

**ICBC 信用卡 -- 附屬卡申請表 (兩幣卡專用)**  
**ICBC Credit Card – Supplementary Card Application Form (Dual Currency Card Only)**

請在適當位置加上「✓」號。 Please put a "✓" in appropriate boxes.

ICBC 兩幣卡主卡申請人姓名 香港身份證號碼  
 ICBC Dual Currency Principal card applicant name: \_\_\_\_\_ HKID No.: \_\_\_\_\_

ICBC 兩幣卡主卡賬戶號碼 (適用於現有 ICBC 兩幣卡主卡會員。 Applicable to existing ICBC Dual Currency Principal Cardmember.)  
 ICBC Dual Currency Principal card 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 or above.)**

稱謂 Title  先生 Mr.  小姐 Ms.

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

中文姓名 Chinese Name	香港身份證號碼 HKID Card No. <small>(請附上香港身份證副本 Please enclose copy of HKID Card)</small>
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出生日期 Date of Birth  日 DD/ 月 MM/ 年 YY	年齡 Age
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國籍 Nationality	與主卡會員/申請人之關係 Relationship with Principal card member/ applicant
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住宅電話號碼 Residential Telephone No.	聯絡電話 Contact Phone No.
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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).

X \_\_\_\_\_  
 主卡會員/申請人簽署 Signature of Principal Card Member / Applicant 日期 Date  
(請勿塗改 Please do no alter)

X \_\_\_\_\_  
 附屬卡申請人簽署 Signature of Supplementary Card Applicant 日期 Date  
(請勿塗改 Please do no alter)

銀行專用 For Bank Use Only	BC	PC	PI	Y
ACC1		ACC2		
CL (S)	OTH CL	TTL EXP	INST O/S	
CYC:	EC	DCL	APP	
OWNER	OFF 0	DC	TU	
SETUP	RL	VER	CHK	
ATM CHK	RC	Source Code:	PWF/SUPP	

請先細閱才簽署 PLEASE READ BEFORE SIGNING

- 1. 以上資料均屬詳實，本人(等)授權中國工商銀行(亞洲)有限公司(就其本身和/或中國工商銀行有限公司(“中國工商銀行”))...
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...
4. 如有任何拖欠還款，除非本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多年。
5. 在清還欠款而取消賬戶之時及在緊隨取消賬戶前5年並沒有任何重大的賬戶拖欠的條件下，本人(等)有權指示銀行要求信貸調查機構清除其資料庫中有關該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境內外的外幣服務者處理，並由嚴密保安系統及運作程序監管...
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/或以此項申請及/或本人(等)的戶口之任何資料...
9. 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似的法律程序的被申請者...
10. 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有任(包括信用卡及其他貸款)並沒有逾期還款超過三十天。
11. 本人(等)明白若在此申請中蓄意作出虛假陳述意圖騙騙，本人(等)將以書面通知貴銀行。
12. 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。

注意事項：

- 1. 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/萬事達卡主卡主卡之年費為港幣480元...
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。
3. 如信用卡發出後一年內取消，銀行有權收取取銷費。
4. 信貸資料是指個人的信貸紀錄(如信貸額及未償還金額)及還款紀錄。
5. 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核對。
6. 中國工商銀行(亞洲)有限公司對此申請之審批/拒絕、信用額度及有關利率將保留絕對決定權並須作出任何解釋。

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 (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).

- 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 the Bank confidentially to (i) the Bank's employees, agents and contractors for the purpose of operational controls to ensure that any information of the cardmembers be kept strictly confidential and will not be disclosed to any third party (whether in Hong Kong or elsewhere), except as required by law, or with my/our consent. I/We hereby also consent to the disclosure of my/our information to the service provider(s) of the Bank for the purpose of providing the card processing and the card embossing services to the Bank by such service provider(s). In addition, I/We also understand the RMB card account is maintained and booked by ICBC in Mainland China, which is bound by the regulations of the People's Bank of China.
7. 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.
8. I/We further authorize the Bank to 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.
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 printed on this application form.

- Notes:
1. Subject to waiver by the Bank, annual fee for Principal Classic Card is HK\$240 and for each Supplementary Classic Card is HK\$120. Annual fee for Principal Gold Card/MasterCard Titanium Card is HK\$480 and for each Supplementary Gold Card/MasterCard Titanium Card is HK\$240. Annual fee for Principal Platinum Card is HK\$1,000 and for each Supplementary Platinum Card is HK\$500. According to the guideline of the Code of Banking Practice, the Annualized Percentage Rate is calculated based on the Net Present Value (NPV) method; the Annualized Percentage Rates for HKD for retail purchase and cash advance are 29.33% and 31.52% respectively. The Annualized Percentage Rate for RMB for retail purchase and cash advance are 19.86% and 21.16% respectively.
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.

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(“中國工商銀行(亞洲)”)將兩幣信用卡會員合約(“合約”)之主要條款及細則概述如下：

- 1. 信用卡 — 中國工商銀行(亞洲)以本身的身分就港幣卡戶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訂立信用卡會員合約。
2. 信用卡的信貸限額 — 港幣卡戶及人民幣卡戶各自的信貸限額將分別由中國工商銀行(亞洲)及中國工商銀行所釐定的信貸限額所規限。該信貸限額可分別由中國工商銀行(亞洲)及中國工商銀行經諮詢決定予以更改。
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，並通知中國工商銀行(亞洲)(就其本身及代表中國工商銀行)收取信用卡。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什麼時候妥為妥交該信用卡。會員不應透露密碼予第三者，同時應小心謹慎保管密碼。如遇信用卡遺失或密碼外洩，必須盡快通知中國工商銀行(亞洲)(就其本身及代表中國工商銀行)。否則，會員須承擔因此而起之一切責任。
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中國工商銀行(亞洲)(就其本身及代表中國工商銀行)，並且沒有被欺或顯著疏忽行為，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，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，請參閱中國工商銀行(亞洲)之信用卡服務收費表。
7. 強制執行費用 — 會員須清償所有因中國工商銀行(亞洲)和中國工商銀行於執行合約時產生之一切合理費用，包括律師費及收費費用。
8. 會員的責任 — 主卡會員須對主卡及其所有附屬卡於中國工商銀行(亞洲)和中國工商銀行所欠之賬項負責。附屬卡持有人須負責附屬卡本身的交易賬項。
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聯絡客戶服務部。
10. 抵銷權 — 港幣卡戶口(不論中國工商銀行(亞洲)可隨時在毋須事先知會下於會員在中國工商銀行(亞洲)開設的賬戶(不論個人或聯名卡戶/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港幣卡戶口中的總欠款。如中國工商銀行(亞洲)行使此抵銷權將立即通知會員。
人民幣卡戶口適用：中國工商銀行內地任何分支行可隨時在毋須事先知會下於會員在內地中國工商銀行開設的人民幣賬戶(不論個人或聯名卡戶口)，以抵銷債務或從該賬戶中撥款以償還人民幣卡戶口中的總欠款。如內地中國工商銀行行使此抵銷權，中國工商銀行(亞洲)將立即通知會員。
11. 取消信用卡 — 中國工商銀行(亞洲)(就其本身及代表中國工商銀行)可隨時取消信用卡，而毋須通知及申述理由。主卡或附屬卡會員亦可隨時取消信用卡，並同時交還已剪毀之信用卡予中國工商銀行(亞洲)(就其本身及代表中國工商銀行)。
12. 修訂會員合約 — 中國工商銀行(亞洲)(就其本身及代表中國工商銀行)可隨時不時修訂信用卡會員合約，並知會會員有關修訂。故會員不接獲有關條款修訂，可交還已剪毀之信用卡予中國工商銀行(亞洲)(就其本身及代表中國工商銀行)以終止有關信用卡服務。
13. 要求即時清結欠款權利 — 中國工商銀行(亞洲)和中國工商銀行保留要求客戶即時全數清結欠款之權利。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，請會員詳閱細則。會員合約全文可於中國工商銀行(亞洲)任何一間分行索取及將會隨卡附上予會員。申請人所提供的資料，中國工商銀行(亞洲)會根據關於個人資料(私隱)條例的客戶及其他個別人士的告知條款作出處理。信用卡一經簽署或啟用，將構成會員同意接受兩幣信用卡會員合約的條款及細則約束。如有任何查詢，請致電中國工商銀行(亞洲)24小時客戶服務熱線218 95588。

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

- 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 ICBC (Asia) (for itself and/or on behalf of ICBC) 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. In case of Card loss or accidental disclosure of PIN, Cardmember should notify ICBC (Asia) (for itself and/or on behalf of ICBC) as soon as reasonably practicable. Failure to observe the above will result in full responsibility.
4. Maximum Liability for Card Loss and Disclosure of PIN – Provided ICBC (Asia) (for itself and/or on behalf of ICBC) 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, the Cardmember shall be fully liable for any claimed unauthorized Charges prior to giving notice to ICBC (Asia) (for itself and/or on behalf of ICBC).
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 contact 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 any other currency in or towards discharge of the total amount of Charges in Hong Kong Dollars Card Account attributable to the use of the Card. ICBC (Asia) shall promptly notify the Cardmember if ICBC (Asia) exercises its rights of set-off or transfer.
For Renminbi Dollars Card Account, any branch of ICBC in Mainland China shall have the right to set-off or transfer at any time without prior notice, any monies of whatever description standing in the books of ICBC in Mainland China to the credit of the Cardmember, whether held singly or jointly with others and in Renminbi or towards discharge of the total amount of Charges in Renminbi Dollars Card Account attributable to the use of the Card. ICBC (Asia) shall promptly notify the Cardmember if any branch of ICBC in Mainland China exercises its rights of set-off or transfer.
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 may be amended at any time and from time to time by notice from ICBC (Asia) (for itself and/or on behalf of ICBC) to the Cardmember. Cardmember has the right to terminate the card services by returning the card cut into halves to ICBC (Asia) (for itself and/or on behalf of ICBC) 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.

If there is any inconsistency or conflict between English and Chinese versions of terms and conditions, the English version will prevail. Please note that the above summarized terms and conditions are for reference only. Cardmember should read the full version of the Agreement, which shall prevail in the event of discrepancy.

The full version of the Agreement is available at any branch of ICBC (Asia) and will be sent to the Cardmember along with the card. ICBC (Asia) will handle applicant's information according to the terms of Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance.

By using or signing the Card, the Cardmember will be deemed to have accepted all the terms and conditions contained in the Agreement and will be bound by them. For any enquiries, please call ICBC (Asia) 24-hour Customer Service Hotline at 218 95588.

銀行專用 FOR BANK USE ONLY

Table with columns BC, PC, PI, Y and rows ACC1, ACC2, CL (D), OTH CL, TTL EXP, INST O/S, DCL, APP, CYC, EC, OWNER, OFF, 0, DC, TU, SETUP, RL, VER, CHK, ATM CHK, RC, BRANCH / DEPARTMENT CODE, STAFF CODE, PWF / SUPP

Source Code: