

Hong Kong Professional Teachers' Union  
Members / Family Members VISA Card  
香港教育專業人員協會  
會員 / 會員家屬VISA卡



For the Use of  
*Members / Honorary Members  
and Family Members Only*  
會員 / 榮譽會員及會員家屬專用

豁免  2年 年費  
2-year Annual Fee Waiver

Hong Kong Professional Teachers' Union (HKPTU) and The Bank of East Asia (BEA) are pleased to introduce the HKPTU VISA Card which aims at strengthening the ties with members and family members of HKPTU by offering exclusive benefits.

香港教育專業人員協會(教協)與東亞銀行攜手推出香港教育專業人員協會VISA卡，旨在加強教協與會員間之聯繫，並提供更佳優惠予教協會員及會員家屬。

EXCLUSIVE PRIVILEGES FOR HKPTU VISA CARDHOLDERS 香港教育專業人員協會VISA卡客戶專享優惠

Be a HKPTU Members/Family Members VISA cardholder, you can enjoy a wide range of exclusive privileges.

成為香港教育專業人員協會會員/會員家屬VISA卡客戶，可享受多項專有權益。

Enjoy a 2-year annual fee waiver; BEA banking customers can enjoy perpetual annual fee waiver

首2年年費豁免；東亞銀行客戶更可享永久豁免年費

\* All customers will be entitled to an annual fee waiver for the first 2 years. A perpetual annual fee waiver will be granted to principal cardholders who maintain a valid designated BEA banking account in good standing (designated accounts include the BEA SupremeGold Account, deposit account, mortgage loan, consumer loan, and/or MPF account). The annual fee waiver will also apply to all relevant supplementary cards.

所有客戶可享首2年年費豁免優惠。永久豁免年費優惠只適用於持有有效並保持狀態良好之指定東亞銀行賬戶之主卡持卡人(指定賬戶包括東亞銀行顯卓理財戶口、存款賬戶、樓宇按揭貸款、個人貸款及/或強積金賬戶)。年費豁免亦適用於相關附屬卡。

Spending Reward Programme

簽賬獎賞計劃

HKPTU VISA Cardholders will be eligible for a cash rebate of HK\$60 upon monthly retail spending of at least HK\$500 for 12 consecutive months from 1<sup>st</sup> January to 31<sup>st</sup> December each year.

以香港教育專業人員協會VISA卡於每年1月1日至12月31日期間連續12個月，每月憑信用卡零售簽賬滿HK\$500或以上，方可獲贈HK\$60現金回贈，以用作繳交教協會員證1年年費。

Exclusive Shopping Privileges

專有購物權益

Cardholders can enjoy the exclusive shopping privileges of credit card payment since HKPTU VISA Cards are the only accepted VISA Cards at Kowloon Office and Causeway Bay Service Centre of HKPTU.

香港教育專業人員協會VISA卡乃教協九龍會所及銅鑼灣服務中心唯一接納之VISA卡，讓客戶可盡享信用卡消費之專有權益。

Relaxed Instalment Plan

輕鬆分期付款計劃

Cardholders can exclusively enjoy 10-month instalment plan when ordering electrical appliances valued at HK\$2,000 or above at HKPTU centre.

憑香港教育專業人員協會VISA卡於教協訂購電器滿HK\$2,000，即可享10個月分期付款。

\* 3% handling fee will be charged to each instalment plan. The annualized percentage rate of 3% handling fee calculated based on the requirement of the Code of Banking Practice is 6.69% (10-month instalment). BEA reserves the right to amend the offer without prior notice and shall be entitled to charge a handling fee prescribe at its discretion. The handling fee is to be determined by BEA from time to time for individual promotion. 每項分期付款須附加簽賬額之3%為手續費。3%手續費之實際年利率依據銀行營運守則之指引計算為6.69%(10個月分期)。本行保留隨時更改優惠之權利而毋須預先通知，並有權全權決定手續費，手續費將根據東亞銀行不時就個別推廣而釐定。

Charming Holidays and Charming Online Travel



Privileged Offers

翠明假期及翠明網絡旅遊專享優惠

When spending at Charming Holidays and Charming Online Travel, cardholders can enjoy HKPTU membership price or 6-month interest-free instalment offer by paying the bills with HKPTU VISA Card.

於翠明假期及翠明網絡旅遊消費，客戶可以香港教育專業人員協會VISA卡付款，兼享教協會員優惠價或6個月免息分期付款優惠。

Autopay Service for

"Caltex StarCard" Account

「加德士能源咭」戶口自動轉賬服務

HKPTU VISA Cards are the only accepted VISA Cards for setting up autopay to settle bills of "Caltex StarCard".

香港教育專業人員協會VISA卡是唯一獲接納以設定「加德士能源咭」賬單自動轉賬之VISA卡。

\* Not applicable to HKPTU Family Members VISA Cardholders  
不適用於香港教育專業人員協會會員家屬VISA卡客戶

### Spending Reward Programme – Terms and Conditions:

1. The Hong Kong Professional Teachers' Union VISA Card Spending Reward Programme is only applicable to holders of HKPTU VISA Card and HKPTU Family Member VISA Card (the "Cardholder" of the "Card").
2. The Cardholder is eligible for HK\$60 cash rebate (the "Cash Rebate") upon monthly retail spending of at least HK\$500 for 12 consecutive months from 1<sup>st</sup> January to 31<sup>st</sup> December each year (both days inclusive). The Cash Rebate will be credited to the Card's account automatically and will appear on the monthly account statement in February the following year.
3. All transactions will be calculated in Hong Kong dollars.
4. Only posted transactions with physical sales slips in Hong Kong dollars will be considered for the Offer. Other transactions, including but not limited to overseas retail spending, cash advances, monthly instalments for retail purchases, online/Automatic Teller Machine ("ATM") bill payments, online purchases, mail and phone orders, insurance payments, tax payments, recurring transactions, autopay, Octopus Automatic Add Value Service, "Cash in Hand" programme-related amounts, BEA Traveller's Card reload amounts, casino chips, finance charges, late charges, annual fees, bank charges, speculation commerce, and other fees and charges from time to time determined and notified to customers by The Bank of East Asia, Limited ("BEA") are excluded.
5. Un-posted/cancelled/refunded transactions or transactions that are found fraudulent or eventually cancelled/returned will not be counted as eligible transactions for the Offer.
6. To be eligible for the Offer, the Cardholder's Card account must be in good standing order.
7. The Offer is non-transferable.
8. The Offer cannot be used in conjunction with any other promotional offers provided by BEA Credit Card.
9. BEA reserves the right to vary or cancel the Offer and/or amend or alter these terms and conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final.
10. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

### 簽賬獎賞計劃 — 條款及細則：

1. 香港教育專業人員協會VISA卡獎賞計劃只適用於持有香港教育專業人員協會VISA卡及香港教育專業人員協會會員家屬VISA卡(「信用卡」)之客戶(「客戶」)。
2. 客戶必須於每年1月1日至12月31日(包括首尾兩天)期間連續12個月, 每月憑信用卡零售簽賬滿HK\$500或以上, 方可獲贈HK\$60現金回贈(「現金回贈」)。東亞銀行有限公司(「本行」)將於每年2月以進賬方式予合資格之信用卡賬戶, 並將顯示於客戶信用卡該月份之月結單內。
3. 所有簽賬均以港幣計算。
4. 合資格之簽賬只包括以港幣計算及已誌賬並有簽賬存根的零售簽賬。其他簽賬, 包括但不只限於海外零售簽賬、現金透支、商戶分期付款每月供款、網上/自動櫃員機繳款、網上購物、郵購、電話訂購、有關保險費用、稅務繳費、循環付款、自動轉賬、八達通自動增值、「好用錢」計劃有關金額、東亞銀行旅遊卡增值金額、賭場籌碼、財務費用、逾期手續費、信用卡年費、銀行收費、投機買賣及本行不時釐定及通知持卡人的服務收費均不適用。
5. 所有未誌賬/已取消/已退款的簽賬, 或任何被發現為不合法或欺詐或最終被取消或退款的簽賬, 均不計算為有效簽賬而獲享此優惠。
6. 客戶之信用卡賬戶必須保持有效及信用狀況良好, 方符合資格享有此項優惠。
7. 優惠不可轉讓他人。
8. 此優惠不可與其他東亞銀行信用卡之優惠同時使用。
9. 本行有權隨時更改或取消此優惠及/或修訂此等條款及細則, 而毋須預先通知。如有任何爭議, 本行保留一切最終決定權。
10. 此等條款及細則的中英文版本如有歧異, 概以英文版本為準。

## BEA Credit Card Year-round Offers 東亞銀行信用卡全年優惠

### Exclusive Privileges for BEA PLATINUM Cardholders 東亞銀行白金卡客戶專享優惠

#### Asia Miles「亞洲萬里通」

- 8 Bonus Points = 1 Asia Mile  
8獎分 = 1「亞洲萬里通」里數

#### Free Upgrade at Starbucks 星巴克免費升級優惠

- Free upgrade upon purchase of any tall (12oz) or above-sized handcrafted beverage (bottled and canned beverages are excluded) at all Starbucks stores in Hong Kong from 1<sup>st</sup> January, 2012 to 31<sup>st</sup> December, 2012.

由2012年1月1日至12月31日於香港全線星巴克分店購買中杯裝(12安士)或以上之手調飲品(樽裝及罐裝飲品除外), 可享免費升級。



#### Other Offers 其他尊貴禮遇

- Dining discounts at premium-class restaurants  
優質食府折扣



### Entertainment Offers 娛樂優惠

- Priority booking for spectacular concerts  
優先預訂人氣演唱會門票
- 10% off on movie tickets at selected cinema circuits in Hong Kong  
精選院線電影戲票9折

### Dining Offers 美饌優惠

- Special offers at popular restaurants  
人氣食府特選優惠
- Discounts and offers at numerous restaurants and merchants  
熱門食肆及商戶折扣優惠



### Bonus Points Offers 獎分獎賞

- You can redeem your Bonus Points for a splendid array of merchant cash coupons  
憑獎分換領熱門商戶之現金券



Offer periods may vary, and details may vary for different card types. Please visit the BEA website for details. Terms and conditions apply to the offers. 優惠有效期及各類東亞銀行信用卡提供之優惠或有不同, 詳情請瀏覽本行網頁。優惠須受有關條款及細則約束。

Customer Services Hotline  
客戶服務熱線

3608 6628

Website  
網址

www.hkbea.com



# HKPTU/HKPTU FAMILY MEMBER VISA CARD APPLICATION FORM

## 香港教育專業人員協會/香港教育專業人員協會會員家屬VISA卡申請表

To avoid a delay in the processing of your application, please complete all sections below in full using English (BLOCK LETTERS) and place a tick ("✓") in the appropriate boxes.

以下各項資料必須填寫，以免延誤處理。申請人必須以英文正楷填寫表格及在適當方格內加上「✓」號。

### CHOICE OF CREDIT CARD 申請信用卡產品

VISA Card  
VISA卡

Remarks 註：

- The minimum annual income of the applicant must be HK\$40,000 or above. You will be assigned a credit card type based on your credit limit as granted by BEA.  
申請人之年薪須達HK\$40,000或以上。信用卡類別將根據申請人所獲批核之信用額而定。
- For HKPTU Members and Honorary Members, HKPTU VISA Card will be issued.  
香港教育專業人員協會會員及榮譽會員將獲發香港教育專業人員協會VISA卡。
- For HKPTU Family Members, BEA VISA Card will be issued.  
香港教育專業人員協會會員家屬將會獲發東亞銀行VISA卡。
- All customers will be entitled to an annual fee waiver for the first 2 years. A perpetual annual fee waiver will be granted to principal cardholders who maintain a valid designated BEA banking account in good standing (designated accounts include the BEA SupremeGold Account, deposit account, mortgage loan, consumer loan, and/or MPF account). The annual fee waiver will also apply to all relevant supplementary cards.  
所有客戶可享首2年年費豁免優惠。永久豁免年費優惠只適用於持有有效並保持狀態良好之指定東亞銀行賬戶之主卡持卡人(指定賬戶包括東亞銀行顯卓理財戶口、存款賬戶、樓宇按揭貸款、個人貸款及/或強積金賬戶)。年費豁免亦適用於相關附屬卡。
- The annual fees (principal card) are as follows: VISA PLATINUM (HK\$1,500) and VISA Classic (HK\$300).  
年費(主卡)如下：VISA白金卡(HK\$1,500)及VISA普通卡(HK\$300)。
- BEA reserves the sole right to approve or decline any HKPTU/HKPTU Family Member VISA Card application.  
本行保留對香港教育專業人員協會/香港教育專業人員協會會員家屬VISA卡申請之最終審批權。

### PERSONAL DATA 個人資料

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

Membership Details 會員資料

HKPTU MEMBERSHIP Status 香港教育專業人員協會會籍

Member 會員  Honorary Member 榮譽會員  Family Member 會員家屬

HKPTU MEMBERSHIP CARD/HKPTU FAMILY MEMBERSHIP CARD NO.

香港教育專業人員協會會員證/  
香港教育專業人員協會會員家屬證號碼

\_\_\_\_\_

Mr. 先生  Mrs. 太太  Ms. 女士  Miss 小姐

Name in English as printed on HKID Card (In BLOCK LETTERS)

香港身份證上之英文姓名(請用正楷填寫)

\_\_\_\_\_

Former Name/Other Name (If any, please provide supporting documents.)

前名/別名(如有,請附上有關證明文件。)

\_\_\_\_\_

Date of Birth 出生日期

\_\_\_\_D日 \_\_\_\_M月 \_\_\_\_\_Y年

HKID Card No./Passport No. (Please provide a copy.)

香港身份證號碼/護照號碼(請附上副本。)

\_\_\_\_\_

Nationality (Overseas passport copy is required for Non-Hong Kong Permanent Residents.)

國籍(如客戶並非香港永久居民,請提供海外護照副本。)

\_\_\_\_\_

Citizenship 公民身份

\_\_\_\_\_

Residency Status 居民身份

\_\_\_\_\_

Residential Address in English (Please complete in BLOCK LETTERS to avoid postal failure. P.O.Boxes and overseas addresses are not accepted.)

住宅英文地址(為避免郵遞錯誤,請以正楷填寫。郵政信箱及海外地址恕不接受。)

Room 室 Floor 樓 Block 座

\_\_\_\_\_

Building/Estate 大廈/屋苑

\_\_\_\_\_

Road/Street 街道

\_\_\_\_\_

District 地區

\_\_\_\_\_

HK 香港  KLN 九龍  NT 新界

Please state your permanent address if it is different from the above residential address (eg. China/Overseas address for Chinese/overseas citizens.)

倘若永久地址與住宅地址有所不同(例如:內地/海外居民使用內地/海外地址作為永久地址),請在下列填寫。

\_\_\_\_\_

\_\_\_\_\_

Year(s) of Residence 居住年期 \_\_\_\_Y年 \_\_\_\_M月

Living with Parents 與父母同住  Quarters 宿舍  Owned 自置

Rented 租用

Applicant's Monthly Rent 申請人負責之每月租金

HK\$ \_\_\_\_\_

Mortgaged 按揭

Applicant's Monthly Instalment 申請人負責之每月供款

HK\$ \_\_\_\_\_



## DECLARATION AND SIGNATURE 聲明及簽署

1. I confirm that the information given above is true and complete in every material respect. I understand and acknowledge that if I provide any false or incorrect information hereunder, I may commit criminal offences in relation to deception and/or providing false information under the laws of Hong Kong. I authorise The Bank of East Asia, Limited ("BEA") to contact any necessary party for verification or further information at any time, including but without limitation to conduct credit checks on my credit information with any credit reference agency. I agree BEA to provide such information to Hong Kong Professional Teachers' Union, any agent or contractor so as to offer services to me. I acknowledge that the use of the Card is subject to the terms and conditions and the subsequent amendment of the BEA Credit Cardholder Agreement (Personal Account) and the BEA Credit Card Instalment Programme, a copy of which is available upon request or will be sent to me together with my Card account information upon approval of this application. BEA reserves the right of approval for the issuance of the HKPTU VISA Card/HKPTU Family Member VISA Card without providing reason. Annual fees for PLATINUM Card and Classic Card are HK\$1,500 and HK\$300 respectively. The finance charge for HKPTU VISA Card / HKPTU Family Member VISA Card is calculated on a daily basis at 2.5% per month for both retail purchases and cash advances, according to the Net Present Value (NPV) Method as specified in the Code of Banking Practice, the Annualised Percentage Rates (APR) for retail purchases and cash advances are 34.49% and 36.35% respectively. If the minimum payment due as specified on the statement is not received by BEA on or before the payment due date, BEA reserves the right to vary or increase the above interest rate to a rate specified by BEA from time to time.

本人證實以上各項資料均屬詳實，本人明白及接受如本人提供任何不正確或虛假資料，本人將可能觸犯香港有關欺騙及/或提供虛假資料之刑事罪行。本人並授權東亞銀行有限公司(「東亞銀行」)可向任何方面查證或索取更多資料，包括但不限於任何信貸資料機構索取有關本人之信貸資料以進行信貸審查。本人同意東亞銀行將有關本人的個人資料及信用卡資料提供予香港教育專業人員協會，有關的代理人或承包商，藉此為本人提供各項服務。本人同意此信用卡之使用乃根據東亞銀行信用卡持卡人合約(私人賬戶)條款及細則，東亞銀行信用卡分期付款計劃條款及其後可能之修訂約束，此條款及細則可隨時向東亞銀行索閱或會於此申請批准後隨卡賬戶資料一併收到。東亞銀行將保留一切有關批核香港教育專業人員協會VISA卡/香港教育專業人員協會會員家屬VISA卡之權利，而無須申述理由。白金卡及普通卡年費為HK\$1,500及HK\$300。香港教育專業人員協會VISA卡/香港教育專業人員協會會員家屬VISA卡之購物簽賬及現金透支財務費用均以月息2.5厘按日計算，根據銀行營運守則訂定之淨值法計算，其實際年利率分別為34.49厘及36.35厘。如東亞銀行於到期繳款日或之前仍未收到月結單上所示的最低付款額，東亞銀行有權更改或提高上述之息率至東亞銀行不時指定之息率。

2. I confirm that no credit card under my name issued by any financial institutions has been cancelled due to default in payment. I also confirm that I do not have any overdue payment exceeding 30 days in respect of any of my indebtedness (including but not limited to credit cards, mortgages, personal loans and other financial arrangements). I further confirm that no bankruptcy order has ever been made against me and I am neither in the process of petitioning for bankruptcy nor have any intention to do so.

本人確認本人名下由任何金融機構發出之信用卡從沒有因為欠賬而被取消。就本人的任何債務而言(包括但不限於信用卡、物業按揭、私人貸款及其他財務安排)，本人確認並沒有拖欠還款超過30天。本人再確認本人從沒有被頒佈破產令，亦沒有向法院申請破產或意圖申請破產。

3. I hereby further give my consent to BEA that it may carry out matching procedures such as comparing data of me or other persons for credit checking or data verification, whether or not for the purpose of taking adverse action against me.

本人同意東亞銀行可進行核對程序例如對比本人或任何人的資料作信貸審查或資料驗證而無論其目的是否對本人作出不利行動。

4. I agree that BEA may use information from any credit reference bureau or agency to compare against the data provided by me for credit checking and BEA may verify data by making use of the information provided by any credit reference bureau or agency.

本人同意東亞銀行可使用任何信貸資料機構或公司所提供的資料與本人所提供的資料作信貸審查而東亞銀行可以使用任何信貸資料機構或公司所提供的資料去驗證本人所提供的資料。

5. I confirm that I have read and understood the Summary of Major Terms and Conditions of The BEA Credit Cardholder Agreement and The Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement.

本人證實本人已參閱及明白東亞銀行信用卡持卡人合約主要條款摘要及個人資料(私隱)條例 — 個人資料收集(客戶)聲明。

6. I understand that in the event of any default in payment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, I shall be liable to have my account data retained by the credit reference agency for a period of up to 5 years after repayment in full.

本人明白如有拖欠還款的情況出現，除非本人能於欠款日起計60天內全數清償所有欠款，否則信貸資料機構將由本人全數清償欠款之日起計的5年內保留有關本人戶口的資料。

7. I further understand that in the event that this application is approved, I shall have the right to instruct BEA to request the relevant credit reference agency to delete all my account data in relation to the account upon termination thereof by full repayment provided that there is no default in payment for a period in excess of 60 days on the account within 5 years immediately before account termination.

本人更明白如此申請被成功批核後，倘若本人的戶口在結束之前的5年內從未出現欠款期超過60天的欠款紀錄，本人有權指示東亞銀行向有關的信貸資料機構要求在該戶口欠賬全數清還而結束時刪除全部有關本人戶口的資料。

X

Signature of Applicant  
申請人簽署

Date  
日期

In the event that the applicant would like to arrange for ATM access to his / her BEA account(s) using the credit card, the signature on this application form must be the same as the specimen(s) on record for any related account(s).

如申請人選擇以此信用卡透過自動櫃員機操作其他東亞銀行賬戶，申請人於此表格上簽署式樣必須與其賬戶相同。

## FOR BANK USE ONLY 銀行專用

COL-BR	PID	PSIG	TR/ERR PSLIP	STID	PASSBOOK	ADD PROOF
	SID	SSIG			STATEMENT	CK BY
BR			SE			
MC 1154		BOX			BOOTH	

Customer Services Hotline 客戶服務熱線：(852) 3608 6628

Application by Fax 傳真申請熱線：(852) 3608 6418

If applying by fax, please do not submit a duplicate application form. 如已傳真申請，請勿重複郵寄。

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

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

### 1. Safety of the Card and Secrecy of the PIN

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

### 2. Maximum Liability for Card Loss/Disclosure of PIN

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

### 3. Financial Charges and Service Charges

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

### 4. Expenses of Enforcement

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

### 5. Responsibility to Examine Statements

The Cardholder must notify BEA of unauthorised transaction(s) posted to the credit card account monthly statement within 60 days from the statement date, failing which, the statement shall be conclusive.

### 6. Bank's Right of Set-off

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

### 7. Cardholder's Liability

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

### 8. Right of Card Termination

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

### 9. Bank's Amendments on the Agreement

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

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

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

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

- (1) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking and other financial services.
- (2) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking and other financial services.
- (3) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking and other financial relationship, for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Bank, by means of documentation or telephone recording system as the case may be.
- (4) The purposes for which data relating to a customer may be used are as follows:
  - (i) the daily operation of the services and credit facilities provided to customers;
  - (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 customers;
  - (vi) designing financial services or related products for customers' use;
  - (vii) marketing the following services and products (in respect of which the Bank may or may not be remunerated):
    - (1) financial, insurance, credit card, banking and related services and products;
    - (2) reward, loyalty or privileges programmes and related services and products; and
    - (3) services and products offered by the Bank's co-branding partners (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 these services or products may be provided and/or marketed by:
      - (1) the Bank and the Bank's group companies;
      - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
      - (3) third party reward, loyalty or privileges programme providers; and
      - (4) co-branding partners of the Bank and the Bank's group companies;
  - (viii) verifying the data/information provided by any other customer or third party;
  - (ix) determining amounts owed to or by customers;
  - (x) collection of amounts outstanding from customers and those providing security for customers' obligations;
  - (xi) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches are expected to comply;
  - (xii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
  - (xiii) purposes relating thereto.
- (5) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (4):
  - (i) 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;
  - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
  - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
  - (iv) credit reference agencies, and, in the event of default, to debt collection agencies;
  - (v) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches are expected to comply;
  - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
  - (vii)
    - (1) the Bank's group companies;
    - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - (3) third party reward, loyalty and privileges programme providers;
    - (4) co-branding partners of the Bank and the Bank's group companies (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
    - (5) 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).Such information may be transferred to a place outside Hong Kong.
- (6) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right:
  - (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 a data access and correction request to the relevant credit reference agency or debt collection agency; and
  - (v) in relation to data which has been provided by the Bank to a credit reference agency, to instruct the Bank upon termination of an account by full payment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days, the data may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of discharge from a bankruptcy as notified to the Bank, whichever is earlier.
- (7) 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.
- (8) The person to whom requests for access to data or correction of data or for information regarding the Bank's Privacy Policy Statement and kinds of data held are to be addressed is as follows:

The Group Data Protection Officer	Telephone : 3608 3608
The Bank of East Asia Group	Fax : 3608 6172
10 Des Voeux Road Central	Website : www.hkbea.com
Hong Kong	
- (9) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (10) Customers may, at any time, request the Bank cease using their personal data for direct marketing purposes by writing to the Group Data Protection Officer at the address or fax number provided in paragraph (8).
- (11) After closure of account/termination of service, the Bank shall continue to hold data relating to the customer(s) for a period of 7 years or such other period as prescribed by applicable laws and regulations.
- (12) Nothing in this statement shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

## 東亞銀行信用卡持卡人合約主要條款及細則摘要

為配合《銀行營運守則》的規定，東亞銀行有限公司(「本行」)謹將本行信用卡持卡人合約(「持卡人合約」)中闡述的持卡人責任及義務概述如下：

### 1. 信用卡及私人密碼的安全

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

### 2. 遺失信用卡或私人密碼外洩的最高責任

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

### 3. 財務費用及服務費

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

### 4. 強制執行的費用

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

### 5. 審閱結單之責任

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

### 6. 本行的抵銷權

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

### 7. 主卡及附屬卡持卡人的責任

主卡持卡人須對此信用卡及所有附屬卡對本行所欠之賬項及銀碼負責。附屬卡持卡人僅須負責其本身的交易賬項和義務，對主卡持卡人及其他附屬卡持卡人的賬項均不須負責。

### 8. 終止信用卡賬戶的權利

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

### 9. 持卡人合約的修訂

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

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

## 個人資料(私隱)條例 一 個人資料收集(客戶)聲明

依從個人資料(私隱)條例(下稱「條例」)，東亞銀行有限公司(下稱

「本銀行」)現通知 貴客戶以下細則：

- (1) 客戶在開立或延續戶口、建立或延續銀行信貸或銀行提供服務時，需要不時向本銀行提供有關的資料。
  - (2) 若未能向本銀行提供該等資料可能會導致本銀行無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務或其他金融服務。
  - (3) 本銀行亦會在延續日常銀行或其他金融關係中以文書或電話錄音系統形式收集客戶的資料，例如，當客戶開出支票或存款或在一般情況下以口頭或書面形式與本銀行溝通時。
  - (4) 客戶的資料可能會用於下列用途：
    - (i) 提供服務和信貸便利給客戶之日常運作；
    - (ii) 在客戶申請信貸時進行的信貸調查，及每年進行一次或以上的定期或特別審查；
    - (iii) 編制及維持本銀行的信貸評分模式；
    - (iv) 協助其他財務機構作信用檢查及追討債務；
    - (v) 確保客戶維持可靠信用；
    - (vi) 設計為客戶使用的財務服務或有關產品；
    - (vii) 營銷下列服務和產品(本銀行或會因此而得到報酬)：
      - (1) 金融、保險、信用卡、銀行及相關服務和產品；
      - (2) 獎賞、會員或優惠計劃和相關服務及產品；及
      - (3) 由本銀行的品牌合作夥伴所提供的服務及產品(視乎情況而定，品牌合作夥伴的名稱會在有關服務和產品的申請表格中提供)；及以上服務或產品可能會由下列機構提供及/或營銷：
      - (1) 本銀行及其集團公司；
      - (2) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
      - (3) 第三方客戶獎賞、會員或優惠計劃提供者；及
      - (4) 本銀行及其集團公司的品牌合作夥伴；
    - (viii) 核實任何其他客戶或第三方所提供的數據/資料；
    - (ix) 計算本銀行與客戶之間的債務；
    - (x) 向客戶及為客戶的責任提供抵押的人士追收欠款；
    - (xi) 本銀行或其任何分行為履行任何對其有約束力的法例的規定而作出披露；或為依循及施行任何預期本銀行或其任何分行會遵從的監管或其他機構所發出的指引而作出披露；
    - (xii) 使本銀行的實在或建議承讓人，或本銀行對客戶的權利的參與人或附屬參與人評核意圖成為轉讓，參與或附屬參與的交易；及
    - (xiii) 與上述有關的用途。
  - (5) 本銀行會對其持有的客戶資料保密，但本銀行可能會把該等資料提供給下述各方作第(4)段列出的用途：
    - (i) 任何代理人、承辦人、或向本銀行提供行政、電訊、電腦、付款或證券結算或其他與本銀行業務運作有關的服務的第三方服務供應商；
    - (ii) 任何對本銀行有保密責任的人，包括本銀行集團內已承諾保持該資料保密的公司；
    - (iii) 付款銀行向出票人提供已付款支票的副本(而其中可能載有有關收款人的資料)；
    - (iv) 信貸資料服務機構；而在客戶欠賬時，則可將該等資料提供給收數公司；
    - (v) 本銀行在根據對本銀行或其任何分行具法律約束力的規定下或為依循及施行任何預期本銀行或其任何分行會遵從的監管或其他機構所發出的指引而有責任對任何人作出披露；
    - (vi) 本銀行的任何實在或建議承讓人或就本銀行對客戶的權利的參與人或附屬參與人或受讓人；及
    - (vii)
      - (1) 本銀行的集團公司；
      - (2) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
      - (3) 第三方客戶獎賞、會員或優惠計劃提供者；
      - (4) 本銀行及其集團公司的品牌合作夥伴(視乎情況而定，品牌合作夥伴的名稱會在有關服務和產品的申請表格中提供)；及
      - (5) 本銀行為第(4)(vii)段所載目的而聘用的外判服務供應商(包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心和數據處理公司和信息技術公司)。該等資料可能被轉移到香港以外的地方。
  - (6) 根據條例中的條款及根據條例核准發出的個人信貸資料實務守則，任何個人有權：
    - (i) 查核本銀行是否持有他的資料及查閱該等資料；
    - (ii) 要求本銀行改正任何有關他的不準確的資料；
    - (iii) 查明本銀行對於資料的政策及慣例和獲告知本銀行持有的個人資料種類；
    - (iv) 查詢並獲本銀行回覆，例行向有關信貸資料服務機構或收數公司披露的是哪些個人資料，及獲本銀行提供進一步資料，以便向有關信貸資料服務機構或收數公司提出查閱和改正資料的要求；及
    - (v) 於悉數清償欠款而結束賬戶時，指示本銀行要求該信貸資料服務機構，從資料庫刪除本銀行曾經提供的賬戶資料，惟是項指示須於結束賬戶後5年內發出，而該賬戶在緊接結束之前5年內，並無拖欠超過60天的記錄。假如該賬戶有拖欠超過60天的記錄，信貸資料服務機構可以保留有關記錄，直至欠款悉數清償之日起計滿5年為止，或本銀行接獲的解除破產令生效日期起計滿5年為止，以較早發生者為準。
  - (7) 根據條例的條款，本銀行有權就處理任何查閱資料的要求收取合理費用。
  - (8) 任何關於查閱或改正資料，或索取關於本銀行的私隱政策聲明或所持有的資料種類的要求，應向下列人士提出：

香港中環德輔道中10號	電話：3608 3608
東亞銀行集團	傳真：3608 6172
集團資料保障主任	網址：www.hkbea.com
  - (9) 本銀行在批核信貸申請時，可能參考由信貸資料服務機構提供有關客戶的信貸報告。假如客戶有意索取有關報告，可要求本銀行提供有關信貸資料服務機構的聯絡詳情。
  - (10) 客戶可隨時向本銀行要求停止使用其個人資料於直接促銷活動，有關要求可根據第(8)段的地址或傳真號碼向集團資料保障主任提出。
  - (11) 本銀行在結束賬戶/終止服務後會繼續持有有關客戶的資料7年或按照有關法律和法規所規定的期限。
  - (12) 本聲明不會限制客戶在條例下所享有的權利。
- (文義如有歧異，以英文本為準。)