

蘇黎世兩幣卡申請表格 Zurich Dual Currency Credit Card Application Form

永久免年費
Perpetual Annual Fee Waiver

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

Zurich Dual Currency Visa Platinum



(802-555)

蘇黎世兩幣金卡

Zurich Dual Currency Visa Gold



(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，並填上首選禮品編號：

Please select ONE welcome gift by stating the gift code:

如閣下沒有註明，本行將代為選擇6張HK\$50惠康超級市場禮券。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 6 pieces of HK\$50 Wellcome Supermarket Shopping Voucher. 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。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 Zurich Dual Currency Credit Card is required to spend or cash advance for HK\$/RMB3,000 within the first 2 months of card issuance (except Cash Instalment). 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.

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.

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 (如適用)

E-mail Address (if applicable)

住宅地址 (請以英文正楷填寫，海外地址及郵政信箱恕不接受)

Full Residential Address (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
Hong Kong (001)

九龍
Kowloon (002)

新界
New Territories (003)

現居居住年數
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\$

有按揭居屋 (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 / 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
Hong Kong (001)

九龍
Kowloon (002)

新界
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

Years in Service

年薪

Annual Income HK\$

是否自僱

Self-employed

是

否

Yes

No

「0用錢」現金兌現計劃 Cash instalment

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

兌現金額

Amount

(最低為HK\$5,000; 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 Instalment 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 instalment 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.

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?

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

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 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

國籍 Nationality

日DD / 月MM / 年YY

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：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。
Note: 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).

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准之蘇黎世兩幣卡直接繳付本人下列之蘇黎世人壽保險計劃保費。
Yes, I accept and agree that my following Zurich's life insurance premium(s) will be settled through my approved Zurich Dual Currency Credit Card.

人壽保險計劃單編號 Life Insurance Policy No.:

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

註：處理申請需時6-8星期，請於收到蘇黎世人壽保險公司書面通知前，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蘇黎世人壽保險計劃保費，該指示將於本直接付款服務生效後被自動取代。
Note: The application takes 6-8 weeks to process. Please continue to use your current method to pay for your premium(s) until you have received a notification letter from Zurich Life Insurance Company Limited or Zurich Assurance Limited. If you are currently using other autopay service to settle your Zurich's life insurance premium(s), such service shall be automatically replaced upon approval of this direct debit authorization application.

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 Bonus Point (00) 現金回贈 Cash Rebate (01)

國航飛行里程 (02) 國航知音會員號碼
Air China Mileage 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 acceptable)

住宅地址 Residential Address 公司地址 Office Address

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

本人接受由蘇黎世保險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

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服務，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中國工商銀行(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.

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.)

親自前往下列分行領取新卡
Collect the new card(s) in person at 分行 branch.

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 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 latest salary proof and other 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
- 回鄉證 / 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.

請先細閱才簽署 Please read before signing

- 以上資料均屬真實，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。
- 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》所核發及發出的"個人信貸資料實務守則"，銀行現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。
- 如前任何拖欠款項，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賬金額後，由信貸調查機構再保留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)有權指示銀行要求信貸調查機構清除其資料庫中所有關於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打卡過程由貴銀行設於中國內地之海外服務處進行，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(不論是是否處於香港)披露。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市場推廣用途，及為了市場推廣目的與特選之商業夥伴交換資料。本人(等)明白本人(等)有權選擇不參與此類市場推廣活動。
- 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)並授權貴銀行向下列者披露本人(等)及/或此項申請及/或本人(等)的戶口之任何資料，可獲披露及可適用資料者為：(i)貴銀行聘請之員工、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)和客戶服務之市場推廣活動；(iii)中國工商銀行及其附屬機構及/或其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市場推廣用途，及為了市場推廣目的與特選之商業夥伴交換資料。本人(等)明白本人(等)有權選擇不參與此類市場推廣活動。
- 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類似的法律程序的被申請者，或受任何接管令或類似命令的約束；及(ii)本人(等)已細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)現於任何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)明白若在此申請中當意作出虛假陳述圖意騙，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，支付由蘇黎世人壽保險有限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:

- 除標準年費外，普通卡主卡之年費為港幣240元，每張普通卡附屬卡年費則為港幣120元；金卡/萬事達卡主卡之年費為港幣480元，每張金卡/萬事達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；根據銀行總行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資料(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評估。
 - 中國工商銀行(亞洲)有限公司對此申請之審批/拒絕、信用額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 (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.

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 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 orders, 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 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/We have 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 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 Rate 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 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.

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