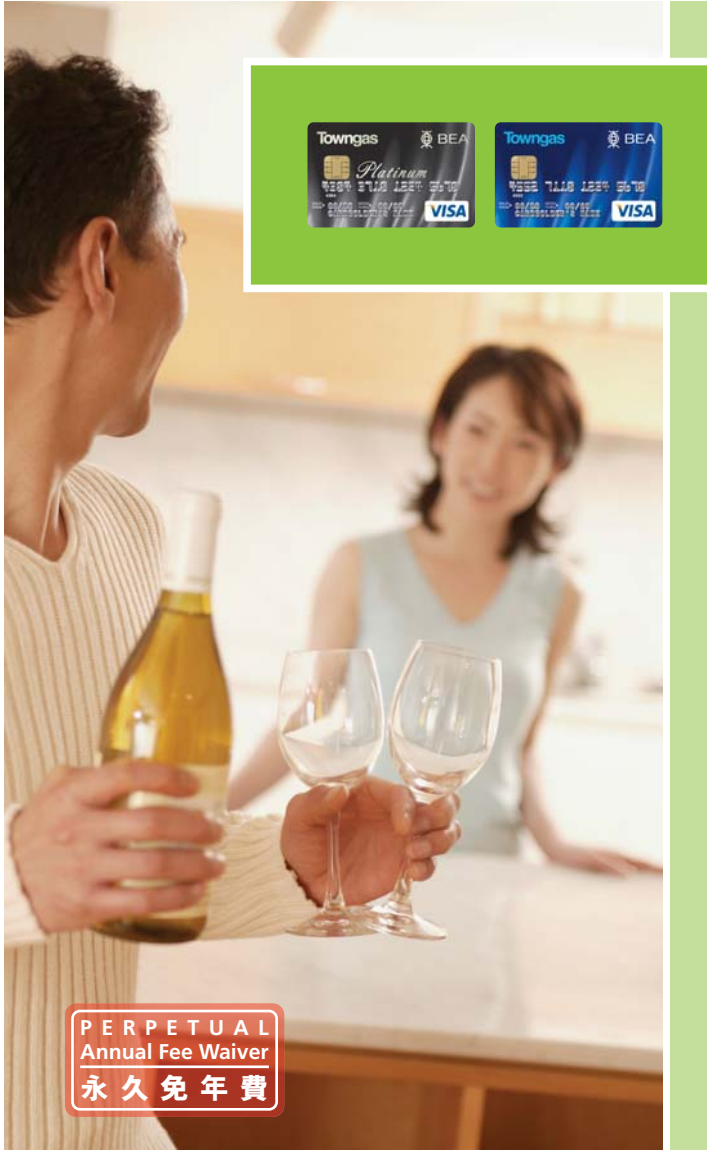


## Towngas Card 名氣卡



## EXCLUSIVE PRIVILEGES FOR TOWNGAS CARDHOLDERS TOWNGAS卡客戶專享優惠

**FREE** Perpetual Annual Fee Waiver  
**免費** 永久豁免年費

**2X** Earn 2X Bonus Points  
**賺取2X獎分**

- Settling Towngas bills by autopay with Towngas Card  
憑Towngas卡以自動轉賬繳付煤氣費用
- Spending at Towngas Avenue  
於Towngas Avenue消費
- Purchasing Towngas appliances  
購買煤氣爐具

 **Exclusive Benefits at Towngas Avenue**  
**於Towngas Avenue尊享消費優惠**

- Discount price (not applicable to Towngas appliances)  
優惠價購買家具用品(煤氣家具除外)
- 10% off on all food and beverages at the Cafe  
咖啡茶座食品及飲品9折優惠

 **Special Offers on  
Towngas Designated Appliances\***  
**優惠價購買煤氣爐具\***

- Special price on purchase of Towngas designated residential  
appliances or  
優惠價購買住宅式煤氣爐具 或
- 10-month interest-free instalment plan  
10個月免息分期付款優惠

\* Special price applies only on regular priced items. This offer cannot be used in conjunction with other offers.  
優惠價不適用於減價及優惠貨品。此優惠不可連同其他優惠一併使用。

Remark: BEA and Towngas reserves the right to vary or cancel the offers and / or amend or alter any of  
these terms and conditions at any time without prior notice.  
註：東亞銀行及煤氣公司有權隨時更改此優惠及 / 或修訂此條款及細則而毋須預先通知。

# TOWNGAS CARD APPLICATION FORM 名氣卡申請表格

Please retain the Terms and Conditions for future reference.  
申請人須保留此條款及細則以作日後參考之用。

## General Terms and Conditions

- Once The Bank of East Asia, Limited ("BEA") approves the application, the cardholder will be deemed to have accepted all terms and conditions listed herein in conjunction with all terms and conditions stated in the Cardholder Agreement.
- The offers are only available to customers who have not held a principal BEA Credit Card in the 6 months prior to the date of application. Holders of supplementary BEA Credit Cards and BEA Corporate Card are ineligible to participate in this programme.
- Should the cardholder cancel his / her principal Towngas Card within 24 months from the date of account opening, an administration fee of HK\$500 shall be charged to the relevant account.
- BEA reserves the right to vary or cancel the promotional programme and / or amend or alter any of these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
- Unless otherwise stated, words and expressions as defined in the Cardholder Agreement will have the same meaning when used in these Terms and Conditions. For the avoidance of doubt, nothing in these Terms and Conditions will prejudice or affect the terms and conditions of the Cardholder Agreement. These Terms and Conditions will be in addition to the terms and conditions of the Cardholder Agreement.
- BEA reserves the sole right to approve or decline any Towngas Card application.
- Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

## 一般條款及細則

- 當東亞銀行有限公司(「本行」)接納客戶之申請時，將視作客戶已接受下列條款及細則和持卡人合約上的條款及細則。
- 如曾於申請此東亞銀行信用卡前過往6個月內持有任何東亞銀行信用卡主卡(不包括東亞銀行信用卡附屬卡及東亞銀行公司卡)，將不獲贈迎新禮品。
- 如客戶於新卡開戶後24個月內取消Towngas卡主卡，本行會在有關賬戶內扣除HK\$500之行政費用。
- 本行有權隨時更改此推廣優惠及 / 或修訂此條款及細則而毋須預先通知；如有任何爭議，本行保留最終決定權。
- 除非另有指示，此條款及細則所使用之詞彙及句式應被視為與持卡人合約內容相同。此條款及細則並不對持卡人合約之條款及細則構成任何損害或影響。此條款及細則乃為補充持卡人合約之條款及細則而定。
- 本行保留對Towngas卡申請之最終審批權。
- 上述條款及細則的中文版本僅供參考之用。此條款及細則的中、英文本如有歧異，概以英文版本為準。

To avoid a delay in the processing of your application, please complete all sections below in full. Please complete this form in **English** (BLOCK LETTERS) and place a "v" in the appropriate box. 以下各項資料必須填寫，以免延誤處理。申請人必須以英文正楷填寫表格及在適當方格內加上「v」號。

### CHOICE OF CREDIT CARD 申請信用卡類別

Please select your choice of credit card by placing a tick ("v") in the corresponding box(es). If your annual income does not fall within the specified range, BEA will assign an appropriate credit card to you. 獲批核的信用卡類別將根據客戶年薪而釐定，請選擇合適的信用卡類別，並在適當方格內加上「v」號。

Annual Income 年薪	Card Type 信用卡類別
<input type="checkbox"/> HK\$150,000 or more 或以上	VISA PLATINUM Card VISA白金卡
<input type="checkbox"/> HK\$40,000 - HK\$149,999	VISA Classic Card VISA普通卡

BEA may refuse to approve your application and reserves the right to issue another type of card to you in light of your individual circumstances. Please indicate if you would NOT accept the related terms and conditions, otherwise BEA will make the arrangements for you. 在任何情況下，本行有權根據申請人之個別情況拒絕接納其信用卡之申請或保留批核另一類別之信用卡予客戶。若閣下不願意接納此安排及相關條款，請在以下方格內加上劃號，否則閣下將被視為接納相應之安排。

No 不願意

### PERSONAL DATA 個人資料

Applicant must be a Hong Kong resident aged 18 or above. 申請人必須為年滿18歲之香港居民。

Mr. 先生  Mrs. 太太  Ms. 女士  Miss 小姐

Name in English as printed on HKID Card (in BLOCK LETTERS)  
香港身份證上之英文姓名 (請用正楷填寫)

Name in Chinese 中文姓名

Former Name / Other Name 前名 / 別名 (if any, please provide supporting documents 如有，請附上有關證明文件)

Date of Birth 出生日期  D日  M月  Y年 HKID Card No. 香港身份證號碼 (Please enclose a copy 請附上副本)

Marital Status 婚姻狀況  Single 未婚  Married 已婚  Others 其他

Residential Address in English 住宅英文地址 (Please complete in BLOCK LETTERS to avoid postal failure. P.O.Box and overseas address are not accepted.) (為避免郵遞上的錯誤，請以正楷填寫。郵政信箱及海外地址恕不接受。)

Room 室  Floor 樓  Block / House 座 / 大廈

Building / Estate 屋苑

Road / Street 街道

District 地區   HK 香港  KLN 九龍  NT 新界

Please state your permanent address if it is different from the above Residential Address (eg. China / Overseas address for Chinese / overseas citizens) 倘若永久地址與住宅地址有所不同(例如：內地 / 海外居民使用內地 / 海外地址作為永久地址)，請在下列填寫。

Year(s) of Residence 居住年期  Y年  M月

Living with Parents 與父母同住  Quarters 宿舍  Owned 自置

Rented 租用 Applicant's Monthly Rent 申請人負責之每月租金 HK\$

Mortgaged 按揭 Applicant's Monthly Instalment 申請人負責之每月供款 HK\$

Residential Tel. No. 住宅電話號碼  Mobile Phone / Pager No. 手提電話 / 傳呼機號碼

Nationality 國籍   
(Overseas passport copy is required for Non-Hong Kong Permanent Residents. 如客戶並非香港永久居民，請提供海外護照副本。)

Citizenship 公民身份

Residency Status 居民身份

Education Level 教育程度  University or Above 大學或以上  Secondary Completed 中學畢業  
 Post Secondary 預科 / 專上學院  Secondary or Below 中學或以下

E-mail Address 電郵地址

### OCCUPATION 職業

Company Name in English 受僱公司英文名稱 (Please specify if applicant is a housewife or a retiree. 申請人如為主婦或退休人士，請註明。)

Office Address in English 公司英文地址 (Please complete in BLOCK LETTERS to avoid postal failure. P.O.Box and overseas address are not accepted. 為避免郵遞上的錯誤，請以正楷填寫。郵政信箱及海外地址恕不接受。)

Room 室  Floor 樓  Block / House 座 / 大廈

Road / Street 街道

District 地區   HK 香港  KLN 九龍  NT 新界

Office Tel. No. 公司電話號碼  Years of Service 任職年期

Nature of Business 業務性質

Position 職位  Monthly Income 每月收入 HK\$

Previous Employer's Name in English 前受僱公司英文名稱  Years of Service 任職年期

### ADDITIONAL INFORMATION 其他資料

1. I am a relative of the following director / employee of The Bank of East Asia.  
本人為下列之東亞銀行董事 / 僱員之親屬。

(Name as printed on his / her HKID card 其香港身份證上之英文姓名)

2. I wish to have ATM facilities on my BEA Credit Card for my BEA Account(s) listed below. (Applicable to HKD account only)  
本人欲將東亞銀行信用卡用於自動櫃員機以一併處理以下之東亞銀行賬戶。(只限港元存款賬戶)

Account No. 賬戶號碼

Statement Savings Account 儲蓄(結算)賬戶  HKD Current Account 港元往來賬戶

(Statement Savings Account will be considered as the designated account if no instruction is given for the ATM Facilities. 如未有指明, 儲蓄(結算)賬戶將被設定為自動櫃員機服務之指定賬戶。)

3. Please send the BEA Credit Card and statement to my 請將東亞銀行信用卡及其月結單寄往本人之

Residential Address 住宅地址  Office Address 公司地址

Statement will be sent to residential address if no instruction is given. This address will be considered as a designated mailing address for all your credit card account(s).  
如未有指明, 月結單將會寄往閣下的住宅地址。而該地址將被設定為閣下所有信用卡賬戶之通訊地址。

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### SUPPLEMENTARY CARD 附屬卡

Applicant must be a Hong Kong resident aged 16 or above. 申請人必須為年滿16歲之香港居民。  
(A maximum of 3 supplementary cards are permitted per principal card account. 每個主卡賬戶最多可獲批准3張附屬卡。)

Mr. 先生  Mrs. 太太  Ms. 女士  Miss 小姐

Name in English as printed on HKID Card (In BLOCK LETTERS)  
香港身份證上之英文姓名 (請用正楷填寫)

Name in Chinese 中文姓名

Former Name / Other Name 前名 / 別名 (If any, please provide supporting documents 如有, 請附上有關證明文件)

Relationship with Applicant 與申請人之關係

HKID Card No. 香港身份證號碼 (Please enclose a copy 請附上副本)

Date of Birth 出生日期 \_\_\_ D日 \_\_\_ M月 \_\_\_ Y年

Nationality 國籍

(Overseas passport copy is required for Non-Hong Kong Permanent Residents. 如客戶並非香港永久居民, 請提供海外護照副本。)

Citizenship 公民身份

Residency Status 居民身份

Contact Tel. No. 聯絡電話號碼

Occupation 職業

Nature of Business 業務性質

Office Tel. No. 公司電話號碼

If Supplementary Card applicant's residential / permanent address is different from that of Principal Card applicant, please provide the relevant address proof.  
如附屬卡申請人之住宅及 / 或永久地址與主卡申請人不同, 請附上附屬卡申請人之有關地址證明。

The Supplementary Card will be sent to Principal Cardholder's address and the retail / cash advances transactions of the Supplementary Card(s) will be incorporated into the statement of Principal Cardholder.  
附屬卡將寄至主卡申請人之通訊地址; 附屬卡客戶之一切賬單及現金透支均會顯示於主卡客戶之月結單內。

If additional application is needed, please copy this application form and submit it together to BEA.  
如需額外申請, 請自行影印此申請表並一同遞交。

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### DOCUMENTS REQUIRED 所需文件

To ensure that your application is processed promptly, please submit copies of the following documents and "✓" the appropriate boxes). Documents supplied including this application form will not be returned.  
為使有關申請迅速得到處理, 請附寄下列各項證明文件的副本, 並於空格內加上「✓」以註明已附之文件, 所有文件連同此申請表格將不獲發還。

Copy of your HKID Card and that of any supplementary card applicant (copy of passport is required for Non-Hong Kong Permanent Residents, supporting documents are required if the applicant has a former name or other name)  
閣下及附屬卡申請人(如有)的香港身份證(如申請人並非香港永久居民, 請提供海外護照副本; 如申請人有前名 / 別名, 請提供有關證明文件)

Any one of the following proof of income / assets:  
以下其中一項薪金/資產證明:

- The latest Income Tax Demand Note or your salary slip showing your name for the past month  
附有閣下姓名之最新薪俸稅單或最近1個月糧單
- Bank statements / passbook records showing your name, account number, and salary entries for the past 3 months  
附有閣下姓名、賬戶號碼及薪酬金額的最近3個月銀行月結單 / 存摺
- Your company's business registration certificate and the latest tax return, if you are the sole proprietor or a partner of a business  
如閣下為獨資經營之東主或公司合夥人, 請附上公司商業登記證及最新稅單
- Your proof of assets if you are a housewife or retiree  
如閣下為主婦或退休人士, 請附上資產證明

Proof of residence in English within the past three months and that of any supplementary card applicant, e.g. electricity bill or bank / credit card statement.  
閣下及附屬卡申請人(如有)最近3個月內之英文住址證明, 例如電費單或銀行 / 信用卡月結單。

Additional documents may be required for approval of application.  
本銀行可能需要閣下提供額外文件作以批核。

Application processing will be completed within 15 working days following receipt of all required documents and information  
申請手續將於收受所有所需文件及資料後約15個工作天內完成。

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### DECLARATION AND SIGNATURE 聲明及簽署

1. I / We confirm that the information given above is true and complete in every material respect and I / we understand and acknowledge that if I / we provide any false or incorrect information hereunder, I / we may commit criminal offences in relation to deception and / or providing false information under the laws of Hong Kong. I / We authorise The Bank of East Asia, Limited ("BEA") to contact any necessary party for verification or further information at any time, including but without limitation to conduct credit checks on my / our credit information with any credit reference agency. I / We agree BEA to provide such information to The Hong Kong and China Gas Co. Ltd., any agent or contractor so as to offer services to me / us. I / We acknowledge that the use of the Card is subject to the terms and conditions and the subsequent amendment of the BEA Credit Card Cardholder Agreement (Personal Account) and the BEA Credit Card Instalment Programme, a copy of which is available upon request or will be sent to me / us together with my / our Card account information upon approval of this application. BEA reserves the right of approval for the issuance of the Towngas Card without providing reason. The finance charge for Towngas Card is calculated on a daily basis at 2.5% per month for both retail purchases and cash advances, according to the Net Present Value (NPV) Method as specified in the Code of Banking Practice, the Annualised Percentage Rates (APR) for retail purchases and cash advances are 34.49% and 36.35% respectively. If the minimum payment due as specified on the statement is not received by BEA on or before the payment due date, BEA reserves the right to vary or increase the above interest rate to a rate specified by BEA from time to time.  
本人(等)證實以上各項資料均屬真實, 本人(等)明白及接受如本人(等)提供任何不正確或虛假資料, 本人(等)將可能觸犯香港有關欺騙及/或提供虛假資料之刑事罪行。本人(等)並授權東亞銀行有限公司(「東亞銀行」)可向任何方面查證或索取更多資料, 包括但不限於向任何信貸資料機構索取有關本人(等)之信貸資料以進行信貸審查。本人(等)同意東亞銀行將有關本人(等)的個人資料及信用卡資料提供予香港中華煤氣有限公司, 有關的代理人或承包商, 藉此為本人(等)提供各項服務。本人(等)同意此信用卡之使用乃根據東亞銀行信用卡持卡人合約(私人賬戶)條款及細則, 東亞銀行信用卡分期付款計劃條款及細則及其後可能之修訂約束, 此條款及細則可隨時向東亞銀行索閱或會於此申請批准後隨卡賬戶資料一併收到。東亞銀行將保留一切有關批核Towngas卡之權利, 而毋須申述理由。Towngas卡之購物賬單及現金透支支財費用均以月息2.5%按日計算, 根據銀行營運守則訂定之淨值法計算, 其實際年利率分別為34.49厘及36.35厘。如東亞銀行於到期繳款日或之前仍未收到月結單上所示的最低付款額, 東亞銀行有權更改或提高上述之息率至東亞銀行不時指定之息率。

2. I / We confirm that no credit card under my / our name(s) issued by any financial institutions has been cancelled due to default in payment. I / We also confirm that I / we do not have any overdue payment exceeding 30 days in respect of any of my / our indebtedness (including but not limited to credit cards, mortgages, personal loans and other financial arrangements). I / We further confirm that no bankruptcy order has ever been made against me / us and I am / we are neither in the process of petitioning for bankruptcy nor have any intention to do so.  
本人(等)確認本人(等)名下由任何金融機構發出之信用卡從沒有因為欠賬而被取消。就本人(等)的任何債務而言(包括但不限於信用卡、物業按揭、私人貸款及其他財務安排), 本人(等)確認並沒有拖欠還款超過30天。本人(等)再確認本人(等)從沒有被頒佈破產令, 亦沒有向法院申請破產或意圖申請破產。

3. I / We hereby further give my / our consent to BEA that it may carry out matching procedures such as comparing data of me / us or other persons for credit checking or data verification, whether or not for the purpose of taking adverse action against me/us.  
本人(等)同意東亞銀行可進行核對程序例如對比本人(等)或任何人的資料作信貸審查或資料驗證而無論其目的是否對本人(等)作出不利行動。

4. I / We agree that BEA may use information from any credit reference bureau or agency to compare against the data provided by me / us for credit checking and BEA may verify data by making use of the information provided by any credit reference bureau or agency.  
本人(等)同意東亞銀行可使用任何信貸資料機構或公司所提供的資料與本人(等)所提供的資料作信貸審查而東亞銀行可以使用任何信貸資料機構或公司所提供的資料去驗證本人(等)所提供的資料。

5. I / We confirm that I / we have read and understood the Summary of the Major Terms and Conditions of The BEA Credit Card Cardholder Agreement and BEA's Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement.  
本人(等)證實本人(等)已參閱及明白東亞銀行信用卡持卡人合約主要條款摘要及東亞銀行的個人資料(私隱)條例一個人資料收集(客戶)聲明。

6. I understand that in the event of any default in payment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, I shall be liable to have my account data retained by the credit reference agency for a period of up to 5 years after repayment in full.  
本人明白如有還款拖欠的情況出現, 除非本人能於欠款日起計60天內全數清償所有欠款, 否則信貸資料機構將由本人全數清償欠款之日起計的5年內保留有關本人戶口的資料。

7. I further understand that in the event this application is approved, I shall have the right to instruct BEA to request the relevant credit reference agency to delete all my account data in relation to the account upon termination thereof by full repayment provided that there is no default in payment for a period in excess of 60 days on the account within 5 years immediately before account termination.  
本人更明白如此申請被成功批核後, 倘若本人的戶口在結束之前的5年內從未出現欠款期超過60天的欠款紀錄, 本人有權指示東亞銀行向有關的信貸資料機構要求在該戶口全數清償而結束時刪除全部有關本人戶口的資料。

8. I acknowledge and agree that if I cancelled my principal Towngas Card within 24 months from the date of account opening, an administration fee of HK\$500 shall be charged to my relevant account.  
本人知悉及同意如本人於新開戶後24個月內取消Towngas卡主卡, 東亞銀行會在本人有關賬戶內扣除HK\$500之行政費用。

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## X

Signature of Principal Card Applicant 主卡申請人簽署 \_\_\_\_\_ Date 日期 \_\_\_\_\_

In the event that the applicant would like to arrange ATM access to his / her BEA account(s) using the credit card, the signature on this application form must be the same as the specimen(s) on record for any related account(s).  
如申請人選擇以此信用卡透過自動櫃員機操作其他東亞銀行賬戶, 申請人於此表格上簽署式樣必須與其賬戶相同。


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## X

Signature of Supplementary Card Applicant 附屬卡申請人簽署 \_\_\_\_\_ Date 日期 \_\_\_\_\_

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### FOR BANK USE ONLY 銀行專用



TOWNG1684080

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## Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement

In compliance with the requirements of the Code of Banking Practice, The Bank of East Asia, Limited (“Bank”) has outlined significant terms and conditions of the BEA Credit Cardholder Agreement (“Agreement”) as follows for your particular attention:

- 1. Safety of the Card and Secrecy of the PIN**

Upon receipt of the Card, the Cardholder must sign the card immediately. Cardholder should also keep the card secure and avoid disclosing the Personal Identification Number (PIN) to any other person. In case of card loss or a leak of PIN, Cardholder should immediately notify the Bank. The Cardholder shall be responsible and liable in full for all charges, losses, damages and / or expenses incurred arising out of the Cardholder's failure to give such notification.
- 2. Maximum Liability for Card Loss**

Provided that the Cardholder has observed his obligation to notify the Bank as soon as reasonably practicable after discovering the loss, theft or disclosure of the card and / or the PIN, and has not acted fraudulently or with gross negligence, the Cardholder's maximum liability for losses incurred for any unauthorised transaction(s) before notifying the Bank of such loss or theft or disclosure will be HK\$500. However, the Cardholder shall be held liable in full for all charges, losses, damages and / or expenses incurred if the Cardholder has acted fraudulently or with gross negligence or fail to observe the obligation as aforesaid.
- 3. Payment**

By using the Card, the principal Cardholder shall deem to have accepted and agreed to pay the reasonable charges and handling fees incurred for any relevant service(s) including but not limited to i) finance charge for retail purchase; ii) finance charge and handling fee for cash advance; iii) late charge iv) excess credit limit fee; v) annual fee and replacement card fee; vi) returned cheque fee and autopay reject fee; vii) charge for over-the-counter payment. All fees and charges and payment details have been specified in the Schedule of Fees & Charges. Such fees and charges and payment details shall be subject to review and amendment at the Bank's sole discretion and announced by the Bank from time to time in any manner it deems fit.
- 4. Expenses of Enforcement**

Upon the termination of the Agreement for any reason whatsoever, the cancelled card must be surrendered to the Bank and the whole amount outstanding owed to the Bank and any outstanding card transactions incurred prior to such termination but not yet charged to the card account have to be settled immediately. In the event that the Cardholder defaults in payment, becomes bankrupt, insolvent or dies, the Cardholder or his estate shall be liable to settle such amount outstanding immediately and shall reimburse the Bank's costs and expenses of recovery and enforcement, which are of a reasonable amount and reasonably incurred, including legal fees, collection agency handling fees and other expenses. The Bank also reserves its right to impose a finance charge at its prevailing rate pending repayment in full by the Cardholder.
- 5. Responsibility to Examine Statements**

The Cardholder must notify the Bank of unauthorised transaction(s) posted to the credit card account monthly statement within 60 days from the statement date, failing which, the statement shall be conclusive.
- 6. Bank's Right of Set-off**

The Bank may at any time and without prior notice, combine or consolidate the outstanding balance on the Cardholder's credit card account with any other account(s) which the Cardholder maintains with the Bank and set-off or transfer any sum in or towards discharge of the total amount owed to the Bank. For supplementary Cardholder(s), the Bank shall only set off the liabilities and the amount(s) owed for the use of the supplementary Card(s) against the credit balance(s) held in any / all other account(s) of that particular supplementary Cardholder, but excluding the liabilities and the amounts owed by the principal Cardholder or other supplementary Cardholder(s).
- 7. Cardholder's Liability**

While the principal Cardholder shall be liable for any / all liabilities and any / all amounts owed through usage of the card and for any / all supplementary card(s) to the Bank, the supplementary Cardholder(s) shall only be liable for all liabilities and amounts attributable to his / her / their own use of his / her / their Card.
- 8. Right of Card Termination**

Whereas the Bank may cancel Cardholder's credit card account at any time, the Cardholder may at any time terminate the use of the card by returning it and all relevant supplementary Cards to any branch of the Bank in person. The Cardholder or the supplementary Cardholder may also terminate the use of a supplementary card by returning it to any branch of the Bank in person.
- 9. Bank's Amendments on the Agreement**

The Bank reserves the right to alter and amend the terms and conditions stipulated in this Agreement including but not limited to the applicable credit limit of the account, payment requirement, interest rates, services charges, annual fee and other fees from time to time with prior notice to the Cardholder in any manner the Bank deems appropriate, to be effective irrespective of whether the Cardholder has actual notice or knowledge thereof. And the supplementary Cardholder is deemed to be notified of the same.

Please note that the above summarized terms and conditions are for reference only and you should read the full version of the Agreement which shall prevail in the event of discrepancy. The use of the card will constitute Cardholder's acceptance to the Agreement and the Cardholder will be bound by it. The full version will be available in all branches of the Bank. For any enquiries, please call the Customer Services Hotline on 3608 6628.

## 東亞銀行信用卡持卡人合約主要條款及細則摘要

為配合《銀行業操守則》的規定，東亞銀行有限公司〔本行〕謹將本行信用卡持卡人合約〔「持卡人合約」〕中摘要的持卡人責任及義務概述如下：

- 1. 信用卡及私人密碼的安全**

各持卡人於收到信用卡時，必須立刻簽署該卡，並於任何時候妥為保管信用卡及將私人密碼保密。如遇信用卡遺失或被竊或密碼外洩，必須立即通知本行。否則，持卡人將須按持卡人合約承擔因此而引起之一切責任。
- 2. 遺失信用卡或私人密碼外洩的最高責任**

只要持卡人已履行持卡人合約內的責任在信用卡遺失或被竊或密碼外洩時能在可行情況下儘快通知本行，並且無欺詐行為或嚴重疏忽，則持卡人就本行接獲信用卡遺失或被竊或密碼外洩的通知之前所產生的信用卡賬戶損失的最高責任限額為港幣500元。如若涉及欺詐行為或嚴重疏忽或未履行上述責任，則持卡人須就所有賬項、損失及費用負上全面的責任。
- 3. 附屬費用及服務費**

在使用信用卡時，主卡持卡人須繳付有關服務衍生之手續費及合理費用。其中包括但不限於下列費用：i)購物被盜服務費用；ii)現金透支財務費用及手續費；iii)逾期手續費；iv)超出信用額費用；v)年費及補發新卡費；vi)遲票及自動轉賬退回手續費；vii)銀行櫃位繳付賬項手續費。所有費用及繳款之詳情已列明於服務收費表，本銀行得不時修訂此等費用及繳款之內容，並以本行為適當之方式通知持卡人。
- 4. 強制执行的費用**

無論基於任何理由，此合約一旦終止後，經註銷之信用卡需交還本行；而賬戶內之全部欠款及未結透支持卡人賬戶但於此合約終止前已作交易項目款額尚須立即清付。如持卡人未能或無力履行還款責任，宣告破產、無力付債或逝世，持卡人或其遺產承辦人須負責立刻清償欠款及承擔一切有關本行追收債項時所產生之合理費用，包括律師費、收賬費用及其他費用，在此債項尚未全數償清前，本行保留對該賬戶繼續收取財務費用之權利。
- 5. 逾期結帳之責任**

如月結單上有任何賬目錯誤，持卡人須於月結單日起計60天之內通知本行；否則，本行則視該月結單為正確詳實的。
- 6. 本行的抵銷權**

本行可隨時不經預先通知，按本行記錄將屬於持卡人的任何結存合併計算，以抵銷或自該等賬戶中撥款以清償持卡人信用卡賬戶所積欠之款額。附屬卡持卡人之存款賬戶只會用作抵銷其本身使用之賬項或積欠之款額，而並不會被用作抵銷主卡或其他附屬卡持有人的債務。
- 7. 主卡及附屬卡持卡人的責任**

主卡持卡人須對此信用卡及所有附屬卡對本行所欠之賬項及賬項負責。附屬卡持卡人僅須負責其本身的交易賬項和義務，對主卡持卡人及其他附屬卡持卡人的賬項均不須負責。
- 8. 終止信用卡賬戶的權利**

本行可於任何時候取消持卡人的信用卡賬戶，而持卡人亦可隨時親身前往本行任何一間分行通知本行終止使用此信用卡及同時交回此信用卡及有關之所有附屬卡。持卡人或附屬卡持卡人亦可終止附屬卡之使用，唯亦須親身前往本行任何一間分行以通知本行終止此附屬卡及同時交回此附屬卡。
- 9. 持卡人合約的修訂**

本行保留隨時修改本合約條款及細則之權利，包括(但不限於)調整有關之信貸限額、還款規則、利息息率、服務費、年費及其他費用，並以本行認為適當之方式事先通知持卡人。唯通知一旦發出，不論持卡人收到與否，主卡及附屬卡持卡人亦均已知悉論。

上述條款及細則摘要謹供閣下參考，一切條款及細則概以持卡人合約全文為準，請詳加細閱。信用卡一經使用，將構成持卡人同意受持卡人合約條款及細則所約束。如需要持卡人合約全文，請於本行任何一間分行索取。如有任何查詢，請致電東亞銀行信用卡客戶服務熱線3608 6628。

## The Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement

In compliance with the Personal Data (Privacy) Ordinance (“the Ordinance”), The Bank of East Asia Group (“the Group”) would like to inform you of the following :

- From time to time, it is necessary for customers to supply the Group with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking and other financial services.
- Failure to supply such data may result in the Group being unable to open or continue accounts or establish or continue banking facilities or provide banking and other financial services.
- It is also the case that data are collected from customers in the ordinary course of the continuation of the banking and other financial relationship, for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Group, by means of documentation or telephone recording system as the case may be.
- The purposes for which data relating to a customer may be used are as follows: –
  - the daily operation of the services and credit facilities provided to customers;
  - conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
  - creating and maintaining the Group's credit scoring models;
  - assisting other financial institutions to conduct credit checks and collect debts;
  - ensuring ongoing credit worthiness of customers;
  - designing financial services or related products for customers' use;
  - marketing services or products of the Group and/or selected companies;
  - determining amounts owed to or by customers;
  - collection of amounts outstanding from customers and those providing security for customers' obligations;
  - meeting the requirements under the requirements of any law binding on the Group or any of its branches or under/ and for the purposes of any guidelines issued by regulatory or other authorities with which the Group or any of its branches are expected to comply;
  - enabling an actual or proposed assignee of the Group or participant or sub-participant of the Group's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
  - xii) purposes relating thereto.
- Data held by the Group relating to a customer will be kept confidential but the Group may provide such information to the following parties for the purposes set out in paragraph (4): –
  - any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or security services in connection with the operation of its business;
  - any other person under a duty of confidentiality to the Group including a group company of the Group which has undertaken to keep such information confidential;
  - the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
  - credit reference agencies, and, in the event of default, to debt collection agencies;
  - any person to whom the Group is under an obligation to make disclosure under the requirements of any law binding on the Group or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Group or any of its branches are expected to comply;
  - any actual or proposed assignee of the Group or participant or sub-participant or transferee of the Group's rights in respect of the customer; and
  - vi) selected companies for the purpose of informing customers of services which the Group believes will be of interest to customers.
- Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right: –
  - to check whether the Group holds data about him and of access to such data;
  - to require the Group to correct any data relating to him which is inaccurate;
  - to ascertain the Group's policies and practices in relation to data and to be informed of the kind of personal data held by the Group;
  - to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of a data access and correction request to the relevant credit reference agency or debt collection agency; and
  - vi) in relation to data which has been provided by the Group to a credit reference agency, to instruct the Group upon termination of an account by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days, the data may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of discharge from a bankruptcy as notified to the Group, whichever is earlier.
- In accordance with the terms of the Ordinance, the Group has the right to charge a reasonable fee for the processing of any data access request.
- The person to whom requests for access to data or correction of data or for information regarding the Group's Privacy Policy Statement and kinds of data held are to be addressed, is as follows: –

The Group Data Protection Officer	Telephone : 3608 3608
The Bank of East Asia Group	Fax : 3608 6172
11th Floor, 31 Des Voeux Road Central	Website : www.hkbea.com
Hong Kong	
- The Group may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Group will advise the contact details of the relevant credit reference agency.
- Customers may, at any time, request the Group cease using their personal data for direct marketing purposes by writing to the Group Data Protection Officer at the address or fax number provided in paragraph (8).
- Nothing in this Statement shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

## 個人資料(私隱)條例 – 個人資料收集(客戶)聲明

從依個人資料(私隱)條例(下稱「條例」)，東亞銀行集團(下稱「本集團」)現通知 貴客戶以下細則：

- 客戶在開立或延續戶口、建立或延續銀行信貸或銀行提供服務時，需要不時向本集團提供有關的資料。
- 若未能向本集團提供該等資料可能會導致本集團無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務或其他金融服務。
- 客戶與本集團在延續正常業務運作中，例如，當客戶開出支票或存款或在一般情況下以口頭或書面形式與本集團溝通時，本集團亦會收集客戶的資料，當中可能以文書形式或電話錄音系統收集。
- 客戶的資料可能會用於下列用途：
  - 提供服務和信貸便利給客戶之日常運作；
  - ii) 在客戶申請信貸時進行的信貸調查，及每年進行一次或以上的定期或特別審查；
  - iii) 編制及維持本集團的信貸評分模式；
  - iv) 協助其他財務機構作信用檢查及追討債務；
  - v) 確保客戶維持可靠信用；
  - vi) 設計為客戶用的財務服務及產品；
  - vii) 推廣本集團及/或本集團之服務或產品；
  - viii) 計量本集團與客戶之間的債務；
  - ix) 向內及為客戶提供提供抵押的人士追收欠款；
  - x) 本集團或其任何分行或屬行任何對其具有約束力的法例的規定作出披露；
  - xi) 為徵收及施行任何預期本集團或其任何分行會遵從的監管或其他機構所發出的指引而作出披露；
  - xii) 使本集團的實任或建議承讓人，或本集團對客戶的權利的參與人或附屬參與人評核集團成為轉讓，參與或附屬參與的交易；及
  - xiii) 與上述有關的用途。
- 本集團會對其持有的客戶資料保密，但本集團可能會把該等資料提供給下述各方作第(4)段列出的用途：
  - 任何代理人、承包商、或向本集團提供行政、電話、電腦、付款或證券結算或其他與本集團業務運作有關的服務的第三方服務供應商；
  - ii) 任何對本集團有保密責任的人，包括本集團內已承諾保持該資料保密的公司；
  - iii) 倘銀行向出票人提供已付匯支票的副本(而其中可能載有有關收款人的資料)；
  - iv) 信貸資料服務機構；而在客戶欠賬時，則可將該等資料提供給收數公司；
  - v) 本集團在根據對本集團或其任何分行具法律約束力的規定下或為徵收及施行任何預期本集團或其任何分行會遵從的監管或其他機構所發出的指引而對任何人作出披露；
  - vi) 本集團的任任何實任或建議承讓人，或本集團對客戶的權利的參與人或附屬參與人或受讓人；及
  - vii) 經核准之公司，用作知會客戶有關本集團相信該客戶會感興趣的服務。
- 根據條例中的條款及根據條例核准發出的個人信貸資料實務守則，任何個人有權：
  - i) 查核本集團是否有其資料及查閱該等資料；
  - ii) 要求本集團改正任何有關他的不準確的資料；
  - iii) 查明本集團對於資料的政策及慣例和獲告知本集團持有的個人資料種類；
  - iv) 查詢並獲本集團回應，例如有關信貸資料服務機構或收數公司披露的是哪些個人資料，及獲本集團提供進一步資料，以便向有關信貸資料服務機構或收數公司提出查閱和改正資料的要求；及
  - v) 於結算清償欠款而結束賬戶時，指示本集團要求該信貸資料服務機構，從資料庫刪除本集團曾經提供的賬戶資料，惟是項指示須於結束賬戶後5年內發出，而該賬戶在緊接結束之前5年內，並無拖欠超過60天的記錄。假如該賬戶有拖欠超過60天的記錄，信貸資料服務機構可以保留有關記錄，直至欠款悉數清償之日起計滿5年為止，或本集團接獲的解除破產生效日期起計滿5年為止，以較早發生者為準。
- 根據條例的條款，本集團有權就處理任何查閱資料的要求收取合理費用。
- 任何關於查閱或改正資料，或索取關於本集團的私隱政策聲明或持有的資料類型的要求，應向下列人士提出：

香港中環德輔道中31號11樓	電話：3608 3608
東亞銀行集團	傳真：3608 6172
集團資料保障主任	網址：www.hkbea.com
- 本集團在批核信貸申請時，可能參考由信貸資料服務機構提供有關客戶的信貸報告。假如客戶有意索取有關報告，可要求本集團提供有關信貸資料服務機構的聯絡詳情。
- 客戶可隨時向本集團要求停止使用其個人資料於直接促銷活動，有關要求可根據第(8)段的地址或傳真號碼向集團資料保障主任提出。
- 本聲明不會限制客戶在個人資料(私隱)條例下所享有的權利。

(文義如有歧異，以英文版本為準)