

香港明愛萬事達卡申請表格 CARITAS-HK MASTERCARD APPLICATION FORM

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

請選擇信用卡類別及迎新禮品 PLEASE SELECT CREDIT CARD TYPE AND WELCOME GIFT			
請於所選擇之一張信用卡方格內加上 [✓] 號。如 閣下沒有註明或所選之信用卡未獲批准，本行將有絕對權根據閣下之年薪或資產價值而發出合適類別之信用卡。 Please select ONE card and put a "✓" against the appropriate box. If not specified or the selected card type is not approved, the Bank will issue the appropriate card type according to the applicant's annual income or asset amount.			
註 Note: 申請人必須為年滿十八歲之香港居民。Applicant must be Hong Kong resident and over 18 years of age.			
香港明愛服務單位代號 Service Centre Code of Caritas Hong Kong:	<input type="checkbox"/> 香港明愛白金萬事達卡 Caritas-HK Platinum MasterCard (834-910)	<input type="checkbox"/> 香港明愛金萬事達卡 Caritas-HK Gold MasterCard (832-920)	<input type="checkbox"/> 香港明愛萬事達卡 Caritas-HK MasterCard (832-930)
年薪需求 Minimum Annual Salary Required	HK\$250,000	HK\$120,000	HK\$60,000

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.	
<input type="checkbox"/> 6 張 HK\$50 惠康超級市場禮券 (96) pieces of Wellcome Supermarket Shopping Voucher	永久免年費
<input type="checkbox"/> 「0用錢」免息免手續費現金兌現最高 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%).	
<input type="checkbox"/> INNOTECH LCD 陶瓷暖氣機 (54) Ceramic Heater	
如新卡會員於發卡後12個月內取消香港明愛萬事達卡，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 Caritas-HK MasterCard within 12 months from card issuance.	
如閣下沒有註明，本行將代為選擇INNOTECH LCD陶瓷暖氣機。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 INNOTECH LCD Ceramic Heater. Choice of welcome gift cannot be changed once confirmed.	
迎新禮品適用於2010年2月28日或之前成功申請之主卡會員。香港明愛萬事達卡主卡會員須於發卡後2個月內簽賬消費或現金支票滿港幣3,000元(不包括任何捐款)，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(包括聯營卡及前華比銀行發出之信用卡)之會員。 Welcome offer is valid for successful Principal Card application on or before 28 February 2010. Successful applicant of Principal Caritas-HK MasterCard is required to spend or cash advance for HK\$3,000 (excludes any donation) 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-branded cards and credit cards issued by ex-Belgian Bank) in the past 6 months will not be eligible for the welcome gift.	

個人資料 PERSONAL INFORMATION	
稱謂 Title <input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 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.
前度名稱 Former Name (如適用 if applicable)	

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 <input type="checkbox"/> 未婚 Single (S) <input type="checkbox"/> 已婚 Married (M) <input type="checkbox"/> 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, P.O. Box and overseas address 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		
<input type="checkbox"/> 香港 Hong Kong (001) <input type="checkbox"/> 九龍 Kowloon (002) <input type="checkbox"/> 新界 New Territories (003)		

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		
<input type="checkbox"/> 與家人同住 (0) Living with Family Members	<input type="checkbox"/> 租住私人屋苑 (5) Rented Private Housing	
<input type="checkbox"/> 無按揭私人物業 (1) Self-owned Without Mortgage	每月租金 Monthly Rental HK\$ _____	
<input type="checkbox"/> 按揭私人物業 (2) Self-owned With Mortgage	<input type="checkbox"/> 有按揭居屋 (6) Home Ownership Scheme with Mortgage	
每月供款 Monthly Repayment HK\$ _____	每月供款 Monthly Repayment HK\$ _____	
<input type="checkbox"/> 親屬樓宇 / 公司宿舍 (3) Relatives / Quarters	<input type="checkbox"/> 其他 Others (7) (請註明 please specify): _____	
<input type="checkbox"/> 租住公屋 (4) Rented Public Housing		
每月租金 Monthly Rental HK\$ _____		
學歷 Education		
<input type="checkbox"/> 大學或以上 University or above (0)	<input type="checkbox"/> 大專 Post Secondary (1)	<input type="checkbox"/> 中學 Secondary (2)
<input type="checkbox"/> 小學 Primary (3)	<input type="checkbox"/> 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		
<input type="checkbox"/> 香港 Hong Kong (001) <input type="checkbox"/> 九龍 Kowloon (002) <input type="checkbox"/> 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 Years in Current Industry	
年薪 Annual Income HK\$	是否自僱 Self-Employed <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	

「0用錢」現金兌現計劃 CASH INSTALLMENT	
<input type="checkbox"/> 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「銀行管理守則」所載之有關指引計算。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，或提早清還免現金額之餘額，其未結賬及已結賬而尚未清還之免現金額之總數連同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.	

捐款指示 DONATION INSTRUCTIONS		
定額捐款 Fixed Amount Donation (請選擇其中一項 Please choose one)		
本人同意實行從本人之香港明愛萬事達卡賬戶內每月支賬以下款額作為每月捐款。I agree to the Bank debiting the following amount every month as a Donation from my Caritas-HK MasterCard Account.		
<input type="checkbox"/> HK\$100 (10)	<input type="checkbox"/> HK\$200 (10)	<input type="checkbox"/> HK\$300 (10)
<input type="checkbox"/> 其他金額 Other amount HK\$ _____ (10)		
簽賬餘額捐款 Variable Amount Donation (請選擇其中一項 Please choose one)		
<input type="checkbox"/> 每項零售簽賬總額調高至最接近一港元單位之整數 (20) Rounding up each retail spending to the nearest whole One HK dollar		
<input type="checkbox"/> 每項零售簽賬總額調高至最接近十港元單位之整數 (21) Rounding up each retail spending to the nearest whole Ten HK dollars		
本人同意實行從本人之香港明愛萬事達卡賬戶內支取餘額款項作為捐款。在本人於任何還款期內之每項零售簽賬額上加上一個金額，使合共金額調高至最接近一或十港元單位之整數，而該項加上之金額就是捐款數目。 就任何一項簽賬餘額捐款選擇計算捐款金額時，所有現金透支、購買賭場籌碼之交易、財務費用、現金透支費用、會員就信用卡應付之手續費或其他費用均不會納入有效交易計算。 I agree to a variable amount being debited from my Caritas-HK MasterCard Account as a Donation. The Donation shall be calculated as the sum which when added to each retail spending in any repayment period results in an whole aggregate figure rounded up to the nearest whole one or ten HK dollars.		
For the purpose of either of the Variable Amount Donation options, all cash advances, transactions for the purchase of casino chips, finance charges, cash advance fees, handling or other charges payable by the Cardmember in respect of the card, shall not be counted as valid transactions.		
註 Note: 以上捐款(定額及簽賬餘額)將列印於本人之信用卡月結單上，而款額將不納入零售簽賬。The above donation (Fixed and Variable Amount Donation) shall be shown on my monthly Credit Card Account Statement and shall not be counted as retail spending.		

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 (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 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).	

信貸資料 CREDIT REFERENCES	
現有其他信貸資料 Current Credit Information	戶口總數 Total No. of Account
信用卡 / 透支戶口 / 私人貸款 Credit Card / Overdraft / Personal Loan: _____	總信用額 Total Credit Limit

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)		
<input type="checkbox"/> 中文 Chinese (1)	<input type="checkbox"/> 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.)		
<input type="checkbox"/> 積分獎賞 (00) Bonus Point	<input type="checkbox"/> 現金回贈 (01) Cash Rebate	<input type="checkbox"/> 國航飛行里程 (02) Air China Mileage
國航知音會員號碼 Air China Companion Membership No.: _____		
賬單寄發地址 Billing Address (郵政信箱不接受 P.O.Box is not accepted)		
<input type="checkbox"/> 住宅地址 Home Address	<input type="checkbox"/> 公司地址 Office Address	

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 (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 _____ 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	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 鯉魚涌 Quarry Bay HNS 軒尼詩道 Hennessy Road ABN 香港仔 Aberdeen
九龍區 Kowloon	MOC 木廠街 Mok Cheong Street SSP 深水埗 Shamshuipo PED 太子 Prince Edward MFB 美孚 Mei Foo SPK 新蒲崗 San Po Kong LCK 荔枝角 Lai Chi Kok OMB 葵仁 Oi Man MGK 旺角 Mongkok JDB 佐敦 Jordan	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 Teung Kwan O TST 尖沙咀 Tsim Sha Tsui KWT 觀塘 Kwun Tong HKH 紅磡 Hung Hom NTM 牛頭角 Ngau Tau Kok
新界區 New Territories	TMB 屯門 Tuen Mun KCB 葵涌 Kwai Chung STR 沙頭角 Sha Tsui Road TWC 荃灣青山公路 Tsuen Wan Castle Peak Road THG 大興 Tai Hing	TPB 大埔 Tai Po YUL 元朗 Yuen Long TVVO 太和 Tai Wo SHT 沙田 Shatin KFB 葵芳 Kwai Fong
如沒有註明, 本行將代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.		
<input type="checkbox"/> 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 FILE 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 processing, 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"/> 最近三個月內之現居住址證明, 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金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的薪金證明文件, 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"/> 專業資格證書 / 職員證(如適用) Professional Certificate / Staff Card (if applicable)	
註 Note: 本行保留向申請人索取額外文件之權利。 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("貴銀行")向本人(等)的債主("債主"), 財務機構及信託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. 如有任何拖欠還款, 除非欠賬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賬金額後, 由信貸調查機構再保留5年。	
5. 在清還欠賬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判服務者進行, 並由嚴密保安系統及運作程序監督, 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(不論是是否處於香港)披露。本人(等)亦同意就為信用卡處理和打卡的目的, 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判服務提供者。	
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)並授權貴銀行向以下述者披露本人(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為標註的第三者。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 貴銀行利用本人(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(亞洲)有限公司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)從未於香港或任何其他地方, 被宣告破產, 或成為任何破產案件或相類似的法律程序的被申請者, 或受任何接管令或相類似命令的約束; 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)並沒有逾期還款超過三十天。	
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)已知悉閱讀及清楚明白隨附於本申請表內的中國工商銀行(亞洲)有限公司信用卡會員合約的重要條款及細則。 注意事項:	

- 除獲銀行豁免, 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/萬事達卡白金卡主卡年費為港幣480元, 每張白金卡/萬事達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。根據銀行普通守則採用淨現值法計算, 零售交易及現金透支之實際年利率分別為31.89%及36.76%。
- 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, 或於本行可實地遺失信用卡處理程序前, 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, 銀行有權收取取費。
- 信貸資料是指個人的信貸程度(如信貸額度及未償還金額)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 ("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).
- I/We agree that the Bank 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) Industrial and Commercial Bank of China Limited 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 enclosed 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 retail purchase and cash advance are 31.89% and 36.76% 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

