

# Hang Seng Credit Card Supplementary Card Application Form



CRENEW1

This application form is effective from 1 June 2020.

This application form consists of 14 pages. Please call again if you do not receive all pages.

Notes to Applicant(s):

(1) Please "✓" where appropriate. Please fill in the form in English BLOCK letters. (2) **Details in these sections must be completed and/or read carefully.** (3) Unless otherwise specified, details in these sections are extra services/products for selection. (4) Fields in *italic* are optional to fill in. (5) To facilitate application processing, please return this application form with copies of required documents to any Hang Seng Bank branch or by post to P.O. Box 74147, Kowloon Central Post Office, Kowloon.

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To: Hang Seng Bank Limited ("Hang Seng")

## Personal Information of Principal Card Customer

English Name as printed on Identification Document Surname Given Name  
 Mr<sup>M</sup>  Mrs<sup>R</sup>  Miss<sup>I</sup>  Ms<sup>S</sup> \_\_\_\_\_  
Name in Chinese \_\_\_\_\_  
Contact Tel. No. \_\_\_\_\_ HKID Card No./Passport No. \_\_\_\_\_  
Hang Seng Credit Card Account No. \_\_\_\_\_

## Personal Information of Supplementary Card Applicant (Not applicable to Full-time University/Tertiary Student Principal Card Customers)

I (Principal Card Customer) hereby request and authorise Hang Seng to issue a Hang Seng Credit Card Supplementary Card to the person identified below, who is at least 16 years of age. If the Supplementary Card Applicant is aged below 18, the Principal Card Customer must be his/her parent or guardian.

Applicable to **Credit Card Principal Card Customer**

1. Credit Card (Applicant to applicants aged 16 or above)

Note: - The credit limit of Supplementary Card will be shared with Principal Card by default.

- If you wish to separate the credit limit of Principal Card and Supplementary Card, the credit limit of Supplementary Card will be deducted from the total credit limit of Primary Card. <sup>A</sup>, please specify the credit limit of Supplementary Card: HK\$ \_\_\_\_\_ (in multiple of thousand)/CNY \_\_\_\_\_ (in multiple of thousand and only applicable to Hang Seng Renminbi Credit Card). Hang Seng reserves the final decision on the credit limit to be approved.

<sup>A</sup> Principal Card and Supplementary Card customers will receive their own monthly statement. If e-statement is used, the e-statement of Supplementary Card will be displayed on the Supplementary Card Customer's Hang Seng Personal e-banking. Hang Seng reserves the final decision on the credit limit to be approved.

1. If you wish to instruct Direct Debit Services, please complete "Card Direct Debit Authorization Form" for Supplementary Card separately.

English Name as printed on Identification Document Surname Given Name  
 Mr<sup>M</sup>  Mrs<sup>R</sup>  Miss<sup>I</sup>  Ms<sup>S</sup> \_\_\_\_\_  
Name in Chinese \_\_\_\_\_ Former Name (if any, please provide full name in English) \_\_\_\_\_  
HKID Card No.\* (Please attach copy)/Passport No. (Please attach copy) \_\_\_\_\_  
\* If you are a non-Hong Kong Permanent Identity Cardholder, please provide copies of your HKID and passport; or front and back sides of Exit-entry Permit for Travelling to and from Hong Kong and Macao and Home Country Identification Document copies.  
Nationality (Please specify ALL nationality(ies) and provide copy(ies) of Identification Document) \_\_\_\_\_  
Date of Birth Day Month Year  
\_\_\_\_\_



恒生銀行  
HANG SENG BANK

Member HSBC Group

# Hang Seng Credit Card Supplementary Card Application Form

Supplementary Card Applicant's Name in English: \_\_\_\_\_

## Personal Information of Supplementary Card Applicant (Not applicable to Full-time University/Tertiary Student Principal Card Customers) (continued)

Relationship \_\_\_\_\_ Home Tel. No. \_\_\_\_\_

Mobile Tel. No.<sup>A</sup> \_\_\_\_\_ Nature of Business \_\_\_\_\_

e-mail Address<sup>A</sup> (maximum 35 characters) \_\_\_\_\_

<sup>A</sup> You must provide valid mobile phone number and e-mail address to (1) receive the One-time password (OTP) so that the online credit card transactions which requires identity authentication can be completed and (2) receive the Card-not-present (CNP) transactions timely via SMS/email.

Present Position \_\_\_\_\_ Office Tel. No. \_\_\_\_\_

Application Reason (For non-Hong Kong Identity Cardholder/applicant whose permanent address is not in Hong Kong)

Working in Hong Kong  Studying in Hong Kong  Immigration into Hong Kong  Others (Please specify \_\_\_\_\_)

Note: - Relevant correspondence and monthly statements will be mailed to the correspondence address of the Principal Card Customer. If Supplementary Card Customer with separate credit limit and statements intends to change his/her existing correspondence address, the "Change Contact Information Form" must be filled and authorized by the Principal Card Customer.

Residential address of the Supplementary Card Applicant is different from that of the Principal Card Customer (please provide residential address proof of the Supplementary Card Applicant); or/and

Permanent address of Supplementary Card Applicant is different from residential address, please fill in and provide:

Permanent address (please provide address proof of this address): \_\_\_\_\_;

and Phone number of permanent address: \_\_\_\_\_.

If the Supplementary Card Applicant is a non-Hong Kong Permanent Identity Cardholder, the reason for permanent address being the same as the above residential address is:

Migration or immigration  Others (Please specify \_\_\_\_\_)

If you currently or intend to participate in the Voluntary Tax Compliance ("VTC")\* Programme, please advise the country/territory involved \_\_\_\_\_.

\* Voluntary Tax Compliance Program is designed to facilitate legalisation of the taxpayer's situation in relation to funds or other assets that were previously unreported or incorrectly reported.

## ATM Facilities (Not applicable to Renminbi Credit Card)

I (Supplementary Card applicant) wish to extend the ATM access to my HK Dollars account(s) in Hang Seng Bank to my Supplementary Card<sup>†</sup>

**If you are applying for a Supplementary Card whose credit limit will be shared with the Principal Card, the new credit card and PIN will be sent to Principal card correspondence address.**

Additional Bank A/C (1)

Additional Bank A/C (2)<sup>#</sup>

Name of A/C Holders \_\_\_\_\_ Name of A/C Holders \_\_\_\_\_

A/C No. \_\_\_\_\_ A/C No. \_\_\_\_\_

Account holder(s) (Applicant) Signature(s)<sup>†</sup> \_\_\_\_\_ (S.V.) Account holder(s) (Applicant) Signature(s)<sup>†</sup> \_\_\_\_\_ (S.V.)

(Please use the signature filed with Hang Seng)

<sup>†</sup> The designated account(s) must be single name account or joint name account of the applicant. If the designated account(s) is/are joint name account(s), such account(s) must be an account that can be operated by either one alone. If the above account holder(s) (Applicant)'s signature(s) do(es) not match with Hang Seng's record, the account holder(s) is/are required to submit the "Addition of Account(s) for Credit Card Application Form".

<sup>#</sup> Only ONE additional account will be allowed for Hang Seng UnionPay Credit Card, therefore, Additional Bank A/C (2) is not applicable to Hang Seng UnionPay Platinum Card/UnionPay Credit Card.

Choice of Language on ATM Screen  Chinese<sup>C</sup>  English<sup>E</sup>

# Hang Seng Credit Card Supplementary Card Application Form

Supplementary Card Applicant's Name in English: \_\_\_\_\_

## Relationship Declaration (Mandatory to complete)

Are you a relative\* of any of the directors/employees\*/controllers\*/minority shareholder controllers\* of Hang Seng, its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. the Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng is able to exert control?

- No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct.
- Yes (please state his/her full name):

Full name in English \_\_\_\_\_ Relationship \_\_\_\_\_

Are you a director/employee\*/controller\*/minority shareholder controller\* of Hang Seng, its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. the Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng is able to exert control?

- No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct.
- Yes (please state your staff number): Staff number \_\_\_\_\_

I confirm that I have obtained consent from the individuals listed above for the provision of their information to Hang Seng, its branches, subsidiaries and affiliates for the purpose of enabling Hang Seng and its affiliates to comply with the Banking (Exposure Limits) Rules.

I hereby authorise (and authorise on behalf of the above persons) Hang Seng to exchange with Hang Seng's branches, subsidiaries and affiliates information relating to me/the above persons and the facilities granted to me/the above persons for the purpose of enabling Hang Seng and its affiliates to comply with the Banking (Exposure Limits) Rules.

**\*Remark:** You may request from Hang Seng the definitions of these terms and a list of the above mentioned entities.

## Acknowledgement and Signature of Applicant(s)

### Opt-out for Overlimit

Hang Seng may, with reference to your record, allow the credit limit of your credit card account to exceed the prescribed credit limit ("overlimit") to facilitate your credit card transactions. However, an overlimit fee will be levied (for details, please refer to the enclosed Credit Card Keys Facts Statement). If the Principal Card Customer do not wish to have this overlimit facility for the supplementary card account<sup>□</sup>, please tick ("✓") the following box.

- <sup>(C)</sup> The Principal Card Customer requests Hang Seng to stop credit card transactions that will make the supplementary card account being overlimit. The Principal Card Customer and the Supplementary Card Applicant understand that credit card transactions, **including but not limited to recurring transactions such as insurance premium, telecommunication monthly service fee, autopay transactions etc.**, may be declined due to insufficient available credit limit once Hang Seng has accepted the Principal Card Customer's request herein. The Principal Card Customer and the Supplementary Card Applicant understand and agree that Hang Seng will not be liable for any loss or inconvenience that the Principal Card Customer and the Supplementary Card Applicant or any third party may suffer due to this arrangement.

<sup>□</sup> Not applicable to Supplementary Card that is shared the credit limit with Principal Card

### IMPORTANT NOTE:

Some credit card transactions may not be stopped even though you have requested the above arrangement. These credit card transactions include but not limited to autopay transactions that will be posted to the credit card directly, Octopus Automatic Add Value Service reloading amount, transactions made by Visa payWave or Mastercard Contactless, late posting of authorised transactions, or transactions made by the Club Marina Cove Membership Credit Card at the designated club houses etc. However, the overlimit fee will not be levied if the credit card account exceeds the credit limit due to these transactions and the above arrangement has been chosen.

### Consent to Use and Disclose Personal Data

By signing this application form, I agree that Hang Seng may use and disclose all personal data about me that Hang Seng currently or subsequently hold for the purposes as set out in the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance which accompanies this application form ("Notice").\*

#### \* Note:

#### For customers who have a relationship with Hang Seng before 16 June 2014:

**The Notice includes new purposes relating to Hang Seng's provision of services to you and enables Hang Seng to use your personal data in order that Hang Seng complies with the following current or future obligations, commitments or arrangements of Hang Seng or the HSBC Group: (i) obligations according to laws, regulations, judgments or court orders (both within and outside Hong Kong) including those that relate to money laundering, terrorist financing, bribery, corruption, tax evasion, fraud or sanctions (collectively referred to herein as "Unlawful Activities"); (ii) obligations according to guidelines, guidance or codes issued by local or foreign bodies or authorities (whether governmental, tax, law enforcement, regulatory, judicial, industry or others), or international guidance or internal policies and procedures, including those that relate to Unlawful Activities; (iii) requests from local or foreign bodies or authorities; (iv) commitments undertaken by Hang Seng or the HSBC Group with local or foreign bodies or authorities; (v) obligations according to agreement or treaty between local or foreign bodies or authorities; and (vi) obligations according to the HSBC Group's internal policies and procedures for use and sharing of data and information. The above may result in transfer of your personal data outside of Hong Kong. Please read the Notice which shows in full the purposes for which your personal data may be used and the classes of persons to whom your personal data may be transferred.**

In case of queries, please contact our customer service hotline at 2998 9878.

# Hang Seng Credit Card Supplementary Card Application Form

Supplementary Card Applicant's Name in English: \_\_\_\_\_

## Acknowledgement and Signature of Applicant(s)

### Direct Marketing consent

The Bank and other members of the Hang Seng Bank Group may use your personal data to keep you updated of the latest promotion and offer.

Please check "✓" in the relevant box(es) if you do not wish to receive any promotion and offer from the Bank/other members of the Hang Seng Bank Group. (Note: If you check the below box(es), you will not receive any promotion and offer material, including but not limited to credit card welcome offers and merchant discount offers.)

(G) I do not wish the Bank to use my personal data for promotion purpose.

(B) I do not wish the Bank to provide my personal data to any other members of the Hang Seng Bank Group for their use for promotion purpose.

Your choice above shall become effective after Hang Seng approves this application, and replace all your previous choices or requests regarding whether or not to receive promotion and offer communicated by you to Hang Seng prior to this application, unless this application is withdrawn or rejected for whatever reason.

Please note that your above choice applies to the promotion of the classes of products, services, and/or subjects as set out in the attached Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Notice"), including the kinds of personal data which may be used and the classes of persons to which your personal data may be provided for them to use in promotion. The relevant clause on the Use of Data in Direct Marketing in the Notice has been appended to this form for your reference.

If you are a Private Banking customer of the Bank, your choice above does not apply to promotional contact or information in connection with Private Banking services of the Bank and any existing choice or request that you have communicated to the Bank in this regard shall prevail. If you do not wish to receive promotional contact or information in connection with Private Banking services of the Bank, please contact your Relationship Manager.

We confirm the Applicant's Declaration on page 5.

We understand, acknowledge and agree the details as specified in the Important Notes herein, and the terms and conditions in force from time to time governing the use of Hang Seng Credit Card that accompany each card. A copy of the relevant terms and conditions is available upon request at any Hang Seng Bank branch or visit [hangseng.com/cardterms](http://hangseng.com/cardterms). The principal liabilities and obligations for using the Hang Seng Credit Card Supplementary Card under application herein are highlighted in the enclosed page 11 for the attention of the Principal Card Customer and the Supplementary Card Applicant.

Signature of Principal Card Customer

Date

Signature of Supplementary Card Applicant

Date

X

X

Principal Card Customer's Name in English

Supplementary Card Applicant's Name in English

For enquiries, please call **2998 8228** (Hang Seng Visa Infinite Card)/**2998 8111** (Hang Seng Prestige World Mastercard)/**2398 0000** (Hang Seng Credit Card)/**2998 8188** (Hang Seng enJoy Card) or contact any Hang Seng Bank branch.

### For Bank Use Only

Tx Branch Code	Ref. Branch Code
Tx Staff ID	Referral Staff ID

This application form is effective from 1 June 2020.

## Hang Seng Credit Card Supplementary Card

To apply, simply complete the attached application form with copies of required documents and return to any Hang Seng Bank branch or mail to P.O. Box 74147, Kowloon Central Post Office, Kowloon. Please read the following "Important Note" before application.

### Important Notes & Applicant's Declaration

#### Applicable to all Supplementary Card Applicants:

##### Important Notes

1. This form is only applicable to the Supplementary Card application of Hang Seng Visa Infinite Card, Hang Seng Prestige World Mastercard, Hang Seng Platinum Card, Hang Seng Credit Card, Hang Seng UnionPay Credit Card, Hang Seng enJoy Card, Hang Seng Renminbi Credit Card, Hang Seng MPOWER Card, Forever Friends Card, MUJI Card, University/College Affinity Card and Hang Seng Bupa Card. Supplementary Card is not available for Hang Seng enJoy Spending Card.
2. Hang Seng Credit Card Supplementary Card Applicant must reside in Hong Kong and be at least 16 years of age. If the Supplementary Card Applicant is aged below 18, the Principal Card Customer must be his/her parent or guardian.
3. If the Principal Card Customer and the Supplementary Card Applicant are an existing customer of Hang Seng Bank Limited ("Hang Seng") and unable to provide the information as requested on application form, Hang Seng will process the application according to his/her record at Hang Seng. If the Applicant would like to update his/her personal particulars, please bring along the relevant documentary proof and visit any Hang Seng Bank branches.
4. Full-time University/Tertiary Student Principal Card Customer is not eligible for Supplementary Card application.
5. If the Principal Card is a Hang Seng MPOWER Card, the Supplementary Card will share the same card design as the Principal Card.
6. **Annual fee (if any): The annual fee for each Visa Infinite Card Supplementary Card is HK\$1,000; annual fee for each Visa Platinum Card/Platinum Mastercard Supplementary Card is HK\$750; annual fee for each Visa Gold Card/Gold Mastercard Supplementary Card is HK\$300; annual fee for each Visa Card/Mastercard Supplementary Card is HK\$150.**
7. **Finance charge for retail purchase and interest rate on cash advance:**
  - **Finance charge for retail purchase: 2.62% per month (annualised percentage rate 34.97%)**
  - **Interest rate on cash advance: 2.62% per month (annualised percentage rate 38.37%)**

**The above annualised percentage rates (APR) are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. In case of any failure to repay the minimum payment amount by payment due date stated on the relevant credit card statement, Hang Seng reserves the right to vary or increase the above interest rate to the rate specified and notify you from time to time. For details of other service charges, please ask any Hang Seng Bank branch staff.**

#### 8. Applicable to Hang Seng UnionPay Credit Card Supplementary Card Applicant:

If the Supplementary Card Applicant makes cash advance or cash withdrawal (cash withdrawal is only applicable to the Supplementary Card Applicant with Hang Seng Bank HK Dollar Account ("HKD Account") linked to the Hang Seng UnionPay Credit Card) with the Hang Seng UnionPay Credit Card through HSBC Group ATM network worldwide or UnionPay ATM network in Hong Kong, Hang Seng will process the relevant transactions according to the Supplementary Card Applicant's instructions. If the Supplementary Card Applicant uses Hang Seng UnionPay Credit Card linked with HKD Account through UnionPay ATM network at non-HSBC Group ATMs overseas, regardless of a cash advance or a cash withdrawal instruction is given, Hang Seng will instantly check the available balance of the HKD Account, and will process the instruction as cash withdrawal and debit the amount directly from the HKD Account if there is sufficient balance in the relevant HKD Account. If there is insufficient balance in the HKD Account, Hang Seng will process the instruction as cash advance without exception and debit the amount to the Hang Seng UnionPay Credit Card account directly. The relevant fees and charges of cash advance or cash withdrawal will be applicable to each successful transaction. The transaction amount of the cash advance and the corresponding fees and charges cannot exceed the available credit limit of Hang Seng UnionPay Credit Card, while the transaction amount of the cash withdrawal and the corresponding fees and charges cannot exceed the available balance of the HKD Account. For details of fees and charges, please call our Credit Card 24-hour Customer Service Hotline on 2998 8222 (Hang Seng UnionPay Platinum Card) or 2398 0000 (Hang Seng UnionPay Credit Card).

9. For payment by Renminbi notes at Hang Seng Branch, only notes of RMB50 denomination or above are accepted.
10. The remuneration packages of Hang Seng direct sales staff and authorised agents (including basic salary and incentive) are based on the performance of various aspects, and not only sales-oriented.
11. Hang Seng reserves the final decision on the approval of Hang Seng Credit Card Supplementary Card and the credit limit.
12. In case of any disputes, the decision of Hang Seng shall be final.

## Important Notes & Applicant's Declaration

### Applicant's Declaration

1. The Applicant undertakes to advise Hang Seng if the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial Shareholders of Hang Seng or its subsidiaries<sup>(note)</sup>; or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this clause.

Hang Seng requires the above information to comply with the Listing Rules.

<sup>(note)</sup>: "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.

2. The Principal Card Customer and the Supplementary Card Applicant confirm that, as of the date of the application, the Principal Card Customer and the Supplementary Card Applicant or the government department of HKSAR in which the Principal Card Customer and the Supplementary Card Applicant are working have no official dealings with Hang Seng and the Principal Card Customer and the Supplementary Card Applicant undertake to inform Hang Seng promptly in writing if the Principal Card Customer and the Supplementary Card Applicant or the government department in which the Principal Card Customer and the Supplementary Card Applicant are working will later become involved in any official dealings with Hang Seng.
3. The Principal Card Customer and the Supplementary Card Applicant also confirm that (i) the Principal Card Customer and the Supplementary Card Applicant did not own any credit card that was cancelled due to default payment; (ii) the Principal Card Customer and the Supplementary Card Applicant currently do not have any overdue payment in respect of any of indebtedness of the Principal Card Customer and the Supplementary Card Applicant; and (iii) there is no bankruptcy order made against the Principal Card Customer and the Supplementary Card Applicant and the Principal Card Customer and the Supplementary Card Applicant are not in the process of petitioning for bankruptcy nor have any intention to do so.
4. The Principal Card Customer and the Supplementary Card Applicant confirm that all of the information provided in the application form is true, correct and complete in all respects and each of them authorizes the other party to submit his/her information/documents on his/her behalf to Hang Seng and agree that Hang Seng may use such information for such purposes as set out in the statements, circulars, notices or terms and conditions relating to the use and disclosure of personal data made available by Hang Seng to customers from time to time. The Principal Card Customer and the Supplementary Card Applicant authorise Hang Seng to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same. The Principal Card Customer and the Supplementary Card Applicant further undertake to notify Hang Seng promptly in writing whenever there are any changes to any of such information.
5. The Principal Card Customer and the Supplementary Card Applicant acknowledge and agree that irrespective of whether the Supplementary Card application is subsequently withdrawn or rejected, all personal data and information with respect to the Principal Card Customer and the Supplementary Card Applicant and an individual which are provided by the Principal Card Customer and the Supplementary Card Applicant and/or such individual at the request of Hang Seng or collected in the course of dealings between the Principal Card Customer and the Supplementary Card Applicant or such individual and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with the Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to the Principal Card Customer and the Supplementary Card Applicant and other individual from time to time. The Principal Card Customer and the Supplementary Card Applicant also acknowledge and agree that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for purpose of verifying such Data or enabling them to provide such Data to other institutions: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.
6. The Principal Card Customer and the Supplementary Card Applicant further acknowledge and agree that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to the Principal Card Customer and the Supplementary Card Applicant and/or the relevant individual, and provide banker's or credit references in respect of the Principal Card Customer and the Supplementary Card Applicant and/or such individual.
7. In the case where a guarantee/third party security, whether limited or unlimited in amount, has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of the Principal Card Customer and the Supplementary Card Applicant owed to Hang Seng, the Principal Card Customer and the Supplementary Card Applicant agree that Hang Seng may from time to time provide the guarantor/provider of third party security with any data, details or information (including any Data of the Principal Card Customer and the Supplementary Card Applicant) relating to any loan/banking/credit facilities extended by Hang Seng to the Principal Card Customer and the Supplementary Card Applicant for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.
8. The Principal Card Customer and the Supplementary Card Applicant agree that Hang Seng may send a repayment reminder (when necessary) in the form of text message, according to the mobile telephone number provided by the Principal Card Customer and the Supplementary Card Applicant/recorded within Hang Seng.
9. The Applicant(s) confirm(s) that this card application was not referred by a third party.

## Important Notes & Applicant's Declaration

### 10. Applicable to Hang Seng enJoy Card Supplementary Card Applicant:

The Supplementary Card Applicant(s) authorise(s) Hang Seng to disclose to and exchange with any of the members of the Jardine Matheson Group or the Dairy Farm Group from time to time, (a) any personal data and information relating to the Applicant(s), (b) the Applicant(s)' enJoy Card transactions details, and (c) details of the use of enJoy Dollars, for the purposes of (i) verifying staff identity (if applicable), (ii) establishing and operating the Applicant(s)' enJoy Card account, (iii) subject to the Applicant(s)' consent for direct marketing, data analysis so as to provide promotional offer(s) in connection with enJoy Card to enJoy Card holders and (iv) providing staff benefit(s) of the Jardine Matheson Group or the Dairy Farm Group (if applicable). For the purpose herein, the Jardine Matheson Group and the Dairy Farm Group consists, respectively, of the subsidiary and affiliated companies of Jardine Matheson Holdings Limited and Dairy Farm International Holdings Limited that are incorporated in Hong Kong or Macao, including but not limited to Jardine Matheson & Co. Limited and The Dairy Farm Company Limited.

### 11. Applicable to MUJI Card Supplementary Card Applicant:

Supplementary Card Applicant(s) authorise(s) Hang Seng to disclose to MUJI (Hong Kong) Company Limited ("MUJI") from time to time any data and information relating to details of Supplementary Card Applicant(s)' transactions in MUJI outlets and details of Supplementary Card Applicant(s)' use of MUJI Dollars for the purpose of the maintenance and operation of MUJI Dollars.

### 12. Applicable to Hang Seng Bupa Card Supplementary Card Applicant:

The Supplementary Card Applicant(s) authorise(s) Hang Seng to disclose to Bupa (Asia) Limited ("Bupa") from time to time (i) any data and information related to the Supplementary Card Applicant(s), to be used for the purpose of verifying the Supplementary Card Applicant(s)' identity as a Bupa's member, and establishment and operation of the Supplementary Card Applicant(s)' credit card account(s); (ii) the credit card approval status related to the Supplementary Card Applicant(s), to be used for the purpose of providing privileges to the Supplementary Card Applicant(s) by Bupa and (iii) the details of the use of the Supplementary Card Applicant(s)' Hang Seng Bupa Card Cash Dollars ("Cash Dollars") (if applicable), to be used for the purpose of maintenance and operation of offsetting the Bupa selected insurance premium payment by Cash Dollars.

### **Document Required for Application**

To facilitate our processing, please send in or return to any Hang Seng Bank branch the application form with copies of the required documents. You can also submit document via the website of Hang Seng, [hangseng.com/card](http://hangseng.com/card) (select "Additional Services/Other Information" and the "Submit Documents Here"). All documents including the enclosed application form supplied are not returnable.

- Hong Kong Identity Card/Hong Kong Permanent Identity Card/Passport/Identity proof of Nationalities of Supplementary Card Applicant
- If Supplementary Card Applicant is a non-Hong Kong Permanent Identity Cardholder, please provide copies of your HKID and passport, or front and back sides of Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document copies.
- Please attach residential address proof of Supplementary Card Applicant if different from Principal Card Customer
- If permanent address of Supplementary Card Applicant is different from his/her residential address, please attach permanent address proof

Note: 1. Hang Seng reserves the right to request customers to provide relevant true copies and/or additional proof.  
2. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

## Hang Seng Bank Limited (the “Bank”) Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the “Ordinance”)

1. From time to time, it is necessary for customers and various other individuals (including without limitation applicants for banking/financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, controlling persons, officers and managers of a corporate customer or applicant, partners or members of a partnership, beneficial owner, trustee, settlor or protector of a trust, account holder of a designated account, payee of a designated payment, representative, agent or nominee of a customer, or any other persons with whom a customer has a relationship that is relevant to the customer’s relationship with the Bank) (collectively “data subjects”) to supply the Bank with data in connection with various matters such as the opening or continuation of accounts and the establishment or continuation of banking/credit facilities or provision of related banking/financial services or compliance with any laws, guidelines or requests issued by regulatory or other authorities.
2. Failure to supply such data may result in the Bank being unable to approve the opening of or continue accounts or establish or continue banking/credit facilities or provide related banking/financial services.
3. It is also the case that data are collected from (i) data subjects in the ordinary course of the continuation of the banking/financial relationship (for example, when data subjects write cheques, deposit money or apply for credit), (ii) a person acting on behalf of the data subjects whose data are provided, (iii) data subjects’ use of the Bank’s websites and apps, including in accordance with the Bank’s [Internet Privacy Policy Statement](https://www.hangseng.com/content/dam/hase/config/bde/pws/common/pdfs/privacy_e.pdf) [https://www.hangseng.com/content/dam/hase/config/bde/pws/common/pdfs/privacy\\_e.pdf](https://www.hangseng.com/content/dam/hase/config/bde/pws/common/pdfs/privacy_e.pdf) and (iv) other sources (for example, information obtained from credit reference agencies). Data may also be generated or combined with other information available to the Bank or any member of the HSBC Group (“**HSBC Group**” means HSBC Holdings plc, its affiliates, subsidiaries, associated entities and any of their branches and offices (together or individually) and “**member of the HSBC Group**” has the same meaning).
4. The purposes for which data may be used are as follows:
  - (i) considering applications for products and services and the daily operation of the banking/financial products, services and banking/credit facilities provided to data subjects;
  - (ii) 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;
  - (iii) creating and maintaining the Bank’s credit scoring models;
  - (iv) assisting other financial institutions to conduct credit checks and collect debts;
  - (v) ensuring ongoing credit worthiness of data subjects;
  - (vi) designing banking/financial services or related products for data subjects’ use;
  - (vii) analysing how data subjects access and use the Bank’s services including services available on the Bank’s websites and apps from time to time;
  - (viii) advertising and marketing services, products and other subjects (including in connection with direct marketing as detailed in paragraph 7 below);
  - (ix) determining the amount of indebtedness owed to or by data subjects;
  - (x) the enforcement of data subjects’ obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security or guarantee for data subjects’ obligations;
  - (xi) meeting obligations, requirements or arrangements, whether compulsory or voluntary, of the Bank or any of its branches or any member of the HSBC Group to comply with, or in connection with:
    - (a) any law, regulation, judgment, court order, voluntary code, sanctions regime, within or outside the Hong Kong Special Administrative Region (“**Hong Kong**”) existing currently and in the future (“**Laws**”) (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
    - (b) any guidelines, guidance or requests given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future and any international guidance, internal policies or procedures (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
    - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, judicial, administrative, public or law enforcement body, or governmental, tax, revenue, monetary, securities or futures exchange, court, central bank or other authorities, or self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over all or any part of the HSBC Group (together the “**Authorities**” and each an “**Authority**”) that is assumed by, imposed on or applicable to the Bank or any of its branches or any member of the HSBC Group; or
    - (d) any agreement or treaty between Authorities;
  - (xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the HSBC Group and/or any other use of data and information in accordance with any programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
  - (xiii) conducting any action to meet obligations of the Bank or any member of the HSBC Group to comply with Laws or international guidance or regulatory requests relating to or in connection with the detection, investigation and prevention of money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions and/or any acts or attempts to circumvent or violate any Laws relating to these matters;
  - (xiv) meeting any obligations of the Bank or any member of the HSBC Group to comply with any demand or request from the Authorities;
  - (xv) 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;
  - (xvi) exchanging information with merchants accepting credit cards issued by the Bank (each a “merchant”) and co-branding partners;
  - (xvii) verifying data subjects’ identities with any card acquirer of a merchant in connection with any card transactions; and
  - (xviii) purposes relating thereto.



5. Data held by the Bank or a member of the HSBC Group relating to a data subject will be kept confidential but the Bank or a member of the HSBC Group may provide such information to the following parties (whether within or outside Hong Kong) for the purposes set out in paragraph 4 above:
- (i) any agents, contractors, sub-contractors, service providers or associates of the HSBC Group (including their employees, directors, officers, agents, contractors, service providers, and professional advisers);
  - (ii) any third party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to the Bank in connection with the operation of its business (including their employees, directors and officers);
  - (iii) any Authorities;
  - (iv) any person under a duty of confidentiality to the Bank including a member of the HSBC Group which has undertaken to keep such information confidential;
  - (v) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
  - (vi) any persons acting on behalf of an individual whose data are provided, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which the customer has an interest in securities (where such securities are held by the Bank or any member of the HSBC Group) or a person making any payment into the customer's account;
  - (vii) credit reference agencies, and, in the event of default, to debt collection agencies;
  - (viii) any person to whom the Bank or any of its branches or any member of the HSBC Group is under an obligation or required or expected to make disclosure for the purposes set out in, or in connection with, paragraph 4(x), 4(xi) or 4(xii);
  - (ix) 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;
  - (x) any card acquirer of a merchant; and
  - (xi)
    - (a) any member of the HSBC Group;
    - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
    - (d) co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
    - (e) charitable or non-profit making organisations; and
    - (f) 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 the purposes set out in paragraph 4 (vii) above.

Such information may be transferred to a place outside Hong Kong.

6. 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 a credit reference agency:
- (i) full name;
  - (ii) 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);
  - (iii) Hong Kong Identity Card Number or travel document number or certificate of incorporation number;
  - (iv) date of birth or date of incorporation;
  - (v) correspondence address or registered office address;
  - (vi) mortgage account number in respect of each mortgage;
  - (vii) type of the facility in respect of each mortgage;
  - (viii) mortgage account status in respect of each mortgage (e.g. active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
  - (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency 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 in Hong Kong, 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 database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

## 7. USE OF DATA IN DIRECT MARKETING

Where a data subject has given consent for the Bank to do so, the Bank may use the data subject's data to provide the data subject with direct marketing. In this connection, please note that:

- (i) the Bank may use the following categories of data for its direct marketing purposes:
  - (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, transaction location, financial background and demographic data of a data subject held by the Bank from time to time; and
  - (b) information relating to the data subject's use of the Bank's websites, mobile apps from time to time, whether through cookies or otherwise;
- (ii) the following classes of services, products and subjects may be marketed:
  - (a) financial, insurance, credit card, banking and related services and products;
  - (b) reward, loyalty or privileges programmes and related services and products;
  - (c) services and products offered by co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (d) donations and contributions for charitable and/or non-profit making purposes;

- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
  - (a) any member of the HSBC Group;
  - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
  - (d) co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (e) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph 7 (i) above to other members of the Hang Seng Bank Group for use by them in marketing those services, products and subjects, and the Bank requires the data subject's written consent (which includes an indication of no objection) for that purpose.

**If a data subject does not wish the Bank to use or provide his data to other members of the Hang Seng Bank Group for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Bank.**

8. 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 data subject has the right:
- (i) to check whether the Bank holds data about him and of access to such data;
  - (ii) to require the Bank to correct any data relating to him which is inaccurate;
  - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
  - (iv) 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 an access and correction request to the relevant credit reference agency or debt collection agency; and
  - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), 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)).
9. 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 defined in paragraph 8 (v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
10. 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 defined in paragraph 8 (v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal 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 from a bankruptcy as notified by the data subject with evidence to the credit reference agency, whichever is earlier.
11. 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.
12. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:
- Data Protection Officer  
 Hang Seng Bank Limited  
 83 Des Voeux Road Central  
 Hong Kong  
 Fax: (852) 2868 4042
13. The Bank may have obtained a credit report on the data subject from a credit reference agency in considering any application for credit. In the event the data subject wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
14. Nothing in this Notice shall limit the rights of data subjects under the Ordinance.

Effective Date: 15 June 2014 (Updated in September 2018)

- \* Applicable to customers and individuals who have established a relationship with the Bank on or after 16 June 2014, or otherwise consented to this version of Notice. If you have established a relationship with the Bank before 16 June 2014 and have not consented to this version of Notice, please refer to: [https://www.hangseng.com/content/dam/hase/config/bde/pws/common/pdfs/notice\\_e\\_2013.pdf](https://www.hangseng.com/content/dam/hase/config/bde/pws/common/pdfs/notice_e_2013.pdf)

Note: In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.

## Principal Liabilities and Obligations under the Terms and Conditions

Principal liabilities and obligations for using the Hang Seng Credit Card under the respective terms and conditions are highlighted below for your particular attention. You must read the FULL VERSION of the terms and conditions governing the use of the Hang Seng Credit Card. The terms and conditions are available at branches for collection.

1. You must exercise reasonable care and diligence in safekeeping the Hang Seng Credit Card, the personal identification numbers ("PIN") and/or the e-shopping Card Account Number (if applicable). In the case of any loss, theft or unauthorised disclosure of any of them, you must report to Hang Seng Bank Limited ("Hang Seng") as soon as reasonably practicable upon notice or suspicion thereof.
2. You shall be liable for all unauthorised transactions and losses suffered by Hang Seng involving the use of the Hang Seng Credit Card, the PIN and/or the e-shopping Card Account Number (if applicable) if you have acted fraudulently or with gross negligence or failed to fulfil the obligations as set out in Clause 1 above.
3. You shall repay promptly the outstanding balance of your Hang Seng Credit Card account upon demand by Hang Seng.
4. You shall be responsible for all costs and expenses reasonably incurred by Hang Seng in enforcing the terms and conditions and recovering any sum you owe to Hang Seng.
5. You shall report to Hang Seng any discrepancies in any Hang Seng Credit Card statement within 60 days of the statement date.
6. Hang Seng is entitled to amend the terms and conditions, and vary any fees and charges in respect of the use of the Hang Seng Credit Card, subject to a notice of not less than 60 days, which shall be binding on you if you continue to use or retain the Hang Seng Credit Card after the effective date as specified in the notice. You may elect to terminate the Hang Seng Credit Card pursuant to the terms and conditions if you do not agree to such amendments or variations.
7. You must sign the Hang Seng Credit Card immediately upon receipt.
8. The maximum liability for unauthorised card transaction(s) before the loss, theft and/or unauthorised disclosure of the Hang Seng Credit Cards/ the e-shopping Card Account Number/PIN is reported will be subject to the applicable laws and regulations. However, you are liable for all unauthorised cash advances, withdrawals, transfers and transactions effected with the use of the PIN before we are actually notified of the loss, theft or unauthorised disclosure of the PIN.
9. You must repay the outstanding balance on time to avoid payment of interests and finance charges. If Hang Seng does not receive the minimum payment amount as specified in the relevant Hang Seng Credit Card statement on or before the payment due date, an additional late charge shall be payable by you.
10. While the principal cardmember is held liable for the debts and liabilities of the principal cardmember and each supplementary cardmember, supplementary cardmember shall only be liable for his/her debts and liabilities.
11. Hang Seng is only entitled to apply the credit balance of the principal cardmember's account(s) in or towards satisfaction of the debts and liabilities owed by the principal cardmember and/or any supplementary cardmembers to Hang Seng. Hang Seng will only apply the credit balance of the supplementary cardmember's account(s) in or towards satisfaction of the debts and liabilities owed by the supplementary cardmember to Hang Seng.
12. Each cardmember using the SelectImage Mastercard services has to warrant that the use of the relevant photograph does not infringe the rights of any person and that the cardmember shall indemnify Hang Seng for all liabilities arising from any breach of such warranty.

\* The Chinese version is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

Hang Seng Bank Limited

## Credit Card Key Facts Statement

### Finance Charge

<b>Annualised Percentage Rate (“APR”) <sup>(1)</sup> for Retail Purchase</b>	<b>34.97%</b> when you open your account and it will be reviewed from time to time. No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer’s account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges etc, except cash advance) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.
<b>APR <sup>(1)</sup> for Cash Advance</b> <b>(Not applicable</b> to Private Label Card)	<b>38.37%</b> when you open your account and it will be reviewed from time to time. For cash advances, an interest at the rate(s) applicable to the Customer’s account will be calculated from the date of such advances to a date on which payment is received.
<b>Past Due APR <sup>(1)</sup></b> <b>(Not applicable</b> to Visa Infinite Card, World Mastercard and Private Label Card)	Finance charges for retail purchase will be adjusted to <b>40.53%</b> , effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer’s credit card account twice or more in the past 6 months. Interest of cash advance will be adjusted to <b>44.62%</b> , effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer’s credit card account twice or more in the past 6 months. If there is no past due for 6 consecutive months, original rate will be charged effective after the Closing Date of the statement for the 6 <sup>th</sup> month.
<b>Interest Free Period</b>	Up to 56 days
<b>Minimum Payment Amount</b> <b>(Not applicable</b> to World Mastercard, USD Visa Gold Card and Private Label Card)	The Minimum Payment Amount is HK\$300/CNY300 (subject to card type) or the sum of items (i) to (iv) below (whichever is higher): (i) all fees and charges (including finance charges and annual fees); (ii) any overdue Minimum Payment Amount; (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and (iv) 1% of the New Balance after deducting the amount of items (i) to (iii).

### Fees & Charges

<b>Annual Fee</b>	Visa Infinite Card/ World Mastercard	Principal Card - <b>HK\$6,000</b> Supplementary Card - <b>HK\$1,000</b>
	Platinum Card	Principal Card - <b>HK\$1,500</b> Supplementary Card - <b>HK\$750</b>
	Gold Card	Principal Card - <b>HK\$600</b> Supplementary Card - <b>HK\$300</b>
	Classic Card	Principal Card - <b>HK\$300</b> Supplementary Card - <b>HK\$150</b>
	Renminbi Credit Card - Platinum Card  - Gold Card  - Classic Card	Principal Card - <b>CNY1,500</b> Supplementary Card - <b>CNY750</b> Principal Card - <b>CNY600</b> Supplementary Card - <b>CNY300</b> Principal Card - <b>CNY300</b> Supplementary Card - <b>CNY150</b>
	USD Visa Gold Card	Principal Card - <b>US\$78</b> Supplementary Card - <b>US\$39</b>

## Credit Card Key Facts Statement

<b>Cash Advance Handling Fee</b> <b>(Not applicable</b> to Private Label Card)	Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card	• <b>3.5%</b> of the cash advance amount <b>(minimum HK\$100/US\$13)</b> per cash advance transaction
	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	• <b>3.5%</b> of the cash advance amount <b>(minimum CNY100)</b> per cash advance transaction
<b>Foreign Currency Conversion Fee</b> <b>(Not applicable</b> to Renminbi Credit Card and Private Label Card)	<b>1.95%/1.2%</b> (only applicable to UnionPay Credit Card) of every transaction effected in currencies other than Hong Kong Dollars or US Dollars (only applicable to USD Visa Gold Card)	
<b>Fee Relating to Settling Foreign Currency          Transaction in Hong Kong Dollars</b> <b>(Not applicable</b> to UnionPay Credit Card and Renminbi Credit Card)	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 fees to be applied before the transactions are entered into as settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.	
<b>Late Charge</b>	Visa Infinite Card/ Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>HK\$300</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
	World Mastercard/ USD Visa Gold Card/Club Marina Cove Membership Credit Card/ enJoy Private Label Card	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of <b>HK\$300/US\$38</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.
	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>CNY300</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
<b>Overlimit Fee</b>	Visa Infinite Card/World Mastercard/ Prestige World Mastercard / Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card/ Club Marina Cove Membership Credit Card/enJoy Private Label Card	An overlimit fee of <b>HK\$180/US\$23</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180/US\$23 or above.
	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	An overlimit fee of <b>CNY180</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.
<b>Paper Statement Service Annual Fee</b> <sup>(2)</sup> (Effective from 1 July 2018)	Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card/ Spending Card	<b>HK\$20/US\$3</b> per account (for every 12 months period from July to June of the following year)
	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	<b>CNY20</b> per account (for every 12 months period from July to June of the following year)

## Credit Card Key Facts Statement

<b>Returned Cheque/ Autopay Reject Handling Fee</b>	<ul style="list-style-type: none"> <li>• A returned cheque/ autopay reject handling fee of <b>HK\$120/CNY120/US\$16</b> (subject to card type) will be charged once on the same statement if there is any returned cheque/ autopay reject amount more than HK\$120/CNY120/US\$16 (subject to card type).</li> <li>• Returned cheque/ autopay reject handling fee will be waived if late charge is levied on the same statement.</li> </ul>
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Note:

- (1) The Annualised Percentage Rates ("APR") are reference rates calculated according to the standard method set out in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.
- (2) A fee of HK\$20/US\$3/CNY20 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).