

## Important Notes & Applicant's Declaration for Application of Hang Seng alpha card Spending Card

### Important Notes

- Applicant must be a resident of Hong Kong and at least 15 years of age.**
- alpha card account is a non-interest bearing account.**
- Funds maintained in the alpha card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.**
- If the Applicant is 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.
- The daily and monthly maximum auto top-up limits are HKD2,000 and HKD5,000 respectively.
- The annual fee for alpha card is HKD50.** For details of other service charges, please ask any Hang Seng Bank branch staff.
- The Applicant understands, acknowledges and agrees the details as specified in the Important Notes and to be bound by terms and conditions of the Welcome Offers (if applicable), and the applicable terms and conditions in force from time to time governing the use of Hang Seng alpha card Spending Card that accompany each card and the use of Integrated Account (if applicable). A copy of the relevant terms and conditions is available upon request at any Hang Seng Bank branch or visit [hangseng.com/cardterms](https://hangseng.com/cardterms). The principal liabilities and obligations for using the Hang Seng alpha card Spending Card under application herein are available at [hangseng.com/card\\_tnc\\_e](https://hangseng.com/card_tnc_e) for the attention of the Applicant.
- The Applicant acknowledges that he / she has received and understands that the alpha card account is a non-interest bearing account. Funds maintained in the alpha card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.
- 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.
- Hang Seng reserves the final decision on the approval of Hang Seng alpha card Spending Card.
- In case of any disputes, the decision of Hang Seng shall be final.

### Applicant's Declaration

- 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.  
(note) "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.
- The Applicant confirms that, as of the date of the application, the Applicant or the government department of HKSAR in which the Applicant is working has no official dealings with Hang Seng and the Applicant undertakes to inform Hang Seng promptly in writing if the Applicant or the government department in which the Applicant is working will later become involved in any official dealings with Hang Seng.
- The Applicant also confirms that (i) the Applicant did not own any credit card that was cancelled due to default payment; (ii) the Applicant currently does not have any overdue payment in respect of the Applicant's indebtedness; and (iii) there is no bankruptcy order made against the Applicant and the Applicant is not in the process of petitioning for bankruptcy nor has any intention to do so.
- Applicant will be entitled to a 3-Year Annual Fee Waiver upon approval. The annual fee waiver is not applicable to Applicants aged 18 or above and are / were holders of any Personal Hang Seng Credit Card Principal Card account currently and / or in the past 6 months.
- The Applicant confirms that all of the information provided in the application process is true and correct in all aspects and agrees 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 Applicant authorises 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 Applicant further undertakes to notify Hang Seng promptly in writing whenever there are any changes to any of such information.
- The Applicant(s) acknowledge(s) and agree(s) that irrespective of whether the Applicant(s)' application(s) is/are subsequently withdrawn or rejected, all personal data and information with respect to the Applicant(s) and an individual which are provided by the Applicant(s) and/or such individual at the request of Hang Seng or collected in the course of dealings between the Applicant(s) 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 Applicant(s) and other individuals from time to time. The Applicant(s) also acknowledge(s) and agree(s) 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.



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Note: We will perform credit checks on you which may involve us providing your credit data to our selected credit reference agencies ("CRAs") under the Multiple Credit Reference Agencies Model (the "Model"). We have engaged TransUnion and PingAn OneConnect Credit Reference Services Agency (HK) Limited as our selected CRAs, and may engage other CRA(s), for the provision of consumer credit reference service, to facilitate our assessment of the credit facility applications and credit decision-making. You may request for a copy of the credit report from our selected CRAs free of charge if we have rejected your credit application within the past 30 business days. You may also request for a credit report from each selected CRAs without charge in any 12-month period. Contact details may be found on public websites of our selected CRAs or through our customer service hotline.

7. The Applicant further acknowledges and agrees 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 Applicant and / or the relevant individual, and provide banker's or credit references in respect of the Applicant(s) and/ or such individual.
8. In the case where a guarantee / third party security, unlimited in amount, has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of the Applicant owed to Hang Seng, the Applicant agrees that Hang Seng may from time to time provide the guarantor / provider of third party security with any data, details or information (including any of the Applicant's Data) relating to any loan / banking / credit facilities extended by Hang Seng to the Applicant for the purpose of notifying the guarantor / provider of third party security of the liabilities under the guarantee / third party security.
9. The Applicant(s) agree(s) 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 Applicant(s) / recorded within Hang Seng.
10. The Applicant(s) confirm(s) that this card application was not referred by a third party.

### Documents 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 documents via the website of Hang Seng, [hangseng.com/card](https://hangseng.com/card) (select "Additional Service / Other information" and then "Submit Document Here"). All documents including the enclosed application form supplied are not returnable.

- Hong Kong Identity Card/ Hong Kong Permanent Identity Card / Passport of Applicant / Identity proof of Nationalities
- Bank Statement / Passbook showing your name, account no. and the latest 1 month's salary income (Salary proof is waived for Hang Seng Auto-payroll customers who have payroll transactions in previous 1 month)
- Current Payroll Advice / Latest Tax Return
- Other Proof of Asset(s), e.g. Time Deposit Advice, other Bank Deposit Statement
- If self-employed, please attach copy of Business Registration Certification
- The latest Hang Seng MPF record (only applicable to Hang Seng MPF customers)
- If you use office address as correspondence address, please attach residential proof in Hong Kong, e.g. electricity bill, bank statement etc.
- 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 & Macao and Home Country Identification Document copies.
- If permanent address of the Applicant is different from his / her residential address, please attach permanent address proof
- If you are a Full-time University / Tertiary Student, attending certificate level or above course offered by following accredited education institutions and their subsidiaries, including: Accredited universities in Hong Kong, Chu Hai College of Higher Education, Vocational Training Council, Hong Kong Academic of Performing Arts, Caritas Institute of Higher Education (formerly known as Caritas Francis Hsu College), Caritas Bianchi College of Careers, Hong Kong Institute of Technology, Hong Kong College of Technology / HKCT Institute of Higher Education, Centennial College, Tung Wah College, Hong Kong Nang Yan College of Higher Education, Caritas Institute of Community Education, HKU Space Po Leung Kuk Stanley Ho community College, Hong Kong Art School, Pui Ching Academy, Yew Chung Community College and YMCA College of Careers, please enclose Hong Kong Identity Card / Hong Kong Permanent Identity Card / Passport (if applicable) and Full-time Student ID Card. If you are 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. Hang Seng may ask for additional documents at the year of graduation in handling card renewal.

- Notes:
- Hang Seng reserves the right to request the Applicants to provide relevant true copies and / or additional proof.
  - Upon receipt of the application, Hang Seng will send the "Supplementary Form of Parent / Guardian Information" to the Applicants aged below 18 for verification and keeping record.
  - The English version of these terms and conditions shall prevail there is a discrepancy between the English and Chinese versions.