

1872 高球卡申請表格 1872 GOLF CREDIT CARD APPLICATION FORM

信用卡類別及迎新禮品 CREDIT CARD TYPE AND WELCOME GIFT

註：申請人必須為年滿十八歲之香港居民。
Note: Applicant must be Hong Kong resident and over 18 years of age.



年薪需求為 HK\$250,000。Annual income required is HK\$250,000.

請選擇以下一款迎新禮品並於適當方格內加上 [✓] 號。
Please select ONE of the following welcome gifts by putting a "✓" in appropriate box.

「0用錢」免息免手續費現金兌現最高 HK\$20,000 (60)
Interest-free Cash Installment Up to HK\$20,000 (60)
如欲申請較高金額，請於表格內註明；本行將對額外批核(超出HK\$20,000但低於可用信用額)之「0用錢」現金兌現金額收取每月0.39%手續費。(實際年利率為8.87%) Please indicate in the form for the application of extra Cash Installment amount. Extra amount, exceeds HK\$20,000 and within the available credit limit, will be subject to a monthly handling fee 0.39% (APR 8.87%).

送 RMB 300 高球服務費 (95)
Golf Service Fee

3 張亞洲高爾夫球會練習打位禮券 (94)
Asia Golf Club Driving Range Coupons

6 張 HK\$50 惠康超級市場禮券 (96)
Wellcome Supermarket Shopping Voucher

如閣下沒有註明，本行將代為選擇亞洲高爾夫球會練習打位禮券3張。禮品一經確認，恕不接受任何更改。
If no choice is indicated, your welcome gift will be assigned as 3 Asia Golf Club Driving Range Coupons. Choice of welcome gift cannot be changed once confirmed.

迎新禮品適用於2010年6月30日或之前成功申請之主卡會員。1872高球卡主卡會員須於發卡後2個月內簽賬消費或現金透支滿港幣或人民幣3,000元，方可獲享迎新禮品(「0用錢」除外)。禮品數量有限，換完即止。上述優惠不適用於現有或於過去6個月內取消任何ICBC信用卡(包括聯辦卡)之會員。

Welcome offer is valid for successful Principal Card application on or before 30 June 2010. Successful applicant of Principal 1872 Golf Credit Card is required to spend or cash advance for HK\$/RMB3,000 within the first 2 months of card issuance (except Cash Installment). Welcome gifts are available on a first-come-first-served basis while stock lasts. Existing ICBC credit cardmembers or who have cancelled any ICBC Credit Cards (including co-brand cards) in the past 6 months will not be eligible for the welcome gift.

如新卡會員於發卡後12個月內取消1872高球卡，本行將向會員收取手續費HK\$700(主卡)/HK\$400(附屬卡)。
The Bank will charge a handling fee of HK\$700 (Principal Card) / HK\$400 (Supplementary Card) if new cardmember cancels the 1872 Golf Credit Card within 12 months from card issuance.

請以英文正楷填寫。Please complete in English BLOCK letters.

個人資料 PERSONAL INFORMATION

稱謂 Title 先生 Mr. 女士 Ms.

英文姓名 English Name (於香港身份證上之姓名 Name as appeared on your HKID Card)

中文姓名 Chinese Name

(請附上香港身份證副本 Please enclose copy of HKID Card)
香港身份證號碼 HKID Card No.

出生日期及地點 Date and Place of Birth

日 DD / 月 MM / 年 YY 地點 Place

年齡 Age

國籍 Nationality

婚姻狀況 Marital Status 未婚 Single (S) 已婚 Married (M) 離婚 Divorced (D)

電郵地址 E-mail Address (如適用 if applicable)

住宅地址 Full Residential Address (請以英文正楷填寫，海外地址及郵政信箱恕不接受 Please complete in English BLOCK letters, overseas address and P.O. Box are not accepted)

單位 Unit / 室 Flat / 室 Room 樓 Floor 座 Block

大廈 / 屋邨名稱 Name of Building / Estate

街道名稱及號數 No. and Name of Street

地區 District

香港 Hong Kong (001) 九龍 Kowloon (002) 新界 New Territories (003)

如永久地址與上述住宅地址有所不同，請在下列填寫。Please state your permanent address below if it is different from the above residential address.

現址居住年數
Years there

住宅電話號碼
Residential Telephone No.

手提電話 / 傳呼機號碼
Mobile / Pager No.

住宅類別 Residential Type

與家人同住 (0)
Living with Family Members

無按揭私人物業 (1)
Self-owned Without Mortgage

按揭私人物業 (2)
Self-owned With Mortgage

每月供款
Monthly Repayment HK\$ _____

親屬樓宇 / 公司宿舍 (3)
Relatives / Quarters

租住公屋 (4)
Rented Public Housing

每月租金
Monthly Rental HK\$ _____

租住私人屋苑 (5)
Rented Private Housing

每月租金
Monthly Rental HK\$ _____

有按揭屋屋 (6)
Home Ownership Scheme with Mortgage

每月供款
Monthly Repayment HK\$ _____

其他 Others (7)
(請註明 please specify): _____

學歷 Education

大學或以上 University or above (0) 大專 Post Secondary (1) 中學 Secondary (2)

小學 Primary (3) 其他 Others (4) (請註明 please specify): _____

就業資料 OCCUPATION INFORMATION

公司名稱 Company Name (請以英文正楷填寫 Please complete in English BLOCK letters)

公司地址 Company Address (請以英文正楷填寫 Please complete in English BLOCK letters)

單位 Unit / 室 Flat / 室 Room 樓 Floor 座 Block

大廈名稱 Name of Building

街道名稱及號數 No. and Name of Street

地區 District

香港 Hong Kong (001) 九龍 Kowloon (002) 新界 New Territories (003)

公司電話 Office Telephone No.

內線 Extension (如適用 if applicable)

業務性質 Nature of Business

職位 Position

在職年資 Years in Service

在此行業工作年資 年 年薪 Annual Income

Years in Current Industry Years HK\$

是否自僱 Self-Employed

是 Yes 否 No

「0用錢」現金兌現計劃 CASH INSTALLMENT

本人欲申請「0用錢」現金兌現計劃 I wish to apply for Cash Installment:

兌現金額 Amount (最低為港幣5,000元; 最高為港幣賬戶之可用信用額 Min HK\$5,000; Max up to available credit limit in the HKD account)

會員須每月繳付兌現總額之0.39%為手續費(相等於實際年利率8.87%)，唯此手續費不適用於迎新禮品內之免息免手續費「0用錢」現金兌現。實際年利率乃根據<銀行營運守則>所載的有關指引計算。A handling fee 0.39% of the total loan amount will be charged on a monthly basis (equivalent to annualized percentage rate 8.87%). This handling fee is not applicable to the welcome gift of "0% Interest Free Cash Installment Plan". The annualized percentage rate is calculated according to the guideline of the Code of Banking Practice.

若會員取消有關信用卡賬戶，或提早清還兌現金額之餘額，其未結賬及已結賬而尚未清還之兌現金額之總數連同HK\$300取消行政費用將一次過於有關信用卡賬戶內扣除並須立即全數繳付。In case of any cancellation of respective credit card account or early repayment of the Plan by Cardmember, the entire outstanding loan amount and an administration charge of HK\$300 will be billed and charged into the credit card account and become immediately due and payable.

批核後，請將有關金額存入本人下列銀行港幣賬戶：
Please credit the cash installment amount to my following HKD bank account:

(不適用於聯名戶口；請附上印有閣下姓名及賬戶號碼之存摺首頁或銀行戶口月結單副本 Not applicable to joint name account; please enclose bank statement or passbook showing your name and account no.)

銀行名稱 Bank Name

賬戶姓名 Account Name

賬戶號碼 Account No.

1872 高球計劃直接付款授權書(主卡申請人適用) 1872 GOLF PLAN DIRECT DEBIT AUTHORIZATION (APPLICABLE TO PRINCIPAL CARD APPLICANT)

本人同意及授權中國工商銀行(亞洲)從獲批核之1872高球卡賬戶內扣除所選擇之高球服務年費。
I hereby agree and authorize ICBC (Asia) to debit the annual fee of the selected golf plan from my approved 1872 Golf Credit Card account.

(請選擇 Please select)

「優惠2000」高球計劃 Exquisite 2000 Golf Plan (年費 Annual Fee RMB2,000)

「星級9800」高球計劃 Deluxe 9800 Golf Plan (年費 Annual Fee RMB9,800)

條款及細則 Terms & Conditions:

- 本人明白所選之服務計劃有效期為一年，於有效期內沒有/尚未使用之服務均被視作自動放棄論。如本人於有效期內終止本人之1872高球卡，所選之服務亦將即時終止。I understand the selected golf plan is valid for 1 year. All unused services will be forfeited after the validity. The service of selected golf plan will be ceased immediately upon the termination of my 1872 Golf Credit Card.
- 以上服務由個別高爾夫球場提供，有關服務質素或責任一概與中國工商銀行(亞洲)無關。The service is provided by respective golf clubs and ICBC (Asia) shall not be held responsible for the provision of the service under any circumstances.
- 「優惠2000」及「星級9800」兩項高球計劃均不獲享積分獎賞或現金回贈。Exquisite 2000 and Deluxe 9800 Golf Plans are not eligible for Bonus Point Rewards or Cash Rebate.

內地意外急救醫療保險卡(主卡申請人適用) EMERGENCY MEDICAL CARD (APPLICABLE TO PRINCIPAL CARD APPLICANT)

本人接受由中國太平洋保險(香港)有限公司發出之內地意外急救醫療保險卡("醫療卡") I hereby accept the CPI Emergency Accidental Medical & Hospitalization Card ("Medical Card") issued by China Pacific Insurance Co. (H.K.) Ltd.

回鄉證 / 回鄉卡 / 護照號碼：
Entry Home Permit/Passport No.: _____

(請附上證件副本 Please enclose copy of document)

條款及細則 Terms & Conditions:

- 本人授權中國工商銀行(亞洲)信用卡中心披露本人之任何資料予中國太平洋保險，以處理此保險卡。I fully authorize Industrial and Commercial Bank of China (Asia) Limited Credit Card Centre to disclose my information to China Pacific Insurance Co. (H.K.) Ltd. for the purpose of processing this Medical Card.
- 本人明白保險卡有效期為一年，如本人於有效期內終止本人之1872高球卡，此保險卡之服務亦將即時停止。I understand that the Medical Card will be valid for 1 year. The service of the Medical Card will be ceased immediately upon the termination of my 1872 Golf Credit Card.
- 此保險服務由中國太平洋保險(香港)有限公司提供，有關服務質素或責任一概與中國工商銀行(亞洲)無關。The medical insurance is provided by China Pacific Insurance (Hong Kong) Limited and ICBC (Asia) shall not be held responsible for the provision of the service by China Pacific Insurance (Hong Kong) Limited under any circumstances.

服務選擇 CHOICE OF SERVICES

自動櫃員機服務 ATM Services

請選擇櫃員機螢幕顯示之語言 Please select language on ATM Screen

(如未說明，將以中文處理 Screen will be in Chinese if no instruction is given)

中文 Chinese (1) 英文 English (3)

獎賞計劃 Rewards Program

(如未說明，將代為選擇積分獎賞。Bonus Point will be selected if no instruction is given.)

積分獎賞 (00) 現金回贈 (01) 國航飛行里程 (02)
Bonus Point Cash Rebate Air China Mileage

國航知音會員號碼

Air China Companion Membership No.: _____

賬單寄發地址 Billing Address (郵政信箱恕不接受 P.O.Box is not accepted)

住宅地址 Home Address

公司地址 Office Address

附屬卡資料 SUPPLEMENTARY CARD	
附屬卡申請人必須年滿16歲。Supplementary card applicant must be aged 16 or above.	
稱謂 Title	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 女士 Ms.
英文姓名 English Name (按香港身份證上之姓名 Name as appeared on your HKID Card)	
中文姓名 Chinese Name	(請附上香港身份證副本 Please enclose copy of HKID Card) 香港身份證號碼 HKID Card No.
出生日期 Date of Birth	年齡 Age 日DD / 月MM / 年YY
國籍 Nationality	與申請人之關係 Relationship with Principal Applicant
住宅電話號碼 Residential Telephone No.	聯絡電話 Contact Phone No.
住宅地址 Full Residential Address (請以英文正楷填寫 Please complete in English BLOCK letters)	
註 Note: 所有通訊將寄往主卡會員地址。主卡會員必須對其所有附屬卡於本行所欠之賬項負責。All correspondences will be sent to Principal Cardmember's address. Principal Cardmember shall be liable for the total amount of charges due to the Bank in respect of any Supplementary Card(s).	

與本銀行關係 RELATIONSHIP WITH THE BANK		
申請人是否中國工商銀行(亞洲)有限公司或其附屬機構的董事、僱員之親屬？ Are you a relative of any director/employee of Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") or any of its subsidiaries? <input type="checkbox"/> 是 Yes (請填寫其資料 Please state his / her details) <input type="checkbox"/> 否, 但本人承諾如將來有此發生, 本人將以書面通知中國工商銀行(亞洲)信用卡中心。 No, but I shall inform ICBC (Asia) Credit Card Centre in writing should such relationship arise in future.		
董事 / 僱員姓名 Name of Director / Employee	關係 Relationship	
公司名稱 Company Name	部門 Department	職位 Position

領取信用卡指示 CARD COLLECTION INSTRUCTION	
(如閣下之信用卡申請非透過中國工商銀行(亞洲)分行親自遞交, 閣下必須選擇親自前往任何一間分行領取新卡。If your credit card application is not applied in person through ICBC (Asia) branch, you must collect the new card in person at any one of the branches.)	
<input type="checkbox"/> 親自前往下列分行領取新卡 Collect the new card(s) in person at _____ 分行 branch.	
分行地點 Branch Location	
港島區 Hong Kong	CEN 皇后大道中 Queen's Road Central SWB 上環 Sheung Wan WPB 西環 West Point WCB 灣仔 Wanchai WCR 灣仔道 Wan Chai Road CTR 中環 Central CAR 堅道 Caine Road HVB 跑馬地 Happy Valley
九龍區 Kowloon	MOC 木廠街 Mok Cheong Street SSP 深水埗 Shamshuipo PED 太子 Prince Edward MFB 葵季 Mei Foo SPK 新蒲崗 San Po Kong LCK 荔枝角 Lai Chi Kok OMB 葵茂 Oi Man MGK 旺角 Mongkok JDB 佐敦 Jordan
新界區 New Territories	TMB 屯門 Tuen Mun KCB 葵涌 Kwai Chung STR 沙咀道 Sha Tsui Road TWC 荃灣青山公路 Tsuen Wan Castle Peak Road THG 大興 Tai Hing
	ERB 電氣道 Electric Road CGB 城市花園 City Garden SKW 筲箕灣 Shau Kei Wan CWB 銅鑼灣 Causeway Bay NOP 北角 North Point QUB 鵬魚涌 Quarry Bay HNS 軒尼詩道 Hennessy Road ABN 香港仔 Aberdeen TSE 尖沙咀東 Tsim Sha Tsui East YMT 油麻地 Yaumatei HNG 康寧道 Hong Ning Road TKO 將軍澳 Tseung Kwan O TST 尖沙咀 Tsim Sha Tsui KWT 觀塘 Kwun Tong HHM 紅磡 Hung Hom NTK 牛頭角 Ngau Tau Kok WTS 黃大仙 Wong Tai Sin TPB 大埔 Tai Po YUL 元朗 Yuen Long TYL 太和 Tai Wo SHT 沙田 Shatin KFB 葵芳 Kwai Fong

如沒有註明, 本行將作為決定領取新卡分行。If no choice is indicated, the Bank will assign a card collection branch to the applicant.

將新卡郵寄至本人之通訊地址。Mail the new card(s) to my correspondence address.

註: 當閣下之信用卡續期時, 新卡將郵寄至主卡會員之通訊地址。
Note: The renewal card will be mailed to principal cardmember's correspondence address.

請附上下列文件 PLEASE ENCLOSE	
為儘快辦理 閣下之申請, 請緊記附上下列文件之副本。 To speed up your application, please remember to enclose copies of the following documents.	
<input type="checkbox"/> 主卡及 / 或附屬卡申請人之香港身份證 HKID Card of the Principal card applicant and / or Supplementary card applicant	
<input type="checkbox"/> 最近三個月之內現居住址證明, 如電費單或銀行月結單 Residential address proof within the latest 3 months, e.g. electricity bill or bank statement	
<input type="checkbox"/> 印有閣下姓名、賬戶號碼及最近三個月薪酬之銀行月結單或存摺或最近三個月之薪金單; 或 若申請人未能提供能顯示最近三個月薪金之銀行月結單或存摺, 則必須提供最新之薪俸稅單或其他最新之薪金證明文件, 及連同申請人之其他最近期之財務資料 / 資產證明一併遞交 Bank statements or passbook showing your name, account number and latest 3 months' payroll or latest 3 months' payroll slip, or If the applicant cannot provide the bank statement / passbook showing applicant's latest 3 months' salary, he/she must provide the latest Tax Demand Note or other latest salary proof and other latest financial / asset proof	
<input type="checkbox"/> 最近之利得稅稅單或個人入息稅單及最近三個月銀行戶口月結單(適用於自僱人士)。合夥人或有限公司可提交個人銀行戶口月結單; 獨資公司可提交個人或公司銀行戶口月結單 Latest profit tax demand note or personal assessment and the latest 3 months bank statements (applicable to self-employed applicant). Personal bank account statements are required for business owner of partnership or limited company; personal bank account or business account statements are required for sole-proprietorship	
<input type="checkbox"/> 回鄉證 / 回鄉卡或護照(適用於申請內地意外醫療保險卡) Entry Home Permit or Passport (applicable to Medical Card applicant)	
註: 本行保留向申請人索取額外文件之權利。 Note: The Bank reserves the right to request additional documents from the applicant.	

請先細閱才簽署 PLEASE READ BEFORE SIGNING	
1. 以上資料均屬詳實, 本人(等)授權中國工商銀行(亞洲)有限公司(就其本身和/或中國工商銀行有限公司("中國工商銀行"))("貴銀行")向本人(等)的僱主(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, 並收取該等資料以處理及評核本申請, 並在本人(等)的申請獲批准後, 用以操作本人(等)的戶口。	
2. 本人(等)確認已閱讀及明白中國工商銀行(亞洲)有限公司派發及隨此申請表附上之關於個人資料(私隱)條例的客戶及其他個別人士通知。	
3. 根據《個人資料(私隱)條例》所核准及發出的"個人信貸資料實務守則", 銀行現可透過信貸調查機構共同分享個人的信貸資料。如本人(等)反對本人(等)的信貸資料被納入有關已取消賬戶的信貸資料報告制度, 本人(等)可聯絡貴銀行的客戶服務熱線218 95588以作安排。	
4. 如有任何拖欠欠款, 除非欠款金額在由欠賬日期起計60日屆滿前全數清還, 否則本人(等)的賬戶資料可在最終清還欠款金額後, 由信貸調查機構再保留最多5年。	
5. 在清還欠款而取消賬戶之時及在緊隨取消賬戶前5年並沒有任何重大的賬戶拖欠的條件下, 本人(等)有權指示銀行要求信貸調查機構清除其資料庫中所有有關該取消賬戶的任何賬戶資料。	
6. 本人(等)明白及同意貴銀行信用卡處理及打卡過程由貴銀行設於中國內地的外幣服務者進行, 並由嚴密保安系統及運作程序監管, 確保客戶資料絕對保密, 除法律規定或經本人(等)同意外, 絕不會向第三者(不論是否處於香港)披露。本人(等)亦同意貴銀行可將本人(等)的資料, 貴銀行可披露本人(等)的資料予貴銀行之信用卡處理及打卡外幣服務提供者。本人(等)明白信用卡之人民幣賬戶由中國工商銀行維持及記賬, 並由中國人民銀行法規所管轄。	

7. 本人(等)明白及同意貴銀行有權要求本人(等)呈交其他文件。
8. 本人(等)並授權貴銀行向下述者披露本人(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)貴銀行聘用之員工、代理人及承包商, 用以處理及核實此申請; (ii)貴銀行聘請的服務提供者, 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)中國工商銀行及其附屬機構及(iv)在信用卡上出現其名稱或標誌的第三者。本人(等)亦明白及同意貴銀行將本人(等)之資料從香港轉調至其他地方, 包括中國內地。本人(等)亦明白及同意 貴銀行可將本人(等)之資料及/或本人(等)於貴銀行戶口之資料作市場推廣用途, 及為了市場推廣目的與特選的商業夥伴交換資料。本人(等)明白本人(等)有權選擇不參與此類市場推廣活動。
9. 本人(等)並同意完全遵守中國工商銀行及中國工商銀行(亞洲)有限公司兩幣信用卡會員合約及其後可能修訂之條款("該合約"), 該合約將在申請獲得批准後與卡一併發出給本人(等)。
10. 本人(等)謹此鄭重及真誠地作出如下聲明: (i) 本人(等)從未從香港或任何其他地方, 被宣告破產, 或成為任何破產案件或相類似的法律程序的申請者, 或受任何接管令或相類似命令的約束; 及 (ii) 本人(等)已經小心及謹慎地考慮過本人(等)的資產及負債情況。本人(等)並無任何意向, 於香港或任何其他地方, 申請本人(等)的破產令或相類似的命令, 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。
11. 本人(等)聲明本人(等)名下由其他金融或財務機構發出之信用卡及/或個人貸款並沒有因欠賬而被取消, 並聲明本人(等)現於其他金融或財務機構之貸款(包括信用卡及其他貸款)並沒有逾期欠款超過三十天。
12. 如本人(等)與貴銀行董事或職員有任何親屬關係, 本人(等)將以書面通知貴銀行。
13. 本人(等)明白若在此申請中蓄意作出虛假陳述圖行騙, 本人可能受刑事檢控。
14. 本人(等)已經細心閱讀並清楚明白列印於本申請表內的中國工商銀行及中國工商銀行(亞洲)有限公司兩幣信用卡會員合約的重要條款及細則。

注意事項:

- 除匯銀行豁免, 普通卡主卡年費為港幣240元, 每張普通卡附屬卡年費則為港幣120元; 金卡/萬事達卡鈦金卡主卡年費為港幣480元, 每張金卡/萬事達卡鈦金卡附屬卡年費則為港幣240元; 另白金卡主卡之年費為港幣1,000元, 每張白金卡附屬卡年費則為港幣500元。根據銀行管理守則採用淨現值法計算, 港幣賬戶之零售交易及現金透支之實際年利率分別為29.33%及31.52%。人民幣賬戶之零售交易及現金透支之實際年利率分別為19.86%及21.16%。
- 主卡及/或附屬卡會員均可提出暫停和取消附屬卡。在提出要求後, 有關之附屬卡應儘快退回本行。在有關附屬卡退回, 或於本行可實施違失信卡處理程序, 主卡會員須對該附屬卡發生之任何付款及有關費用支出負責。
- 如信用卡於發出後一年內取消, 銀行有權收取取消費。
- 信貸資料是指個人的信貸程度(如信貸額及未償還金額)及還款記錄。
- 作為申請用途, 銀行將查閱信貸調查機構的資料庫, 以進行申請人的信貸檢討。
- 中國工商銀行(亞洲)有限公司對此申請之審批/拒絕、信用額度及有關年利率將保留絕對決定權並毋須作出任何解釋。

註: 所有提交之文件(包括此申請表)無論此申請批准與否, 恕不退還。

- I/We confirm that the above information is true and complete and hereby authorize Industrial and Commercial Bank of China (Asia) Limited (for itself and/or on behalf of Industrial and Commercial Bank of China Limited ("ICBC")) ("the Bank") to contact my/our employers, financial and credit institutions or any other credit or information sources 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).
- I/We confirm that I/we have read and understood the "Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" which is available at the Bank for customers' collection and enclosed with this application form.
- In accordance with the terms of the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance, credit data of individuals may now be shared by banks through credit reference agencies. If I/we do not wish my/our credit data to be included in the credit data reporting system in respect of closed account data, I/we may contact your Customer Service Hotline on 218 95588 for arrangement.
- In the event of any default in repayment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, I/we shall be liable to have my/our account data retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default.
- Upon termination of the account by full payment and on condition that there has not been, within 5 years immediately before account termination, any material default on the account, I/we shall have the right to instruct the Bank to make a request to the credit reference agency to delete from its database any account data relating to the terminated account.
- I/We understand and agree that the card processing and the card embossing activities in relation to the Card will be conducted by service provider(s) of the Bank in Mainland China under strict security measures and operational controls to ensure that any information of the cardmembers be kept strictly confidential and will not be disclosed to any third party (whether in Hong Kong or elsewhere), except as required by law, or with my/our consent. I/We hereby also consent to the disclosure of my/our information to the service provider(s) of the Bank for the purpose of providing the card processing and the card embossing services to the Bank by such service provider(s). In addition, I/we also understand the RMB card account is maintained and booked by ICBC in Mainland China, which is bound by the regulations of the People's Bank of China.
- I/We agree that the Bank (for itself and/or on behalf of ICBC) reserves the right to request other supporting documents from me/us.
- I/We further authorize the Bank to disclose any information regarding me/us and/or this application and/or my/our account(s) with the Bank confidentially to (i) the Bank's employees, agents and contractors for the purpose of processing and verifying this application; (ii) third parties retained by the Bank to provide services in connection with the operation of customer accounts (including credit check and debt collection service) and marketing of account services; (iii) ICBC and its subsidiaries; and (iv) any third party whose name or logo appears on the Card. I/We also understand and agree that the Bank may transfer to and use my/our data in Hong Kong or Mainland China. I/We also understand and agree that the Bank may use the information regarding me/us and/or my/our account(s) with the Bank for marketing purposes and may exchange information with selected business partners for marketing purposes. I/We understand that I/we have the right to opt out of such marketing programs.
- I/We agree to be bound by the terms and conditions of the Cardmember Agreement and any further amendment on the terms and conditions thereafter, a copy of which will be sent to me/us with the Card.
- I/We hereby solemnly and sincerely declare that (i) I/we have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of receiverships or similar order, in Hong Kong or elsewhere; and (ii) 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 Hong Kong or elsewhere, nor do I/We see any reason why I/we should do so.
- I/We declare that I/we did not own any credit card and/or personal loan issued by other financial institutions that was cancelled due to default payment and also declare that I/we currently do not have any overdue payment (including credit card and other loans) on other financial institutions exceeding 30 days.
- I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees.
- I/We understand that if I/we knowingly make any false statement in my/our application with an intention to deceive, I/we may be liable for criminal prosecution.
- I/We have carefully read and fully understand the Major Terms and Conditions of the Cardmember Agreement printed on this application form.

Notes:

- Subject to waiver by the Bank, annual fee for Principal Classic Card is HK\$240 and for each Supplementary Classic Card is HK\$120. Annual fee for Principal Gold Card/MasterCard Titanium Card is HK\$480 and for each Supplementary Gold Card/MasterCard Titanium Card is HK\$240. Annual fee for Principal Platinum Card is HK\$1,000 and for each Supplementary Platinum Card is HK\$500. According to the guideline of the Code of Banking Practice, the Annualized Percentage Rate is calculated based on the Net Present Value (NPV) method; the Annualized Percentage Rates for HKD for retail purchase and cash advance are 29.33% and 31.52% respectively. The Annualized Percentage Rate for RMB for retail purchase and cash advance are 19.86% and 21.16% respectively.
- Either the Principal or the Supplementary Cardmember can request the termination and suspension of the Supplementary Card. Upon such request, the Card must be returned to the Bank as soon as possible. Principal Cardmember shall remain liable for any payments arising from the use of the Card and any related charges until the Card is returned to the Bank or the Bank is able to implement the procedures which apply to lost cards.
- The Bank shall have the right to charge a cancellation fee if the Card is terminated within one year of its issue.
- Credit data refer to information on an individual's credit exposure (e.g. credit limits and outstanding amounts on credit facilities) and payment history.
- The Bank may, for the purpose of the application, conduct a credit review on the applicant by accessing the credit reference agency's database.
- Approval/Rejection of the application, assignment of credit limit(s) and corresponding interest rate(s) shall be at the sole discretion of the Bank without giving any reason.

Remark: Documents supplied (including this application form) are not returnable no matter this application is approved or not.

X	主卡申請人簽署 Signature of Principal Card Applicant	日期 Date
(請勿塗改 Please do not alter)		
X	附屬卡申請人簽署 Signature of Supplementary Card Applicant	日期 Date
(請勿塗改 Please do not alter)		

請將填妥之申請表格連同所需證明文件副本寄回: 香港郵政總局信箱27號中國工商銀行(亞洲)信用卡中心收
Please mail the completed application form together with copies of supporting document to:
ICBC (Asia) Credit Card Centre, P.O. Box No.27, General Post Office, Hong Kong

**中國工商銀行股份有限公司及中國工商銀行(亞洲)有限公司
兩幣信用卡會員合約之主要條款及細則
MAJOR TERMS AND CONDITIONS OF INDUSTRIAL AND
COMMERCIAL BANK OF CHINA LIMITED AND
INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED
DUAL CURRENCY CREDIT CARD CARDMEMBER AGREEMENT**

為配合「銀行管理守則」的規定，中國工商銀行股份有限公司(「中國工商銀行」)及中國工商銀行(亞洲)有限公司(「中國工商銀行(亞洲)」)將兩幣信用卡會員合約(「合約」)之主要條款及細則概述如下：

- 信用卡**
中國工商銀行(亞洲)以本身的身分就港幣卡戶口訂立信用卡會員合約，而中國工商銀行則以本身的身分就人民幣卡戶口訂立信用卡會員合約。
- 信用卡的信貸限額**
港幣卡戶口及人民幣卡戶口各自的信貸限額將分別由中國工商銀行(亞洲)及中國工商銀行所釐定的信貸限額所規限。該信貸限額可分別由中國工商銀行(亞洲)及中國工商銀行絕對酌情決定予以更改。
- 信用卡及私人密碼的安全**
會員於收到信用卡後，必須立即簽署，並通知本行收妥信用卡。會員不應允許第三者使用該信用卡，並應在會員的控制下在任何時候妥為保管信用卡。會員不應透露密碼予第三者，同時應小心謹慎把密碼保密。於發現或懷疑有關信用卡遺失或密碼外洩，會員需在合理切實可行範圍內盡快通知本行。否則，會員須承擔因此而起之一切責任。
- 遺失信用卡之最高責任**
如會員於信用卡遺失或被竊後立即通知本行，並且沒有欺騙或顯著疏忽行為，會員對未經授權的賬項之最高責任為港幣500元。相反地，若會員未履行上述責任或未能履行以上第1項條文所述之責任，則必須對所有未經授權的賬項承擔所有責任。
- 財務費用**
根據銀行管理守則的指引，財務費用以實際年利率計算。
- 服務費用**
會員須支付月結單上提及之有關使用信用卡服務衍生的收費及手續費。有關詳情，請參閱中國工商銀行(亞洲)之信用卡服務收費表。
- 強制執行的費用**
會員須清償所有因中國工商銀行(亞洲)和中國工商銀行於執行合約時產生之一切合理費用，包括律師費及收賬費用。
- 會員的責任**
主卡會員須對主卡及其所有附屬卡於中國工商銀行(亞洲)和中國工商銀行所欠之賬項負責。附屬卡持有人僅須負責本身的交易賬項。
- 審閱月結單**
會員必須核對每張月結單上的交易賬項。如有任何問題，會員須於月結單日起計六十天內通知客戶服務部。
- 抵銷權**
港幣卡戶口適用：中國工商銀行(亞洲)可隨時在毋須事先知會下於會員在中國工商銀行(亞洲)開設的賬戶(不論個人或聯名戶口/港元或任何其他貨幣戶口)，以抵銷債務或從該賬戶中撥款以償還在港元卡戶口中的總欠款。如中國工商銀行(亞洲)行使此抵銷權將立即通知會員。
人民幣卡戶口適用：中國工商銀行內地任何分支行可隨時在毋須事先知會下於會員在內地中國工商銀行開設的人民幣賬戶(不論個人或聯名戶口)，以抵銷債務或從該賬戶中撥款以償還在人民幣卡戶口中的總欠款。如內地中國工商銀行行使此抵銷權，中國工商銀行(亞洲)將立即通知會員。
- 取消信用卡**
中國工商銀行(亞洲)(就其本身及代表中國工商銀行)可隨時取消信用卡，而毋須通知及申述理由。主卡或附屬卡會員亦可隨時取消信用卡，並同時交還已剪毀之信用卡予中國工商銀行(亞洲)(就其本身及代表中國工商銀行)。
- 修訂會員合約**
本行可隨時或不時修訂信用卡會員合約，以及就使用信用卡更改收費及費用，並知會會員有關修訂。敝客戶於指定之生效日後繼續使用信用卡或持有信用卡，有關修訂及更改將對閣下具有約束力。敝客戶不接受有關條款修訂或更改，可交還已剪毀之信用卡予本行以終止有關信用卡服務。
- 要求即時清還結欠權利**
中國工商銀行(亞洲)和中國工商銀行保留要求客戶即時全數清還結欠額之權利。
- 外幣簽賬**
港幣及人民幣(經銀聯網絡之交易)以外幣的費用，將按兌換日由本行(如適用，經諮詢任何相關國際信用卡組織後)釐定之市場匯率兌換為港幣並記入信用卡戶口內。
如中、英文版本有任何不相符或有所抵觸，則以英文版本為準。
以上主要條款及細則只供參考，一切以會員合約全文為準，請會員詳加細閱。
會員合約全文可於中國工商銀行(亞洲)任何一間分行索取及將會隨卡附上予會員。
申請人所提供的資料，中國工商銀行(亞洲)會根據關於個人資料(私隱)條例的客戶及其他個別人士的通知的條款作出處理。
信用卡一經簽署或使用，將構成會員同意接受兩幣卡會員合約條款及細則所約束。如有任何查詢，請致電中國工商銀行(亞洲)24小時客戶服務熱線218 95588。

In compliance with the requirements of the Code of Banking Practice, Industrial and Commercial Bank of China Limited ("ICBC") and Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") have outlined significant terms and conditions of the Dual Currency Credit Card Cardmember Agreement (the "Agreement") as follows for your particular attention:

- The Card**
ICBC (Asia) is entering into the Agreement for itself with respect to the Hong Kong Dollars Card Account and ICBC is entering into the Agreement for itself with respect to the Renminbi Dollars Card Account.
- Credit Limit**
The credit limit of each of the Hong Kong Dollars Card Account and the Renminbi Dollars Card Account will be subject to a credit limit determined by ICBC (Asia) and ICBC respectively. Such credit limit may be varied by ICBC (Asia) and ICBC at their respective sole and absolute discretion.
- Safety of the Card and Secrecy of the PIN**
The Cardmember must sign the Card immediately upon receipt, in the signature panel provided. Cardmember should acknowledge receipt to the Bank immediately in the way required by ICBC (Asia). Cardmember should not permit any other Person to use the Card and has the responsibility to safeguard the Card at all times and keep the Card under the Cardmember's personal control. Cardmember shall not disclose the PIN to any persons and shall exercise reasonable care and diligence in keeping the PIN in secret. Upon discovery of or suspicious of Card loss or accidental disclosure of PIN, Cardmember should notify the Bank as soon as reasonably practicable. Failure to observe the above, Cardmember will be held liable for full responsibility of the consequences.

- Maximum Liability for Card Loss and Disclosure of PIN**
Provided the Bank has received proper notice of the loss or theft of the Card from Cardmember and the Cardmember has not acted fraudulently or with gross negligence, the maximum liability of the Cardmember for unauthorized Charges will be HK\$500. Where he has acted fraudulently or with gross negligence or failed to observe the responsibility stated in clause 1 above, the Cardmember shall be fully liable for any claimed unauthorized Charges prior to giving notice to the Bank.
- Finance Charge**
Finance Charges quoted are calculated on APR according to the guidelines of the Code of Banking Practice.
- Payment**
The Cardmember shall be deemed to have accepted and agreed to pay the outstanding balances, the charges and handling fees incurred for any relevant service(s) printed on the statement. For details, please refer to the Fee Schedule of ICBC (Asia).
- Expenses of Enforcement**
The Cardmember shall indemnify ICBC (Asia) and/or ICBC in respect of any and all reasonable expenses reasonably incurred by ICBC (Asia) and/or ICBC in enforcing or attempting to enforce the Agreement including all reasonable legal fees, charges of debt collection agencies and disbursements.
- Liability of the Cardmember**
The Principal Cardmember shall be liable for the use and the total amount of Charges due to ICBC (Asia) and ICBC in respect of the Principal Card and any Supplementary Card(s). The Supplementary Cardmember(s) shall be liable for the Charges of his own only.
- Examination of the Statement**
Cardmember must examine the contents of each Statement carefully. In case of any query, the Cardmember must inform our Customer Service Department within 60 days from the issue date of the statement, otherwise, the content of the statement shall be final.
- Right to Set-off**
For Hong Kong Dollars Card Account, ICBC (Asia) shall have the right to set-off or transfer at any time without prior notice, any monies of whatever description standing in the books of ICBC (Asia) to the credit of the Cardmember, whether held singly or jointly with others and whether in Hong Kong Dollars or any other currency in or towards discharge of the total amount of Charges in Hong Kong Dollars Card Account attributable to the use of the Card. ICBC (Asia) shall promptly notify the Cardmember if ICBC (Asia) exercises its rights of set-off or transfer.
For Renminbi Dollars Card Account, any branch of ICBC in Mainland China shall have the right to set-off or transfer at any time without prior notice, any monies of whatever description standing in the books of ICBC in Mainland China to the credit of the Cardmember, whether held singly or jointly with others and in Renminbi or towards discharge of the total amount of Charges in Renminbi Dollars Card Account attributable to the use of the Card. ICBC (Asia) shall promptly notify the Cardmember if any branch of ICBC in Mainland China exercises its rights of set off or transfer.
- Termination of Card**
ICBC (Asia) (for itself and/or on behalf of ICBC) may at any time, with or without notice as ICBC (Asia) may (for itself and/or on behalf of ICBC) determine in the circumstances, terminate the Card without giving any reasons. The Principal or the Supplementary Cardmember may also at any time cancel the Card by cutting the Card in halves and returning them to ICBC (Asia) (for itself and/or on behalf of ICBC).
- Amendments on the Agreement**
The Agreement and the fees and expenses imposed on the Card may be amended at any time and from time to time by notice from the Bank to the Cardmember. Cardmember will be bound by the revised terms and conditions if he continues using or retaining the Card after the specified effective date of amendment. Cardmember has the right to terminate the card services by returning the Card cut into halves to the Bank if cardmember does not accept the amendment.
- Bank's Right to Demand Immediate Payment**
ICBC (Asia) and ICBC reserve the right to demand immediate repayment of outstanding balance in full.
- Charges in foreign currencies**
Charges in any currency other than Hong Kong Dollars and Renminbi (through China UnionPay network transaction) will be converted into Hong Kong Dollars at the prevailing exchange rate determined by the Bank (in consultation with, as applicable, any relevant international card associations) on the day of conversion and debited to the Card Account.
If there is any inconsistency or conflict between English and Chinese versions of terms and conditions, the English version will prevail.
Please note that the above summarized terms and conditions are for reference only. Cardmember should read the full version of the Agreement, which shall prevail in the event of discrepancy.
The full version of the Agreement is available at any branch of ICBC (Asia) and will be sent to the Cardmember along with the card.
ICBC (Asia) will handle applicant's information according to the terms of Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance.
By using or signing the Card, the Cardmember will be deemed to have accepted all the terms and conditions contained in the Agreement and will be bound by them. For any enquiries, please call ICBC (Asia) 24-hour Customer Service Hotline at 218 95588.

銀行專用 FOR BANK USE ONLY

BC	PC	PI	Y
ACC1	ACC2		
CL (D)	OTH CL	TTL EXP	
INST O/S	DCL	APP	
CYC: 3	EC	OWNER	OFF 0
DC	TU	SETUP	RL
VER	CHK	ATM CHK	RC
BRANCH / DEPARTMENT CODE: <input type="text"/>			
STAFF CODE: <input type="text"/> 5 <input type="text"/>			
			PWF / SUPP