

工銀亞洲蘇黎世兩幣卡申請表格 ICBC (Asia) Zurich Dual Currency Credit Card Application Form

永久免年費
Perpetual Annual Fee Waiver

此卡由工銀亞洲發行。透過此兩幣卡，信用卡會員可使用屬於工銀亞洲擁有的港幣卡戶口及屬於中國工商銀行擁有的人民幣卡戶口。This card is issued by ICBC (Asia). Through this dual currency card, the cardmember may access both the Hong Kong Dollar Card Account with ICBC (Asia) and the Renminbi Card Account with ICBC.

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

請選擇信用卡類別 Please select credit card type

請於所選擇之一張信用卡方格內加上 [✓] 號。如閣下沒有註明，本行將有絕對權代為決定。Please select ONE card and put a "✓" against the appropriate box. If not specified, the Bank will make the decision on the applicant's behalf and the decision is absolute and final.

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.

蘇黎世兩幣白金卡

蘇黎世兩幣金卡

Zurich Dual Currency Visa Platinum

Zurich Dual Currency Visa Gold



(802-555)



(802-105)

白金卡年薪要求為HK\$250,000，金卡則為HK\$120,000。
Minimum annual income required for Platinum Card is HK\$250,000 and Gold Card is HK\$120,000.

如閣下未能獲發白金卡，請註明是否願意接納金卡。

Please indicate whether you accept a Gold Card if you are not offered a Platinum Card.

是，請給予本人金卡
Yes, please issue me a Gold Card

否，我不接納金卡
No, I do not accept a Gold Card

迎新禮品 Welcome gift

請選擇迎新禮品一份，並填上所選禮品編號：

Please select ONE welcome gift by stating the gift code.

如閣下沒有註明，本行將代為選擇信用卡免找數簽賬額。禮物一經確認，恕不接受任何更改。If no choice is indicated, your welcome gift will be assigned as Credit Card Free Spending Limit. Choice of welcome gift cannot be changed once confirmed.

如新卡會員於發卡後12個月內取消蘇黎世兩幣卡，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 Zurich Dual Currency Credit Card within 12 months from card issuance.

迎新禮品適用於2011年9月30日或之前成功申請之主卡會員。蘇黎世兩幣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3,000元(不包括捐款)，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)之會員。Welcome offer is valid for successful Principal Card application on or before 30 September 2011. Successful applicant of Principal Zurich Dual Currency Credit Card is required to spend or cash advance for HK\$3,000 (exclude 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-brand cards) in the past 6 months will not be eligible for the welcome gift.

個人資料 Personal information

稱謂 先生 女士 中文姓名 _____
Title Mr. Ms. Chinese Name

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

出生日期及地點 Date and Place of Birth

日DD / 月MM / 年YY 地點 Place

香港身份證號碼 (請附上香港身份證副本)

HKID Card No. (Please enclose copy of HKID Card)

年齡 _____ 國籍 _____
Age Nationality

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

單位 / 室 _____ 樓 _____ 座 _____
Unit / Flat / Room Floor 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 九龍 新界
Hong Kong (001) Kowloon (002) New Territories (003)

現址居住年數 Years there

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.

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

- 住宅類別 Residential Type
- 與家人同住 Living with Family Members (0)
- 無按揭私人物業 Self-owned Without Mortgage (1)
- 按揭私人物業 Self-owned With Mortgage (2)
每月供款 Monthly Repayment HK\$ _____
- 親屬樓宇 / 公司宿舍 Relatives / Quarters (3)
- 租住公屋 Rented Public Housing (4)
每月租金 Monthly Rental HK\$ _____
- 租住私人屋苑 Rented Private Housing (5)
每月租金 Monthly Rental HK\$ _____
- 有按揭居屋 Home Ownership Scheme with Mortgage (6)
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 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 / 室 _____ 樓 _____ 座 _____
Unit / Flat / Room Floor 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 九龍 新界
Hong Kong (001) Kowloon (002) New Territories (003)

公司電話 / 內線
Office Telephone No. / extension

業務性質
Nature of Business

職位
Position

在職年資 _____ 年薪 _____
Years in Service Annual Income HK\$

是否自僱 是 否
Self-employed Yes No

服務選擇 Choice of services

自動櫃員機服務 ATM Services

請選擇自動櫃員機螢幕顯示之語言 Please select language on ATM Screen (如沒有註明，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

(如沒有註明，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 Residential Address 公司地址 Office Address

蘇黎世人壽保險計劃保費直接付款授權書 Zurich's life insurance premium direct debit authorization

此申請只適用於主卡申請人繳付其本人之蘇黎世人壽保險計劃保費。
Only Principal Card applicant is eligible to apply for Direct Debit Authorization for settling his/her own Zurich's life insurance premium(s).

是，本人同意接納以獲批核之蘇黎世兩幣卡直接繳付下列保單編號，並為 Zurich Life Insurance Company Ltd 人壽保險計劃之保費。

Yes, I accept and agree that the insurance premium(s) payable under the life insurance policies with the following policy numbers and issued by Zurich Life Insurance Company Ltd will be settled through my approved Zurich Dual Currency Credit Card.

人壽保險計劃保單編號 Life Insurance Policy No.:

1.		2.	
3.		4.	
5.		6.	
7.		8.	
9.		10.	

註：本人授權中國工商銀行(亞洲)有限公司("工銀亞洲")披露本人之任何資料予 Zurich Life Insurance Company Ltd 及 Zurich Assurance Ltd，以處理此直接付款服務。處理申請需時6-8星期，請於收到 Zurich Life Insurance Company Ltd 或 Zurich Assurance Ltd 書面確認直接付款授權通知前，繼續以現時方式繳付有關保費。如你現時已採用其他直接付款服務繳付 Zurich Life Insurance Company Ltd 計劃保費，該指示將於本直接付款服務生效後被立即終止。

Note: I fully authorize Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") to disclose my information to Zurich Life Insurance Company Ltd and Zurich Assurance Ltd for the purpose of processing this direct debit application. The application takes 6 - 8 weeks to process. Please continue to use your current payment method to pay your premium(s) until you have received a letter from Zurich Life Insurance Company Ltd or Zurich Assurance Ltd confirming approval of the direct debit application. If you are currently using other autopay service to settle the premium(s) payable under any life insurance policies issued by Zurich Life Insurance Company Ltd, such service shall immediately cease upon approval of this direct debit application.

醫療快線中國保證卡 MediExpress China Medical Card

本人接受由蘇黎世保險有限公司發出之醫療快線中國保證卡("保證卡")
I hereby accept the MediExpress China Medical Card ("Medical Card") issued by Zurich Insurance Company Limited

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:

- 本人授權工銀亞洲披露本人之任何資料予蘇黎世保險有限公司以處理此保證卡的申請及提供有關保證卡的持續服務。I fully authorize ICBC (Asia) to disclose my information to Zurich Insurance Company Limited for the purpose of processing the application for this Medical Card and providing on-going services concerning the Medical Card.
- 本人明白保證卡有效期為一年，如本人於有效期內終止本人之蘇黎世兩幣卡，此保證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 Zurich Dual Currency Credit Card.
- 此保險服務由蘇黎世保險有限公司提供，有關服務質素或責任一概與工銀亞洲無關。The medical insurance is provided by Zurich Insurance Company Limited and ICBC (Asia) shall not be held responsible for the provision of the service by Zurich Insurance Company Limited under any circumstances.
- 本人同意一切由蘇黎世保險有限公司所收集或持有的個人資料，不論以任何方式獲取，均可供貴公司使用或向在香港境內或境外之任何人或機構披露作以下用途：(i)評核此項申請，(ii)提供蘇黎世保險有限公司及關連機構的推廣資料，(iii)用作資料配對及(iv)處理保險的索償或有關之分析。I agree that all the personal information collected or held by Zurich Insurance Company Limited, howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (i) to assess and service this application, (ii) to provide marketing material of Zurich Insurance Company Limited, (iii) data matching and (iv) to conduct insurance claims or analysis.

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("工銀亞洲")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?

是 Yes (請填寫其資料 Please state his / her details)

否，但本人承諾如將來有此發生，本人將以書面通知工銀亞洲信用卡中心。
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

「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，其未誌賬及已誌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 copy showing your name and account no.)

銀行名稱
Bank Name

賬戶持有人姓名
Account Holder Name

賬戶號碼
Account No.

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 years or above.

稱謂 Title 先生 Mr. 女士 Ms. 中文姓名 Chinese Name

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

出生日期及地點 Date and Place of Birth 日DD / 月MM / 年YY

國籍 Nationality

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

年齡 Age 與申請人之關係 Relationship with Principal Card 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 correspondence 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).

領取信用卡指示 Card collection instruction

(如閣下之信用卡申請非透過工銀亞洲分行親自遞交，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 submitted in person through ICBC (Asia) branch, you must collect the new card in person at any one of the branches.)

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 Queen's Road Central	ERB 電氣道 Electric Road
SWB 上環 Sheung Wan	CGB 城市花園 City Garden
WPB 西環 West Point	SKW 筲箕灣 Shau Kei Wan
WCB 灣仔 Wanchai	CWB 銅鑼灣 Causeway Bay
WCR 灣仔道 Wan Chai Road	NOP 北角 North Point
CTR 中環 Central	QUB 鯉魚涌 Quarry Bay
CAR 堅道 Caine Road	HNS 軒尼詩道 Hennessy Road
HVB 跑馬地 Happy Valley	ABN 香港仔 Aberdeen

九龍區 Kowloon

MOC 木廠街 Mok Cheong Street	MGK 旺角 Mongkok
SSP 深水 Shamshuipo	YMT 油麻地 Yaumatei
PED 太子 Prince Edward	HNG 康寧道 Hong Ning Road
MFH 美孚 Mei Foo	TKO 將軍澳 Tseung Kwan O
SPK 新蒲崗 San Po Kong	TST 尖沙咀 Tsim Sha Tsui
LCK 荔枝角 Lai Chi Kok	KWT 觀塘 Kwun Tong
OMB 葵民 Oi Man	HHM 紅磡 Hung Hom
TSE 尖沙咀東 Tsim Sha Tsui East	NTK 牛頭角 Ngau Tau Kok
JDB 佐敦 Jordan	WTS 黃大仙 Wong Tai Sin

新界區 New Territories

TMB 屯門 Tuen Mun	TPB 大埔 Tai Po
KCB 葵涌 Kwai Chung	YUL 元朗 Yuen Long
STR 沙頭角 Sha Tsui Road	TWO 太和 Tai Wo
TWC 荃灣青山公路 Tsuen Wan Castle Peak Road	SHT 沙田 Shatin
THG 大圍 Tai Hing	KFB 葵芳 Kwai Fong
SHS 上水 Sheung Shui	LMC 落馬洲 Lok Ma Chau

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.

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

註 Note: 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。The renewal card will be mailed to principal cardmember's correspondence address.

開立人民幣/港元賬戶指示 RMB/HKD account(s) opening authorization

本人現要求及授權工銀亞洲以本人名義開立以下賬戶：I hereby request and authorize ICBC (Asia) to open the following account(s) in my name:

- 人民幣結單儲蓄賬戶 RMB Statement Savings Account 港元結單儲蓄賬戶 HKD Statement Savings Account

(適用於未開立賬戶人士。Applicable to applicant without an account.)

本人謹此承認本人已收到及閱讀有關銀行服務及賬戶申請表之相關條款與條件，並充份理解其細節，並同意本人與 貴行之關係及交易(與及任何適用於 貴行所提供的指定賬戶、銀行服務或信貸服務之特定條款及條件)受該等不時可能作出修訂的條款及條件和此銀行服務及賬戶申請表之文件所約束。(適用於透過工銀亞洲分行親自遞交申請表之申請人) I apply to the Bank for opening the Accounts and the services in relation to the Accounts subject to the terms and conditions of this Banking Services & Accounts Application Form and the relevant terms and conditions of the Bank, as from time to time amended. I hereby acknowledge that I have received and read a copy of the current version, and fully understood the provisions of these terms and conditions and agree that the relationship and all transactions or dealings between me and the Bank are (in addition to any specific terms and conditions applicable to any particular type of account, banking services or facility of the Bank) subject to and governed by these terms and conditions (as amended from time to time) and the provisions of the Banking Services & Accounts Application Form. (Applicable to application submitted in person through ICBC (Asia) branch)

本人同意上述人民幣/港元賬戶開立授權指示於滿意客戶盡職調查及申請文件審核後，才正式生效。I agree the above RMB/ HKD Account(s) opening instruction becomes effective after satisfactory completion of customer due diligence and view of document submitted for application.

本人於本申請表格上之簽署式樣將適用於開立及操作人民幣/港元儲蓄賬戶。I confirm that my signature in this application form will be the specimen signature to open and operate RMB/HKD savings account(s).

綜合結單 Consolidated Statement

本人欲以 電郵* / 郵寄 方式領取每月綜合結單

I would like to receive the Monthly Consolidated Statement

by E-Mail* / by Mail

電郵地址

E-Mail address

* 閣下可登入工銀亞洲個人網上理財服務(www.icbcasia.com)查閱電子結單。上述服務的戶口結單列印本將不另行寄發。Applicant has to logon to Personal Internet Banking of ICBC(Asia)(www.icbcasia.com) and read the e-Statement. Hardcopy of account statement will not be issued.

最終受益人聲明 Ultimate Beneficiary(ies) Declaration

本人聲明及確認本人為有關最終受益人及最初負責發出指示之人士。若然本人將來身份有變，本人承諾於一個營業日內以書面提供詳情給 貴銀行。I declare and confirm that I am the ultimate beneficiary and the person ultimately responsible for originating the instruction for a transaction. If I have any changes in the status, I will undertake to provide details in writing to the Bank within one business day.

本人聲明及確認本人並非為有關最終受益人及最初負責發出指示之人士。有關最終受益人及最初負責發出指示之人士之名稱為 I declare and confirm that I am not the ultimate beneficiary and the person ultimately responsible for originating the instruction for a transaction. The name(s) of ultimate beneficiary(ies) and the person ultimately responsible for originating the instruction for a transaction should be as follows:

姓名

Name

地址

Address

開戶目的及理由 Purpose and Reason of Account Opening

本人之名義所開立賬戶目的及理由為：儲蓄/自動轉賬繳付信用卡結欠
The purpose and reason of my account opening: Saving or settle credit card payment by direct debit

自動轉賬指示 Autopay instruction

請於每月到期還款日，從以下本人名義的工銀亞洲賬戶安排自動轉賬繳付本人信用卡結欠。Please arrange autopay to settle my credit card monthly payment on payment due date by debiting the following ICBC (Asia) account(s) in my name.

(如沒有註明，將以支付全數金額處理。Full Payment will be selected if no instruction is given.)

- 支付月結單結欠的全數金額 Full Payment of Statement Balance
- 支付月結單結欠的最低付款額 Minimum Payment of Statement Balance

繳付港幣及人民幣結欠之賬戶

Account to be debited for HKD and RMB Payment

- 由新開立之港元結單儲蓄賬戶繳付
Debit from newly opened HKD Statement Savings Account
- 由現有港元儲蓄賬戶繳付
Debit from existing HKD Savings Account
- 新 / 現有賬戶號碼 New / Existing A/C No.

條款及細則 Terms & Conditions:

- 自動轉賬申請需時2至3個星期，申請人請繼續繳付有關賬項直至轉賬服務生效。申請一經接納，銀行將以書面通知閣下轉賬服務之生效日期。It takes 2 to 3 weeks to process your autopay instruction, applicant is required to continue make payment(s) until this autopay authorization becomes effective. Upon approval, a notification letter will be sent to you to confirm the autopay authorization effective date.
- 如因該等轉賬而令本人之賬戶出現透支(或令現時之透支增加)，本人願承擔全部責任。I accept full responsibility for any overdraft (or increase in existing overdraft) on my account which may arise as a result of any such transfer(s).

銀行專用 For bank use only

受益人 The Beneficiary:

工銀亞洲信用卡中心
ICBC (Asia) Credit Card Centre

賬號 A/C No.: 0 7 2 - 8 6 1 - 5 9 0 0 0 0 7 4 6

債務人參考 Debtor's Ref :

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 be reminded to enclose copies of the following documents.

- 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
- 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
- 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 the latest 3 months' payroll or the latest 3 months' payroll slip, or

If the applicant cannot provide the bank statements/passbook showing his/her latest 3 months' salary, he/she must provide the latest tax demand note or other the latest salary proof and other the latest financial/asset proof

- 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。

The 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

- 回鄉卡或護照(適用於申請醫療快線中國保證卡)
Entry Home Permit or Passport (applicable to MediExpress China 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.

簽署 Signature

本人已閱讀、明白及接受所有印於本申請表之聲明及隨附之主要條款及細則。I have read, understood and accepted the Declaration printed on this application form and the enclosed Major Terms and Conditions.

主卡申請人簽署 Signature of Principal Card Applicant

(請勿塗改。如適用，簽署須與自動轉賬還款戶口之簽名式樣相同。Please do not alter. If applicable, signature must be the same as the specimen signature of the autopay instruction account.)

附屬卡申請人簽署 Signature of Supplementary Card Applicant

(請勿塗改 Please do not alter)

日期 Date

公司 / 銀行專用 For company / bank use only

BC	PC	PI	Y
ACC1	ACC2		
CL (D)	OTH CL	TTL EXP	
INST O/S	DCL	APP	
CYC: 2	EC	OWNER	OFF 0
DC	TU	SETUP	RL
VER	CHK	ATM CHK	RC
DISTRICT / DEPARTMENT NAME:			
AGENT CODE:	A A		SUPP
Source Code: Z1W11000			

- 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這申請，並在本人(等)的申請獲批准後，用以操作本人(等)的戶口。
- 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。
- 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"，銀行現可透過資信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21895588以作安排。
- 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，由資信調查機構再保留多5年。
- 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)有權指示銀行要求資信調查機構清除其資料庫中有關該取消賬戶的任何賬戶資料。
- 本人(等)明白及同意貴銀行信用卡處理及發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)亦同意就為信用卡處理和打目的，貴銀行可披露本人(等)的資料予貴銀行之信用卡處理及打外判服務提供者。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。
- 本人(等)明白及同意貴銀行有權要求本人(等)呈交其他文件。
- 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)貴銀行聘用的員工、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利用本人(等)之資料及/或本人(等)於貴銀行戶口之資料作以下服務及產品的市場推廣用途(不論銀行是否從中獲取酬勞)：- (i)財務、保險、信用卡、銀行及相關服務及產品；(ii)獎賞、回饋或優惠活動及相關服務及產品；及(iii)銀行的聯營伙伴提供的服務及產品(視乎情況而定，提供有關服務及產品之聯營伙伴名稱可於申請表上找到)；及此類服務或產品可能會由以下人士提供及/或推廣：(i)銀行及銀行的集團公司；(ii)第三者財務機構、保險公司、信用卡公司、證券及投資服務提供者；(iii)第三者獎賞、回饋或優惠活動提供者；及(iv)銀行及銀行的集團公司的聯營伙伴。本人(等)明白本人(等)有權選擇不參與此類市場推廣活動。
- 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)。
- 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)並無任何意圖，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。
- 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30天。
- 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。
- 本人(等)明白若在此申請中蓄意作出虛假陳述意圖行騙，本人可能受刑事檢控。
- 本人(等)已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。
- 本人現授權貴銀行在本人之蘇黎世兩幣卡主卡的戶口，支付由蘇黎世人壽有關公司不時於發出之收費通知的收費(只適用於已填妥本表格內"蘇黎世人壽保險計劃保費直接付款授權書"部份的申請人)。

注意事項：

- 除獲本行豁免外，金卡主卡之年費為港幣480元，每張金卡附屬卡年費則為港幣240元。另白金卡主卡年費為港幣1,000元，每張白金卡附屬卡年費則為港幣500元；根據銀行營運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20.54%。
- 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。在有附屬卡退回，或於本行可實施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，銀行有權收取取消費。
- 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，銀行將查閱資信調查機構的資料庫，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且毋須作出任何解釋。

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 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 the following services and products (in respect of which the Bank may or may not be remunerated):- (i) financial, insurance, credit card, banking and related services and products; (ii) reward, loyalty or privileges programmes and related services and products; and (iii) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and these services or products may be provided and/or marketed by: (i) the Bank and Bank's group companies; (ii) third party financial institutions, insurers, credit card companies, securities and investment services providers; (iii) third party reward, loyalty or privileges or programme providers; and (iv) co-branding partners of the Bank and the Bank's group companies.** 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 understood the Major Terms and Conditions of the Cardmember Agreement printed on this application form.
- I hereby authorized the Bank to debit my/our Zurich Dual Currency Credit Card principal account to settle the premium payment as indicated in payment instructions given by Zurich Life Insurance Company Limited or Zurich Assurance Limited from time to time (Applicable to applicant who had completed the section of "Zurich's Life Insurance Premium Direct Debit Authorization" in this application).

Notes:

- Subject to waiver by the Bank, annual fee for Principal Gold Card is HK\$480 and for each Supplementary Gold 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 20.54% 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 changes 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.

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「銀行營運守則」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(「工銀亞洲」)將兩幣信用卡會員合約(「合約」)之主要條款及細則概述如下：

- 1. 信用卡**
工銀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。
 - 2. 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工銀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工銀亞洲及中國工商銀行絕對酌情決定予以更改。
 - 3. 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。於接獲通知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的一切責任。
 - 4. 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。
 - 5. 財務費用**
根據銀行營運守則的指引，財務費用以實際年利率計算。
 - 6. 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，請參閱工銀亞洲之信用卡服務收費表。
 - 7. 強制執行的費用**
會員須清償所有因工銀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。
 - 8. 會員的責任**
主卡會員須對主卡及其所有附屬卡於工銀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。
 - 9. 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。
 - 10. 抵銷權**
港幣卡戶口適用：工銀亞洲可隨時在毋須事先知會下於會員在工銀亞洲開設的賬戶(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。如工銀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，工銀亞洲將立即通知會員。
 - 11. 取消信用卡**
工銀亞洲(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工銀亞洲(就其本身及代表中國工商銀行)。
 - 12. 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。
 - 13. 要求即時清還結欠權利**
工銀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。
 - 14. 外幣簽賬**
港幣及人民幣(經銀聯網絡之交易)以外貨幣的費用，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。
會員合約全文可於工銀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，工銀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，請致電工銀亞洲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:

- 1. 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.
- 2. 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.
- 3. 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 notice 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.

- 4. 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.
- 5. Finance Charge**
Finance Charges quoted are calculated on APR according to the guidelines of the Code of Banking Practice.
- 6. 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).
- 7. 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.
- 8. 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.
- 9. 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.
- 10. 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 in any other currency 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.
- 11. 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).
- 12. 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.
- 13. Bank's Right to Demand Immediate Payment**
ICBC (Asia) and ICBC reserve the right to demand immediate repayment of outstanding balance in full.
- 14. Charges in foreign currencies**
Charges in any currency other than Hong Kong Dollars and Renminbi (though 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 Industrial and Commercial Bank of China (Asia) Limited 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 Industrial and Commercial Bank of China (Asia) Limited 24-hour Customer Service Hotline at 218 95588.

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號工銀亞洲信用卡中心收

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