行可能會把該等資料提供或轉移給下述在香港特別行政區以內或以外的各類人士作上文第 4 段列出的任何用途或在下文指定的其他用途：
 - 本行的主管人員、僱員及 / 或代理人；
 - 就本行業務運作向本行提供行政、電訊、電腦、付款、或證券結算或其他服務的任何代理人、承辦商或第三方服務提供者；
 - 任何對資料當事人的責任提供擔保的實際或建議擔保人；

- 任何對本行負有保密責任的其他人士，包括承諾保密該等資料的本行集團公司；
- 付款銀行向發票人提供付訖支票的副本（其中可能包含有關收款人的資料）；
- 資料當事人因申請本行產品及服務而選擇接觸的第三方服務供應商；
- 資料當事人因其他銀行及金融服務供應商向其提供服務而選擇提供本行所持有的其資料的其他銀行及金融服務供應商；
- 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），及在信貸違約時，提供予收賬代理機構；
- 根據在香港特別行政區管轄權以內及 / 或以外不論現在及將來存在並不時適用於本行、其任何控股公司、任何該等控股公司的子公司、本行的控權人（該詞釋義見香港法例第 155 章銀行業條例）、其子公司及 / 或本行的任何分行及辦事處的任何法律、任何法庭命令或任何本地或外地的法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組織或協會的任何指引及 / 或其訂立的任何合約或其他承諾而本行或其任何分行及辦事處被規定或被期望需向其作出披露的任何人士；
- 本行任何實際或擬承讓人或有關本行就資料當事人所擁有之權利的參與人士或附屬參與人士或受讓人；及
- 提供銀行、金融及 / 或保險服務的本行集團成員公司及附屬成員公司；
 - 任何控股公司、任何該等控股公司的子公司、本行的控權人（該詞釋義見香港法例第 155 章銀行業條例），其可能被要求提交資料予任何本地監管機構，使該等控股公司、該等控股公司的子公司、及 / 或本行的控權人可遵從該等要求及履行其依照相關法律之法定責任，包括但不限於銀行業條例；
 - 第三方金融機構、商業併購公司、保險公司、信用卡公司、證券及投資服務供應者；
 - 提供相關服務、產品及 / 或計劃的第三方獎勵、客戶或會員、品牌合作及優惠計劃的提供者；
 - 慈善或非牟利機構；及
 - 由本行聘用推廣上文第 4 (h) 段詳細列明的服務、產品及其他服務的外部服務供應者（包括但不限於郵寄公司、電訊公司、電話銷售和直接銷售代理、電話中心、資料處理公司和資訊科技公司）。

- 在不抵觸第 4 段的前提下，本行可查閱任何信貸資料服務機構的數據庫，以便不時進行信貸覆核。特別是，本行可查閱任何信貸資料服務機構持有的資料當事人之信貸資料及 / 或從該等信貸資料服務機構取得資料當事人的信貸報告，以便覆核其已批出予資料當事人之信貸融通，而該等覆核可能牽涉本行對任何下列事項的考慮：
 - 增加信貸金額；
 - 削減信貸金額（包括取消信貸或減少信貸融通金額）；或
 - 為資料當事人制定或實施債務安排計劃。
- 就資料當事人（不論以借款人、按揭人或擔保人身份，以及不論以資料當事人本人單名或與其他人士聯名方式）於 2011 年 4 月 1 日當日或以後申請的按揭有關的資料，本行可能會把下列與資料當事人有關的資料（包括不時更新的任何下列資料）以本行及 / 或代理人的名義提供予信貸資料服務機構：
 - 全名；
 - 就每宗按揭的身分（即作為借款人、按揭人或擔保人，及以資料當事人本人單名或與其他人士聯名方式）；
 - 香港身份證號碼或旅遊證件號碼；
 - 出生日期；
 - 通訊地址；
 - 就每宗按揭的按揭賬戶號碼；
 - 就每宗按揭的信貸種類；
 - 就每宗按揭的按揭賬戶狀況（如有效、已結束、已撇賬（因破產令導致除外）、因破產令導致已撇賬）；及
 - 就每宗按揭的按揭賬戶的結束日期（如適用）。
- 信貸資料服務機構將使用上述由本行提供的資料統計資料當事人（分別以借款人、按揭人或擔保人身份，及以資料當事人本人單名或與其他人士聯名方式）不時於信貸提供者持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用，本行在有需要時可不時取覽該等資料（須受根據條例核准及發出的個人信貸資料實務守則的規定所限）。
- 在直接促銷中使用資料**
本行擬把資料當事人的資料用於直接促銷，而本行須收到該資料當事人對該擬進行的用途獲得同意（包括表示不反對），否則不得如此使用該資料。敬請注意：
 - 本行可能把本行不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
 - 下列類別的服務、產品及 / 或計劃可能用作促銷：

- 銀行、金融、保險、信用卡及相關服務及產品；
 - 獎賞、客戶或會員、品牌合作及優惠計劃及相關服務及產品；
 - 本行品牌合作夥伴以及本行的集團成員公司提供的服務、產品及 / 或計劃；及
 - 為慈善或非牟利用途的捐款及捐贈；
- 此外，本行亦擬將上文第 8 (a) 段所述的資料提供予下列類別的機構以供其作上文第 8 (b) 段所述的服務、產品及 / 或計劃的直接促銷，而本行須收到該資料當事人對擬進行的提供的同意（包括表示不反對），否則不得如此提供該資料：
 - 提供銀行、金融及 / 或保險服務的本行集團成員公司及附屬公司；
 - 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應者；
 - 提供相關服務、產品及 / 或計劃的第三方獎賞、客戶或會員、品牌合作及優惠計劃供應者；
 - 提供相關服務、產品及 / 或計劃的本行及本行集團成員公司的品牌合作夥伴；及
 - 慈善或非牟利機構。
- 如資料當事人不希望本行使用其資料及 / 或將其資料提供予其他人士作上述直接促銷用途，資料當事人可隨時通知本行的資料保障主任，以行使其選擇拒絕促銷之權利。**
- 使用本行應用程式介面（「API」）向資料當事人的其他銀行及第三方服務供應商轉移個人資料**
本行可根據資料當事人向本行、向資料當事人提供服務的其他銀行或資料當事人使用之第三方服務供應商（包括其他金融服務供應商）所發出的指示，使用本行的 API 向該等其他銀行及第三方服務供應商分享資料當事人及其賬戶的資料，以作本行、資料當事人的其他銀行或第三方服務供應商通知資料當事人的用途及 / 或資料當事人根據條例所同意的用途。
 - 根據及按照條例及《個人信貸資料實務守則》中的條款，資料當事人有權：
 - 查核本行是否持有他 / 她的資料；
 - 要求查閱該等資料；
 - 要求本行更正任何有關他 / 她的不準確資料；
 - 查明本行對於資料的政策及實務和獲告知本行持有的個人資料的種類；

- 要求本行告知本行向信貸資料服務機構或收賬代理公司例行披露的資料的種類，及獲取本行向上述機構所提供的進一步資料，藉以要求查閱及 / 或更正向有關信貸資料服務機構或收賬代理公司所披露的資料；及
 - 就本行向信貸資料服務機構提供的任何賬戶資料（為免生疑問，包括任何賬戶還款資料），於全數清還欠賬而結束賬戶時，指示本行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示須於賬戶結束後五年內提出及於緊接結束賬戶前五年內沒有關於賬戶的任何拖欠為期超過 60 天的欠款。賬戶還款資料包括上次到期的還款額、上次報告期間（即緊接本行上次向信貸資料服務機構提供賬戶資料前不超過 31 天的期間）所作還款額、剩餘可用信貸額或未償還餘額及欠款資料（即過期欠款額及逾期還款日數、清還過期欠款的日期，及最終清還拖欠為期超過 60 天的欠款的日期（如有））。
- 如出現關於賬戶的任何拖欠還款情況，除非拖欠金額在自拖欠日期起計 60 天屆滿前全數清還或已撇賬（因破產令導致撇賬除外），否則信貸資料服務機構可保留賬戶還款資料（如上文第 10 (f) 段所述），直至自最終清還該拖欠還款日期起計滿五年為止，或自資料當事人提出證據通知信貸資料服務機構其已獲解除破產令日期起計滿五年為止，以較早出現的情況為準。
 - 如資料當事人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料（如上文第 10 (f) 段所述）有否顯示任何拖欠為期超過 60 天的還款，信貸資料服務機構可保留賬戶還款資料，直至最終清還該拖欠還款日期起計滿五年為止，或自資料當事人提出證據通知信貸資料服務機構其已獲解除破產令日期起計滿五年為止，以較早出現的情況為準。
 - 根據條例的條款，本行有權就處理任何查閱資料的要求收取合理費用。
 - 任何關於查閱或更正資料，或索取關於本行的政策及實務及所持有資料種類的要求，應向下列本行主任提出：

資料保障主任
創興銀行有限公司
香港郵政總局信箱 2535 號
電話：3768 6888
傳真：3768 1688
電郵：dpo@chbank.com
 - 在考慮任何信貸申請時，本行可能已經從信貸資料服務機構獲得資料當事人的信貸報告。若資料當事人有意索取有關報告，本行將應其要求提供有關信貸資料服務機構的聯絡資料。
 - 本聲明不會限制資料當事人在條例下所享有的權利。
- 二零二四年十二月
- （如本聲明之中、英文版本有任何歧異，概以英文版本為準。）

Personal Information Collection Statement

Chong Hing Bank Limited (the “Bank”) Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance (the “Ordinance”)

- From time to time, it is necessary for customers and other persons (including applicants, corporate officers, persons providing security or guarantee for banking/credit facilities, and other individuals) (collectively “data subjects”) to supply the Bank with data in connection with the opening or continuation of operation of accounts, and/or the establishment or continuation of provision of banking facilities and/or the provision of banking, financial (which is defined as including but not limited to credit card, fiduciary, securities and/or investment services) and/or insurance services or compliance with any laws, guidelines or requests issued by regulatory or other authorities.
 - It is necessary for data subjects to provide personal data to the Bank as requested from time to time. Failure to supply such data may result in the Bank being unable to open or continue to operate the accounts, establish or continue to provide banking facilities, and/or provide banking, financial and/or insurance services.
 - Data are collected from data subjects in the ordinary course of the Bank’s daily operation, for example, when data subjects write cheques, deposit money, apply for or use the Bank’s services or facilities, or otherwise carry out transactions as part of the Bank’s services. The Bank will also collect data relating to the data subject from third parties, including third party service providers with whom the data subject interacts in connection with the marketing of the Bank’s products and services and in connection with the data subject’s application for the Bank’s products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “credit reference agencies”)).
 - The Bank intends to use the personal data collected from a data subject for the following purposes:
 - in considering, assessing and processing any applications from data subjects concerning the provision of banking, financial and/or insurance services;
 - in the daily operation of the banking, financial and/or insurance services and facilities provided to data subjects;
 - in conducting credit checks at the time of application for credit and/or at the time of regular or special reviews which may take place on one or more occasions every year;
 - in creating and maintaining the Bank’s credit scoring and other risk models;
 - in assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “credit providers”) to conduct credit checks and collect debts;
- in ensuring ongoing credit worthiness of data subjects;
 - in designing banking, financial and/or insurance services and products for data subjects’ use;
 - in marketing services, products and other subjects (please see further details in paragraph 8 below);
 - in determining amounts owed to or by data subjects;
 - in enforcing the Bank’s rights, including but not limited to the collection of amounts outstanding from data subjects and in providing security or guarantee for data subjects’ obligations;
 - in compliance with any obligations, requirements or arrangements existing currently and in the future for disclosure and use of data that are applicable to or is expected to be complied with by the Bank, any of its holding company, subsidiary of any such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies and/or any of the Bank’s branches and offices from time to time within and/or outside the jurisdiction of the Hong Kong Special Administrative Region (“HK SAR”) according to:
 - any law binding or applying to it (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - any Order/Judgment made by a competent Court or Tribunal;
 - any guidelines or guidance of any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
 - any present or future contractual or other commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers;
 - in compliance with any obligations, requirements, policies, procedures, measures or arrangements for disclosing or using data and information concerning the sanction, prevention, detection, investigation and/or prosecution of money laundering, terrorist financing or other unlawful activities within or outside the jurisdiction of the HK SAR;
 - in enabling an actual or proposed assignee of the Bank or participant or sub-participant of the Bank’s rights in respect of the data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - any purposes relating thereto.
- Personal data held by the Bank relating to a data subject will be kept confidential and secured but the Bank may provide or transfer such information to the following classes of persons within or outside the HK SAR for any of the purposes set out in paragraph 4 above or for other purposes specified herein below:
 - the Bank’s officers, employees and/or agents;
 - 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;
 - any actual or proposed guarantor who secures the obligation of the data subject;

- any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - the drawee bank by providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - third party service providers with whom the data subject has chosen to interact with in connection with the data subject’s application for the Bank’s products and services;
 - other banks and financial services providers to whom the data subject has chosen to provide his information held by the Bank in connection with the provision of services to the data subject by those other banks and financial service providers;
 - credit reference agencies (including the operator of any centralised database used by credit reference agencies), and, in the event of default, to debt collection agencies;
 - any person to whom the Bank or any of its branches and offices is required or expected to make disclosure under any law, pursuant to any Court Order, or pursuant to any guidelines of and/or any contractual or other commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers existing currently and in the future which are applicable to the Bank, any of its holding company, subsidiary of such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies, and/or any of the Bank’s branches and offices from time to time within and/or outside the jurisdiction of the HK SAR;
 - any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank’s rights in respect of the data subject; and
 - the Bank’s group companies and affiliates which provide banking, financial and/or insurance services;
 - any holding company, subsidiary of any such holding company, and/or controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)) which may be required to submit information to any local regulatory authority(-ies) for the purposes of enabling such holding company, subsidiary of such holding company and/or controller of the Bank to comply with such requirement and to fulfil its/their statutory obligations pursuant to the relevant law, including but not limited to the Banking Ordinance;
 - third party financial institutions, merchant acquiring companies, insurers, credit card companies, securities and investment services providers;
 - third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
 - co-branding partners of the Bank and the Bank’s group companies for the relevant services, products and/or programmes;
 - charitable or non-profit making organisations; and
 - external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for marketing services, products and other matters as detailed in paragraph 4(h) above.
- Subject to Paragraph 4, the Bank may access the database of any credit reference agencies for the purpose of conducting credit reviews from time to time. In particular, the Bank may access the consumer credit data of the data subject held by any credit reference agencies and/or obtain credit reports on data subjects from such credit reference agencies for the purpose of reviewing their existing consumer credit facilities which may involve the consideration by the Bank of any of the following matters:
 - an increase in the credit amount;
 - the curtailing of credit (including the cancellation of credit or a decrease in the facility amount); or
 - the putting in place or the implementation of a scheme of arrangement with the data subject.
 - With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject’s sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to credit reference agencies:
 - full name;
 - capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject’s sole name or in joint names with others);
 - Hong Kong Identity Card Number or travel document number;
 - date of birth;
 - correspondence address;
 - mortgage account number in respect of each mortgage;
 - type of facility in respect of each mortgage;
 - mortgage account’s status in respect of each mortgage (e.g. active, closed, written-off (other than due to a bankruptcy order), written-off due to a bankruptcy order); and
 - if any, mortgage account’s closing date in respect of each mortgage.Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers, as borrower, mortgagor or guarantor respectively and whether in the data subject’s sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers, information which the Bank may from time to time access to when it is required to do so (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).
 - USE OF DATA IN DIRECT MARKETING**

The Bank intends to use a data subject’s data in direct marketing and may not so use the data unless it has received the data subject’s consent (which includes an indication of no objection) to the intended use. Please note that:

 - the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Bank from time to time may be used by the Bank in direct marketing;
 - the following classes of services, products and/or programmes may be marketed:
 - banking, financial, insurance, credit card and related services and products;

- reward, loyalty, co-branding and privileges programmes and related services and products;
 - services, products and/or programmes offered by the Bank’s co-branding partners and the Bank’s group companies; and
 - donations and contributions for charitable or non-profit making purposes;
- in addition, the Bank also intends to provide the data described in paragraph 8(a) above to the following classes of entities for use by them in direct marketing of services, products and/or programmes described in paragraph 8(b) above, and the Bank may not so provide the data unless it has received the data subject’s consent (which includes an indication of no objection) to the intended provision:
 - the Bank’s group companies and affiliates which provide banking, financial and/or insurance services;
 - third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
 - co-branding partners of the Bank and the Bank’s group companies for the relevant services, products and/or programmes; and
 - charitable or non-profit making organisations.

If a data subject does not wish the Bank to use and/or provide to other parties his/her data for use in direct marketing as described above, the data subject may, at any time and without charge, exercise his/her opt-out right by notifying the Data Protection Officer of the Bank.

- TRANSFER OF PERSONAL DATA TO DATA SUBJECT’S OTHER BANKS AND THIRD PARTY SERVICE PROVIDERS USING THE BANK’S APPLICATION PROGRAMMING INTERFACES (API)**

The Bank may, in accordance with the data subject’s instructions to the Bank, other banks providing services to the data subject or third party service providers (including other financial service providers) engaged by the data subject, share data subject’s data and his/her account information to such other banks and third party service providers using the Bank’s API for the purposes notified to the data subject by the Bank, the data subject’s other banks or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.
- Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, a data subject has the right:
 - to check whether the Bank holds data about him/her;
 - to request access to such data;
 - to require the Bank to correct any data relating to him/her which is inaccurate;
 - to ascertain the Bank’s policies and practices in relation to data and be informed of the kind of personal data held by the Bank;
 - 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 access and/or correction requests to the relevant credit reference agency(-ies) or debt collection agency(-ies); and

- in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to credit reference agencies, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency(-ies) to delete such account data from its database, as long as the instruction is given within five years from the account’s termination and there has been no default in payment in relation to the account lasting in excess of 60 days within the five year period immediately preceding the account’s termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last time the account data was provided by the Bank to the credit reference agency(-ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as mentioned in paragraph 10(f) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.
 - In the event any amount in an account is written-off due to a bankruptcy order being made against a data subject, the account repayment data (as mentioned in paragraph 10(f) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveals any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge of a bankruptcy order as notified by the data subject with evidence to the credit reference agency(-ies), whichever is earlier.
 - 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.
 - A data subject who requests access to data or correction of data or for information regarding policies and practices and kinds of data held should contact the following officer of the Bank:

The Data Protection Officer
Chong Hing Bank Limited
G. P. O. Box No. 2535
Hong Kong
Telephone: 3768 6888
Facsimile: 3768 1688
E-mail: dpo@chbank.com
 - The Bank may have obtained credit report(s) on the data subject from credit reference agency(-ies) in considering any application for credit. In the event the data subject wishes to access the credit report(s), the Bank will, upon request being made, advise the contact details of the relevant credit reference agency(-ies).
 - Nothing in this Statement shall limit the rights of data subjects under the Ordinance.
- December 2024
- (In case of any inconsistencies between the English and Chinese versions of this Statement, the English version shall prevail.)*