

主卡持卡人資料 MAIN CARDHOLDER'S INFORMATION

請以正楷填寫閣下之葡/英文姓名，並以身份證為準 (請勿超過 19 個葡/英文字母，包括空格)

Name in Portuguese/English (name in block letters as per your ID/Passport, maximum 19 characters, including space)

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中文姓名 Chinese Name

身份證號碼 ID Card No.

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^手提電話 Mobile Phone No.	國家/地區編號 Country/Region Code _____ —	地區編號 Region Code _____ —
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^公司電話 Company Tel. No.	國家/地區編號 Country/Region Code _____ —	地區編號 Region Code _____ —
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^電子郵箱 E-mail Address _____ (請以英文正楷填寫 please fill in block letters)

客戶可隨時透過電郵地址收取最新商戶折扣優惠電郵資訊，請即填寫。To receive promotional materials from the Company by e-mail, please fill in this part.

附屬卡申請人 ADDITIONAL CARD APPLICANT

如欲申請多張附屬卡，請將此表格影印並一併寄回，每張申請表均需主卡持卡人及附屬卡申請人共同簽署。每張申請表均需主卡申請人簽署。附屬卡申請人必須為主卡申請人年滿 16 歲之直系親屬。如主卡申請人為學生、商務卡或 Intown 卡，不設附屬卡申請。每名主卡持卡人最多可成功申請 9 張附屬卡。If apply for more than 1 Additional Card, please make copy of this form, each with Main Cardholder's and Additional Cardholder's signature and send altogether. An additional card of applicant must be 16 years of age or older. If main card applicant is a student, or Business Card, or Intown Card, no additional card will be offered. Each Main Cardholder is entitled to a maximum of 9 Additional Cards.

註：所申請之附屬卡卡種必須與主卡卡種相同。The Additional Card card type applied for must be the same as the Main Card.

請以正楷填寫閣下之葡/英文姓名，並以身份證為準 (請勿超過 19 個葡/英文字母，包括空格)

Name in Portuguese/English (name in block letters as per your ID/Passport, maximum 19 characters, including space)

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中文姓名 Chinese Name

前用姓名/別名 Formerly Used Name/Alias (如適用)(請遞交前用姓名/別名證明) (if applicable)(please provide proof(s))

身份證號碼 (請附 A4 紙影印之身份證副本)

ID Card No. (please enclose ID copy in A4 size)

國籍(國家/地區)

Nationality(Country/Region)

出生國家/地區

Country/Region of Birth

 性別 Sex 男 M 女 F

出生日期 Date of Birth 日 DD 月 MM 年 YY

^手提電話 Mobile Phone No.	國家/地區編號 Country/Region Code _____ —	地區編號 Region Code _____ —
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^公司電話 Company Tel. No.	國家/地區編號 Country/Region Code _____ —	地區編號 Region Code _____ —
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(如需網上購物必須提供澳門本地手提電話)(please provide local mobile phone no. for online payment)

 家庭主婦 Housewife 退休人士 Retired 學生 Student 其他 Others _____

僱主/公司名稱 Employer/Company Name

僱主/公司電話 Employer/Company Tel No.	國家/地區編號 Country/Region Code _____ —	地區編號 Region Code _____ —	內線 Ext.
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業務性質 Business Nature

職位 Position

^電子郵箱 E-mail Address _____ (請以英文正楷填寫 please fill in block letters)

客戶可隨時透過電郵地址收取最新商戶折扣優惠電郵資訊，請即填寫。To receive promotional materials from the Company by e-mail, please fill in this part.

與主卡持卡人關係 Relationship with the Main Cardholder

^住宅地址 Residential Address (郵政信箱恕不接受)(P.O. Box is not acceptable)

 如附屬卡與主卡之住址不同，附屬卡持卡人需附現居住址證明。

Additional Card applicant's residential address is different from the Main Card applicant. Please provide Additional Card applicant's residential proof.

^永久地址 Permanent Address (郵政信箱恕不接受)(P.O. Box is not acceptable)

 如永久地址與現居住址不同，附屬卡持卡人需附永久地址證明。Additional Card applicant's permanent address is different from the current residential address. Please provide additional permanent address proof.

如 附屬卡持卡人為現有中銀/大豐信用卡主卡客戶，閣下之住宅地址及永久地址紀錄將改為此表格中申報之地址。If you are an existing BOC/Tai Fung Credit Card Main cardholder, your residential address and permanent address record will be replaced by the address provided in this form.

^客戶聯絡資料(包括但不限於手提電話號碼及電子郵箱)可被用於通知信用卡賬戶的重要事項。若 閣下未能提供有關資料，閣下將未能接收卡公司發出的重要風險通知，而 閣下的信用卡服務可能會受到影響。Customers' contact information (including but not limited to mobile phone number and email address) may be used for notifying important matters relating to their credit card accounts. If the relevant contact information is not provided, you will not be able to receive important risk notifications from the Company and the service of your credit card may be affected.

附屬卡每月信用限額 Additional Card Monthly Credit Limit
 本人欲為上述附屬卡就每個月結期的簽賬及現金透支金額設定上限 (「每月信用限額」) 為澳門幣/港幣 _____ 元。

Out of my personal card "credit limit" as approved by BOC Credit Card (International) Ltd. ("the Company") for my main card*, I wish to allocate MOP/HKD _____, subject to absolute discretion of the Company, as an upper credit limit for the aggregate amount of retail and cash advance spending for the above additional card(s) for each statement cycle (i.e. "Monthly Credit Limit")

註：若申請人沒有註明附屬卡每月信用限額，附屬卡將共用主卡之信用卡額度。信用限額以每澳門幣/港幣 1,000 元為單位。如中銀信用(國際)有限公司(「卡公司」)批出的額度低於主卡申請人填寫之附屬卡每月信用限額，將以較低者為準。

* If the main cardholder does not prescribe a Monthly Credit Limit for the additional cardholder(s), it means one "credit limit" will be shared jointly by the main and the additional cardholders. Credit limit will be rounded up to the nearest thousand and expressed in terms of thousands. If the approved additional card monthly credit limit is lower than the one proposed by the main card applicant, the lower limit will apply.

每月信用限額條款及細則：1.在不影響其他適用於有關信用卡的信用限額條款的情況下，持卡人(包括主卡持卡人及附屬卡持卡人，如適用)須嚴格遵從不時預設的每月結期的每月信用限額，並在使用信用卡時不得超越該每月信用限額。持卡人不會因違反本條款而得以減低或免除其對於因違反此條款所引致任何收費的付款責任。2.每月信用限額將於每月結期第一日重設。

Terms and Conditions for Monthly Credit Limit: 1. Without prejudice to any other terms and conditions regulating the use of credit limit assigned to a Card, the Cardholder (including the Main Cardholder and Additional Cardholder, if applicable) shall strictly observe the monthly credit limit pre-set for each statement period from time to time. The Cardholder shall not use the Card in excess of such monthly credit limit. Breach of this Clause shall not in any way reduce or discharge the liability of the Cardholder for payment of any Charge arising as a result of such breach. 2. The monthly credit limit will be reset on the first day of each statement period.

關連人士 CONNECTED PARTIES

截至本申請表日期，申請人是否中銀香港或中國銀行股份有限公司(包括附屬公司及分行)的董事/監事/總裁/高級管理層及主要職員/委員會主席/部門主管/分行行長/從事貸款審批的僱員/控權人(指單獨或連同其他相聯控權人持股 5%或以上)，或中銀香港附屬公司、聯屬公司以及中銀香港能對其行使控制的其他實體及其控權人/小股東控權人/董事/高級管理層及主要職員，以及上述人士的親屬，或上述人士或其親屬所能控制的任何商號、合夥或非上市公司？申請人的擔保人是否中銀香港的任何控權人、小股東控權人或董事或上述人士親屬？

As at the date of this application, are you one of the following persons or their relatives: director/ supervisor/ chief executive/ senior management and key staff/ chairman of committee/ head of department/ head of branch/ lending officer/ controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or Bank of China Ltd (including their subsidiaries and branches) or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller/ minority shareholder controller/ director/ senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is/are able to control? Would any of your guarantors be any controller, minority shareholder controller or director of BOCHK or their relatives?

否，本人(等)確認本人(等)並非上述任何人士或其親屬。倘若日後本人(等)身份有變，即本人(等)成為上述任何人士或其親屬，本人(等)承諾會儘快知會中銀香港及卡公司。

No, I/We confirm that I am/we are not any of the above persons or their relatives. I/We undertake to notify BOCHK and the Card Company promptly should my/our status change, i.e. I/we become one of the above persons or their relatives.

是，請填寫以下資料。Yes, please complete the following information.

中文姓名 Chinese Name _____ 英名姓名 English Name _____ 公司名稱 Company's Name _____

部門名稱 Department _____ 與申請人關係 Relationship with Applicant _____

其他指示 Other Instructions

櫃員機螢幕指示 ATM Screen Language 中文 Chinese ₁ 英文 English ₂

如獲發卡，本人欲親身前往大豐銀行總行 / _____ 分行領卡。

If this application accepted, I would like to collect my card(s) personally at the Tai Fung Bank Head Office/ _____ Branch

注意事項 NOTICE

1. 附屬卡申請人必須為年滿 16 歲人士。An additional card applicant must be 16 years of age or older. 2. 每名主卡持卡人最多可成功申請 9 張附屬卡。Each Main Cardholder is entitled to a maximum of 9 Additional Cards. 3. 請將申請表連同所需文件親身遞交予大豐銀行總行/各分行。Please submit the original application form and required documents to Tai Fung Bank Head Office or any other branches. 4. 所有提交之文件(包括此申請表)恕不退還。Documents supplied in connection with this application form are not returnable. 5. 若申請人為卡公司現有主卡客戶(包括中國銀行澳門分行及大豐銀行信用卡主卡客戶)，卡公司將參考客戶過往信貸記錄及現有信用額度作最後審批，所得之信用總額將由澳門幣、港幣信用卡及銀聯雙幣信用卡共用。Should the applicant be a current BOC Main Card cardholder (Cardholder of Bank of China Macau Branch / Tai Fung Bank Ltd.), his/her credit history and existing credit limit will be taken into consideration in the final approval and credit judgment. The credit limit should be shared among all MOP, HKD credit cards and CUP Dual Currency Credit Cards. 6. 成功申請附屬卡之卡樣與其主卡之卡樣相同。The card design of an Additional Card will be identical to the corresponding Main Card. 7. 若申請人沒有註明附屬卡每月信用限額，附屬卡將共用主卡之信用額度；而有關之信件及月結單將寄往主卡持卡人之通訊地址。If the main cardholder does not prescribe a Monthly Credit Limit for the additional cardholder(s), it means one "credit limit" will be shared jointly by the main and the additional cardholders. All documents and monthly statement will be mailed to main cardholder's correspondence address. 8. 信用限額以每澳門幣/港幣 1,000 元為單位。Credit limit will be rounded up to the nearest thousand and expressed in terms of thousand. 9. 如卡公司批出的額度低於主卡申請人填寫之附屬卡每月信用限額，將以較低者為準。If the approved "additional card monthly credit limit" is lower than the one proposed by the main card applicant, the lower limit will apply. 10. 申請之最終審批、信用額及有關年利率將由卡公司作最終決定。Approval of the application, credit limit and corresponding interest rate are at the sole discretion of the Company. 11. 申請人明白銀行員工信用卡申請及審批必須受香港《銀行業(風險承擔限度)規則》第 31 條所約束，貸款金額將按最終審批而決定。Applicant understands the application and approval of the Credit Card are subject to Rule 31 of the Banking (Exposure Limits) Rules (Cap. 155 sub. leg. S), and the loan amount is determined by the final approval decision of BOCHK. 12. 營銷人員之薪酬總額包含固定薪酬部份及浮動薪酬部份。浮動薪酬之發放與營銷人員在財務及非財務指標的工作表現掛鈎。Remuneration of sales staff consists of fixed and variable components. The award of variable remuneration correlates in part with the staff's performance in financial and non-financial factors. 13. 詳情請參閱中銀信用卡(國際)有限公司的信用卡/雙幣信用卡使用說明。Please refer to BOC Credit Card (International) Limited Card/ Dual Currency Card User Circular. 14. 卡公司保留隨時更改年利率之權利。The Company reserves the right to adjust the interest rate at any time. 15. 主卡持卡人及附屬卡持卡人必須就此附屬卡按照中銀信用卡持卡人合約之重要條款及條件共同及各自對所有交易及承擔全責。The Main Cardholder and the Additional Cardholder shall be jointly and at severally liable for all transaction liabilities in accordance with the Important Terms & Conditions of BOC Credit Card User Agreement.

申請人簽署 YOUR SIGNATURE

以上資料均屬詳實，本人(等)授權中銀信用卡(國際)有限公司(「卡公司」)向本人(等)的僱主、財務機構及信用諮詢公司或任何其他信用狀況或資料來源查詢核實以上資料，並收取該等資料用以處理及評核此申請，並在本人(等)的申請獲批准後，用以操作本人(等)的戶口。若本人(等)為卡公司現有客戶、及/或曾向卡公司提供任何資料作申請用途，則除非本人(等)在此申請表上提供進一步的更新資料，本人(等)確認所有現有記錄及/或已提供的資料均反映現況。本人(等)進一步同意如該等資料有任何變更會從速以書面形式通知卡公司，並無論如何須於資料變更後 30 天內提供任何替代或文件的核證副本(如適用，包括因任何法律、規例或任何監管或稅務機構所發出的指引而要求取得的證明或其他文件)。本人(等)確認，卡公司有權根據其認為恰當的任何資料來源以更新其現存的資料，如有需要卡公司可要求本人(等)確認有關資料。本人(等)並授權卡公司向下述者披露本人(等)及/或此項申請及/或本人(等)的戶口之任何資料，可獲披露及可運用資料者為：(i)卡公司之員工、代理人及承包商，用以處理及核實此申請；(ii)卡公司聘請的服務提供者，對客戶賬戶的操作(包括信用管理服務)和賬戶服務之市場推廣有關之服務；(iii)中國銀行(香港)有限公司及其附屬機構；及(iv)在中銀信用卡上出現其名稱或標誌的第三者。I/We declare that the above information is true and complete and hereby authorize BOC Credit Card (International) Limited ("the Company") to contact my/our employers, financial and credit reference institutions or any other credit or information source for the verification thereof and for the collection of such information as required for the processing and evaluation of this application and, if my/our application is approved, for the operation of my/our account(s). If I/we are the existing customer(s) of the Company and/or have previously supplied any data to the Company for application purpose, unless I/we provide further updated data in this application form, I/we confirm that all my/our existing records and/or the supplied data are up-to-date. I/We further agrees to notify the Company promptly in writing upon occurrence of any changes to that information, in any event not later than 30 days after such change, and to provide certified copies of any replacement or documents (including supporting and other documents required under any laws, regulations or guidelines issued by any regulatory or tax authorities, if applicable). I/We acknowledges that the Company has the right to rely on the information obtained or that comes to its knowledge from any source it may consider appropriate to update my/our existing information and may require my/our confirmation if necessary. I/We further authorize the Company to disclose any information regarding me/us and/or this application and/or my/our account(s) with the Company confidentially to (i) the Company's employees, agents and contractors for the purpose of processing and verifying this application; (ii) third parties employed by the Company to provide services in connection with the operation of customer accounts (including credit check and debt collection service) and marketing of account services; (iii) Bank of China (Hong Kong) Limited and its subsidiaries; and (iv) any third party whose name or logo appears on the Card.

本人(等)同意及明白在卡公司認為適合的情況下，卡公司可能隨時及不時將其持有的客戶資料轉移至其他地方(包括澳門以外的地區)。I/We agree and understand that the data held by the Company relating to me/us may be transferred to other places (including places outside Macau) at any time and from time to time where the Company deems necessary.

本人(等)謹此鄭重及真誠地作出如下聲明：(i)本人(等)所持有的信用卡從未因拖欠還款而被發卡機構取消；(ii)就本人(等)的任何債務(包括但不限於信用卡、按揭、私人貸款及其他財務安排而言)，本人(等)並沒有拖欠還款超過 30 天；(iii)本人(等)從未於澳門或任何其他地方，被宣告破產，或成為任何破產案件或相類似的法律程序的被申請者，或受任何接管令或相類似的命令的約束；及(iv)本人(等)已經小心及謹慎地考慮過本人(等)的資產及負債狀況。本人(等)並無任何意圖，於澳門或任何其他地方，申請本人(等)的破產或相類似的命令，或向本人(等)的債權人作出任何個人自願安排或相類似的安排的建議，而本人(等)亦不覺得有任何理由需要提出任何上述申請或建議。I/We hereby solemnly and sincerely declare that (i) I/We have not held any credit card that was cancelled by the issuer due to my/our default in payment; (ii) I/We do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness (including without limitation credit card, mortgage, personal loan and other financial arrangement); (iii) I/We have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Macau or elsewhere; and (iv) I/We have carefully and conscientiously considered the status of my/our assets and liabilities. I/We have no intention to petition for my/our own bankruptcy or for any similar order, or propose to enter into with my/our creditors any individual voluntary arrangement or similar arrangement, in Macau or elsewhere, nor do I/we see any reason why I/we should do so.

本人(等)已細心閱讀並清楚明白隨附的中銀信用卡之推廣優惠條款及細則(如適用)、分期付款計劃條款及細則、中銀信用卡主要條款及細則摘要、拒納「超越信用限額」功能之條款及細則、資料政策通告(或不時由中銀信用卡(國際)有限公司及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件(可經不時修訂))，並同意受該等文件(如適用)所約束。本人(等)明白卡公司沒有使用任何貸款中介公司，卡公司亦不會接受任何中介公司或第三者轉介信用卡申請。本人(等)並確認沒有透過中介公司或第三者轉介信用卡申請，或曾提供個人資料予中介公司或第三者以促致、洽商、取得或申請信用卡。I/We have carefully read and fully understand the attached "Important Terms and Conditions of BOC Credit Card", terms and conditions of promotional offers (if applicable), "Terms and Conditions of Installment Programs", "BOC Credit Card Key Facts Statement", "Terms and Conditions for opt-out of "Over-the-limit Facility" function", "Data Policy Notice" (or such other document(s) issued under whatever name from time to time by BOC Credit Card (International) Limited and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data (as the same may be amended from time to time)), and agree to be bound by them (if applicable). I/We understand that the Card Company does not engage with any financial intermediary and the Card Company does not accept any credit card application referred to it by any financial intermediary or third party. I/We also confirm that my credit card application is not a referral by any financial intermediary or third party, nor I/We have provided any personal information to financial intermediary or third party for procuring, negotiating, obtaining or application of this credit card.

主卡申請人簽署 Signature of Main Card applicant

(請勿塗改) (Please do not alter)

X _____

日期 Date

附屬卡申請人簽署 Signature of Additional Card applicant

(請勿塗改) (Please do not alter)

X _____

日期 Date

卡中心專用 FOR CARD CENTRE USE ONLY

312	CL	SC	A1	A2	R
311	CL	SC	A1	A2	R

為使能儘速辦理此申請，請附上下列各證明文件之副本 To avoid processing delay of your application, please enclose copy of the following documents (請以 A4 紙影印，影印本須放大及以淺色為佳) (in A4 size, with enlarged image & in light color) :

- 主卡及附屬卡申請人之澳門/香港身份證，如為非澳門/香港永久性居民身份證持有人士，需一併提供有效護照副本。如為非澳門/香港居民，需提供有效護照副本(內地居民需提供有效護照或往來港澳通行證，以及原居地身份證副本)；Please enclose a photocopy of Macau/ Hong Kong Identity Card of the Main and Additional Card applicant. If an applicant does not have a Permanent Resident Macau/ Hong Kong Identity Card, please provide together with a valid passport copy. If the applicant is non-Macau/ Hong Kong resident, please provide a valid passport copy (if the applicant is a mainland resident, please provide a valid passport copy or an Exit-entry Permit for Travelling to and from Hong Kong and Macau, together with a copy of the Certification of the Place of Permanent Right of Abode);
- 如附屬卡與主卡之住址不同，附屬卡需附現居住址證明；如永久地址與現居住址不同，需附永久地址證明。If Additional Card's residential address is different from the Main Card, please provide Additional Card applicant's residential proof (if permanent address is different from the current residential address, please provide additional permanent address proof);

卡公司可能需要 閣下提供額外文件以作批核。Additional document(s) may be required for approval of the application.

請將此申請表連同所需文件交 Please return this application form with documents needed to:

大豐銀行總行或各分行 Tai Fung Bank Head Office or any other branches 客戶服務熱線 Customer Service Hotline: **8988 9933**

中銀信用卡 (國際) 有限公司 信用卡使用說明

本使用說明旨在提供有關使用中銀信用卡、中銀商務卡、美元白金卡、中銀循環「易達錢」的一般說明資料以供持卡人參考。有關在本使用說明中所使用的用詞及詞彙的涵義，請參閱持卡人合約。

1. 持卡人需要採取合理步驟妥善存放信用卡，並將個人識別密碼(「私人密碼」)保密以防止欺詐行為：
 - (i) 持卡人在牢記私人密碼後應立即將印有私人密碼的函件銷毀；絕對不可在信用卡上或任何其他經常與信用卡放在一起或放在信用卡附近的物品上寫上私人密碼；切勿直接寫下或記下私人密碼而不加掩藏；切勿使用容易讓人取得的個人資料作為私人密碼，如身份證號碼、電話號碼、出生日期等；切勿以該私人密碼接駁其他服務(如接連互聯網或其他網址)；切勿將私人密碼告知任何人士。
 - (ii) 信用卡和私人密碼只供持卡人專用，切勿讓任何其他人士使用信用卡或私人密碼。收到新卡後，持卡人須立即在信用卡背面簽名欄簽署及如卡公司要求，確認收受新卡或按照卡公司要求的其它方式使新卡生效。切勿劃刮信用卡或將信用卡存放於可能使信用卡磁帶及/或晶片失效的磁場附近。
 - (iii) 持卡人須遵守卡公司所發出的程序、指示及不時提供的保安建議使用信用卡。

2. 持卡人可要求卡公司不發出私人密碼。
3. 持卡人使用信用卡簽賬及作現金透支時，須遵守由卡公司不時訂定的信貸安排的信用額。持卡人透過自動櫃員機作現金透支，將進一步受卡公司訂定的每日透支額所限。自動櫃員機每日現金透支限額分別為：

VISA/萬事達卡	港幣20,000元
商務卡	港幣10,000元
萬事達美元白金信用卡	美元1,300元
中銀循環「易達錢」	港幣20,000元

4. 受持卡人合約所限的情況下，持卡人可透過自動櫃員機、銷售點終端機或其他裝置(統稱「電子裝置」)作現金透支或進行其他交易(當中包括在本港或境外之自動櫃員機服務須受卡公司隨時修訂的個別每日交易限額及服務範圍限制)。持卡人透過電子裝置使用的服務，除受持卡人合約所限外，還受任何其他通過信用卡提供的服務的條款及條件(包括但不限於銀行訂定的「服務條款」及「零售銀行服務一般說明」)所規管。持卡人在透過境外自動櫃員機作現金透支前，必須先透過卡公司不時公佈的方式

及渠道，要求設定香港境外自動櫃員機提款功能，並設定交易詳情。

5. 如發現信用卡/私人密碼遺失、被竊或被盜用，或有其他人知道私人密碼或被未經授權使用，持卡人須立即致電24小時熱線(852) 2544-2222通知卡公司及向警方報失；並且須在24小時或卡公司所規定的時間之內，以書面確認報失，並由卡公司確認已收到該報失報告，及/或辦理卡公司不時訂明的其他程序。
6. 持卡人須於結單日起計60日之內，以結單上列載的途徑通知卡公司結單上所有未經授權、錯誤及有質疑的交易記錄。否則，卡公司有權將結單上所載的交易記錄當作在各方面均為真實及正確。
7. 如果在持卡人通知卡公司其遺失或被竊信用卡/私人密碼或有其他人知道其私人密碼前，有關的信用卡被用作未經授權交易，則持卡人可能需要承擔有關的損失。在受上述第5條規限的情況下，若持卡人以真誠態度及應有謹慎行事(包括根據第1條採取了預防措施及根據第5條報失、報被竊及/或未經授權使用信用卡)，並無作出任何欺詐或嚴重疏忽行為，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元或卡公司不時通知持卡人之最高限額(受制於適用法例或監管指引不時訂明之最高限額)。此限額僅適用於與有關信用卡戶口關連的損失，且並不涵蓋現金透支。
8. 如損失是因持卡人的欺詐行為引致的，持卡人須承擔所有損失；如損失是因持卡人的嚴重疏忽引致的，或在發現遺失或被竊信用卡後未有立即通知卡公司，或未能遵照上述第1段及第5段之規定，或卡公司就信用卡及私人密碼保安不時訂定的其他要求，或有關未經授權使用信用卡涉及在持卡人知情或不知情下使用持卡人的私人密碼，則持卡人將有可能須承擔所有損失。持卡人須就因而引致卡公司的一切開支及損失向卡公司作全數彌償。
9. 如獲發附屬卡，主卡持卡人須對附屬卡持卡人及/或透過使用附屬卡進行的任何及所有交易及/或引致的責任而向卡公司承擔責任；而附屬卡持卡人只須對其使用其附屬卡進行的交易及/或引致的責任承擔責任。若屬商務卡，該商務卡申請人須(與每名商務卡持卡人共同及各別)對商務卡持卡人及/或透過使用商務卡進行的任何及所有交易及/或引致的責任向卡公司承擔責任；而商務卡持卡人只須對其使用其商務卡進行的交易及/或引致的責任承擔責任。
10. 所有適用的費用和收費，包括年費、與現金透支有關的任何費用(包括任何手續費和任何額外現金透支收費)、任何過期還款費用等和釐訂有關費用及收費的程序、適用於以外幣進行的交易或跨境交易的匯率及/或徵費的計算方法、釐訂利息或財務費用所

用的基準，以及有關支付期限，包括年利率、免息期、因使用信用卡進行交易(包括現金透支)而產生的結欠開始累計利息或財務費用的時間，以及會徵收該等利息或財務費用的期限均已詳列於信用卡收費表及主要條款及細則摘要。持卡人必須確保他/她知道悉並理解在持卡人合約、收費表和主要條款及細則摘要中所述的各項利息、費用和收費。

11. 如欲取消常行付款授權指示，例如流動電話服務月費，持卡人應直接聯絡有關商戶以作出適當安排。
12. 商戶退款不可當作付款以抵銷已出月結單之結欠，退款款項將撥於下期結單。
13. 卡公司抵銷債務權利：
 - (i) 持卡人不可撤銷地授權卡公司，可隨時及不時將持卡人於卡公司的所有或任何戶口合併，以抵銷持卡人所欠卡公司的欠款，而毋須預先通知。
 - (ii) 如發出附屬卡，卡公司：
 - (a) 可用主卡持卡人在卡公司開立的任何其他戶口的貸方餘額，償還任何及所有附屬卡持卡人所欠卡公司的款項；
 - (b) 只可用附屬卡持卡人在卡公司開立的任何其他戶口的貸方餘額，償還該附屬卡持卡人所欠卡公司的款項(但毋須承擔主卡持卡人或其他附屬卡持卡人的款項)。
 - (iii) 附屬卡持卡人可(自行決定)清償主卡持卡人及/或其他附屬卡持卡人所欠卡公司的款項。附屬卡持卡人所作出任何超越該附屬卡持卡人所欠卡公司的款項的還款，應不可撤銷地被視作自願付款，以清償主卡持卡人及/或其他附屬卡持卡人的款項。
 - (iv) 如發出商務卡，
 - (a) 商務卡申請人不可撤銷地授權卡公司，可隨時及不時將商務卡申請人於卡公司的總賬及其他戶口合併，以抵銷商務卡申請人所欠卡公司的欠款，而毋須預先通知；及
 - (b) 商務卡持卡人不可撤銷地授權卡公司，可隨時及不時將商務卡持卡人於卡公司的支賬及其他戶口合併，以抵銷商務卡持卡人所欠卡公司的欠款，而毋須預先通知。
14. 授權扣賬：
 - (i) 持卡人不可撤銷地授權及指示中國銀行(香港)有限公司、南洋商業銀行有限公司及集友銀行有限公司(「銀行」)，全體及各自在卡公司要求下將持卡人於銀行持有的戶口(不論屬單獨或與其他人仕聯名持有，亦不論款項是否已到期或已到期應付)的結餘或其部份款項扣賬及付予卡公司，以償還持卡人對卡公司根據本合約的法律責任，而毋須預先通知持卡人。

- (ii) 如屬商務卡，商務卡申請人及商務卡持卡人各自不可撤銷地授權及指示銀行，全體及各自將其於銀行持有的戶口(不論屬單獨或與其他人仕聯名持有，亦不論款項是否已到期或已到期應付)的結餘或其部份款項扣賬及付予卡公司，以償還商務卡申請人及商務卡持卡人各自對卡公司根據本合約的法律責任，而毋須預先通知商務卡申請人及商務卡持卡人。

15. 對商戶的投訴程序：

如持卡人在使用信用卡時受到商戶不公平對待，持卡人應記錄該商戶資料及當時情況，並致電或致函通知卡公司。持卡人應向卡公司提供其信用卡號碼及聯絡電話，以便卡公司與持卡人保持聯絡及跟進有關投訴。
16. 對卡公司的投訴程序：

如持卡人對卡公司運作程序或任何職員有任何意見，持卡人應記錄有關資料詳情，並致電或致函通知卡公司。持卡人應向卡公司提供其信用卡號碼及聯絡電話，以便卡公司與持卡人保持聯絡及跟進有關投訴。
17. 卡公司可隨時及不時修訂本使用說明。最新文本可於卡公司主要營業點索取，或卡公司網站(網址 www.boci.com.hk)瀏覽。
18. 本使用說明備有英文和中文兩個版本。如兩個版本的詮釋中有所抵觸或偏差，則以英文版本為準。如本說明所載條款及條件與有關持卡人合約之間有任何不相符之處，概以該持卡人合約所載者為準。

中銀信用卡分期付款計劃條款及細則

本條款及細則適用於2009年10月5日或之後批核的分期計劃。

1. 分期付款計劃

除卡公司不時決定不納入以下分期計劃的信用卡帳戶外，任何信用卡帳戶的持卡人(「申請人」)可根據本條款及細則申請以下由卡公司提供的分期計劃：

- (a) 信用卡現金分期(「現金分期計劃」); 或
 - (b) 月結單分期付款(「月結單分期計劃」)
- (現金分期計劃及月結單分期計劃均一併指「分期計劃」)

本條款及細則將納入規限信用卡帳戶的持卡人合約(「持卡人合約」)，並成為持卡人合約的一部份。兩者如有任何不相符之處，在該不相符之處，則以本條款及細則所載為準。本條款及細則所用的詞語應與持卡人合約所用的有關詞語具有相同涵義。

2. 申請

- 2.1 卡公司可絕對酌情決定接受或拒絕分期計劃的申請而毋須提供任何理由。
- 2.2 就月結單分期計劃，若申請人擬通過月結單分期付款方式償還任何交易，應於進行有關交易前向卡公司查詢。
- 2.3 卡公司將會以書面通知申請人其任何分期計劃的申請是否已獲批核。卡公司不會就申請人因其申請被拒絕而產生的任何損失或責任負責。申請一經批核，將不能取消或更改，申請人須接受有關批核通知書上的條款。
- 2.4 (a) 就現金分期計劃，現金分期的總金額(「現金分期金額」)最少為卡公司不時於有關申請表或宣傳單張內列出的最低金額，惟不得高於卡公司不時參照帳戶之可用信用限額而釐定的最高金額。卡公司可絕對酌情決定現金分期金額，申請人不可撤銷地同意接受，不論卡公司

實際批核現金分期金額是否低於其申請之現金分期金額。

- (b) 就月結單分期計劃，月結單分期總金額(「月結單分期金額」)最少為卡公司不時於有關申請表或宣傳單張內列出的最低金額，並不得高於卡公司不時參照帳戶之信用限額而釐定的最高金額。

3. 批核

當申請獲批核後：

- (a) 就現金分期計劃，卡公司將於申請批核後的合理時間內按卡公司接納的方法向申請人發放該現金分期金額。申請人需承擔所有與發放現金分期金額有關的收費及費用，而所有有關收費及費用將會於發放現金分期金額時記入帳戶內。
- (b) 就月結單分期計劃，申請人將於其後的到期付款日向卡公司繳付已扣除月結單分期金額後的金額。

4. 一次性行政費及每月手續費

- 4.1 卡公司會就分期計劃向申請人收取一次性行政費(如有)(「一次性行政費」)及通知申請人有關金額及收取方式或於申請表中指明，並於申請批核通知書中確認。
- 4.2 卡公司會就分期計劃向申請人收取每月手續費(如有)(「每月手續費」)及通知申請人有關金額及收取方式或於申請表中指明，並於申請批核通知書中確認。

5. 還款

- 5.1 現金分期金額或月結單分期金額及每月手續費(如有)將以每月等額分期償還(「每月分期」)，而分期付款期數將為申請人向卡公司申請及被卡公司批核之期限，並於申請批核通知書中確認。每月分期金額須調整至最接近的小數點後第二個位。
- 5.2 卡公司獲權可酌情於每月分期中攤銷現金分期金額或月結單分期金額及每月手續費(如有)。如申請人提前償還，未必可減少其須支付的每月手續費金額。
- 5.3 卡公司將按情況而定，於現金分期金額發放

日或月結單分期計劃批核日後的下一個工作日，在帳戶內記入第一個每月分期及一次性行政費(如有)。而其後的每月分期將於其後每月的對應日期記入，如任何一個曆月並無對應的日期，則為該月的最後一日，或如該日並不是卡公司之工作日，則為上一個工作日，或該有關每月分期因卡公司不能控制之情況下而不能記入帳戶內，卡公司將按慣例處理有關記帳。

6. 信用限額

按情況而定，於：

- (a) 發放現金分期金額時；或
 - (b) 月結單分期計劃批核後；
- 帳戶內可動用的信用限額將(如未減低)按現金分期金額或月結單分期金額相應減低，並在每次支付每月分期後相應提升。

7. 提前還款及退款

- 7.1 申請人可向卡公司以書面申請提前償還分期計劃的全部而非部份金額。申請獲得批核後，卡公司會即時將所有尚未償還之每月分期、一次性行政費(如有)(如未記入帳戶)及卡公司不時決定並通知申請人的提前還款手續費(「提前還款手續費」)記入帳戶內。
- 7.2 就月結單分期計劃，如就貨品或服務有任何退款，當卡公司收受由有關商戶退回的有關款項後，該款項將記入帳戶內。有關記入帳戶內的退款將依據持卡人合約內有關償還帳戶結欠的先後次序的條款處理。申請人確認卡公司毋須與有關商戶核對有關退款金額。

8. 終止分期計劃

儘管本文另有規定，如帳戶有任何欠繳紀錄或帳戶因任何原因遭終止或暫停，或卡公司合理地認為需保障其利益時，卡公司可隨時記入所有尚未償還之每月分期、一次性行政費(如有)、提前還款手續費及任何收費於帳戶內而毋須事先通知申請人。

9. 授權

申請人不可撤銷並授權卡公司將所有每月分期、一次性行政費(如有)、提前還款手續費

及收費(如有)記入帳戶內；為此，申請人需在帳戶內預留足夠的信用限額。卡公司有權於帳戶內記入任何款項，儘管有關信用額度可能因此被超越。申請人需對所有結欠負責，並需按收費表支付超越信用限額的費用。

10. 收費及費用

就現金分期計劃，所有每月分期、一次性行政費(如有)、提前還款手續費及收費(如有)將視作為現金透支交易處理，而就月結單分期計劃，將視為零售簽帳處理。所有持卡人合約中有關現金透支或零售簽帳(按情況而定)的利息、財務費用及其他收費(如有)的條款均適用。分期計劃將可能收取利息、財務費用或其他收費。

11. 其他

- 11.1 申請人向卡公司保證所有就申請分期計劃而向卡公司提出之資料及文件均為真實及正確，並承諾在上述資料及/或文件有任何更改時通知卡公司。
- 11.2 卡公司可有絕對酌情決定任何與分期計劃有關的事項，而所有有關決定為最終的並對申請人有約束力(除有明顯的錯誤外)。
- 11.3 申請人授權卡公司就分期計劃或與分期計劃有關的情況下向有關商戶收取及保留任何有關的佣金、回扣、利益及/或其他益處。
- 11.4 申請人授權卡公司可向就分期計劃有關之人仕透露、使用或交換任何有關申請人的分期計劃的資料。
- 11.5 卡公司有權向申請人發出書面通知更改本條款及細則。
- 11.6 本條款及細則如中英文本有任何分歧，則以英文版本為準。

1. 免息消費分期計劃

除卡公司不時決定不納入以下分期計劃的信用卡帳戶外，任何信用卡帳戶的持卡人(「申請人」)可根據本條款及細則申請由中銀信用卡(國際)有限公司(「卡公司」)提供的免息消費分期計劃(「免息消費分期計劃」)。本條款及細則將納入規限信用卡帳戶的持卡人合約(「持卡人合約」)，並成為持卡人合約的一部份。兩者如有任何不相符之處，在該不相符之處，則以本條款及細則所載為準。本條款及細則所用的詞語應與持卡人合約所用的有關詞語具有相同涵義。

2. 借貸交易不設退款

2.1 免息消費分期計劃為卡公司提供予申請人的貸款。卡公司向申請人貸出免息消費分期總金額(「免息消費分期金額」)，不會超過顯示於相關銷售單據(「單據」)上之貨品及/或服務購買價，上限為卡公司不時參照帳戶之可用信用限額而釐訂的最高金額。

2.2 即使就有關貨品及/或服務發生任何爭議或投訴，包括但不限於有關商戶未有提供相關貨品及/或服務，申請人亦必須按本條款及細則及持卡人合約向卡公司償還所有免息消費分期計劃的應付款項。無論在任何情況下，申請人償還予卡公司的所有免息消費分期計劃還款將不獲退還，申請人必須償還免息消費分期金額及其他費用及收費之全數予卡公司。

2.3 申請人知悉及同意就有關貨品及/或服務的買賣交易為申請人與該商戶之間的交易，及先行付款而於稍後日期收取有關貨品及/或服務。就有關貨品及/或服務的任何爭議或投訴，申請人必須自行直接與該商戶解決。卡公司對商戶出售及供應的貨品及/或服務之所有事宜概不負任何責任。無論在任何情況下，卡公司沒有責任為申請人處理有關爭議或投訴。

2.4 由於免息消費分期計劃並非一般信用卡交易，卡組織差錯處理條例並不適用。

3. 申請

3.1 卡公司可絕對酌情決定接受或拒絕免息消費分期計劃的申請而毋須提供任何理由。

3.2 卡公司將會以書面或於單據上通知申請人其任何分期計劃的申請已獲批核。卡公司不會就申請人

因其申請被拒絕而產生的任何損失或責任負責。

3.3 申請一經批核，申請人將不能取消或更改有關申請，並須受本條款及細則、持卡人合約及有關批核通知書或單據上的條款所約束。

4. 批核

申請人不可撤銷地授權卡公司，於申請獲批核後，卡公司將以申請人的名義將免息消費分期金額一次過支付予商戶，用以購買有關貨品及/或服務。

5. 還款

5.1 免息消費分期金額將以每月等額分期償還(「每月分期」)，而還款期將為申請人向卡公司申請及卡公司批核之期限，並於申請批核通知書中或單據上確認。每月分期須調整至最接近的小數點後第二個位。

5.2 卡公司將於免息消費分期計劃獲批核時在帳戶內記入第一次每月分期。而其後的每月分期將於下一結單日後的第1個工作日內記入，如任何一個曆月並無對應的日期，則為該月的最後一日，或如該日並不是卡公司之工作日或該有關每月分期因卡公司不能控制之情況下而不能記入帳戶內，卡公司將按慣例處理有關記帳。

6. 信用限額

於免息消費分期計劃獲批核時，帳戶內可動用的信用限額將(如未減低)按免息消費分期金額相應減低，並在每次支付每月分期後相應提升。

7. 提早還款及退款

7.1 申請人可向卡公司以書面申請提前償還全部而非部份尚未償還之每月分期。申請獲得批核後，卡公司會即時將所有尚未償還之每月分期及提前還款手續費(如有)記入帳戶內。

7.2 如貨品或服務有任何退款，當卡公司收妥由有關商戶退回的有關款項後，該款項將記入帳戶內，所有尚未記入帳戶內的每月分期及提前還款手續費(如有)將同時記入帳戶內。有關記入帳戶內的退款將依據持卡人合約內有關償還帳戶結欠的先後次序的條款處理。申請人確認卡公司毋須與有關商戶核對有關退款金額。

8. 終止免息消費分期計劃

儘管本文另有規定，如帳戶有任何欠繳紀錄或帳戶因任何原因遭終止或暫停，或卡公司合理地認為需保障其利益時，卡公司可隨時記入所有尚未償還之每月分期於帳戶內而毋須事先通知申請人。

9. 授權

申請人不可撤銷並授權卡公司將所有每月分期及提前還款手續費(如有)記入帳戶內;為此，申請人需在帳戶內預留足夠的信用限額。卡公司有權於帳戶內記入超越當時信用額度的任何款項，申請人需對所有結欠負責，並需按收費表支付超越信用限額的費用。

10. 收費及費用

所有每月分期及提前還款手續費(如有)將視作為零售簽帳交易處理。所有持卡人合約中有關零售簽帳(按情況而定)的利息、財務費用及其他收費(如有)的條款均適用。如申請人未能於到期付款日或之前全數繳付該期結單的結欠金額，須按持卡人合約條款支付利息、財務費用及其他收費(如有)。免息消費分期計劃將可能收取利息、提前還款手續費(如有)或其他收費。

11. 其他

11.1 申請人向卡公司保證所有就申請免息消費分期計劃而向卡公司提出之資料及文件均為真實及正確，並承諾在上述資料及/或文件有任何更改時通知卡公司。

11.2 卡公司可絕對酌情決定任何與免息消費分期計劃有關的事項，而所有有關決定為最終的並對申請人有約束力(除有明顯的錯誤外)。

11.3 申請人授權卡公司就免息消費分期計劃或與此有關的情況下向有關商戶收取及保留任何有關的佣金、回扣、利益及/或其他益處。

11.4 申請人授權卡公司可向就免息消費分期計劃有關之人仕透露、使用或交換任何有關申請人的分期計劃的資料。

11.5 卡公司有權向申請人發出書面通知更改本條款及細則。

11.6 本條款及細則如中英文本有任何分歧，則以英文版本為準。

中銀VISA / 萬事達信用卡各項服務收費一覽表^(a)

生效日期：2020年5月11日

1. 年費	港幣卡	澳門幣卡
VISA 普通卡/萬事達普通卡		
• 主卡	每年港幣220元	每年澳門幣220元
• 附屬卡	每年港幣110元	每年澳門幣110元
VISA 金卡/萬事達金卡/萬事達鈦金卡		
• 主卡	每年港幣480元	每年澳門幣480元
• 附屬卡	每年港幣240元	每年澳門幣240元
VISA 白金卡/萬事達白金卡		
• 主卡	每年港幣1,500元	每年澳門幣1,500元
• 附屬卡	每年港幣1,000元	每年澳門幣1,000元
VISA SIGNATURE 卡		
• 主卡	_____	每年澳門幣1,800元
• 附屬卡	_____	每年澳門幣1,000元
VISA INFINITE 卡		
• 主卡	_____	每年澳門幣3,800元
• 附屬卡	_____	每年澳門幣1,900元
VISA / 萬事達商務卡		
• 入會費	港幣300元	澳門幣300元
• VISA商務卡	每年港幣980元	_____
• 萬事達商務卡	_____	每年澳門幣980元
2. 現金透支 ^(b) 手續費	澳門/海外地區每次4.5% (最低收費港幣30元)另加港幣20元(如使用PLUS/CIRRUS櫃員機網絡透支現金,則另加港幣25元)(在內地銀行櫃檯透支現金加收總透支金額4%)	澳門/海外地區每次4.5% (最低收費澳門幣30元)另加澳門幣20元(如使用PLUS/CIRRUS櫃員機網絡透支現金,則另加澳門幣25元)(在內地銀行櫃檯透支現金加收總透支金額4%)
3. 最低還款額	總欠款金額的3% (不低於港幣50元)	總欠款金額的3% (不低於澳門幣50元)
4. 利息 ^(c)	消費簽賬年息: 28.80% 現金透支年息: 28.80% (最低收費港幣5元)	消費簽賬年息: 28.80% 現金透支年息: 28.80% (最低收費澳門幣5元)
5. 逾期費用	最低付款額之5%(最低為港幣130元,最高為港幣200元)	最低付款額之5%(最低為澳門幣130元,最高為澳門幣200元)
6. 退票/拒納自動轉賬手續費	港幣100元	澳門幣100元
7. 索取月結單副本費用	每張港幣50元	每張澳門幣50元
8. 索取簽賬單據費用	每張港幣30元	每張澳門幣30元
9. 補發卡費用	每張港幣100元	每張澳門幣100元
10. 外幣支票還款收費	每張港幣100元	每張澳門幣100元
11. 賬戶結餘退款收費 ^(d)	每張港幣50元	每張澳門幣50元
12. 外幣交易收費	(a) 以非原卡貨幣進行的交易,按VISA/萬事達卡於本公司處理該筆交易當日所釐定的兌換率,將交易金額折算為原卡貨幣後另徵收1.95%手續費(已包括由VISA/萬事達卡向本公司徵收的1%收費),記入信用卡賬戶內。 (b) 使用萬事達卡(i)於澳門以外地區進行的原卡貨幣交易或(ii)以非原卡貨幣進行的交易,並於交易進行時已按即時兌換率折算為原卡貨幣,均按交易金額另徵收0.95%手續費(已包括由萬事達卡向本公司徵收的0.8%收費),記入信用卡賬戶內。	(a) 以非原卡貨幣進行的交易,按VISA/萬事達卡於本公司處理該筆交易當日所釐定的兌換率,將交易金額折算為原卡貨幣後另徵收1.95%手續費(已包括由VISA/萬事達卡向本公司徵收的1%收費),記入信用卡賬戶內。 (b) 使用萬事達卡(i)於澳門以外地區進行的原卡貨幣交易或(ii)以非原卡貨幣進行的交易,並於交易進行時已按即時兌換率折算為原卡貨幣,均按交易金額另徵收0.95%手續費(已包括由萬事達卡向本公司徵收的0.8%收費),記入信用卡賬戶內。
13. 資信證明書	每份港幣200元	每份澳門幣200元
14. 超越信用限額手續費 ^(e)	每個月結單港幣100元	每個月結單澳門幣100元

註:

(a) 本表所列各項費用同時適用於所有中銀信用卡(國際)有限公司在澳門地區發行的中銀信用卡(包括大豐信用卡),並可不時作出修訂。

(b) 持卡人從信用卡賬戶中提取結餘款項或其任何部份(除非按公司不時訂明的退款程序進行)將被視作現金透支處理。

(c) 利息同時適用於所有現金透支及使用「繳費易」服務繳費或轉賬之交易。

(d) 如結餘款項屬退稅交易退款,收費為該退款額的2%(最低收費港幣/澳門幣50元)。

(e) 若結欠金額超出信用卡之信用限額,卡公司將收取「超越信用限額手續費」,並記入信用卡賬戶內。



The Card(s) (as defined below) is/are issued by BOC Credit Card (International) Ltd. (the "Company") and the Tai Fung Bank Limited (the "Bank") pursuant to the terms and conditions of the User Agreement (the "Agreement") below:

1. Interpretation

1.1 Unless the context otherwise requires, the following expressions shall have the following meanings in this Agreement:

- "Account" means either the MOP Account or CNY Account opened by and maintained with the Company under the name of the Cardholder to which the Charges shall be debited;
 - "Additional Card" means a Card issued by the Company to an Additional Cardholder nominated by the Main Cardholder and at the joint request of the Main Cardholder and such Additional Cardholder;
 - "Additional Cardholder" means any person to whom and in whose name an Additional Card is issued;
 - "ATM" means any automatic teller machine in operation in the Network and such other networks as from time to time announced by the Company;
 - "Card" means any dual currency card issued by the Company and includes Main Card and Additional Card subject to this Agreement and any renewal or replacement Card;
 - "Cardholder" means any person to whom and in whose name a Card is issued and includes Main Cardholder and Additional Cardholder as the context requires;
 - "Charges" means the aggregate value or amount of all purchase of goods and/or services and/or cash advances effected by the use of the Card and all relevant fees, charges, interest, costs and expenses in connection therewith;
 - "CNY" means Renminbi yuan, the lawful currency of the People's Republic of China;
 - "CNY Account" means any CNY account opened by and maintained with the Company under the name of the Cardholder for the purposes of recording debits and credits in CNY in respect of usage of the Card under this Agreement;
 - "CUP" means China UnionPay Company Limited, a joint stock limited liability company incorporated in the People's Republic of China with head quarters in Shanghai, the People's Republic of China;
 - "Fees Schedule" means the schedule setting out the annual fees, cash advance handling fee, late charge, interest and other fees and charges from time to time in force and applicable to the Card;
 - "Hong Kong" means the Hong Kong Special Administrative Region of the People's Republic of China;
 - "Macau" means the Macau Special Administrative Region of the People's Republic of China;
 - "MOP" means Macau dollar, the lawful currency of Macau;
 - "MOP Account" means any MOP account opened by and maintained with the Company under the name of the Cardholder for the purposes of recording debits and credits in MOP in respect of usage of the Card under this Agreement;
 - "Main Card" means a Card issued by the Company to a Main Cardholder to which one or more Additional Cards are issued thereto;
 - "Main Cardholder" means any person to whom and in whose name a Main Card is issued;
 - "Mainland China" means any part of the People's Republic of China but excluding Hong Kong, Macau and Taiwan;
 - "Network" means the network of ATM machines bearing the logo from time to time adopted by CUP and such other network of ATM from time to time designated by the Company;
 - "New Transaction" means in relation to a Statement, a transaction by which the Cardholder has incurred any Charges through the use of the Card, occurring:
 - (a) at any time after the time ("Relevant Time") at which the last transaction as shown in that Statement was effected by the use of the Card; or
 - (b) at any time before the Relevant Time, the Charges in respect of which have not as of the date of that Statement been debited to the Account and shown in that Statement.
 - "PIN" means in relation to a Card, the personal identification number of the Cardholder required to gain access to services provided by the Company from time to time through the Card.
- 1.2 In this Agreement, words denoting the singular shall include the plural and vice versa and reference to one gender shall include all genders, unless the context otherwise requires.
- 1.3 Any reference to the Company shall where the context permits or requires be deemed to include a reference to its successors and assigns.

2. Issue of Cards

- 2.1 The Company may (in its discretion) issue one or more of the Cards to the Cardholder subject to the terms and conditions of this Agreement. When a Card is issued, the Company will set up and maintain the Account to which the Charges will be debited and/or credited.
- 2.2 Upon the application of the Main Cardholder and subject to the approval of the Company (in its discretion), the Company may issue one or more Additional Cards to the Additional Cardholders nominated by such Main Cardholder.
- 2.3 Immediately upon receipt of the Card from the Company, the Cardholder shall:
 - (a) sign the Card on the space provided; and
 - (b) sign and return to the Company any acknowledgment of receipt of such card or otherwise activate such Card in accordance with the instructions of the Company.
- 2.4 The signature of the Cardholder on the Card, or the use or activation of the Card by the Cardholder shall constitute conclusive evidence of the Cardholder's acceptance of and agreement to be bound by the terms and conditions of this Agreement.
- 2.5 A renewal Card shall normally be issued at least 30 days' prior to the expiry date of a Card. Unless written notice of termination of the Card is received by the Company within such 30 days' period, the renewal Card shall be deemed to have been received by the Cardholder by the expiry date. By activating or using the renewal Card or continuing to use the Card after its expiry date, the Cardholder shall be deemed to have accepted the renewal Card.
- 2.6 The Company shall have the right to refuse issuing a replacement Card to the Cardholder if his/her Card is lost or stolen. Where a replacement Card is issued, the Company shall be entitled to charge a handling fee for such replacement Card in accordance with the Fees

3. Use of the Card

- 3.1 Use of the Card is restricted exclusively to the Cardholder for bona fide purchase of goods and/or services and/or cash advances only and the Cardholder shall not use the Card for any other purposes, in particular any illegal purposes including without limitation payment for any illegal transaction. The Cardholder shall also observe all the laws and regulations from time to time in operation in the country or Mainland China in relation to any Card transaction conducted with the Card in such other country or Mainland China.
- 3.2 The Cardholder shall not transfer the Card to any person or allow any person to use the Card or pledge the Card as security for whatever purposes.
- 3.3 The Card is denominated in both MOP and CNY and is valid for use by the Cardholder in Mainland China, Macau and such other places from time to time designated by the Company for bona fide purchase of goods and/or services and/or cash advance in merchant establishments or financial institutions which are using and connected to CUP's POS system and/or cash advances effected at the ATM or bank counter and such other credit card facilities or services as the Company may from time to time designate.
- 3.4 Currencies settled in respect of all Charges incurred in all card transactions effected by the use of the Card in MOP will be posted to the MOP Account. Currencies settled in respect of all Charges incurred in all card transactions effected by the use of the Card in currencies other than MOP or CNY shall be posted into the MOP Account after conversion into MOP at the prevailing rate of exchange determined by reference to the rate of exchange adopted by CUP on the date of conversion plus a handling fee (if applicable) charged by the Company as set out in the Fees Schedule.
- 3.5 Subject always to Clause 3.6, Charges incurred in all card transactions effected by the use of the Card in CNY will be posted to the CNY Account.
- 3.6 Charges in CNY in connection with card transactions effected by the use of the Card in CNY may be posted to the MOP Account due to the settlement arrangement if the card transactions are processed by the merchant establishments or financial institutions in MOP, including but not limited to Charges incurred through cash advances in CNY effected at the JETCO ATM.
- 3.7 **Credit Limit**
 The Company may from time to time (in its discretion) determine the credit limit and/or cash advance limit and/or the daily cash advance limit in respect of any Card issued by the Company to the Cardholder. Where Additional Cards are issued, the Main Cardholder and the Additional Cardholders may be subject to separate and independent credit limits and/or cash advance limit or may share any of the credit limit and/or cash advance limit in such proportion as the Company may (in its absolute discretion) from time to time determine.
- 3.8 The Cardholder shall strictly observe the credit limit and cash advance limit and the daily cash advance limit imposed by the Company from time to time and shall not use the Card in excess of such credit limit and/or cash advance limit and/or the daily cash advance limit. Breach of this Clause 4.2 shall not in any way reduce or discharge the liability of the Cardholder for payment of any Charge arising as a result of such breach and the Company shall be entitled to charge a handling fee at the rate as set out in the Fees Schedule.
- 3.9 The Cardholder shall forthwith pay to the Company any amount in excess of such credit limit upon receipt of demand from the Company.
- 3.10 The Company shall be entitled to charge a handling fee at the rates as set out in the Fees Schedule on each cash advance made available to the Cardholder.

4. Fees and Charges and Interest Rates

- 4.1 All fees, charges and interests payable by the Cardholder under this Agreement are more particularly set out in and shall be paid according to the Fees Schedule.
- 4.2 The Company may from time to time (in its discretion) revise the Fees Schedule in accordance with Clause 20. Copies of the current Fees Schedule are available on request from the Macau office of the Company and on the Company's website at www.boei.com.hk.
- 4.3 Where an Additional Card(s) is/are issued, the Company may (in its absolute discretion) treat any or all fees, charges and/or interests arising out of the use of any Additional Card as though the same were incurred by the Main Cardholder and for the purposes of the Main Cardholder's Obligations and Liabilities.
- 4.4 The Cardholder shall take reasonable care of the Card and the PIN and keep the Card safely under his/her personal control and the PIN secret. Without limiting the generality of the foregoing, the Cardholder must take the following measures to keep the Card safe and the PIN secret to prevent fraud:
 - (a) keep any record of the PIN separate from the Card;
 - (b) destroy the original printed copy of the PIN;
 - (c) never write down the PIN on the Card or on anything usually kept with or near it;
 - (d) never write down or record the PIN without disguising it;
 - (e) never use any easily accessible personal information as the PIN;
 - (f) use the Card in accordance with the procedures, instructions and/or security guidelines from time to time issued by the Company; and
 - (g) never disclose his/her PIN to any person or allow it to be used by any person.
- 4.5 Upon the occurrence of any of the following events, the Cardholder shall report as soon as reasonably practicable to the Company by phone to the service hotline at (853) 8988-9933 (within office hours) or (852)2544-2222(outside office hours) of the Company and thereafter confirm the same in writing within 24 hours or such other period as the Company may prescribe from time to time:
 - (a) loss and/or theft of the Card and/or the PIN;
 - (b) unauthorized use of the Card and/or the PIN;
 - (c) disclosure of the PIN to any unauthorized person;
 - (d) suspicion of any counterfeit card bearing the same number as the Card or purported to be issued under the Account; and/or
 - (e) any suspected unauthorized use of the Card and/or the PIN and/or disclosure of the PIN.
- 4.6 Without prejudice to the obligations under Clause 7.2, the Cardholder shall report the relevant event to the police and shall submit to the Company satisfactory documentary evidence of such police report as soon as reasonably practicable.
- 4.7 The Company shall be entitled to act on any instruction (whether oral or in writing) purportedly given by the Cardholder and any action so taken by the Company shall not constitute or be deemed to constitute or otherwise discharge any liability of the Cardholder.
- 4.8 Notwithstanding anything contained herein to the contrary, the Cardholder shall repay to the Company immediately

- upon demand from the Company:
 - (a) the outstanding balance of the Account;
 - (b) all Charges in respect of the transactions effected by the use of the Card but not debited to the Account; and
 - (c) all fees and charges payable by the Cardholder to the Company under this Agreement.
- 4.9 **Unauthorized Transactions**
 The Cardholder shall examine his/her Statement carefully and report any unauthorized transactions in the Statement to the Company within 60 days from the date of the Statement.
 - 4.10 The Company shall use reasonable endeavours, except in circumstances which are beyond its control, to complete the investigation within 90 days upon receipt of notice of an unauthorized transaction from the Cardholder.
 - 4.11 In the event that the Cardholder shall have informed the Company of any unauthorized transaction before the Due Date and payment of the disputed amount has been withheld over the investigation period, the Company reserves the right to re-impose any fees, charges and/or interest on the disputed amount at the rates as set out in the Fees Schedule over the period commencing from the date of transaction for such later date as the Company may in its absolute discretion determine from time to time) until full payment of the disputed amount together with all related fees, charges and/or interest if such dispute made by the Cardholder shall subsequently be proved to be unfounded.
- 4.12 **Cardholder's Liabilities for Unauthorized Transaction**
 Provided that the Cardholder has acted in good faith and with due care (including taking the precautions under Clause 7.1 and reporting loss, theft and/or unauthorized use of the Card in accordance with Clause 7.2), the Cardholder shall not be responsible for the loss and damage incurred:
 - (a) in the event of misuse when the Card has not been received by the Cardholder;
 - (b) when faults have occurred in the terminals, or other systems used, which are not connected to the Cardholder's loss and/or damage, unless the fault was obvious or advised by a message or notice on display; and
 - (c) when transactions are made through the use of counterfeit cards.
- 4.13 Subject to applicable laws and regulations and provided that the Cardholder has acted in good faith and with due care (including taking the precautions under Clause 7.1 and reporting loss, theft and/or unauthorized use of the Card in accordance with Clause 7.2) and unless due to the fraud, gross negligence or wilful default on the part of the Company:
 - (a) the Cardholder shall not be liable for any unauthorized transactions made after the Cardholder has duly notified the Company of the loss, theft and/or unauthorized use of the Card;
 - (b) the liability of the Cardholder for any unauthorized transactions made before the Cardholder has duly notified the Company of the loss, theft or unauthorized use of the Card (other than cash advances effected by the use of the Card/PIN) shall not exceed the maximum amount as notified by the Company to the Cardholders from time to time; and the Cardholder shall be liable for all unauthorized cash advances effected with the use of the Card/PIN before the Cardholder has duly notified the Company of the loss, theft and/or unauthorized use of the Card/PIN.
- 4.14 Notwithstanding anything contained herein to the contrary, the Cardholder shall be fully liable for all loss and damage arising out of or in connection with the loss, theft and/or unauthorized use of the Card if the Cardholder has acted fraudulently or with gross negligence, or has failed to comply with Clauses 7.1 or 7.2 or take reasonable precautions to prevent such loss, theft and/or unauthorized use of the Card, or if the unauthorized use of the Card involves the use of the Cardholder's PIN with or without the Cardholder's knowledge, or if the Cardholder fails to report such loss, theft and/or unauthorized use of the Card/PIN to the Company as soon as reasonably practicable (in which case the Cardholder shall be liable for all such loss and damage before the Company receives the Cardholder's report of such loss theft and/or unauthorized use of the Card/PIN) and the Cardholder agrees to indemnify and keep the Company fully indemnified against all losses, damages, liabilities and all reasonable costs and expenses reasonably incurred as a result thereof.
- 4.15 **Liabilities of Main and Additional Cardholders**
 The Main Cardholder shall (jointly and severally with the Additional Cardholders) be liable to the Company for any and all transactions effected and/or liabilities incurred by the Additional Cards and/or through the use of the Additional Cards.
- 4.16 An Additional Cardholder shall be liable only for the transactions effected by him/her and the liabilities incurred by him/her through the use of his/her Additional Card.
- 4.17 **Limitation on Liabilities**
 Under no circumstances shall the Company be responsible for any direct loss and damage which the Cardholder may suffer or incur as a result of or otherwise relating to any use, misuse or malfunction of the Card or other devices provided by the Company, any Card services offered by the Company or any goods and services obtained by the Cardholder through the use of the Card, subject however to the provisions under Clause 9.1 and except to the extent that any such loss and liability is attributable to the fraud, gross negligence or wilful default on the part of the Company.
- 4.18 The Company accepts no responsibility for the refusal of any merchant establishment (including any financial institution) to honour the Card or for any goods and services supplied to the Cardholder.
- 4.19 The Company also reserves the right to refuse in its absolute discretion any charge to the Account requested by any merchant establishment or financial institution. Any claim or dispute the Cardholder may have against or with any merchant establishment or financial institution shall be resolved directly between the Cardholder and such merchant establishment or financial institution and in no circumstances shall such claim or dispute relieve the Cardholder of his/her obligations to the Company hereunder.
- 4.20 The Company shall not be obliged to credit the Account with refunds made by any merchant establishment or financial institution until such refunds together with the relevant credit voucher issued in such form as shall be acceptable to the Company have been received by the Company.
- 4.21 The Company shall not be responsible for any delay in or any error, failure or malfunction of any computer system or other equipment employed by the Company in the course of performing its obligations hereunder or providing

- any Card services to the Cardholder to the extent that it is attributable to any cause beyond the Company's reasonable control.
- 4.22 Notwithstanding anything herein to the contrary, the Company shall not be responsible for any indirect, consequential or incidental loss or loss of profit or opportunities or other types of loss or damage whatsoever which the Cardholder or any third party may suffer or incur, whether directly or indirectly and howsoever arising. In the event of the Cardholder providing the Card services, the Company may communicate with or seek instructions from the Cardholder through telephone, facsimile, internet or such other method as the Company may from time to time determine. In this connection, the Cardholder hereby consents to the Company taking record of any such communication and/or instructions by such means and retain it for such period as it considers appropriate. The Company shall in good faith and with due care give effect to such communication and/or instructions without requiring further confirmation from the Cardholder. Any such communication and/or instructions shall, in the absence of manifest error, be conclusive and binding on the Cardholder.
- 4.23 In the event of any proceedings which a Cardholder may bring against the Company, the Cardholder, whatsoever, such Cardholder agrees that the Company's liability shall not exceed those amounts wrongly charged to the Account (and interest on such amounts).
- 4.24 **Termination and Suspension of the Card**
 The Cardholder may at any time terminate the Card by giving not less than 14 days' prior written notice to the Company provided that the Cardholder shall remain liable for all transactions effected through the use of the Card notwithstanding such termination until all sums due under the Account (whether or not posted to the Account) are paid in full.
 - 4.25 Where an Additional Card(s) is/are issued, an Additional Cardholder may terminate his/her Additional Card and the Main Cardholder may terminate the Main Card and/or any of all Additional Cards at any time by giving not less than 14 days' prior written notice to the Company. Upon the termination of the Main Card, all Additional Card(s) issued thereto shall be automatically terminated forthwith. Notwithstanding any such termination, the Main Cardholder shall remain liable for all transactions effected through the use of the Main Card and all the Additional Cards and each Additional Cardholder shall remain liable for all transactions effected through the use of his/her Additional Card only.
 - 4.26 The Company may terminate this Agreement in respect of any Card at any time without prior notice or giving any reason to the Cardholder. Without limiting the generality of the foregoing, the Company is entitled to terminate this Agreement by listing the Card in its cancellation list or by cancelling or deactivating any transaction proposed to be effected thereby and may not give any reason.
 - 4.27 The Company shall be entitled to act on any instruction whether oral or in writing purportedly given by the Cardholder and the Company shall not be liable to the Cardholder for any loss or damage of whatever nature which the Cardholder may suffer or incur whether directly or indirectly as a result of such action of the Company.
 - 4.28 The Company shall have the right at its absolute discretion to refuse any instruction whether oral or in writing purportedly given by the Cardholder if the Company is in doubt of the authenticity of such instruction and the Company shall not be liable to the Cardholder for any loss or damage of whatever nature which the Cardholder may suffer or incur whether directly or indirectly as a result of such refusal and may not give any reason.
 - 4.29 The Company shall be entitled to act on any instruction whether oral or in writing purportedly given by the Cardholder and the Company shall not be liable to the Cardholder for any loss or damage of whatever nature which the Cardholder may suffer or incur whether directly or indirectly as a result of such action of the Company.
 - 4.30 The Company shall have the right at its absolute discretion to refuse any instruction whether oral or in writing purportedly given by the Cardholder if the Company is in doubt of the authenticity of such instruction and the Company shall not be liable to the Cardholder for any loss or damage of whatever nature which the Cardholder may suffer or incur whether directly or indirectly as a result of such refusal and may not give any reason.
 - 4.31 Notwithstanding anything contained herein to the contrary and except to the extent that any such loss and liability of the transactions mentioned in this Clause 16.3 is attributable to the fraud, gross negligence or wilful default on the part of the Company, the Cardholder shall be absolutely responsible for all transactions involving the use of the Card at any Electronic Devices by any person whatsoever, whether or not:
 - (a) such use is authorized or otherwise approved by the Cardholder;
 - (b) the Cardholder is at the material time aware of such use;
 - (c) such use is against the wish of the Cardholder;
 - (d) such use is the result of or otherwise involves any criminal activity and the Fees Schedule shall constitute the Cardholder's acceptance of such changes.
 - (e) the Cardholder does not accept the proposed change by the Company, the only recourse available to the Cardholder is to terminate the Card in accordance with Clauses 12.1 or 12.2 (as the case may be).
 - (f) Where a Cardholder terminates his/her Card pursuant to Clause 20.3 within reasonable time, the Company may (in its discretion) repay the annual or other periodic fees on that Card (if any) on a pro rata basis if the fees can be separately distinguished and the amount involved is not minimal.
 - 4.32 **Law and Jurisdiction**
 This Agreement shall be governed by and construed in accordance with the laws of Macau and the Cardholder irrevocably submits to the non-exclusive jurisdiction of the Macau courts.
 - 4.33 **Miscellaneous**
 This Agreement is written in both English and Chinese. In case of conflict or deviation in interpretation, the English version shall prevail.
 - 4.34 If at any time any provision hereof becomes illegal, invalid or unenforceable in any respect, the remaining provisions hereof shall in no way be affected or impaired thereby.
 - 4.35 This Agreement shall be binding on each successor, personal representative and person lawfully acting on behalf of the Cardholder.
 - 4.36 No failure to act, omission or delay by the Company to exercise or enforce any right under any terms and conditions of this Agreement shall operate as a waiver of such right, nor shall any single, partial or defective exercise of any right prevent any other or further exercise of it or the exercise of any other right.
 - 4.37 The Cardholder may not assign any of his/her rights and/or obligations under this Agreement. The Company may assign or transfer any of its rights and obligations under this Agreement to any third party.

- change of employment or business and of residential or correspondence address.
- 18.5 The personal representative(s) of the Cardholder shall promptly notify the Company in writing of the death of the Cardholder.
- 18.6 The Company will treat information relating to the Cardholder as confidential, but unless consent is prohibited by law, the Cardholder consents to the transfer and disclosure by the Company of any information relating to the Cardholder to and between the holding companies, branches, subsidiaries, representative offices, affiliates and agents of the Company and any third parties (including any networks, exchanges and clearing houses) selected by the Company or any of them (each a "transferee"), wherever situated, for confidential use (including for data processing, statistical, credit and risk analysis purposes). The Company and any of the transferees may transfer and disclose any such information to any person as required by any law, court, regulator or legal process in Macau, Hong Kong or any other relevant overseas jurisdictions. This sub-clause 6 shall apply to the Cardholder subject to the DPN.
- 18.7 The Cardholder consents to the Cardholder information being transferred to another jurisdiction outside Macau and being used, processed and stored in or outside Macau by third parties on behalf of the Company. The Company will contract with the third parties to take reasonable care to keep the Cardholder information confidential and to observe, in conformity with local laws and regulations. Local, Hong Kong and overseas regulatory and judicial authorities may in certain circumstances have access to the Cardholder information.
- 18.8 The Cardholder acknowledges and agrees that some services, operational and processing procedures relating to the transactions/services provided by the Company to the Cardholder may from time to time be outsourced by the Company to regional or global processing centers, holding companies, branches, subsidiaries, representative offices, affiliates and agents of the Company and third parties selected by the Company or any of them, wherever situated, and these service providers may from time to time be given access to information relating to the Cardholder and/or the Account and/or the transactions and services provided by the Company to the Cardholder for the purpose of or in relation to the services and procedures they perform.
- 19. **Notice**
 19.1 Any notice given by the Cardholder hereunder shall be given in writing and delivered to the Company at its address at Avenida Praia Grande No.517, Edificio Commercial Nam Tung 11B, Macau.
- 19.2 Without affecting other methods of communication, any statement, notice, demand or other communications are deemed to be received by the Cardholder:
 - (a) on posting for 3 Business Days in the Macau Office of the Company;
 - (b) 3 Business Days after publication as an advertisement in a Macau newspaper;
 - (c) when posted on the website of the Company;
 - (d) when left at any of the address of the Cardholder on the Company's record, or 48 hours after mailing to such address or 7 days if the address is overseas;
 - (e) when sent by electronic mail or message or facsimile to any of email address or equipment or facsimile number of the Cardholder on the Company's record; or
 - (f) when communicated including by leaving a voice message, if by telephone or other oral communication.
- 19.3 Notwithstanding anything returned through the post (in the case of a mailing), or the death or incapacity of the Cardholder, "Business Day" means a day on which the Banks are open for business in Macau other than Sunday and public holiday.
- 20. **Amendment**
 20.1 The Company may (in its discretion) from time to time change any of the terms and conditions of this Agreement and/or the Fees Schedule provided that the Company shall give the Cardholder notice before any change of the terms and conditions which affect fees and charges and the liabilities or obligations of the Cardholder takes effect, unless such changes are beyond the Company's control.
- 20.2 Retention or continued use of the Card after the effective date of any change of the terms and conditions of this Agreement and/or the Fees Schedule shall constitute the Cardholder's acceptance of such changes.
- 20.3 If the Cardholder does not accept the proposed change by the Company, the only recourse available to the Cardholder is to terminate the Card in accordance with Clauses 12.1 or 12.2 (as the case may be).
- 20.4 Where a Cardholder terminates his/her Card pursuant to Clause 20.3 within reasonable time, the Company may (in its discretion) repay the annual or other periodic fees on that Card (if any) on a pro rata basis if the fees can be separately distinguished and the amount involved is not minimal.
- 21. **Law and Jurisdiction**
 21.1 This Agreement shall be governed by and construed in accordance with the laws of Macau and the Cardholder irrevocably submits to the non-exclusive jurisdiction of the Macau courts.
- 22. **Miscellaneous**
 22.1 This Agreement is written in both English and Chinese. In case of conflict or deviation in interpretation, the English version shall prevail.
- 22.2 If at any time any provision hereof becomes illegal, invalid or unenforceable in any respect, the remaining provisions hereof shall in no way be affected or impaired thereby.
- 22.3 This Agreement shall be binding on each successor, personal representative and person lawfully acting on behalf of the Cardholder.
- 22.4 No failure to act, omission or delay by the Company to exercise or enforce any right under any terms and conditions of this Agreement shall operate as a waiver of such right, nor shall any single, partial or defective exercise of any right prevent any other or further exercise of it or the exercise of any other right.
- 22.5 The Cardholder may not assign any of his/her rights and/or obligations under this Agreement. The Company may assign or transfer any of its rights and obligations under this Agreement to any third party.

大豐銀聯雙幣信用卡分期付款計劃 條款及細則

本條款及細則適用於2010年3月1日或之後批核的分期計劃。

1. 分期付款計劃

除卡公司不時決定不納入以下分期計劃的信用卡帳戶外，任何信用卡帳戶的持卡人（「申請人」）可根據本條款及細則申請以下由卡公司提供的分期計劃：

- (a) 信用卡現金分期（「現金分期計劃」）；或
- (b) 月結單分期付款（「月結單分期計劃」）

（現金分期計劃及月結單分期計劃均一併指「分期計劃」）

本條款及細則將納入規限信用卡帳戶的持卡人合約（「持卡人合約」），並成為持卡人合約的一部份。兩者如有任何不相符之處，在該不相符之處，則以本條款及細則所載為準。本條款及細則所用的詞語應與持卡人合約所用的有關詞語具有相同涵義。

2. 申請

- 2.1 卡公司可絕對酌情決定接受或拒絕分期計劃的申請而毋須提供任何理由。
- 2.2 就月結單分期計劃，若申請人擬通過月結單分期付款方式償還任何交易，應於進行有關交易前向卡公司查詢。
- 2.3 卡公司將會以書面通知申請人其任何分期計劃的申請是否已獲批核。卡公司不會就申請人因其申請被拒絕而產生的任何損失或責任負責。申請一經批核，將不能取消或更改，申請人須接受有關批核通知書上的條款。
- 2.4 (a) 就現金分期計劃，現金分期的總金額（「現金分期金額」）最少為卡公司不時於有關申請表或宣傳單張內列出的最低金額，惟不得高於卡公司不時參照帳戶之可用信用限額而釐定的最高金額。

卡公司可絕對酌情決定現金分期金額，申請人不可撤銷地同意接受，不論卡公司實際批核現金分期金額是否低於其申請之現金分期金額。

- (b) 就月結單分期計劃，月結單分期總金額（「月結單分期金額」）最少為卡公司不時於有關申請表或宣傳單張內列出的最低金額，並不得高於卡公司不時參照帳戶之信用限額而釐定的最高金額。

3. 批核

當申請獲批核後：

- (a) 就現金分期計劃，卡公司將於申請批核後的合理時間內按卡公司接納的方法向申請人發放該現金分期金額。申請人需承擔所有與發放現金分期金額有關的收費及費用，而所有有關收費及費用將會於發放現金分期金額時記入帳戶內。
- (b) 就月結單分期計劃，申請人將於其後的到期付款日向卡公司繳付已扣除月結單分期金額後的金額。

4. 一次性行政費及每月手續費

- 4.1 卡公司會就分期計劃向申請人收取一次性行政費（如有）（「一次性行政費」）及通知申請人有關金額及收取方式或於申請表中指明，並於申請批核通知書中確認。
- 4.2 卡公司會就分期計劃向申請人收取每月手續費（如有）（「每月手續費」）及通知申請人有關金額及收取方式或於申請表中指明，並於申請批核通知書中確認。

5. 還款

- 5.1 現金分期金額或月結單分期金額及每月手續費（如有）將以每月等額分期償還（「每月分期」），而分期付款期數將為申請人向卡公司申請及被卡公司批核之期限，並於申請批核通知書中確認。每月分期金額須調整至最接近的小數點後第二個位。
- 5.2 卡公司獲權可酌情於每月分期中攤銷現金分期金額或月結單分期金額及每月手續費（如有）。如申請人提前償還，未必可減少其須

支付的每月手續費金額。

- 5.3 卡公司將按情況而定，於現金分期金額發放日或月結單分期計劃批核日後的下一個工作日，在帳戶內記入第一個每月分期及一次性行政費（如有）。而其後的每月分期將於其後每月的對應日期記入，如任何一個曆月並無對應的日期，則為該月的最後一日，或如該日並不是卡公司之工作日，則為上一個工作日，或該有關每月分期因卡公司不能控制之情況下而不能記入帳戶內，卡公司將按慣例處理有關記帳。

6. 信用限額

按情況而定，於：

- (a) 發放現金分期金額時；或
 - (b) 月結單分期計劃批核後；
- 帳戶內可動用的信用限額將（如未減低）按現金分期金額或月結單分期金額相應減低，並在每次支付每月分期後相應提升。

7. 提前還款及退款

- 7.1 申請人可向卡公司以書面申請提前償還分期計劃的全部而非部份金額。申請獲得批核後，卡公司會即時將所有尚未償還之每月分期、一次性行政費（如有）（如未記入帳戶）及卡公司不時決定並通知申請人的提前還款手續費（「提前還款手續費」）記入帳戶內。
- 7.2 就月結單分期計劃，如就貨品或服務有任何退款，當卡公司收妥由有關商戶退回的有關款項後，該款項將記入帳戶內。有關記入帳戶內的退款將依據持卡人合約內有關償還帳戶結欠的先後次序的條款處理。申請人確認卡公司毋須與有關商戶核對有關退款金額。

8. 終止分期計劃

儘管本文另有規定，如帳戶有任何欠繳紀錄或帳戶因任何原因遭終止或暫停，或卡公司合理地認為需保障其利益時，卡公司可隨時記入所有尚未償還之每月分期、一次性行政費（如有）、提前還款手續費及任何收費於帳戶內而毋須事先通知申請人。

9. 授權

申請人不可撤銷並授權卡公司將所有每月分期、一次性行政費（如有）、提前還款手續費及收費（如有）記入帳戶內；為此，申請人需在帳戶內預留足夠的信用限額。卡公司有權於帳戶內記入任何款項，儘管有關信用額度可能因此被超越。申請人需對所有結欠負責，並需按收費表支付超越信用限額的費用。

10. 收費及費用

就現金分期計劃，所有每月分期、一次性行政費（如有）、提前還款手續費及收費（如有）將視為現金透支交易處理，而就月結單分期計劃，將視為零售簽帳處理。所有持卡人合約中有關現金透支或零售簽帳（按情況而定）的利息、財務費用及其他收費（如有）的條款均適用。分期計劃將可能收取利息、財務費用或其他收費。

11. 其他

- 11.1 申請人向卡公司保證所有就申請分期計劃而向卡公司提出之資料及文件均為真實及正確，並承諾在上述資料及/或文件有任何更改時通知卡公司。
- 11.2 卡公司可有絕對酌情決定任何與分期計劃有關的事項，而所有有關決定為最終的並對申請人有約束力（除有明顯的錯誤外）。
- 11.3 申請人授權卡公司就分期計劃或與分期計劃有關的情況下向有關商戶收取及保留任何有關的佣金、回扣、利益及/或其他益處。
- 11.4 申請人授權卡公司可向就分期計劃有關之人仕透露、使用或交換任何有關申請人的分期計劃的資料。
- 11.5 卡公司有權向申請人發出書面通知更改本條款及細則。
- 11.6 本條款及細則如中英文本有任何分歧，則以英文版本為準。

大豐銀聯雙幣信用卡
免息消費分期計劃條款及細則

1. 免息消費分期計劃

除卡公司不時決定不納入以下分期計劃的信用卡帳戶外，任何信用卡帳戶的持卡人(「申請人」)可根據本條款及細則申請由中銀信用卡(國際)有限公司(「卡公司」)提供的免息消費分期計劃(「免息消費分期計劃」)。本條款及細則將納入規限信用卡帳戶的持卡人合約(「持卡人合約」)，並成為持卡人合約的一部份。兩者如有任何不相符之處，在該不相符之處，則以本條款及細則所載為準。本條款及細則所用的詞語應與持卡人合約所用的有關詞語具有相同涵義。

2. 借貸交易不設退款

2.1 免息消費分期計劃為卡公司提供予申請人的貸款。卡公司向申請人貸出免息消費分期總金額(「免息消費分期金額」)，不會超過顯示於相關銷售單據(「單據」)上之貨品及/或服務購買價，上限為卡公司不時參照帳戶之可用信用限額而釐訂的最高金額。

2.2 即使就有關貨品及/或服務發生任何爭議或投訴，包括但不限於有關商戶未有提供相關貨品及/或服務，申請人亦必須按本條款及細則及持卡人合約向卡公司償還所有免息消費分期計劃的應付款項。無論在任何情況下，申請人償還予卡公司的所有免息消費分期計劃還款將不獲退還，申請人必須償還免息消費分期金額及其他費用及收費之全數予卡公司。

2.3 申請人知悉及同意就有關貨品及/或服務的買賣交易為申請人與該商戶之間的交易，及先行付款而於稍後日期收取有關貨品及/或服務。就有關貨品及/或服務的任何爭議或投訴，申請人必須自行直接與該商戶解決。卡公司對商戶出售及供應的貨品及/或服務之所有事宜概不負任何責任。無論在任何情況下，卡公司沒有責任為申請人處理有關爭議或投訴。

2.4 由於免息消費分期計劃並非一般信用卡交易，卡組織差錯處理條例並不適用。

3. 申請

3.1 卡公司可絕對酌情決定接受或拒絕免息消費分期計劃的申請而毋須提供任何理由。

3.2 卡公司將會以書面或於單據上通知申請人其任何分期計劃的申請已獲批核。卡公司不會就申請人

因其申請被拒絕而產生的任何損失或責任負責。

3.3 申請一經批核，申請人將不能取消或更改有關申請，並須受本條款及細則、持卡人合約及有關批核通知書或單據上的條款所約束。

4. 批核

申請人不可撤銷地授權卡公司，於申請獲批核後，卡公司將以申請人的名義將免息消費分期金額一次過支付予商戶，用以購買有關貨品及/或服務。

5. 還款

5.1 免息消費分期金額將以每月等額分期償還(「每月分期」)，而還款期將為申請人向卡公司申請及卡公司批核之期限，並於申請批核通知書中或單據上確認。每月分期須調整至最接近的小數點後第二個位。

5.2 卡公司將於免息消費分期計劃獲批核時在帳戶內記入第一次每月分期。而其後的每月分期將於下一結單日後的第1個工作日內記入，如任何一個曆月並無對應的日期，則為該月的最後一日，或如該日並不是卡公司之工作日或該有關每月分期因卡公司不能控制之情況下而不能記入帳戶內，卡公司將按慣例處理有關記帳。

6. 信用限額

於免息消費分期計劃獲批核時，帳戶內可動用的信用限額將(如未減低)按免息消費分期金額相應減低，並在每次支付每月分期後相應提升。

7. 提早還款及退款

7.1 申請人可向卡公司以書面申請提前償還全部而非部份尚未償還之每月分期。申請獲得批核後，卡公司會即時將所有尚未償還之每月分期及提前還款手續費(如有)記入帳戶內。

7.2 如貨品或服務有任何退款，當卡公司收妥由有關商戶退回的有關款項後，該款項將記入帳戶內，所有尚未記入帳戶內的每月分期及提前還款手續費(如有)將同時記入帳戶內。有關記入帳戶內的退款將依據持卡人合約內有關償還帳戶結欠的先後次序的條款處理。申請人確認卡公司毋須與有關商戶核對有關退款金額。

8. 終止免息消費分期計劃

儘管本文另有規定，如帳戶有任何欠繳紀錄或帳戶因任何原因遭終止或暫停，或卡公司合理地認為需保障其利益時，卡公司可隨時記入所有尚未償還之每月分期於帳戶內而毋須事先通知申請人。

9. 授權

申請人不可撤銷並授權卡公司將所有每月分期及提前還款手續費(如有)記入帳戶內;為此，申請人需在帳戶內預留足夠的信用限額。卡公司有權於帳戶內記入超越當時信用額度的任何款項，申請人需對所有結欠負責，並需按收費表支付超越信用限額的費用。

10. 收費及費用

所有每月分期及提前還款手續費(如有)將視作為零售簽帳交易處理。所有持卡人合約中有關零售簽帳(按情況而定)的利息、財務費用及其他收費(如有)的條款均適用。如申請人未能於到期付款日或之前全數繳付該期結單的結欠金額，須按持卡人合約條款支付利息、財務費用及其他收費(如有)。免息消費分期計劃將可能收取利息、提前還款手續費(如有)或其他收費。

11. 其他

11.1 申請人向卡公司保證所有就申請免息消費分期計劃而向卡公司提出之資料及文件均為真實及正確，並承諾在上述資料及/或文件有任何更改時通知卡公司。

11.2 卡公司可絕對酌情決定任何與免息消費分期計劃有關的事項，而所有有關決定為最終的並對申請人有約束力(除有明顯的錯誤外)。

11.3 申請人授權卡公司就免息消費分期計劃或與此有關的情況下向有關商戶收取及保留任何有關的佣金、回扣、利益及/或其他益處。

11.4 申請人授權卡公司可向就免息消費分期計劃有關之人仕透露、使用或交換任何有關申請人的分期計劃的資料。

11.5 卡公司有權向申請人發出書面通知更改本條款及細則。

11.6 本條款及細則如中英文本有任何分歧，則以英文版本為準。

大豐銀聯雙幣信用卡收費表^(a)

(生效日期：2020年5月11日)

1. 年費	
鑽石卡	
• 主卡	每年澳門幣3,800元
• 附屬卡	每年澳門幣1,900元
白金卡	
• 主卡	每年澳門幣1,500元
• 附屬卡	每年澳門幣1,000元
金卡	
• 主卡	每年澳門幣550元
• 附屬卡	每年澳門幣275元
商務卡	
• 入會費	澳門幣300元
• 商務白金卡	每年澳門幣1,500元
2. 現金透支 ^(b) 手續費	
• 澳門幣賬戶	澳門地區：現金透支金額的4.5% (最低收費澳門幣30元)及每次另加澳門幣20元 澳門以外地區(不包括內地)：現金透支金額的4.5% (最低收費澳門幣30元)及每次另加澳門幣20元
• 人民幣賬戶	澳門地區：現金透支金額的4.5% (最低收費人民幣30元)及每次另加人民幣20元 內地：使用銀聯網絡自動櫃員機，現金透支金額的4.5% (最低收費人民幣30元)及每次另加人民幣25元
3. 最低還款額	
• 澳門幣賬戶	總欠款金額的3% (不低於澳門幣50元)
• 人民幣賬戶	總欠款金額的3% (不低於人民幣50元)
4. 利息 ^(c)	
• 澳門幣賬戶	消費簽賬年息: 28.80% 現金透支年息: 28.80% (最低收費澳門幣5元)
• 人民幣賬戶	消費簽賬年息: 28.80% 現金透支年息: 28.80% (最低收費人民幣5元)
5. 逾期費用	
• 澳門幣賬戶	最低還款額之5% (最低為澳門幣130元，最高為澳門幣200元)
• 人民幣賬戶	最低還款額之5% (最低為人民幣130元，最高為人民幣200元)
6. 退票/拒納自動轉賬手續費	
• 澳門幣賬戶	每次澳門幣100元
• 人民幣賬戶	每次人民幣100元
7. 索取月結單副本費用	每個月結單澳門幣50元
8. 索取簽賬單據副本費用	
• 澳門幣賬戶	每張澳門幣30元
• 人民幣賬戶	每張人民幣30元
9. 終止商戶直接扣賬費	
• 澳門幣賬戶	每筆澳門幣50元
• 人民幣賬戶	每筆人民幣50元
10. 補發卡費用	每張澳門幣100元
11. 外幣支票還款收費	
• 澳門幣賬戶	每張澳門幣100元
• 人民幣賬戶	每張人民幣100元
12. 賬戶結餘退款收費 ^(d)	
• 澳門幣賬戶	每次澳門幣50元
• 人民幣賬戶	每次人民幣50元
13. 資信證明書	每份澳門幣200元
14. 超越信用限額手續費 ^(e)	每個月結單澳門幣100元

註：

- (a) 本表所列各項費用適用於所有中銀信用卡(國際)有限公司(「卡公司」)在澳門地區發行的大豐銀聯雙幣信用卡，並可不時作出修訂。
- (b) 持卡人從信用卡賬戶中提取結餘款項或其任何部份(除非卡公司不時訂明的退款程序進行)將視作現金透支處理。
- (c) 利息同時適用於所有現金透支及使用「繳費易」服務繳費或轉賬之交易。
- (d) 如結餘款項屬退稅交易退款，收費為該退款額的2% (最低收費澳門幣/人民幣50元)。
- (e) 若結欠金額超出信用卡之信用限額，卡公司將收取「超越信用限額手續費」，並記入信用卡賬戶內。
- (f) 卡公司對所有事宜及爭議保留最終決定權。
- (g) 如本表的中、英文版本有所差異，一概以中文版本為準。

資料政策通告

- 本通告列載中銀香港(控股)有限公司及其附屬公司, 包括中國銀行(香港)有限公司、中銀信用卡(國際)有限公司、中銀集團人壽保險有限公司、寶生證券及期貨有限公司及中銀香港資產管理有限公司(各稱「本公司」, 如該公司仍屬中銀香港(控股)有限公司之附屬公司及不論該公司名稱有任何改變)有關其各自的資料當事人(見以下定義)的資料政策。本公司各方在本通告下的權利和責任為各別的而非共同的。本公司一方毋須為本公司另一方之行為或不作為負責。
- 就本通告而言, 「本集團」指本公司及其控股公司、分行、附屬公司、代表辦事處及附屬成員, 不論其所在地。附屬成員包括本公司的控股公司之分行、附屬公司、代表辦事處及附屬成員, 不論其所在地。
- 「資料當事人」一詞, 不論於本聲明何處提及, 包括以下為個人的類別:
 - 本公司提供的財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的申請人或客戶、被授權人、受保人、保單持有人、受益人及其他用戶;
 - 基於對本公司負有的責任而出任擔保人、保證人及提供抵押、擔保或任何形式的支持的人士;
 - 任何公司申請人及資料當事人/用戶的董事、股東、高級職員及經理; 及
 - 本公司的供應商、承建商、服務供應商及其他合約締約方。為免疑問, 「資料當事人」不包括任何法人團體。本通告的內容適用於所有資料當事人, 並構成其與本公司不時訂立或可能訂立的任何合約的一部分。若本通告與有關合約存在任何差異或分歧, 就有關保護資料當事人的個人資料而言概以本通告為準。本通告並不限制資料當事人在個人資料(私隱)條例(香港法例第486章)(「條例」)下之權利。
- 資料當事人在開立或延續賬戶、建立或延續銀行授信或提供財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信時, 需要不時向本公司提供有關的資料。
- 若未能向本公司提供該等資料, 可能會導致本公司無法開立或延續賬戶或建立或延續銀行授信或提供財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信。
- 本公司會不時從各方收集或接收有關資料當事人的資料。該等資料包括但不限於在資料當事人與本公司延續正常業務往來期間, 例如, 當資料當事人簽發支票、存款或透過本公司發出的或提供的信用卡進行交易或在一般情況下以口頭或書面形式與本公司溝通時, 從資料當事人所收集的資料, 及從其他來源(例如, 信貸資料服務機構)獲取資料。資料亦可能與本公司或任何本集團成員可獲取的其他資料組合或產生。

- 資料當事人之資料可能會用作以下用途:
 - 評估資料當事人作為財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的實際或準申請人的優點和適合性, 及/或處理及/或批核其申請、變更、續期、取消、復效及索償;
 - 便利提供予資料當事人的服務, 信貸及/或保單之日常運作;
 - 在適當時作信貸檢查(包括但不限於在信貸申請時及定期或特定審查(通常每年進行一至多次)時)及進行核對程序(如條例所定義的);
 - 編制及維護本公司的評分模型;
 - 提供信用查詢備考書;
 - 協助其他財務機構作信用檢查及追討債務;
 - 確保資料當事人維持可靠信用;
 - 研發、客戶概況編編及分類及/或設計供資料當事人使用的財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信;
 - 為推廣服務、產品及其他標的(詳見下述第10段);
 - 確定本公司對資料當事人或資料當事人對本公司的負債款額;
 - 強制執行資料當事人應向本公司履行之責任, 包括但不限於向資料當事人及為向資料當事人提供抵押的人士追討欠款;
 - 為符合根據下述適用於本公司或其任何分行或期望本公司或其任何分行遵從的有關披露及使用資料之責任、規定或安排:
 - 在香港特別行政區境內或境外之已存在、現有或將來對其具約束力或適用於其的任何法律(如稅務條例及其包括有關自動交換財務賬戶資料的條文);
 - 在香港特別行政區境內或境外之已存在、現有或將來並由任何法定、監管、政府、稅務、執法或其他機構, 或由金融服務提供者之自律監管或行業的團體或組織所發出或提供之任何指引或指導(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);
 - 本公司或其任何分行因其金融、商業、營業或其他利益或活動處於或關連於相關本地或海外的法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之司法管轄區而須承擔或獲施加與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之間的現有或將來之任何合約承諾或其他承諾;
 - 為符合根據任何集團計劃下就遵從洗錢、恐怖份子資金籌集或其他非法活動之制裁或防止或偵測而作出本集團內資料及信息共享及/或任何其他使用資料及信息的任何責任、規定、政策、程序、措施或安排;
 - 使本公司的實在或建議承讓人, 或本公司對資料當事人的權利的參與人或附屬參與人評核意圖成為轉讓, 參與或附屬參與的交易;
 - 與資料當事人或其他人士之資料比較以進行信貸調查, 資料核實或以其他方法產生或核實資料, 不論有關比較是否為對該資料當事人採取不利之行動而推行;
 - 作為維持資料當事人的信貸記錄或其他記錄, 不論資料當事人與本公司是否存在任何關係, 以作現在或將來參考用; 及
 - 與上述第7段有聯繫、有附帶性或有關的用途。

- 本公司會對其持有的資料當事人資料保密, 但本公司可能會把該等資料提供及披露(如條例所定義的)給下述各方作先前一段列出的用途:
 - 任何代理人、承包商、或向本公司提供行政、電訊、電腦、付款或證券結算或其他與本公司業務運作有關的服務的第三方服務供應商, 不論其所在地;
 - 任何對本公司(包括本集團的任何成員)有保密責任並已承諾作出保密有關資料的其他人士;
 - 付款銀行向出票人提供已付款支票的副本(而其中可能載有關於收款人的資料);
 - 任何付款到資料當事人賬戶的人士;
 - 任何從資料當事人收取付款的人士、其收款銀行及任何處理或辦理該付款的中介人士;
 - 信貸資料服務機構; 而在資料當事人欠賬時, 則可將該等資料提供給代收賬款機構;
 - 任何與資料當事人已經或將會存在往來的金融機構、消費卡或信用卡發行公司、保險公司、證券及投資公司; 及任何再保險及索償調查公司、保險行業協會及聯會及其會員;
 - 本公司或其任何分行在根據對其本身或其任何分行具約束力或適用的法例規定下之責任或其他原因而必須向該人作出披露, 或按照及為實施由任何法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織所提供或發出的指引或指導需預期向該人作出披露, 或根據與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之間的任何合約承諾或其他承諾而向該人作出任何披露之任何人士, 該等人士可能處於香港特別行政區境內或境外及可能是已存在、現有或將來出現的任何人士;
 - 本公司的任何實在或建議承讓人或就本公司對資料當事人的權利的參與人或附屬參與人或受讓人:
 - 本集團之任何成員;
 - 第三方金融機構、承保人、信用卡公司、證券、商品及投資服務供應商;
 - 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商;
 - 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定));
 - 慈善或非牟利組織; 及
 - 就上述第7(i)段而獲本公司任用之第三方服務供應商(包括但不限於代寄郵件公司、電訊公司、電話促銷及直銷代理人、電話服務中心、數據處理公司及資訊科技公司), 不論其所在地。本公司可能為上述第7段所列之目的不時將資料當事人的資料轉移往香港特別行政區境外的地區。
- 就2011年4月1日或以後有關資料當事人按揭申請之資料(不論作為借款人、按揭人或擔保人及不論以資料當事人單名或與其他人士聯名方式), 本公司(以其自身及/或代理人身份)可向信貸資料服務機構提供下述關於資料當事人的資料(包括任何下述資料中不時更新之任何資料):
 - 全名;
 - 就每宗按揭的身份(即作為借款人、按揭人或擔保人, 以及不論以資料當事人單名或與其他人士聯名方式);
 - 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(如生效、已結束、撇賬(因破產命令除外)、因破產命令的撇賬); 及
 - 就每宗按揭的按揭賬戶結束日期(如適用)。
- 信貸資料服務機構會使用上述由本公司提供的資料, 統計資料當事人(分別以借款人、按揭人或擔保人身份, 及不論其以單名或與其他人士聯名方式)不時與香港特別行政區內的信貸提供者持有之按揭宗數, 於信貸資料庫內讓信貸提供者共用(惟受限於按條例核准及發出之個人信貸資料實務守則的規定)。
- 使用資料作直接促銷**
本公司擬使用資料當事人的資料作直接促銷及本公司須為此目的取得資料當事人同意(包括資料當事人不反對之表示)。因此, 請注意以下:
 - 本公司持有資料當事人的姓名、聯絡詳情、產品及服務投資組合信息、交易模式及行徑、財務背景及統計資料可不時被本公司用於直接促銷;
 - 以下服務類別可作推廣:
 - 財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信;
 - 獎賞、年資獎勵或優惠計劃及相關服務和產品;
 - 本公司的聯名合作夥伴提供之服務和產品(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定)); 及
 - 為慈善及/或非牟利的目的之捐款及資助;
 - 上述服務、產品及標的可由本公司及/或下述人士提供或(如涉及捐款及資助)募捐:
 - 本集團之任何成員;
 - 第三方金融機構、承保人、信用卡公司、證券、商品及投資服務供應商;
 - 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商;
 - 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定)); 及
 - 慈善或非牟利組織;
 - 除本公司推廣上述服務、產品及標的外, 本公司同時擬提供列明於上述第10(a)段之資料至上述第10(c)段的所有或其中任何人士, 該等人士藉以用於推廣上述服務、產品及標的, 並本公司須為此目的取得資料當事人同意(其中包括資料當事人不反對之表示);**若資料當事人不願意本公司使用或提供其資料予其他人士, 藉以用於以上所述之直接促銷, 資料當事人可通知本公司以行使其不同意此安排的權利。**
- 根據條例中的條款及個人信貸資料實務守則, 任何資料當事人有權:
 - 查核本公司是否持有他的資料及查閱該等資料;
 - 要求本公司改正任何有關他的不準確的資料;
 - 查明本公司對於資料的政策及慣例和獲告知本公司持有的個人資料種類;
 - 按要求獲告知哪些資料是會向信貸資料服務機構或代收賬款機構例行披露的, 以及獲提供進一步資料, 藉以向有關信貸資料服務機構或代收賬款機構提出查閱和改正資料要求; 及

- 對於本公司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), 於悉數清償欠款以終止賬戶時, 指示本公司要求有關信貸資料服務機構從其資料庫中刪除該等賬戶資料, 惟是項指示必須於賬戶終止後5年內發出, 且該賬戶在緊接賬戶終止之前5年內, 並無超過60天的拖欠還款紀錄。賬戶還款資料包括最後一次到期的還款額、最後一次報告期間所作出的還款額(即緊接本公司向信貸資料服務機構提供最後一次賬戶資料前不超過31天的期間)、剩餘可用信貸額、或未償還款額及欠款資料(即過期欠款額及逾期還款日期)、清還過期欠款的日期及全數清還拖欠超過60天的欠賬之日期(如有)。
- 在賬戶出現任何欠款的情況下, 除非非欠款金額在由出現拖欠日期起計60天屆滿前全數清還或撇賬(因破產命令除外), 信貸資料服務機構可由全數清還欠款金額之日期起計5年保留賬戶還款資料(請見上述第11(e)段的定義)。
- 當資料當事人因被頒佈破產命令而導致賬戶中的任何金額被撇賬, 不論賬戶還款資料(請見上述第11(e)段的定義)是否顯示存有任何超過60天的欠款, 信貸資料服務機構可由全數清還欠款金額之日期起計5年或由資料當事人提供證據通知信貸資料服務機構其已獲解除破產命令的日期起計5年保留賬戶還款資料(以較先出現者為準)。
- 根據條例之條款, 本公司有權就處理任何查閱資料的要求收取合理費用。
- 任何關於查閱或改正資料, 或索取關於資料政策及慣例或所持有的資料種類的要求, 應向下列人士提出:

中國銀行(香港)有限公司 資料保障主任 中國銀行(香港)有限公司 香港花園道1號 中銀大廈 傳真: (852) 2826 6860	中銀信用卡(國際)有限公司 資料保障主任 中銀信用卡(國際)有限公司 香港干諾道西68號 中銀信用卡中心20樓 傳真: (852) 2541 5415	中銀集團人壽保險有限公司 資料保障主任 中銀集團人壽保險有限公司 香港太古城英皇道1111號 太古城中心第1期13樓 傳真: (852) 2522 1219
寶生證券及期貨有限公司 資料保障主任 寶生證券及期貨有限公司 香港中環德輔道中71號 永安集團大廈1樓 傳真: (852) 2854 1955	中銀香港資產管理有限公司 資料保障主任 中銀香港資產管理有限公司 香港中環德輔道中2號A 中國銀行大廈5樓 傳真: (852) 2532 8216	

- 本公司在考慮任何信貸申請時, 會從信貸資料服務機構取得關於資料當事人的信貸報告。如資料當事人希望索閱該信貸報告, 本公司會向其提供有關信貸資料服務機構的詳細聯絡資料。
- 本通告的英文版本與中文版本如有任何分歧, 有關任何於中國內地(不包括香港特別行政區)產生之事宜, 一概以中文版本為準。有關任何於香港特別行政區及其他地方產生之事宜, 一概以英文版本為準。