

# Up to HK\$60,000

## "6-month Interest-Free Installment Loan Plan"

For cardholders who choose "Up to HK\$60,000 "6-month Interest-Free Installment Loan Plan" as welcome gifts, please fill-in the below application form, cut along the line and submit together with the MSN@VISA Credit Card application form and the supporting document(s) to Chong Hing Bank.

The approved amount shall be in a maximum of HK\$60,000 and shall not exceed 80% (whichever is lower) of the credit limit available to the Cardholder under this Card. Upon successful approval of the card, the Bank will automatically advance the approved amount to the Cardholder by either way of direct transfer into Cardholder's Chong Hing account or by CHATS transfer into the Cardholder's designated bank account. If Cardholder selects to transfer the approved amount into the bank account other than Chong Hing Bank, please enclose the full set copy of the latest bank statement or the inside cover page of your savings passbook (which clearly shows your name and account number).

English name of Principal applicant as  
printed on HKID Card: (in BLOCK LETTERS)

Name in Chinese:

I authorize Chong Hing Bank to transfer the approved amount into my designated personal bank account mentioned below.

Receiving Bank Name

Name of Account Holder

Bank Account No.

\_\_\_\_\_

Bank code

Br. code

Account no.

I agree and confirm that the application of "6-month Interest-Free Installment Loan Plan" via this program. I confirm that I have read and understood the relevant terms and conditions of this program, and agree to be bound by them.

X

S.V.

Signature of applicant

(must correspond with that on the credit card application form)

Date

For the Bank's Use Only (CPCD)

Appr Amt

\$ \_\_\_\_\_

Sig

For the Bank's Use Only (SETT)

PRM 017220/PRT9106XR/PMT906000

ACT	Card No.				
OPS (PAMO) Ref No.	FD (Vou/CHATS)	LTR (M28)			
Maker	Checker	Maker	Checker	Maker	Checker
					Copy Rec'd

Unless otherwise specified, please fill in all the information fields on the form.

## TYPE OF CREDIT CARD APPLIED

VISA Platinum Card (128PB2)  
(Platinum Card minimum income requirement is HK\$250,000 p.a.)

Any application not meeting the specified income requirement will be considered as a MSN@VISA Card application. MSN@VISA Card minimum income requirement is HK\$50,000 p.a.

## WELCOME GIFT

Principal Card Applicant

Please fill in your selected Welcome Gift Code (Please refer to the Welcome Gift Code on the promotion leaflet.)

Welcome Gift Code \_\_\_\_\_

Above mentioned welcome gifts for principal applicant are only applicable to applicants not holding any personal credit card issued by Chong Hing Bank Limited (the "Bank") (including co-branded cards) in the past 12 months.

For the spending requirement, please refer to the Terms and Conditions stated in the promotional leaflet.

AB17123(058)

## REWARD SCHEME

"Point-to-Gift" Redemption Programme (0)

## OPT-OUT FROM THE OVER-THE-LIMIT FACILITY

I / We wish to opt-out from the over-the-limit facility.

If you choose to opt-out from the over-the-limit facility, you may not be able to effect a transaction if the amount exceeds the credit limit on your card. The opt-out is however not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, and any other transactions beyond the Bank's control. Under these circumstances, you will remain responsible to immediately make good any amount in the card account in excess of the credit limit, and pay an over limit charge as set out in the Charges Table for each billing cycle. If you choose not to opt-out from the over-the-limit facility, you will be responsible to immediately make good any amount in the card account in excess of the credit limit, and pay an over limit charge as set out in the Charges Table for each billing cycle.

You can choose to opt-out from the over-the-limit facility any time, the Bank will process such request as soon as possible.

## PERSONAL DATA

Applicant must be aged 18 or above.

Mr (1)       Mrs (0)       Ms (0)

English name as printed on HKID Card (IN BLOCK LETTERS)

\_\_\_\_\_

Name in Chinese \_\_\_\_\_

Former and Other Names \_\_\_\_\_

HKID Card No. \_\_\_\_\_

Date of Birth \_\_\_\_\_ DD \_\_\_\_\_ MM \_\_\_\_\_ YY

Nationality (For HK non-permanent residents only) \_\_\_\_\_

Marital Status  Married (1)  Single (0)  Divorced (3)  Others (2)

Education  Below Form 3 (B)  Form 3 or Above (S)  
 Post-Secondary (P)  University (U)  
 Post Graduate (X)

Present Home Address (In BLOCK LETTERS) \_\_\_\_\_

Year(s) of Residence \_\_\_\_\_ Year(s) \_\_\_\_\_ Month(s) \_\_\_\_\_

Please state your permanent address if it is different from the above Home Address (e.g. Mainland China / Overseas address as permanent address for Mainland Chinese / Overseas citizens).

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<input type="checkbox"/> Mortgaged Private House (M)	<input type="checkbox"/> Mortgaged Public House (N)
<input type="checkbox"/> Rented Private House (R)	<input type="checkbox"/> Rented Public House (P)
<input type="checkbox"/> Quarters (Q)	<input type="checkbox"/> Self Owned (S)
<input type="checkbox"/> Live with Parents (L)	Monthly Installment / Rental HK\$
<input type="checkbox"/> Others (T)	

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Home Telephone No. \_\_\_\_\_

Mobile Phone No. \_\_\_\_\_

E-mail Address (Please fill in for receiving our promotional updates in future)  
\_\_\_\_\_ (optional field)

## OCCUPATION

Name of Present Employer (In BLOCK LETTERS) \_\_\_\_\_ Business Nature OC ( ) / EM ( )

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Address of Present Employer (In BLOCK LETTERS)

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Office Telephone No. \_\_\_\_\_

Position \_\_\_\_\_ Year(s) of Service \_\_\_\_\_ Year(s) \_\_\_\_\_ Month(s)

Annual Income (HK\$) \_\_\_\_\_

Other Income and Source \_\_\_\_\_

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## RELATIONSHIP WITH THE BANK

Is any Applicant a director/substantial shareholder/chief executive/an employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including the Bank), or a relative of or trustee for any such director/substantial shareholder/chief executive/employee

Bank Relation ( S / M / P / \_ )

I/We am/are a director/substantial shareholder/chief executive/an employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including the Bank).

Company's Name \_\_\_\_\_ (Chinese)

\_\_\_\_\_ (English)

I/We am/are a **RELATIVE or TRUSTEE** of any director/substantial shareholder/chief executive/employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including the Bank).

Company's Name \_\_\_\_\_ (Chinese)

\_\_\_\_\_ (English)

Relative's Name \_\_\_\_\_ (Chinese)

\_\_\_\_\_ (English)

Relationship \_\_\_\_\_ Position \_\_\_\_\_

No. I/We confirm there is no such relationship at present. The Applicant shall notify the Bank promptly in writing if any of the Applicant becomes so related in future.

Note : The above information shall replace the declaration I previously made to the Bank.

## ATM FACILITIES

I wish to have ATM access to my Chong Hing Bank account(s) listed below via my Credit Card(s). I understand and agree that usage of the ATM facilities are subject to the Terms and Conditions for Chong Hing Cards of Chong Hing Bank Limited.

Language on screen	Principal Card Applicant <input type="checkbox"/> Chinese (01) <input type="checkbox"/> English (02)
Current A/C No.	
Savings A/C No.	

Note: This service is only applicable to the personal account of the applicant  
**(Joint name or company account is not applicable)**

## OTHER INSTRUCTIONS

Please send the credit card(s), statement(s) and correspondence to my

Present Home Address  Address of Present Employer

**Note:** P.O. Box is not acceptable. The Bank reserves its right by designating its branch for card collection under special circumstances.

BR : 997 / \_\_\_\_\_  
MCC : \_\_\_\_\_

## NOTICE

To speed up the application process, please attach copies of the following documents and put a "✓" against the appropriate box(es). Documents supplied (including this Application Form) are not returnable.

**Your Hong Kong Identity Card**

(For applicants who are not holders of HK Permanent ID Card, please provide copy of valid passport / travel document and ID Card of the People's Republic of China; for applicants who have former or other name(s), please provide supporting documents)

**Income Proof**

- Self-employed Person - Business Registration Certificate and Company/Personal bank statement for the latest 3 months and latest Personal Assessment/Profit Tax Demand Notes or Certified Company Financial Report

- Employee - Passbook/bank statement showing the latest 3 months' salary record (include account name and numbers) or salary advice/payslips for the latest 3 months' or MPF statement showing the latest 3 months salary record

**Present residential address proof within the past 3 months**, e.g. telephone bill, electricity bill or water bill, etc.

Note: Additional documents may be required.

## USE OF DATA IN DIRECT MARKETING

You should check ("✓") this box  if you **do not wish** the Bank to use your personal data and / or provide your personal data to any other persons for their use in direct marketing.

I **do not wish** the Bank to use my personal data in direct marketing via (may choose more than one option):

Telemarketing  Electronic Means (Email & SMS)  Direct Mail

I **do not wish** the Bank to provide my personal data to the classes of entities provided in paragraph 8(c) for their use in direct marketing.

The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" attached to this form. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which the personal data may be provided for them to use in direct marketing.

In case of any inconsistencies between the English and the Chinese versions, the English version shall prevail.

## DECLARATION AND SIGNATURE OF APPLICANT(S)

**THIS DECLARATION IS LEGALLY BINDING, PLEASE READ THIS DECLARATION AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF APPROPRIATE BEFORE SIGNING.**

Unless otherwise expressly provided, capitalised terms and expressions defined in the Agreement (as defined below) shall have the same meanings in this Declaration.

1. I/We declare and confirm that all information and document(s) provided by me/us in this application are true and complete and authorise Chong Hing Bank Limited (the "Bank") to verify such information from, and to exchange such information with, whatever sources as the Bank may think fit. I/We also authorise the Bank to obtain other information of myself/ourselves from whatever sources the Bank may consider appropriate.
2. I/We agree that the information and document provided, and information derived from the use of the credit card(s) (the "Card") and related services may be used and dealt with in accordance with the Bank's personal data and privacy policy in force from time to time.
3. I/We declare and confirm that I/we am/are not referred by a third party in relation to this application. I/We understand that the Bank will not accept and proceed with this application if it is referred by a third party.
4. I/We understand that the embossing and personalisation services of the Bank's credit cards have been outsourced to service provider(s) located in Hong Kong and/or outside Hong Kong, e.g. Mainland China (the "Service Provider(s)"). It is always the policy of the Bank to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. The Bank has controls in place to monitor on a continuous basis the performance of the appointed Service Provider(s) in the course of services engaged and to ensure proper safeguards are established for protecting the integrity and confidentiality of customer information. The appointed Service Provider(s) will also apply stringent controls to safeguard the confidentiality and security of customer data during the credit card embossing and personalisation process. Please be informed that customers' personal data may also be disclosed or provided to any person (including authorities in Hong Kong and/or outside Hong Kong) to whom the Bank or the appointed Service Provider(s) is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).
5. I/We acknowledge that the Bank has the absolute right to refuse this application. If this application is successful, I/we shall be bound by the Terms and Conditions of the Bank's "Credit Card Cardholder Agreement" (the "Agreement"). I/We also acknowledge that the use of ATM facilities is further subject to the Bank's Chong Hing Cards Terms and Conditions. Copies of these Terms and Conditions and the Agreement are available at the Bank's Hong Kong Main Branch and branches. If I/we do not accept the Agreement, I/we shall cut the Card(s) into halves and return them to the Bank. I/We agree that my/our use, continued use or retention of the Card(s) shall constitute my/our acceptance of the Agreement.
6. **I/We understand that the annual fee for principal Platinum Card shall be HK\$800 and supplementary Platinum Card shall be HK\$400; the annual fee for principal Titanium Card and Gold Card shall each be HK\$480 and supplementary Titanium Card and supplementary Gold Card shall each be HK\$240; the annual fee for the principal Classic Card shall be HK\$220 and supplementary Classic Card shall be HK\$110, which is payable upon demand unless otherwise waived by the Bank at its absolute discretion.**



7. I/We understand and agree that the principal card cardholder shall be liable for all transactions and obligations of the Card(s) including those incurred by the supplementary cardholder(s) and that each supplementary card cardholder shall only be liable for his/her transactions and obligations. I/We also agree to make immediate full payment of all monies due to the Bank with respect to my/our Card(s) on demand by the Bank.
8. I/We, the undersigned Supplementary Card Applicant, expressly authorise the undersigned Principal Card Applicant to collect my/our Cards on my/our behalf.
9. I/We hereby confirm and declare that:
  - (a) I/We did not have any credit card or other facility that was cancelled or suspended due to default payment in Hong Kong or elsewhere. I/We have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere.
  - (b) No petition for bankruptcy or for similar order against me/us, individual voluntary arrangement with my/our creditor(s) or similar arrangement is made or otherwise is in process, whether in Hong Kong or elsewhere. I/We do not have any overdue payment over 30 days in respect of my/our indebtedness.
  - (c) I/We have 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.
10. I/We hereby undertake to notify the Bank promptly in writing of any change in the information provided (including but not limited to any change of employment and business or residential correspondence address).
11. In case of any inconsistencies between the English and the Chinese versions of the Terms and Conditions herein, the English version shall prevail. In case of any inconsistencies between the Terms and Conditions herein the Agreement, the Agreement shall prevail.

**I/We hereby confirm that I have read, understood and agree to be bound by the relevant terms and conditions stated on this application, the Agreement and your Bank's "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" attached to this form. I/We also agree to notify the Bank immediately by filling in the "Credit Card Services Change Instruction(s) Form" for any change to my/our personal information including but not limited to address and phone number(s).**

X

Signature of Principal Card Applicant

Date

**Reminder: To borrow or not to borrow? Borrow only if you can repay!**

**FOR THE BANK'S USE ONLY**

SCE MSN 151

Branch Code Staff No. 

AP/RJ/CX	Approved By		CL	FE	AOD	
				W3		
	RR	OF	INP1	CHK1	INP2	CHK2

## Chong Hing Credit Card Key Facts Statement

(Effective from 30 December 2022)

### Interest Rates and Interest Charges

Annualised Percentage Rate (APR) for Retail Purchase	24.58% (monthly rate at 1.9% for UnionPay Dual Currency Credit Card and MAN Mastercards) / 35.90% (monthly rate at 2.68% for UnionPay Dual Currency Corporate Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
APR for Cash Advance	27.03% (monthly rate at 1.9% for UnionPay Dual Currency Credit Card and MAN Mastercard) / 35.97% (monthly rate at 2.46% for UnionPay Dual Currency Corporate Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days
Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.

Reminder: To borrow or not to borrow?  
Borrow only if you can repay!

Fees		
<b>Annual Membership Fee</b> (per card)	<u>Principal</u>	<u>Supplementary</u>
- Standard Card	HKD220	HKD110
- Gold Card / Titanium Card	HKD480	HKD240
- Platinum Card	HKD800	HKD400
- Diamond Card	HKD1,500	HKD750
<b>Cash Advance Fee</b>		
UnionPay Dual Currency Credit Card CNY Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100)	
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus HK\$20 (minimum HKD100)	
<b>Fees relating to Foreign Currency Transaction</b>		
UnionPay Dual Currency Credit Card	Not applicable	
VISA Card / Mastercard	- 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)	
<b>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>		
UnionPay Dual Currency Credit Card CNY Card Account	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.	
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	Not applicable	

VISA Card / Mastercard	- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)
<b>Late Payment Fee</b>	<b>CNY250</b> or the amount of minimum payment, whichever is lower
UnionPay Dual Currency Credit Card CNY Card Account	<b>HKD250</b> or the amount of minimum payment, whichever is lower
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	
<b>Over-the-limit Fee</b>	<b>CNY200</b> per billing cycle
UnionPay Dual Currency Credit Card CNY Card Account	<b>HKD200</b> per billing cycle
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	
<b>Returned Cheque / Rejected Autopay Charge</b>	
UnionPay Dual Currency Credit Card CNY Card Account	Waived
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	Waived
<b>Credit Card Instalment Plan</b>	
UnionPay Dual Currency Credit Card CNY Card Account	Not applicable
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details.
	Administration fee of <b>HKD250</b> per plan for early repayment

Remarks:

1. Chong Hing Bank Limited reserves the right to change the above charges.
2. Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.

**Major Terms and Conditions of Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Credit Card Cardholder Agreement (collectively called "Agreements" and "Agreement" refers to either of them as the case may be)**

The Cardholder agrees to be bound by the Agreements for his use of the Cards as varied or supplemented by Chong Hing Bank Limited ("Bank") from time to time. Subject and without prejudice to the Agreements, the attention of customer and/or Cardholder attention is drawn to the major terms and conditions under the Agreements which impose significant liabilities or obligations on the Cardholder including those set out in the following. In case of any inconsistency between (i) the Agreements and (ii) the following major terms and conditions, the former (i) shall prevail.

Unless otherwise defined, capitalized terms used in the following major terms and conditions shall have the same meaning as defined under the Agreements.

1. The Cardholder shall sign at the space provided on the Card as designated by the Bank immediately upon receipt of the Card from the Bank.
2. The Cardholder shall at all times have the sole responsibility for the safe custody and retention of the Card and the PIN and keep the Card safely under his personal control and the PIN secure and confidential at the Cardholder's risks. Cardholder shall indemnify the Bank in full for all losses and/or other liabilities or damages it has incurred or sustained if the Cardholder has acted fraudulently or with gross negligence or where the Cardholder has failed to take adequate steps to safeguard the Card and/or the PIN, or where the Cardholder has failed to report to the Bank as soon as reasonably practicable after having found that the Card has been lost, stolen or subject to unauthorized use or that some other person else knows the PIN.
3. If at any time the Minimum Payment specified in a Statement has not been paid by the Payment Due Date, a late payment charge calculated at the rate as set out in the Charges Table will be charged.
4. The Cardholder shall immediately make good any amount in the Card Account in excess of the credit limit notified by the Bank, whenever incurred, by payment to the Bank whether or not a demand has been made by the Bank in connection therewith. The Bank shall be entitled to charge an over limit charge as set out in the Charges Table in respect of each billing cycle in excess of the credit limit. The Cardholder may choose to opt-out from the over-the-limit facility via a channel provided by the Bank. The opt-out is however not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, and any other transactions beyond the Bank's control and the Cardholder is required to immediately make good any amount incurred from these transactions as aforesaid.
5. In the event of any breach under the Agreement by the Cardholder, the Bank is entitled to terminate the Agreement and notwithstanding any prior agreement or arrangement between the Bank and the Cardholder to the contrary, the Cardholder shall pay to the Bank on demand all losses, damage, reasonable costs and expenses (including legal fee and collector's fee) reasonably arising out of the use of the Card by the Cardholder.
6. The Bank reserves the right in its absolute discretion to terminate, cancel, suspend, withdraw or revoke any use of the Card and any services thereby offered or to disapprove any Transaction (including Banking Transaction and Securities Trading Transaction) with or without giving any prior notice or reason and the Bank shall not be liable for any loss or damage of whatsoever nature which the Cardholder may suffer directly or indirectly as a result of such termination, cancellation, suspension or disapproval and whereupon the Cardholder is to surrender the Card to the Bank.
7. Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to report to the Bank as soon as reasonably practicable after having found that the Card has been lost, stolen or subject to unauthorized use or that someone else knows the PIN, the maximum liability of the Cardholder for such loss, theft or unauthorized use of the Card shall be HK\$500.
8. the Cardholder shall not use or involve the Card, the Card Account and service of the Bank for payment of any gambling or other transaction which is illegal under any applicable laws and the Bank reserves the right to decline processing or paying any Transaction which (in the sole determination of the Bank) is or suspected to involve any gambling or illegal activity.
9. Exchange Rate of transaction in foreign currencies:

Visa/Mastercard

Where a Transaction was processed outside Hong Kong and/or involved a currency other than Hong Kong dollar, the amount of Hong Kong dollars equivalent to such Transaction amount will be converted at a rate of exchange determined by the Bank (with reference to the exchange rate adopted by Visa, Mastercard and/or other intermediaries or services providers on the date of conversion), plus the Bank's levies charged at its prescribed rate and any transaction fee(s) charged by Visa, MasterCard and/or other intermediaries or service providers to the Bank (if applicable).

UnionPay Dual Currency Credit Card

Where a Transaction was processed outside Hong Kong (not including the PRC) and/or involved a currency other than HKD or CNY, the amount of HKD equivalent to such Transaction amount will be converted at a rate of exchange determined by the Bank (with reference to the exchange rate adopted by UPI and/or other intermediaries or services providers on the date of conversion)

10. Cardholder must examine the Statement which, in the absence of any manifest error, shall be accepted by the Cardholder for all purposes as correct except to the extent that the Cardholder reports to the Bank in writing of any alleged error or omission or unauthorized transactions within 60 days of the date of the Statement or the Bank's notification to the Cardholder of an error.
11. The Bank may at any time and without prior notice set off or transfer any monies standing to the credit of Cardholder's bank accounts or towards satisfaction or discharge of all sums due by the Cardholder to the Bank in connection with the Card Account.
12. The Principal Cardholder shall be liable for all payments due in respect of the Card Account under the Agreement (including those effected or incurred or deemed to be effected or incurred by any Supplementary Card) but a Supplementary Cardholder shall only be liable for all payment due in respect of the Card Account under the Agreement which were effected or incurred by such Supplementary Cardholder or the Supplementary Card.
13. Notwithstanding any provision in the Agreement, the Cardholder shall make full payment of all monies due to the Bank under the Agreement from time to time and at any time on demand by the Bank.
14. The Cardholder acknowledges and agrees that the Bank may appoint debt collecting agencies and/or institutions for the collection of any money due by the Cardholder to the Bank under the Agreement. The Cardholder hereby agrees to indemnify and reimburse the Bank for any and all fees and expenses (including legal and debt collector's fees and expenses) of reasonable amount and reasonably incurred by the Bank in the recovery or attempted recovery of any sum payable hereunder by the Cardholder or as a result of any enforcement of any term and condition hereof.
15. The Bank reserves the right at any time to amend and supplement the terms of the Agreement including, without limitation, the rates of any charges or fees including an increase of annualized percentage rate in the Charges Table and method of payment at its sole discretion. If Cardholder does not accept the amendments or additions, the Cardholder shall before the Bank's stipulated effective date for the change of terms and conditions give written notice to the Bank terminating the Card Account and the use of the Card and returning to the Bank the Card.

In case of any inconsistencies between the English and the Chinese versions, the English version shall prevail.

## Personal Information Collection Statement

Chong Hing Bank Limited (the "Bank")

Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

1. From time to time, it is necessary for customers and other persons (including applicants, corporate officers, persons providing security or guarantee for banking/credit facilities, and other individuals) (collectively "data subjects") to supply the Bank with data in connection with the opening or continuation of operation of accounts, and/or the establishment or continuation of provision of banking facilities and/or the provision of banking, financial (which is defined as including but not limited to credit card, fiduciary, securities and/or investment services) and/or insurance services or compliance with any laws, guidelines or requests issued by regulatory or other authorities.
2. It is necessary for data subjects to provide personal data to the Bank as requested from time to time. Failure to supply such data may result in the Bank being unable to open or continue to operate the accounts, establish or continue to provide banking facilities, and/or provide banking, financial and/or insurance services.
3. Data are collected from data subjects in the ordinary course of the Bank's daily operation, for example, when data subjects write cheques, deposit money, apply for or use the Bank's services or facilities, or otherwise carry out transactions as part of the Bank's services. The Bank will also collect data relating to the data subject from third parties, including third party service providers with whom the data subject interacts in connection with the marketing of the Bank's products and services and in connection with the data subject's application for the Bank's products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit reference agencies")).
4. The Bank intends to use the personal data collected from a data subject for the following purposes:
  - (a) in considering, assessing and processing any applications from data subjects concerning the provision of banking, financial and/or insurance services;
  - (b) in the daily operation of the banking, financial and/or insurance services and facilities provided to data subjects;
  - (c) in conducting credit checks at the time of application for credit and/or at the time of regular or special reviews which may take place on one or more occasions every year;
  - (d) in creating and maintaining the Bank's credit scoring and other risk models;
  - (e) in assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers") to conduct credit checks and collect debts;

- (f) in ensuring ongoing credit worthiness of data subjects;
- (g) in designing banking, financial and/or insurance services and products for data subjects' use;
- (h) in marketing services, products and other programmes (please see further details in paragraph 8 below);
- (i) in determining amounts owed to or by data subjects;
- (j) in enforcing the Bank's rights, including but not limited to the collection of amounts outstanding from data subjects and in providing security or guarantee for data subjects' obligations;
- (k) in compliance with any requirements existing currently and in the future for disclosure and use of data that are applicable to or is expected to be complied with by the Bank, any of its holding company, subsidiary of any such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies and/or any of the Bank's branches and offices from time to time within and/or outside the jurisdiction of the Hong Kong Special Administrative Region ("HKSAR") according to:
  - (i) any law binding or applying to it (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
  - (ii) any Order/Judgment made by a competent Court or Tribunal;
  - (iii) any guidelines or guidance of any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
  - (iv) any present or future contractual or other commitment with legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers;
- (l) in compliance with any obligations, requirements, policies, procedures, measures or arrangements for disclosing or using data and information concerning the sanction, prevention, detection, investigation and/or prosecution of money laundering, terrorist financing or other unlawful activities within or outside the jurisdiction of the HKSAR;
- (m) in enabling an actual or proposed assignee of the Bank or participant or sub-participant of the Bank's rights in respect of the data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- (n) any purposes relating thereto.

5. Personal data held by the Bank relating to a data subject will be kept confidential and secured but the Bank may provide or transfer such information to the following classes of persons within or outside the HKSAR for any of the purposes set out in paragraph 4 above or for other purposes specified herein below:

- (a) the Bank's officers, employees and/or agents;
- (b) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
- (c) any actual or proposed guarantor who secures the obligation of the data subject;

6. Subject to Paragraph 4, the Bank may access the database of any credit reference agencies for the purpose of conducting credit reviews from time to time. In particular, the Bank may access the consumer credit data of the data subject held by any credit reference agencies and/or obtain credit reports on data subjects from such credit reference agencies for the purpose of reviewing their existing consumer credit facilities which may involve the consideration by the Bank of any of the following matters:

- (d) the drawee bank by providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (e) third party service providers with whom the data subject has chosen to interact in connection with the data subject's application for the Bank's products and services;
- (f) credit reference agencies (including the operator of any centralised database used by credit reference agencies), and, in the event of default, to debt collection agencies;
- (g) any person to whom the Bank or any of its branches and offices is required or expected to make disclosure under any law, pursuant to any Court Order, or pursuant to any guidelines of and/or any contractual or other commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers existing currently and in the future which are applicable to the Bank, any of its holding company, subsidiary of such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies, and/or any of the Bank's branches and offices from time to time within and/or outside the jurisdiction of the HKSAR;
- (h) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the data subject; and
- (i) (i) the Bank's group companies and affiliates which provide banking, financial and/or insurance services;
- (ii) any holding company, subsidiary of any such holding company, and/or controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)) which may be required to submit information to any local regulatory authority(-ies) for the purposes of enabling such holding company, subsidiary of such holding company and/or controller of the Bank to comply with such requirement and to fulfil its/their statutory obligations pursuant to the relevant law, including but not limited to the Banking Ordinance;
- (iii) third party financial institutions, merchant acquiring companies, insurers, credit card companies, securities and investment services providers;
- (iv) third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
- (v) co-branding partners of the Bank and the Bank's group companies for the relevant services, products and/or programmes;
- (vi) charitable or non-profit making organisations; and
- (vii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for marketing services, products and other matters as detailed in paragraph 8 below.

(a) an increase in the credit amount;

(b) the curtailing of credit (including the cancellation of credit or a decrease in the facility amount); or

(c) the putting in place or the implementation of a scheme of arrangement with the data subject.

7. With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to credit reference agencies:

- (a) full name;
- (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
- (c) Hong Kong Identity Card Number or travel document number;
- (d) date of birth;
- (e) correspondence address;
- (f) mortgage account number in respect of each mortgage;
- (g) type of facility in respect of each mortgage;
- (h) mortgage account's status in respect of each mortgage (e.g. active, closed, written-off (other than due to a bankruptcy order), written-off due to a bankruptcy order); and
- (i) if any, mortgage account's closing date in respect of each mortgage.

Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers, information which the Bank may from time to time access to when it is required to do so (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

8. **USE OF DATA IN DIRECT MARKETING**

The Bank intends to use a data subject's data in direct marketing and may not so use the data unless it has received the data subject's consent (which includes an indication of no objection) to the intended use. Please note that:

- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Bank from time to time may be used by the Bank in direct marketing;
- (b) the following classes of services, products and/or programmes may be marketed:
  - (i) banking, financial, insurance, credit card and related services and products;
  - (ii) reward, loyalty, co-branding and privileges programmes and related services and products;

(iii) services, products and/or programmes offered by the Bank's co-branding partners and the Bank's group companies; and

(iv) donations and contributions for charitable or non-profit making purposes;

(c) in addition, the Bank also intends to provide the data described in paragraph 8(a) above to the following classes of entities for use by them in direct marketing of services, products and/or programmes described in paragraph 8(b) above, and the Bank may not so provide the data unless it has received the data subject's consent (which includes an indication of no objection) to the intended provision:

- (i) the Bank's group companies and affiliates which provide banking, financial and/or insurance services;
- (ii) third party financial institutions, insurers, credit card companies, securities and investment services providers;
- (iii) third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
- (iv) co-branding partners of the Bank and the Bank's group companies for the relevant services, products and/or programmes; and
- (v) charitable or non-profit making organisations.

**If a data subject does not wish the Bank to use and/or provide to other parties his/her data for use in direct marketing as described above, the data subject may, at any time and without charge, exercise his/her opt-out right by notifying the Data Protection Officer of the Bank after which the Bank shall cease to use and/or provide to other parties his/her personal data in direct marketing. (To opt out from direct marketing, please complete and return to the Bank an opt-out form available on the Bank's website [www.chbank.com](http://www.chbank.com) or from any branch of the Bank.)**

9. **TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING THE BANK'S APPLICATION PROGRAMMING INTERFACES (API)**

The Bank may, in accordance with the data subject's instructions to the Bank or third party service providers engaged by the data subject, transfer data subject's data to third party service providers using the Bank's API for the purposes notified to the data subject by the Bank or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

10. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, a data subject has the right:

- (a) to check whether the Bank holds data about him/her;
- (b) to request access to such data;
- (c) to require the Bank to correct any data relating to him/her which is inaccurate;
- (d) to ascertain the Bank's policies and practices in relation to data and be informed of the kind of personal data held by the Bank;
- (e) 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 access and/or correction requests to the relevant credit reference agency(-ies) or debt collection agency(-ies); and

(f) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to credit reference agencies, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency(-ies) to delete such account data from its database, as long as the instruction is given within five years from the account's termination and there has been no default in payment in relation to the account lasting in excess of 60 days within the five year period immediately preceding the account's termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last time the account data was provided by the Bank to the credit reference agency(-ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

11. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as mentioned in paragraph 10(f) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.

12. In the event any amount in an account is written-off due to a bankruptcy order being made against a data subject, the account repayment data (as mentioned in paragraph 10(f) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveals any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge of a bankruptcy order as notified by the data subject with evidence to the credit reference agency(-ies), whichever is earlier.

13. In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.

14. A data subject who requests access to data or correction of data or for information regarding policies and practices and kinds of data held should contact the following officer of the Bank:

The Data Protection Officer  
Chong Hing Bank Limited  
G. P. O. Box No. 2535  
Hong Kong  
Telephone: 3768 6888  
Facsimile: 3768 1688  
E-mail: [dpo@chbank.com](mailto:dpo@chbank.com)

15. The Bank may have obtained credit report(s) on the data subject from credit reference agency(-ies) in considering any application for credit. In the event the data subject wishes to access the credit report(s), the Bank will, upon request being made, advise the contact details of the relevant credit reference agency(-ies).

16. Nothing in this Statement shall limit the rights of data subjects under the Ordinance.