

「理財e時代」萬事達卡鈦金卡申請表格
"e-Age Banking" MasterCard Titanium Card Application Form

請於所選擇之方格內加上 [✓] 號及請以英文正楷填寫。Please put a "✓" in the appropriate box and complete the form in English BLOCK letters.



本人欲申請「理財e時代」萬事達卡鈦金卡
I would like to apply for "e-Age Banking" MasterCard Titanium Card (832-900-02)

理財e時代客戶尊享
For e-Age Banking Customers Only
永久豁免年費
Perpetual Annual Fee Waiver

迎新禮品 WELCOME GIFT

HK\$300 信用卡免找數簽賬額 (17)
Free Credit Card Spending Limit

迎新禮品適用於2011年12月31日或之前成功申請之主卡會員。「理財e時代」萬事達卡鈦金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1000元，方可獲享迎新禮品。禮品數量有限，換完即止。上述優惠不適用於現有或過去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 application on or before 31 December 2011. Successful applicant of Principal "e-Age Banking" MasterCard Titanium Card is required to spend or cash advance of HK\$1,000 within the first 2 months of card issuance. 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) 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「理財e時代」萬事達卡鈦金卡，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 "e-Age Banking" MasterCard Titanium Card within 12 months from card issuance.

個人資料 PERSONAL INFORMATION

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

香港身份證號碼 HKID Card No.

(請附上香港身份證副本 Please enclose copy of HKID Card)

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)

(如住宅地址與本行紀錄不符，本行保留向申請人索取最近3個月內的現居住址證明之權利。If the residential address does not match with the Bank's record, the Bank reserves the right to request residential address proof within the latest 3 months from the applicant)

住宅電話號碼 Residential Telephone No.

公司電話 Office Telephone No.

手提電話 / 傳呼機號碼 Mobile / Pager No.

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

職位 Position

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

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)

本人同意將下列「理財e時代」之港幣綜合賬戶附加至本人之「理財e時代」萬事達卡鈦金卡 I agree to attach below "e-Age Banking" HKD account to my "e-Age Banking" MasterCard Titanium Card

賬戶號碼 Account No. [] (不適用於聯名賬戶。 Not applicable to joint name account.)

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 Air China Mileage (02)

國航知音會員號碼 Air China Companion Membership No.: _____

賬單寄發地址 Billing Address (海外地址及郵政信箱恕不接受 P.O.Box and overseas address are not accepted)

住宅地址 Residential Address 公司地址 Company Address

領取信用卡指示 CARD COLLECTION INSTRUCTION

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

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

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.

簽署 SIGNATURE

本人已閱讀、明白及接受所有印於背頁之聲明及隨附之主要條款及細則。

I have read, understood and accepted the Declaration printed overleaf and attached Major Terms and Conditions.

S.V.

X
主卡申請人簽署 (請勿塗改) Signature of Principal Card applicant (Please do not alter)

日期 Date

銀行專用 FOR BANK USE ONLY

BC	PC	PI	Y	ACC1	ACC2						
CL (S)	OTH CL	TTL EXP	INST O/S	DCL	APP						
CYC: 06	EC	OWNER	OFF 0	DC	TU	SETUP	RL	VER	CHK	ATM CHK	RC
BRANCH / DEPARTMENT CODE: [] [] [] []				STAFF CODE: [] [] [] [] [] []				PWF			

聲明 DECLARATION

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。
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人人士通知。
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，由資信調查機構再保留多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。
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及打卡的目的，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；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。
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意圖行騙，本人可能受刑事檢控。
14. 本人(等)已細心閱讀並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：

1. 除獲銀行豁免，鈦金卡主卡年費為港幣480元，每張鈦金卡附屬卡年費則為港幣240元。根據銀行營運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%。
2. 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。
3. 如信用卡於發出後一年內取消，銀行有權收取取消費。
4. 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。
5. 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。
6. 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。

1. 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).
2. 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.
3. 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.
4. 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.

5. 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.
6. 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).
7. I/We agree that the Bank reserves the right to request other supporting documents from me/us.
8. 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 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; 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.
9. 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.
10. 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.
11. 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.
12. I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees.
13. 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.
14. I/We have carefully read and fully understand the Major Terms and Conditions of the Cardmember Agreement enclosed on this application form.

Notes:

1. Subject to waiver by the Bank, annual fee for Principal Titanium Card is HK\$480 and for each Supplementary Titanium Card is HK\$240. 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.
2. 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.
3. The Bank shall have the right to charge a cancellation fee if the Card is terminated within one year of its issue.
4. Credit data refer to information on an individual's credit exposure (e.g. credit limits and outstanding amounts on credit facilities) and payment history.
5. The Bank may, for the purpose of the application, conduct a credit review on the applicant by accessing the credit reference agency's database.
6. 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.

