華僑銀行附屬卡申請表
OCBC Supplementary Card Application Form

SA_2609

註 Notes：

1. 附屬卡申請人必須為主卡持卡人年滿十六歲之直系親屬。Supplementary card applicants must be a direct family member of Principal Cardholder and aged 16 years old or above.
2. 所有已提交之文件(包括本申請表)將不予退還。本申請表可供複印使用。All documents submitted (including this application form) are not returnable. This application form may be photocopied for use.
3. 請以正楷填寫下列各項。Please fill in the following in BLOCK letters.
4. 閣下可從華僑銀行(香港)有限公司（「本行」或「貴行」）分行索取或於本行網頁下載華僑銀行持卡人協議及所有戶口及相關服務之條款及章則。在申請任何本行信用卡之前，請細心閱讀及理解其內容。The OCBC Cardholder Agreement and the Terms & Conditions for all Accounts and Related Services can be obtained from the branches of OCBC Bank (Hong Kong) Limited (the "Bank" or "your Bank") or downloaded from the Bank's website. Please read carefully and understand the content of the same before applying for any credit card(s) with the Bank.
5. 請將填妥之申請表及所需文件交回本行分行或郵寄至香港郵政總局郵箱514號華僑銀行卡務中心。如閣下未能提供任何所需資料及/或文件，本行保留不給予任何理由的情況下拒絕處理閣下申請的權利。Please submit the completed application form and required documents to branches of the Bank or mail them to OCBC CARD CENTRE at G.P.O. Box 514, Hong Kong. If any of the required information and/or documents cannot be provided, the Bank reserves the right to decline your application at its sole and absolute discretion without giving any reasons.
6. 除非另有註明，本申請的所有欄位必須填寫。
   Unless otherwise specified, all the fields in this application are mandatory.

請於適當方格內加「✓」號 Please"✓" where appropriate:

❶ 主卡持卡人資料 Personal Details of Principal Cardholder

英文姓名(請先填寫姓氏) Full English Name (Family name first) _____

中文姓名 Name in Chinese _____

身份證明文件號碼 Identification Document Number _____

聯絡電話 Contact Phone No. _____

華僑銀行信用卡號碼 OCBC Credit Card Number _____

❷ 附屬卡申請人資料 Personal Details of Supplementary Card Applicant

請附上申請人之香港身份證(適用於香港永久居民) / 原居地發出的有效護照 (適用於非香港永久居民或持有多個國籍之人士) 之影印本。
Please enclose a copy of HKID Card (applicable to Hong Kong permanent resident) or a copy of valid passport issued by place of origin (applicable to non-Hong Kong permanent resident or holder of multiple nationalities).

英文姓名(請先填寫姓氏) Full English Name (Family name first) _____

中文姓名 Name in Chinese _____ 出生日期 Date of Birth ____ 日 DD ____ 月 MM ____ 年 YY

出生地 Place of Birth _____

全部國籍 All Nationalities _____

身份證明文件 (選其一) Identification Document (Tick One) ☐ 香港身份證 HKID Card ☐ 護照 Passport

身份證明文件號碼 Identification Document Number _____

與主卡持卡人之關係 Relationship with Principal Cardholder _____

聯絡電話 Contact Phone No. _____ – _____

國家及地區編號 Country Code & Area Code　　電話號碼 Telephone No.

住宅地址 (請以英文填寫) Residential Address (in English)
(只作本行內部記錄。有關信件及月結單將發送予主卡持卡人。 For the Bank's internal record only. Relevant correspondence and monthly statements will be issued to principal cardholder.) _____

_____

僱主/公司名稱 (請以英文填寫) Name of Employer / Business (in English) _____

職位 / 職業 Position / Occupation _____

行業 / 業務性質 Employment Industry / Business Nature
(如閣下是家庭主婦/退休人士/學生/無業人士，請註明。 Please specify if you are a housewife / retiree / student / unemployed.) _____

❸ 與本行有關人士之關係 Relationship With The Relevant Person(s) Of The Bank

閣下，或閣下之任何擔保人是否本行（或其控權公司、其任何附屬公司及聯屬公司）**之有關人士***，或有關人士之**親屬****？
Are you, or is any of your guarantors a **Relevant Person*** or a **Relative**** of a Relevant Person of the Bank (or its holding company, any of its subsidiaries and affiliates)?

☐ 是 Yes
請填報 Please state :
有關人士之姓名 Name of the Relevant Person _____
有關機構名稱 Relevant Company _____
與閣下關係 Relationship with You _____ (SC091A)

☐ 否 No
本人(等)確認沒有上述之關係。倘若上述所報之資料不再準確、真實及正確，本人(等)承諾立刻以書面通知貴行。
I/We confirm that at present, there is no such relationship. I/We undertake to notify your Bank immediately in writing if the information given above is no longer accurate, true and correct.

* **"有關人士"**：董事 / 僱員 / 控權人（即無論是單獨或與任何相聯者控制已發行股份百分之十或以上）
* "**Relevant Person"** means director / employee / controller (i.e. either alone or together with any associate controlling 10% or more of the issued shares)
** **"親屬"指其：** (a) **父母；** (b) **繼父母或領養父母；** (c) **配偶；** (d) **夫妾關係的另一方；** (e) **同居伴侶；** (f) **配偶的父母、繼父母或領養父母；** (g) **子、繼子、女、繼女或領養子女**
** **"Relative"** means: (a) a parent; (b) a step-parent or adoptive parent; (c) the spouse; (d) the other party to a union of concubinage; (e) a cohabitee; (f) a parent, step-parent or adoptive parent of a spouse; or (g) a son, step-son, adopted son, daughter, step-daughter or adopted daughter

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❹ 外國賬戶稅務合規法案聲明 FATCA Declaration

閣下是否美國公民或居民或其他就美國稅務而言的美國人士?
Are you a citizen or resident of the United States (U.S.) or other U.S. Person for U.S. tax purposes?

☐ 如是 If yes ▶ *請填寫有關合規文件。 Please complete relevant compliance documents.*

若任何已提交貴行之信息、文件與證明文件有任何變更，而此變更將使此聲明失實，本人(等)承諾須事先及時以書面通知貴行。I/We undertake to notify your Bank in writing promptly of any change in the information, documents and supporting materials provided to your Bank before which makes this declaration incorrect.

❺ 請先細閱才簽署 Please Read Before Signing

1. 本人(等)確認提供給貴行的資料及文件全屬正確，並授權貴行以任何其認為適當的途徑以確證該等資料及文件之真確性及與有關方面交換資料。
   I/We confirm that the above information is true and correct and authorize your Bank, to communicate and to exchange such information with whatever sources your Bank may consider appropriate for the purpose of verifying the same.
2. 本人(等)明白貴行會考慮從指定及獲核准加入多家個人信貸資料服務機構模式「信資通」的信貸資料服務機構(環聯及/或平安金融壹賬通征信服務（香港）有限公司（「壹賬通」））提供之信貸報告中根據《個人信貸資料實務守則》所定義的個人信貸資料，並授權貴行不時在其認為有需要之情況下，向上述信貸資料服務機構查閱本人(等)之個人信貸資料用作信貸查閱。假如本人(等)有意索取有關信貸報告或對信貸資料服務機構有任何查詢，本人(等)可致電有關信貸資料服務機構 (環聯: 2577–1816/ 壹賬通: 2271–6268)。「信資通」開始提供服務後 (2024年4月26日起)，本人(等)有權在**每十二個月的任何日子內**向每家「信資通」的個人信貸資料服務機構免費索取一份信貸報告，以了解個人信貸狀況。本人(等)亦有權隨時要求查閱、更新及更正貴行所持有有關本人(等)的資料，可填妥私隱專員公署的「查閱資料要求表格」，並送交貴行之資料保護主任 (enquiry_cr@ocbc.com)，以提出此要求。
   I/We understand your Bank will consider the Consumer Credit Data as defined under the Code of Practice on Consumer Credit Data from credit report[s] of specified and approved credit reference agency(ies) (TransUnion ("TU") and/or Pingan OneConnect Credit Reference Services Agency (HK) Limited ("OneConnect")) under "Credit Data Smart", a multiple credit reference agencies operation model, and authorize your Bank anytime to access my/our Consumer Credit Data with the mentioned credit reference agency(ies) ("CRAs") for the purposes of credit checking when deemed necessary. If I/we wish to access the credit report[s] or have any enquiry about the CRAs, I/we may contact the relevant CRA (TU: 2577-1816/ OneConnect: 2271-6268). With the launch of service of "Credit Data Smart" (on 26 April 2024), I am/ we are entitled to request a free credit report from each CRA under "Credit Data Smart" on **any day within a twelve-month cycle** to understand my/our personal credit status. I am/ we are entitled at any time to request access to my/our information held by the Bank and to update and correct such information by completing the "Data Access Request Form" from the PCPD and sending it to the Data Protection Officer of (enquiry_cr@ocbc.com).
3. 本人(等)確認在過往三年，本人(等)名下由任何金融機構批出之信用卡或信貸，從沒有因欠賬而被取消。
   I/We have not had any credit card or loan facility cancelled due to default payment in the last 3 years.
4. 本人(等)確認本人(等)名下現於其他金融機構之賬項，並沒有逾期繳款超過三十天。
   I/We currently do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness with other financial institutions.
5. 本人(等)確認及承諾本人(等)沒有及沒有意圖於短期內進行破產申請或沒有察覺他人對本人(等)提出破產申請。
   There is no bankruptcy order made against me/us, and I am/we are not in the process of petitioning for bankruptcy nor have any intention to do so.
6. 本人(等)知悉及同意任何有關本人(等)應貴行之要求而提供之個人資料或因本人(等)與貴行之間所作交易而貴行收集到的資料，貴行可透露或使用及保留予任何機構或任何追討欠款公司、信貸資料服務機構(包括信貸資料服務機構所使用的任何中央資料庫之經營者)或為貴行提供有關服務的機構/公司，使其可核實有關資料或使其能提供有關資料予其他機構/公司，藉以(a)讓該等機構/公司查證本人(等)之信貸及其他狀況；及(b)協助該等機構/公司追收欠款。此外，貴行亦可與已獲授權的保險公司或其附屬公司，即是向貴行提供保險的「第一類別特別成員」共享資料。
   I/We hereby acknowledge and agree that any information with respect to me/us which is provided by me/us at the request of your Bank or collected in the course of dealings between me/us and your Bank may be disclosed to, or used and retained by any other institutions or any debt collection agencies, credit reference agencies (including the operator of any centralized database used by credit reference agencies) or similar service providers for the purpose of verifying such information or enabling them to provide such information to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts. It may also be shared with an authorized insurer or their subsidiary, being referred to as a "Type One Special Member" for insurance coverage provided to the Bank.
7. 本人(等)知悉及同意貴行可根據(i)**關於個人資料(私隱)條例的客戶及其他個別人士通知**；或(ii)本人(等)不時給予的訂明同意，使用本人(等)的個人資料（「資料」）作該等用途及向該等人士披露。同時本人(等)同意貴行可將「資料」轉移至香港特別行政區以外地方、使用「資料」和本人(等)的其他個人資料和資訊作根據個人資料(私隱)條例所述的核對程序核對「資料」及其他關於本人(等)的資料、作內部的信貸管理和提供優質的賬戶服務和其他相關目的及提供有關本人(等)之銀行證明書或信貸諮詢用途(如有)。本人(等)同意貴行有權不時向任何第三方（包括本人(等)因貴行產品及服務的推廣以及申請貴行產品及服務而接觸的第三方服務供應商）索取有關本人(等)的資料，包括但不限於向任何信貸資料服務機構對本人(等)作出的信貸調查(如有)。

I/We acknowledge and agree that all personal data relating to me/us [the "Data"] may be used by your Bank for such purposes and disclosed to such persons in accordance with [i] **Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance**; or [ii] the prescribed consent given by me/us from time to time. I/We also agree that your Bank may transfer the Data outside the Hong Kong Special Administrative Region, use the Data and such other personal data and information relating to me/us to conduct matching procedures [as defined in the Personal Data [Privacy] Ordinance] and for internal credit risk management and better group-wide account serving, and any purposes relating thereto and to provide banker's or credit references in respect of me/us [if any]. I/We also agree that your Bank may from time to time collect data relating to me/us from any third parties, including third party service providers with whom I/we interact in connection with the marketing of your Bank's products and services and in connection with my/our application for your Bank's products and services, including but not limited to the credit review report[s] from the credit reference agency[ies] [if any].

8. 本人[等]明確授權貴行將本人[等]的個人資料及/或戶口之任何資料提供予於香港或香港境外[包括但不限於中國內地]之第三者服務供應商作卡類產品壓印工序。

   I/We expressly authorize your Bank to disclose the Data and/or any information regarding my/our account[s] to third party service provider located in Hong Kong or outside Hong Kong [including but not limited to Mainland China] for card embossing purpose.

9. (如適用) 貴行可將透過圖文傳真方式傳送並收妥的申請表及/或證明文件當作真確處理，並對本人(等)具約束力。貴行保留要求本人(等)出示文件正本的權利。
   [Where applicable] Your Bank will treat the application form and/or the supporting documents received by your Bank by fax as true and correct in all respect and shall be binding on me/us. Your Bank reserves the right to require the production of the original documents.

10. 本人(等)明白從貴行獲得之**關於個人資料(私隱)條例的客戶及其他個別人士通知**之內容，並確認收妥該通知書。
    I/We understand the contents of **Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance** obtained from staff of your Bank.

11. 本人(等)明白及同意信用卡及相關服務的使用受到華僑銀行持卡人協議之條款及細則及所有戶口及相關服務之條款及章則(合稱為「條款及細則」)所規限，而條款及細則已上載於貴行的網站(ocbc.com.hk)及將於本人(等)領取信用卡時一併交予本人(等)。本人(等)明白本人(等)需於使用信用卡及相關服務前仔細閱讀條款及細則及了解其內容。本人(等)亦可向貴行職員索取條款及細則之印刷本。假若本人(等)不完全同意條款及細則的內容，定當立即將信用卡沿磁帶及晶片(如適用) 剪為兩半交回貴行註銷。信用卡及相關服務一經使用，即表示本人(等)已接納所有的條款及細則。
    I/We acknowledge that the use of the credit card[s] and relevant service[s] is subject to the terms and conditions of the OCBC Cardholder Agreement and the Terms & Conditions for all Accounts and Related Services (Collectively, the "Terms and Conditions") , which are posted at your Bank's website (ocbc.com.hk) and will be enclosed with the new credit card. I/We understand that I/we should read carefully and understand the Terms and Conditions, before use of the credit card[s] and relevant service[s]. I/We may request a printed version of the Terms and Conditions from the staff of your Bank. Should the Terms and Conditions be not completely acceptable to me/us, the issued card[s] will be cut into halves across the magnetic stripe and chip (if applicable) and immediately returned to your Bank for cancellation. By using the credit card[s] and relevant service[s], I/we will be deemed to have accepted all the Terms and Conditions.

12. **只適用於宏富理財VOYAGE卡申請人**

    本人(等)明白及同意宏富理財VOYAGE卡及相關服務的使用受到華僑銀行持卡人協議之條款及細則、所有戶口及相關服務之條款及章則及VOYAGE信用卡之條款及細則(合稱為「VOYAGE條款及細則」)所規限，而VOYAGE條款及細則已上載於貴行的網站(ocbc.com.hk)及將於本人(等)領取信用卡時一併交予本人(等)。本人(等)明白本人(等)需於使用宏富理財VOYAGE卡及相關服務前仔細閱讀VOYAGE條款及細則及了解其內容。本人(等)亦可向貴行職員索取VOYAGE條款及細則之印刷本。假若本人(等)不完全同意VOYAGE條款及細則的內容，定當立即將信用卡沿磁帶及晶片(如適用)剪為兩半交回貴行註銷。宏富理財VOYAGE卡及相關服務一經使用，即表示本人(等)已接納所有的VOYAGE條款及細則。

    For Premier VOYAGE Card applicant(s) only

    I/We acknowledge that the use of the Premier VOYAGE Card and relevant service[s] is subject to the terms and conditions of the OCBC Cardholder Agreement, the Terms & Conditions for all Accounts and Related Services and Terms and Conditions Governing The VOYAGE Credit Card Program (collectively, the "VOYAGE Terms and Conditions"), which are posted at your Bank' website (ocbc.com.hk) and will be enclosed with the new credit card. I/We understand that I/we should read carefully and understand the VOYAGE Terms and Conditions, before use of the Premier VOYAGE Card and relevant service[s]. I/We may request a printed version of the VOYAGE Terms and Conditions from the staff of your Bank. Should the VOYAGE Terms and Conditions be not completely acceptable to me/us, the issued card[s] will be cut into halves across the magnetic stripe and chip (if applicable) and immediately returned to your Bank for cancellation. By using the Premier VOYAGE Card and relevant services, I/we will be deemed to have accepted all the VOYAGE Terms and Conditions.

13. 本人(等)明白貴行可把本人(等)的資料用於直接促銷或提供予有關人士以供該等人士在促銷指定服務、產品及促銷標的中使用(不論貴行會否因此而獲得金錢或其他財產的回報)，惟貴行須為此等用途獲得本人(等)的書面同意(包括表示不反對)。詳情請參閱**關於個人資料(私隱)條例的客戶及其他個別人士通知**之第(h)段。假若本人(等)不希望其資料被用作有關直接促銷之用途，本人(等)可以書面通知貴行行使其選擇權拒絕促銷。

    I/We acknowledge that my/our Data can be used by your Bank in direct marketing or provided to relevant parties for use by them in marketing the specified services, products and subjects (no matter or not your Bank will receive money or other property in return). However, your Bank requires my/our written consent (which includes an indication of no objection) for that purposes in advance. For details, please refer to the paragraph (h) of **Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance**. If I/we do not wish my/our Data for use in such direct marketing purpose, I/we may exercise my/our opt-out right by notifying your Bank in writing.

14. 本人(等)明白及同意成功申請的信用卡將以郵寄方式寄往本表格上通訊地址。
    I/We acknowledge and agree that the Credit Card[s] will be sent to the correspondence address mentioned in this application form after approval.

15. 根據個人資料(私隱)條例(「條例」)的條款及條例核准和發出的個人信貸資料實務守則，本人(等)有權：
    (1) 查問貴行是否持有其資料及查閱該等資料；
    (2) 要求貴行改正任何有關其不準確的資料；
    (3) 查悉貴行對於資料的政策及實務，並獲告知貴行持有的個人資料類別；
    (4) 要求獲告知貴行例行向信貸資料服務機構或追討欠款公司披露的個人資料類別，並獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求；及
    (5) 就貴行向信貸資料服務機構提供的任何賬戶資料（為免生疑問，包括任何賬戶還款資料），於全數清還欠賬後結束賬戶時，指示貴行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額、上次報告期間（即緊接貴行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間）所作還款額、剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數、清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期（如有））。

    Under and in accordance with the terms of the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, I/we have the right:
    (1) to check whether your Bank holds data about me/us and the right of access to such data;
    (2) to require your Bank to correct any data relating to me/us which is inaccurate;
    (3) to ascertain your Bank's policies and practices in relation to data and to be informed of the kind of personal data held by your Bank;
    (4) to be informed on request which items of data are routinely disclosed to the credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and
    (5) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by your Bank to the credit reference agency(ies), to instruct your Bank, upon termination of the account by full repayment, to make a request to the credit reference agency(ies) to delete such account data from its database, as long as the instruction is given within five years 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 your Bank to the credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

16. 如本人(等)的賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計 60日屆滿前全數清還或已撇賬(因破產令導致撇賬除外)，否則本人(等)的賬戶還款資料(定義見以上第15(5)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。

    In the event of any default of payment relating to my/our 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, my/our account repayment data (as defined in paragraph 15(5) above) may be retained by the credit reference agency(ies) until the expiry of five years from the date of final settlement of the amount in default.

17. 如本人(等)因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，本人(等)的賬戶還款資料(定義見以上第15(5) 段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由本人(等)提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年(以較早出現的情況為準)。本人(等)承諾若本人(等)通知信貸資料服務機構本人(等)的破產令已被解除，本人(等)將同時通知貴行。

    In the event any amount in an account is written-off due to a bankruptcy order being made against me/us, my/our account repayment data (as defined in paragraph 15(5) above) may be retained by the credit reference agency(ies), 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 me/us with evidence to the credit reference agency(ies), whichever is earlier. I/We undertake that if I/we notify such the credit reference agency(ies) of my/our discharge from a bankruptcy, I/we shall also notify your Bank simultaneously.

18. 本人(等)明白及同意此申請表及所有本人(等)或代本人(等)遞交之文件影印本乃屬貴行所有，不論本人(等)之申請批核與否，均不獲發還，並同意貴行保留拒絕有關申請的權利而毋須披露任何理由。

    I/We acknowledge and agree that, whether the application herein is to be approved or not, copies of documents supplied by or for me/us, including application form, remain the property of your Bank. I/We also agree that your Bank shall have the right to decline the application without disclosing any reason.

19. 本人(等)明白貴行有權聘用外界代收欠款的公司及/或機構以追討本人(等)欠貴行的任何或所有數額，而本人(等)同意貴行可就上述用途披露有關本人(等)的所有個人及其他資料。就貴行聘用外界代收欠款公司及/或機構而合理產生之一切合理費用和支出及其就追討本人(等)欠款所引致之一切合理產生之法律費用及支出(如有的話)，本人(等)需向貴行支付及(在貴行要求時)彌償。

    Your Bank shall be entitled to employ outside debt collection agency(ies) and/or institution(s) to collect any or all sums due but unpaid by me/us. I/We consent to your Bank's disclosure of all such information and personal data relating to me/us as necessary for the said purpose. I/We shall be liable to pay your Bank and shall indemnify your Bank on demand for all reasonable amount of costs and expenses reasonably incurred by your Bank in employing such debt collection agency(ies) and/or institution(s) and all legal costs and expenses reasonably incurred by your Bank in recovery thereof, if any.

20. 本人(等)同意貴行日後可以電子形式發送信用卡服務相關之通告予本人(等) ，而有關安排將不會收取額外費用。請注意：上述安排不適用於電子結單、電子交易通知書及推廣資訊。本人(等)知悉本人(等)可隨時聯絡貴行職員，並要求以紙本形式發送有關通告。

    I/We agree that your Bank will send me/us notices relating to credit card service in electronic format and no additional fees and charges will be imposed on this arrangement. Please note that the above arrangement is not applicable to eStatement, eAdvice and promotional message. I/We acknowledge that I/we am/are entitled at any time to request your Bank to send me/us the notice in paper format by making a request to the staff of your Bank.

21. 如本文件之中、英文版互不相符，概以英文版為準。

    If there is any conflict or inconsistency between the Chinese and English versions of this document, the English version shall prevail.

6 聲明及簽署 Declaration & Signature

本人(等)已閱讀，明白及同意，列印於此申請表內之有關條款及細則並同意受其等約束。
I/We have read, understood and hereby agreed with the terms and conditions stated in this application form and agreed to be bound by them.

本人(等)明白及確認貴行毋須本人(等)購買任何投資產品或保險產品，或申請任何貸款或其他服務，作為獲取任何銀行服務或產品的條件。本人(等)作出任何有關購買或申請的決定，均屬本人(等)自行作出的決定。
I/We understand and acknowledge that the Bank does not require me/us to purchase any investment or insurance product, or apply for any loan or other service, as a condition for obtaining any banking service or product. Any decision to do so is based on my/our own decision.

X (SV)

主卡持卡人簽署 Principal Cardholder's Signature
(簽名須與本行記錄相符。Signature should correspond with the specimen signature of the Bank's record)

日期 ▸ 日/月/年 Date ▸ DD/MM/YY

X

附屬卡申請人簽署 Supplementary Applicant's Signature

日期 ▸ 日/月/年 Date ▸ DD/MM/YY

提提你：「借定唔借？還得到先好借！」
Reminder: To borrow or not to borrow? Borrow only if you can repay!

信用卡產品資料概要

華僑銀行(香港)有限公司

信用卡
2026年8月

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的持卡人協議及所有戶口及相關服務之條款及章則以了解詳情。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出	
零售消費利率[1]	當您開立信用卡帳戶時為年息**32%**，而本行會不時作出檢討。如您能在每月的到期付款當日或之前清繳全部款項，我們則不會收取利息。
現金透支利率[1]	當您開立信用卡帳戶時為年息**29%**，而本行會不時作出檢討。利息會按透支金額從交易日起按日計算，直至該金額全數清還為止。
零售購物的實際年利率[2]	當您開立信用卡帳戶時為**35.69%**，而本行會不時作出檢討。 **如您在每月到期日或之前付清全數的結欠金額，本行將不收取利息。**否則，將對(i)未付結欠金額從上期結單日起按日收取利息，直至該金額全數清還為止，以及(ii)每筆新交易金額(自上期結單日以來進行的交易)從該筆交易日起按日收取利息，直至該金額全數清還為止。
現金透支的實際年利率[2]	當您開立信用卡帳戶時為**35.32%**，而本行會不時作出檢討。現金透支金額將從交易日起按日收取利息，直至該金額全數清還為止。 在月結單顯示的現金透支交易之利息費用(如有)只包含截至結單日累計之利息，該利息費用或會於結單日後累計，並將顯示於下一期月結單內。閣下可聯絡本行，以了解如何於下一期結單日前清還全數利息費用。
拖欠款項的實際年利率	**35.69%(購物簽賬)**及**35.32%(現金透支)**，如果您未能於到期付款日或之前全數繳付結單上所顯示的最低付款額，於該結單以後之第二期結單日起，有關之利息將按上述之年利率計算。當您清繳所有尚欠之應付最低付款額後，利息將回復至正常的息率，並由下一次結單日起計算。
免息期[3]	– 最長可達**54**天 – 免息期不適用於現金透支及結餘轉戶(如有)
最低付款額	所有利息、費用及收費(包括可能收取的年費)加上未付本金的**1%**(或我們訂定的更高比率)，再加上超逾信用額的金額(如有)及逾期金額(如有)，而最低收費為**HK$100**。惟最低付款額將不時根據我們慣常做法決定和指定。
費用	
年費	主卡 / 附屬卡 普通卡 **HK$300** / **HK$150** 金卡 / 鈦金卡 **HK$600** / **HK$300** World卡 / 白金卡 **HK$1,800** / **HK$900** Infinite卡 **HK$6,800** / **HK$3,400** VOYAGE卡 **HK$6,800** / **HK$3,400**
現金透支費用	手續費為每筆現金透支交易金額的**4%**(最低收費為**HK$100**)另加每筆交易收取**HK$20**作為行政費
外幣交易的有關費用	每筆以非港幣進行的信用卡交易，會徵收交易金額的**1.95%** (只限Visa及Mastercard)
以港幣支付外幣簽賬的有關費用	每筆以港幣支付外幣簽賬的交易於折算後的交易金額的**1%** (只限Visa及Mastercard) 註：您在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。您應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 此費用非由發卡機構收取。
逾期付款收費[4]	**HK$350**或最低還款額，以較低者為準

費用	
超逾信用額手續費	每期月結單**HK$180**
退回付款收費	不適用
補發信用卡	VOYAGE卡：每張補發信用卡為**HK$700** 其他卡：每張補發信用卡為**HK$100**
索取銷售單據 / 結單副本	每份為**HK$50**
於櫃位繳付信用卡欠款	每筆交易為**HK$30**
提取賬戶結餘 – 以本票或銀行戶口轉賬方式	每次為**HK$100**
聘用代收欠款機構之費用[5]	最高為總結欠的**30%**或我們不時訂定的其他金額
郵寄月結單費用（不適用於公司卡及附屬卡）	每月每份月結單**HK$10** 註 – 下列客戶群可獲豁免收費： (1) 18歲以下人士或65歲或以上長者； (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及 (3) 本行不時指定之客戶，包括低收入人士(客戶須就此以本行全權絕對酌情指定的格式作出相關聲明)。 符合上述條件(2)及/或(3)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作出費用豁免申請。主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。

註：
1. 利率是以百分比顯示的基本利率，指借款金額在一年內所產生的利息。
2. 實際年利率是一個供參考之利率，以年化利率展出包括銀行產品的基本利率及其他費用與收費。上述之實際年利率是採用香港銀行公會所載的有關指引計算至最接近的小數後兩個位。有關閣下的個人息率，請參閱隨新卡附上的通知書。
3. 免息期是指持卡人只要在到期繳款日或之前全數繳付結單結餘，便無需就使用信用卡簽賬支付利息的時期。免息期的長短取決於在結單週期內進行簽賬的時間。
4. 倘閣下於到期付款當日仍未能繳付結單上的最低付款額，我們將從信用卡賬戶收取逾期付款收費。
5. 我們有權聘用外界代收欠款的機構，向閣下追討其到期而仍未繳付的款項。

我們保留以絕對酌情權按照華僑銀行持卡人協議更改或修改上述利息、費用及收費及/或訂明新項目。如本文件之中文及英文版本有任何歧異之處，概以英文版本為準。

說明範例

假設 –

- 結欠 = $20,000
- 年利率 = 32%
- 沒有新增交易
- 沒有年費及其他費用
- 結單日期後第24日到期還款並假設於到期日或之前還款。

假設您的信用卡沒有額外收費，而每個月繳付…	您償還港幣20,000元的欠款約需…	及預計需繳付之總額為…
只支付最低還款額	20年8月	$68,269
HK$872	3年	$31,359 (節省金額=$36,910)

上述例子僅供參考，實際情況可能會根據客戶信用卡帳戶的具體情況而有所不同。

備註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的信用卡服務計算器：ocbc.com.hk > 個人銀行 > 卡服務 > 查看所有信用卡 > 概覽 > 資訊與通告 > 信用卡還款計算機。

此概要的中文版本僅供參考。如本文件之中文及英文版本有任何歧異之處，概以英文版本為準。

提提你：「借定唔借，還得到先好借！」

Key Facts Statement (KFS) for Credit Card

OCBC Bank (Hong Kong) Limited

Credit Card
August 2026

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Cardholder Agreement and Terms & Conditions for all Accounts and Related Services for details.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate for Retail Purchase[1]	**32%** per annum when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month.
Interest Rate for Cash Advance[1]	**29%** per annum when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Annualised Percentage Rate (APR) for Retail Purchase[2]	**35.69%** when you open your account and it will be reviewed from time to time. **We will not charge you interest if you pay your balance in full by the due date each month.** Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date from the date) of that new transaction on a daily basis until payment in full.
APR for Cash Advance[2]	**35.32%** when you open your account and it will be reviewed from time to time. Interest be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full. Interest charge of cash advance transaction(s) (if any) shown in the statement only covers the interest accrued up to the statement date. The interest charge may be accrued after the statement date and will be indicated in the next statement. You may contact the Bank on how to fully settle the interest charge before the next statement date.
Delinquent APR	**35.69% (Retail Purchase)** and **35.32% (Cash Advance)** may be applied to your account if you fail to pay the Minimum Payment in full on or before the Payment Due Date as shown on a statement, starting from the date of the next second statement following such statement. After all outstanding Minimum Payment has been paid, interest rate will be reverted to its normal rate starting from the date of the next statement following such payment.
Interest Free Period[3]	- Up to **54** days - No interest free period on cash advance and balance transfer (if any)
Minimum Payment	All interest and fees and charges including annual membership fees that may be charged, plus **1%** (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of **HK$100**, provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time.

Fees

Annual Membership Fee		**Principal**	**Supplementary**
	Classic Card	**HK$300**	**HK$150**
	Gold Card / Titanium Card	**HK$600**	**HK$300**
	World Card / Platinum Card	**HK$1,800**	**HK$900**
	Infinite Card	**HK$6,800**	**HK$3,400**
	VOYAGE Card	**HK$6,800**	**HK$3,400**
Cash Advance Fee	A handling fee of **4%** of the cash advance amount (minimum charge **HK$100**) per transaction and an administration fee of **HK$20** per transaction		
Fees relating to Foreign Currency Transaction	**1.95%** of every transaction effected in a currency other than Hong Kong dollars (for Visa and Mastercard only)		
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	**1%** on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and Mastercard only) Notes: Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. This fee is not charged by the card issuer.		

Fees	
Late Payment Fee [4]	**HK$350** or the amount of minimum payment, whichever is the lower
Over-the-limit Fee	**HK$180** per billing cycle
Returned Payment Fee	Not applicable
Card Replacement Fee	VOYAGE Card: **HK$700** per replacement card Other Cards: **HK$100** per replacement card
Request for Sales Draft / Statement Copy	**HK$50** per copy
Over-the-counter Payment	**HK$30** per transaction
Card Balance Withdrawal **- By Cashier Order or Bank Account Transfer**	**HK$100** each time
Debt Collection Agency Fee [5]	Up to **30%** of the total outstanding balance, or such other amount as we specify from time to time
Paper Statement Fee (Not applicate to corporate cards and supplementary cards)	**HK$10** per statement for each month Note – Exemptions will be applied to any of the following groups of customers: (1) Customers aged below 18/ senior citizens aged 65 or above; (2) Recipients of Comprehensive Social Security Assistance (CSSA)/ recipients of Government Disability Allowance; and (3) Designated customers of the Bank, including low-income earners (customers are required to make a declaration in the form to be designated by the Bank at the Bank's sole and absolute discretion). Eligible customers of groups (2) and/ or (3) are required to inform the Bank proactively in order to apply for exemption via self-declaration and/ or by providing supporting documents. The charge will be exempted only if the principal cardholder is eligible for the exemption.

Notes:
1. The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
2. An Annualized Percentage Rate (APR) is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. The APR is calculated in accordance with the relevant guidelines issued by the Hong Kong Association of Banks and is rounded up to the nearest 2 decimal places. Please refer to the card mailer for your personalized interest rate.
3. Interest Free Period refers to the period when no interest is charged on customers' use of the credit card, so long as payment of the statement balance is received in full on or before the payment due date. The length of the Interest Free Period depends on when a purchase is made within the statement cycle.
4. If you fail to pay the Minimum Payment as specified in the Statement by the Payment Due Date, a late payment fee will be debited to your Account.
5. We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of interest, charges and fees in accordance with the OCBC Cardholder Agreement. In case of discrepancies between the English and the Chinese versions, the English version shall prevail.

Illustrative example

Assumptions –

- Outstanding Balance = $20,000
- Interest Rate = 32% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 24th day after the statement date, and it is assumed that repayments are made on or before the due date.

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of $20,000 in about...	and you will end up paying an estimated total of...
Only the Minimum payment	20 years and 8 months	HK$68,269
HK$872	3 years	HK$31,359 (Savings = HK$36,910)

The above example is for illustration only and may vary subject to the actual situation of customer's credit card account.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website: ocbc.com.hk > Personal Banking > Cards > See all cards > Overview > Information and Notices > Credit Card Repayment Calculator.

The Chinese version of this KFS is for reference only. In case of discrepancies between the English and the Chinese versions, the English version shall prevail.

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

1. HK$300現金回贈迎新禮品（「現金回贈」）只適用於此申請中信用卡主卡所批核之日期計過往13個月內未曾持有任何由華僑銀行(香港)有限公司(「本行」)發出之華僑銀行信用卡（包括聯營卡）之主卡申請人。
Welcome offer of HK$300 Cash Rebate ("Cash Rebate") is only applicable to principal card applicants who have not held any OCBC Credit Card (including co-branded card) issued by OCBC Bank (Hong Kong) Limited ("Bank") in the past 13 months from the approval date of the principal card applied for in this application.

2. 信用卡成功批核後，有關持卡人（包括主卡及附屬卡持卡人，統稱「持卡人」）須於發卡後首3個月內憑新卡累積合資格簽賬（「合資格簽賬」）滿HK$4,800或以上，方可獲享現金回贈。合資格簽賬包括零售簽賬及現金透支（以下簽賬除外：包括但不限於分期供款、繳費賬項、所有未誌賬/取消/退款/偽造/未經許可的交易、汽車貸款供款金額及電子錢包的增值（包括但不限於PayMe、WeChat Pay及支付寶））。
Upon credit card approval, the relevant cardholder (including both principal cardholders and supplementary cardholders, collectively as "Cardholder") is required to accumulate eligible spend ("Eligible Spend") of HK$4,800 or above within 3 months after card issuance to enjoy the Cash Rebate. Eligible Spend includes retails purchase and cash advance (except the following transactions, including but not limited to installment amount, bill payment transaction, unposted/cancelled/refunded/fraud/unauthorized transaction, car loan repayment amount and reloads of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay)).

3. 現金回贈將於持卡人符合簽賬要求後8星期（以交易誌賬日計）直接存入主卡持卡人的相關信用卡賬戶內。該相關信用卡賬戶必須於存入現金回贈時仍為有效、無拖欠任何信用卡賬項及信用狀況良好。否則，本行保留以其全權酌情決定取消該迎新禮品的權利。
The Cash Rebate will be directly credited to the relevant card account of the principal cardholder within 8 weeks (based on the transaction postdate) upon fulfilling the spending requirement. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Cash Rebate is credited to the relevant card account. Otherwise, the Bank reserves the right at its sole and absolute discretion to forfeit the welcome offer.

4. **如主卡持卡人於發卡後一年內取消其信用卡，而有關現金回贈已存入信用卡賬戶，本行將於主卡持卡人之信用卡賬戶內扣除HK$488作為行政費用，而毋須事先通知。**
If the principal cardholder cancels the card within 1 year from the date of card issuance and the Cash Rebate has been credited to the card account, a handling fee of HK$488 will be charged to principal cardholder's card account without prior notice.

5. 申請人只可享有迎新禮品一次。如申請人同時成功申請2張或以上的華僑銀行信用卡(包括聯營卡)，所得的迎新禮品則以首先成功批核的信用卡為準。
The applicant will be entitled to enjoy the welcome gift once. The welcome offer to be offered will be based on the credit card that firstly approved if 2 or more OCBC Credit Cards (including co-branded card) are successfully applied at the same time.

6. 現金回贈不可轉讓、退換或兑換現金。
The Cash Rebate is not transferable, returnable or redeemable for cash.

7. 本行有權隨時修訂有關迎新禮品條款及細則及/或終止有關迎新禮品的優惠而毋須事前另行通知。
The Bank reserves the right to amend the terms and conditions of the welcome offers and/or terminate the welcome offers without prior notice.

8. 如有任何爭議，本行保留最終決定權。
In case of disputes, the decision of the Bank shall be final and conclusive.

9. 中英文版之內容如有歧義，概以英文版本為準。
If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

「高達0.8%現金回贈」計劃條款及細則：

適用於Infinite卡/World卡/白金卡/鈦金卡(包括聯營卡)之持卡人

1. 0.8%現金回贈比率只適用於所有**本地食肆**及**海外簽賬**(網上交易及在海外之港幣交易除外)。
2. 其他零售簽賬交易、每月汽車貸款供款金額及八達通自動增值金額只可獲0.5%現金回贈。每月汽車貸款供款可享之現金回贈上限為每筆港幣50元。
3. 客戶於每期月結單可獲贈之現金回贈上限為獲批核信用額(不包括臨時加額及自行入數增加信用額)5倍之0.5%計算。

適用於金卡及普通卡(包括聯營卡)之持卡人

4. 所有零售簽賬交易、每月汽車貸款供款金額及八達通自動增值金額均可獲享0.3%現金回贈。每月汽車貸款供款可享之現金回贈上限為每筆港幣50元。
5. 客戶於每期月結單可獲贈之現金回贈上限為獲批核信用額(不包括臨時加額及自行入數增加信用額)5倍之0.3%計算。

適用於所有持卡人(包括聯營卡持卡人)

6. 以Sun Life永明信用卡繳付永明金融保單之保費只可獲0.3%現金回贈。
7. 計劃不適用於商務卡。
8. 有關商戶類別之定義，概以Visa、Mastercard、中國銀聯國際組織及商戶的收單行設定為準。
9. 0.8%現金回贈、0.5%現金回贈及0.3%現金回贈(如適用)(統稱為「現金回贈」)將於簽賬後下一期月結單內回贈。月結單之回贈金額若少於港幣1元，將不獲享現金回贈。
10. 現金回贈不適用於以下交易類別：現金透支、靈活錢免息分期金額(商戶免息分期除外)、「易繳費」交易金額、結餘轉戶、籌碼兑換、所有信用卡收費、任何虛假交易及其他未經許可之交易、已取消或退款之交易。
11. 銀聯信用卡之現金回贈不適用於中國內地進行購買物業、汽車、支付醫院費用及繳交學費的交易。
12. 所獲贈之現金回贈只可用作扣減零售簽賬或現金透支，並不可轉為現金。現金回贈存入信用卡賬戶時，客戶之戶口必須正常；如客戶已取消或被取消信用卡，華僑銀行(香港)有限公司(「本行」)有權在任何情形下，取消所累積之現金回贈。
13. 本行保留一切權利修訂現金回贈的比率及其他相關條款。如有任何爭議，本行保留最終決定權。
14. 中英文版本之內容如有歧義，概以英文版本為準。

OCBC Credit Card - Terms and Condition for "Up to 0.8% Cash Rebate" Scheme

Terms and Conditions of "Up to 0.8% Cash Rebate" Scheme:

Applicable to Infinite Card / World Card / Platinum Card / Titanium Card (including Co-branded Card) Cardholder only

1. Up to 0.8% Cash Rebate ratio is only applicable to Local Food & Beverage Spending and Overseas Spending (excluding Internet transaction and Hong Kong dollar transaction made outside Hong Kong).
2. Other retail spending transactions, monthly car loan repayment amount and Octopus Automatic Add-Value reload amounts are eligible to 0.5% cash rebate. The cash rebate cap of monthly car loan repayment is HK$50 per transaction.
3. The monthly cash rebate is capped at 0.5% of 5 times of approved credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).

Applicable to Gold Card / Classic Card (including Co-branded Card) Cardholder only

4. All retail spending transactions, monthly car loan repayment amount and Octopus Automatic Add-Value reload amounts can enjoy 0.3% cash rebate. The cash rebate cap of monthly car loan repayment is HK$50 per transaction.
5. The monthly cash rebate is capped at 0.3% of 5 times of approved credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).

Applicable to All Cardholders (including Co-branded Cardholders)

6. Sun Life premium payment made by the Sun Life Credit Card is eligible to 0.3% cash rebate only.
7. The scheme is not applicable to Business Card.
8. Merchant category shall be determined at the sole and absolute discretion of merchant codes by Visa / Mastercard / UnionPay and the merchant acquiring bank.
9. The 0.8% cash rebate, 0.5% cash rebate and 0.3% cash rebate (where applicable) (collectively "Cash Rebate") will be shown on the next statement after transaction. No Cash Rebate will be granted if the total Cash Rebate in each monthly statement is less than HK$1.
10. The following transactions are not eligible for Cash Rebate: cash advances, cash installment plan transactions (except merchant interest-free installment), bill payment transactions, balance transfers, casino, all fees and charges, any counterfeit and unauthorized transactions, cancelled or refunded transactions.
11. UnionPay Credit Card transactions made under the category of real estate, automobile, hospital and tutorial fees in Mainland China are not eligible for the Cash Rebate.
12. All Cash Rebate rewards can only be used to offset retail spending / cash advances and cannot be converted into cash. The Cardholder's account must be valid and in good standing when the Cash Rebate is credited to the account. If the Cardholder cancels the account or OCBC Bank (Hong Kong) Limited (the "Bank") under any circumstances cancels the account, the Bank shall forfeit the Cash Rebate accumulated in the Cardholder's account.
13. The Bank reserves the right to amend the Cash Rebate ratio and the relevant terms and conditions. In case of any disputes, the Bank's decision shall be final and conclusive.
14. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

持卡人於華僑銀行持卡人協議下的主要責任及債務

現謹將持卡人於持卡人協議下的主要責任及債務臚列如下，請持卡人注意。持卡人務請細閱持卡人協議全文。

1. 持卡人需要在收到信用卡後立即在持卡人簽署欄上簽署。

2. 持卡人須全權負責時刻妥為保管其信用卡、信用卡賬戶號碼及私人密碼，並須對因沒有履行前述責任而導致之一切損失承擔責任。

3. 一經發現信用卡、信用卡賬戶號碼、私人密碼或認證因素遺失、失竊、未獲授權使用、不正當使用及/或外洩，持卡人必須立即通知我們。在我們**未接獲**持卡人上述的通知之前，任何未獲授權或不正當使用信用卡、信用卡賬戶號碼、私人密碼或透過遺失或失竊卡所引致及涉及信用卡賬戶之一切結欠，持卡人須**負全責**。

4. 持卡人須遵守不得以信用卡用作付款予任何非法交易用途。

5. 持卡人使用信用卡之總欠額不得超逾信用額或綜合信用額（如適用）。

6. 持卡人須對所有信用卡交易負責，並須承擔我們為追討持卡人欠我們之款項而引致之所有合理費用及開支。主卡持卡人須完全負責本身及附屬卡持卡人的一切交易和義務。附屬卡持卡人僅須負責其本身的交易和義務。

7. 持卡人須核對結單上之每項交易資料是否正確，如有錯誤，須立即以書面通知我們。如持卡人於結單發出後六十天內沒有以書面通知我們作出反對，則所有信用卡交易及費用的一切記錄及結單均被視為已核對正確無誤，不可推翻並對持卡人在各方面均具約束力。

8. 持卡人須準時繳交信用卡之未清還款額及我們根據持卡人協議訂明之一切費用及開支。

9. 在附加及不影響在法律、衡平法、或其他持卡人與我們訂立之任何其他協議下可能賦予我們之任何其他抵押或一般留置權、抵銷權或類似權利的情況下，我們有權在無須通知任何人的情況下，將任何持卡人或任何其他人或與我們有關聯或關係的任何其他公司或持卡人享有實益權益的任何戶口中之任何結餘以抵銷持卡人須向我們履行或償付的責任及債務，即使持卡人並不是未能遵守持卡人協議。

10. 我們有**凌駕性的權利**隨時**要求**持卡人立刻繳付及持卡人須因應我們要求立即繳付所有信用卡賬戶未清還予我們的款額（包括已產生之費用、收費及支出）。

11. 我們有權在事先給予持卡人六十天之通知下，就信用卡之使用更改費用及收費，及/或大幅修改持卡人協議之條款及細則。如在該等修訂生效日期後持卡人仍繼續保留及使用其信用卡，持卡人將被視為不可推翻地接受該等修訂。持卡人若不接受該等修訂，必須在其生效之前，持卡人必須終止使用該信用卡並以書面通知我們，及將信用卡剪成兩半交回我們，以及即時清繳所有信用卡賬戶內所有欠款。

12. 持卡人知悉我們是基於持卡人所提供之資料之真確性而發出信用卡，所以持卡人可能會因向我們提供不正確或不真實的資料而負上刑事責任。

此概要的中文版本僅供參考。如本文件之中文及英文版本有任何歧異之處，概以英文版本為準。

Principal Obligations and Liabilities of the Cardholder under OCBC Cardholder Agreement

The principal obligations and liabilities of the Cardholder under the Cardholder Agreement are highlighted below for the Cardholder's attention. The Cardholder must read the full version of the Cardholder Agreement.

1. The Cardholder must sign on the signature panel of the Card immediately on receipt.

2. The Cardholder must keep the Card, the Card Account Number and the PIN safe at all times under his own control and is fully responsible for all losses resulting from his failure to do so.

3. The Cardholder is **fully** liable for all amounts that we debit to the Card Account whether due to the unauthorized use or misuse of a Card, Card Account Number, PIN or authentication factor or through a lost or stolen Card, **before** we receive notification of the loss, theft, unauthorized use, misuse and/or disclosure of a Card, Card Account Number, PIN or authentication factor.

4. The Cardholder must not use the Card to pay any illegal transactions.

5. The Cardholder must not use the Card to a total amount exceeding the Credit Limit or the Combined Credit Limit (if applicable).

6. The Cardholder is liable for all Card Transactions and all costs and expenses that we reasonably incur in recovering any sum owing to us. The Principal Cardholder is fully liable for all transactions and obligations of the Principal Cardholder as well as the Supplementary Cardholder. The Supplementary Cardholder is only liable for his own transactions and obligations.

7. The Cardholder must check the correctness of each and every entry made in the Statement and immediately inform us in writing of any inaccurate entries. If we do not receive any written objection within 60 days from issuance of the Statement, our record and Statement of all Card Transactions and charges are conclusively true and correct and binding on the Cardholder for all purposes.

8. The Cardholder agrees to pay the outstanding balance of the Card Account on time and any fees, charges, costs and expenses as we may prescribe pursuant to the Cardholder Agreement.

9. In addition and without prejudice to other security or any general lien, right of set-off or similar right we may be entitled at law, in equity or under any other agreement between the Cardholder and us, we are entitled, without prior notice to any person, to set-off any credit balance on any account of the Cardholder or any other person with us or any other company related to or associated with us to which the Cardholder may be beneficially entitled against the Cardholder's obligations and liabilities to us, even if the Cardholder is not in default.

10. We shall have an **overriding right** at any time to **demand** immediately repayment from the Cardholder and the Cardholder must immediately upon our demand pay us all amounts outstanding on the Card Account (including all incurred charges, costs and expenses).

11. We are entitled, by giving sixty (60) days' prior notice to the Cardholder, to vary any fees and charges in respect of the use of the Card and/or significantly revise the terms and conditions of the Cardholder Agreement, which shall be binding on the Cardholder if the Cardholder continues to retain and use the Card Account after the effective date of the change. If the Cardholder does not accept the change, he must terminate the use of the Card by giving written notice and returning the Card cut into halves to us before the effective date of the change and repay immediately all amounts outstanding on the Card Account.

12. The Cardholder understands that the issuance of the Card is based on the accuracy of information that he provides to us, and therefore ne may be criminally ladle it ne provides us with Inaccurate and untrue Information.

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

關於個人資料(私隱)條例(「條例」)的客戶及其他個別人士通知

華僑銀行 (香港) 有限公司(「銀行」)及其香港附屬公司將不時根據適用的香港法律及條例盡力保護資料的私隱。銀行及其香港附屬公司(各稱 「公司」；統稱「銀行集團」)，均須遵守列於此通告內的資料政策(除另有訂明外)。在本通告內，「銀行集團公司」指銀行的任何附屬公司、銀行的任何直接或間接控股公司、任何上述控股公司的任何附屬公司或其任何有關連公司(即股權由任何上述公司持有的公司)。

「附屬公司」及「控股公司」指《公司條例》(第 622 章)賦予的相同涵義。

本通告乃知會各客戶及其他個別人士有關銀行集團的資料政策。

(a) 本通告的條文構成各客戶及其他個別人士所持有的任何公司戶口的適用條款，及/或已經或可能與公司訂立的協議或安排的一部份。如有任何歧異，概以本通告的條文為準。

(b) 客戶及其他個別人士(包括但不限於銀行及/或其他金融服務及銀行融資/信貸便利的申請人、為銀行融資/信貸便利而提供抵押或擔保的擔保人及人士、公司客戶或申請人的股東、董事、高級職員及管理人員、獨資經營者、合夥人、供應商、承包商及服務提供者) (統稱「資料當事人」)就開立或延續戶口、設立或延續銀行融資/信貸便利或要求提供銀行及/或其他金融服務時，需不時向公司提供有關資料。

(c) 若未能向公司提供該等資料，可能導致無法開立或延續戶口、設立或延續銀行融資/信貸便利、或提供銀行或其他金融服務。

(d) 就持續與資料當事人的正常業務往來，例如：當資料當事人開出支票、存款或在一般情況下以口頭或書面形式與公司溝通時，公司亦會收集資料當事人的資料。公司亦會向第三方（包括當資料當事人因公司產品及服務的推廣以及申請公司產品及服務而接觸的第三方服務供應商）收集與當資料當事人有關的資料（包括從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構（以下簡稱「信貸資料服務機構」）接收個人資料）。

(e) 有關資料當事人的資料可被用作下列用途：

(i) 處理銀行及/或其他金融服務及授信的申請；
(ii) 向資料當事人提供服務及銀行融資/信貸便利所涉及的日常運作;
(iii) 於申請信貸時及每年通常進行一次或多次定期或特別檢討時進行信用或其他狀況審查，及由公司或其他銀行集團公司進行核對程序(根據條例之定義)；
(iv) 設立及維持公司或其他銀行集團公司的信貸評分模式；
(v) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者（以下簡稱「信貸提供者」）進行信用檢查及追討欠債；
(vi) 確保資料當事人的信用維持可靠；
(vii) 設計供資料當事人使用的金融服務或有關產品；
(viii) 確定公司與資料當事人之間的欠債金額；
(ix) 向資料當事人及為資料當事人的責任提供抵押的人士追收欠款；
(x) 進行保險索償或分析；
(xi) 作公司或其他銀行集團公司營運用途、信貸評估或統計分析(包括行為分析)；
(xii) 維持資料當事人之信貸記錄以作公司或其他銀行集團公司現在或將來之參考（不論資料當事人與公司存在關係與否）；
(xiii) 履行根據下列適用於公司或其他銀行集團公司或公司或其他銀行集團公司被期望遵守的就披露及使用資料的義務、規定或安排：
    (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律 (例如: 包括稅務條例及其有關自動交換財務帳戶資料的條文)；
    (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導 (例如: 包括由稅務局作出或發出有關自動交換財務帳戶資料的任何指引或指導)；及
    (3) 公司或其他銀行集團公司因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
(xiv) 遵守銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於銀行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；

(xv) 讓公司或其他銀行集團公司的實際或建議承讓人，或就公司或其他銀行集團公司對資料當事人享有的權利的參與人或附屬參與人或受讓人評核其擬承讓、參與或附屬參與的交易；

(xvi) 推廣服務、產品及其他標的（詳情請參閱以下（h）段）；及

(xvii) 一切與上述有關的用途。

公司僅於上述用途上需要或適用法例規定的期間保存有關資料。

(f) 公司持有的資料當事人資料將予以保密，但公司可以因(e)段所列的用途而把該等資料提供予下列各方：

(i) 就公司或其他銀行集團公司業務運作向公司或其他銀行集團公司提供行政、電訊、電腦、付款、證券結算、資料處理或其他有關服務的其他銀行集團公司、任何代理人、承辦商或第三方服務供應商；

(ii) 任何對公司負有保密責任的其他人士，包括承諾保密該等資料的其他銀行集團公司；

(iii) 付款銀行向出票人提供已付款支票的副本(而其中可能載有關於收款人的資料)；

(iv) 任何存款到資料當事人賬戶的人士（在提供存款證明收據時，其中可能載有資料當事人的姓名）；

(v) 資料當事人因申請公司產品及服務而選擇接觸的第三方服務供應商；

(vi) 信貸資料服務機構(包括信貸資料服務機構所使用的任何中央資料庫之經營者) ，以及在拖欠款項情況下，則可將該等資料提供給追討欠款公司；

(vii) 公司或其他銀行集團公司根據對公司或其他銀行集團公司具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望公司或其他銀行集團公司遵守的任何指引或指導，或根據公司或其他銀行集團公司向本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港特別行政區境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其披露該等資料的任何人士；

(viii) 公司或其他銀行集團公司的任何實際或建議承讓人，或就公司或其他銀行集團公司對資料當事人享有的權利的參與人或附屬參與人或受讓人；及

(ix) (1) 其他銀行集團公司;
(2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商;
(3) 第三者獎賞、客戶或會員、合作品牌及優惠計劃供應商;
(4) 公司和其他銀行集團公司的合作品牌夥伴 (該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明);
(5) 慈善或非牟利機構；及
(6) 就以上(e) (xvi)段列明的用途而被公司任用之第三方服務供應商（包括但不限於寄件中心、電訊公司、電話促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司）。

公司可向任何或所有上述人士披露資料。 即使收受資料一方的營業地點在香港境外(包括星加坡、中國及澳門)，或隨披露後該收受資料一方將在香港境外收集、持有、處理或使用全部或部份有關資料，公司亦可作出披露。

(g) 就資料當事人（不論以借款人、按揭人或擔保人身份，以及不論以資料當事人本人單名或與其他人士聯名方式）於 2011 年 4 月 1 日當日或以後申請的按揭有關的資料，公司可能會把下列資料當事人資料（包括不時更新任何下列資料的資料）以公司及/或代理人的名義提供予信貸資料服務機構：

(1) 全名；
(2) 就每宗按揭的身份（即作爲借款人、按揭人或擔保人，及以資料當事人單名或與其他人士聯名方式）；
(3) 香港身份證號碼或旅遊證件號碼；
(4) 出生日期；
(5) 通訊地址；
(6) 就每宗按揭的按揭賬戶號碼；
(7) 就每宗按揭的信貸種類；
(8) 就每宗按揭的按揭賬戶狀況（如有效、已結束、已撇賬（因破產令導致除外）、因破產令導致已撇賬）；及
(9) 就每宗按揭的按揭賬戶結束日期（如適用）。

信貸資料服務機構將使用上述由公司提供的資料統計資料當事人（分別以借款人、按揭人或擔保人身份，及以資料當事人本人單名或與其他人士聯名方式）不時於信貸提供者持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受根據條例核准及發出的個人信貸資料實務守則的規定所限）。

(h) **在直接促銷中使用資料**

公司擬把資料當事人資料用於直接促銷，而公司爲該用途須獲得資料當事人同意（包括表示不反對）。就此，請注意：

(i) 公司可能把公司不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行爲、財務背景及人口統計數據用於直接促銷；

(ii) 可用作促銷下列類別的服務、產品及促銷標的：

(1) 財務、保險、信用卡、銀行及相關服務及產品；
(2) 獎賞、客戶或會員或優惠計劃及相關服務及產品；

(3) 公司合作品牌夥伴提供之服務及產品（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
(4) 爲慈善及/或非牟利用途的捐款及捐贈；

(iii) 上述服務、產品及促銷標的可能由公司及/或下列各方提供或（就捐款及捐贈而言）徵求：
(1) 其他銀行集團公司；
(2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
(3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；
(4) 公司和其他銀行集團公司之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
(5) 慈善或非牟利機構；

(iv) 除由公司促銷上述服務、產品及促銷標的以外，公司亦擬將以上（h）（i）段所述的資料提供予以上（h）（iii）段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而公司爲此用途須獲得資料當事人書面同意（包括表示不反對）；

(v) 公司可能因如以上（h）（iv）段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如公司會因提供資料予其他人士而獲得任何金錢或其他財產的回報，公司會於以上（h）（iv）段所述徵求資料當事人同意或不反對時如是通知資料當事人。

如資料當事人不希望公司如上述使用其資料或將其資料提供予其他人士作直接促銷用途，資料當事人可通知公司行使其選擇權拒絕促銷。
資料當事人可向公司的資料保護主任(聯絡詳情請參閱以下第(o)段)提出同意公司使用其資料或將其資料提供予其他人士作直接促銷用途。

(i) 就上述第（e）（iii）段而言，公司可不時查閱及提取信貸資料服務機構所持有有關資料當事人的個人信貸資料，以檢討任何與信貸安排相關的以下事項：
(i) 增加信用額；
(ii) 縮減信貸(包括取消信貸或降低信用額)；或
(iii) 與資料當事人制訂或推行債務安排計劃。

(j) **使用公司應用程式介面（「API」）向客戶的第三方服務供應商轉移個人資料**

公司可根據客戶向公司或客戶使用之第三方服務供應商所發出的指示，使用公司的 API 向第三方服務供應商轉移客戶的資料，以作公司或第三方服務供應商所通知客戶的用途及/或客戶根據條例所同意的用途。

(k) 根據條例的條款及條例核准和發出的個人信貸資料實務守則，任何資料當事人有權：

(i) 查問公司是否持有其資料及查閱該等資料;
(ii) 要求公司改正任何有關其不準確的資料；
(iii) 查悉公司對於資料的政策及實務，並獲知公司持有的個人資料類別;
(iv) 要求獲告知公司例行向信貸資料服務機構或追討欠款公司披露的個人資料類別，並獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求；及
(v) 就公司向信貸資料服務機構提供的任何賬戶資料（爲免生疑問，包括任何賬戶還款資料），於全數清還欠賬後結束賬戶時，指示公司要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠爲期超過 60 日的欠款。賬戶還款資料包括上次到期的還款額，上次報告期間（即緊接公司上次向信貸資料服務機構提供賬戶資料前不多於 31 日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠爲期超過 60 日的欠款的日期（如有））。

(l) 如賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計 60 日屆滿前全數清還或已撇賬（因破產令導致撇賬除外），否則賬戶還款資料（定義見以上（k）（v）段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。

(m) 如資料當事人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠爲期超過 60 日的還款，該賬戶還款資料（定義見以上（k）（v）段））會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由資料當事人提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。

(n) 根據條例的條款，公司有權就處理任何查閱資料的要求收取合理費用。

(o) 任何人士提出關於資料查閱或更正，或索取有關公司的資料政策及實務及所持有資料類別的要求，應向下列人士提出：

香港中環皇后大道中 161 號，華僑銀行 (香港) 有限公司，資料保護主任

電郵：enquiry_hk@ocbc.com

(p) 公司在考慮資料當事人的信貸申請時，或查閱由信貸資料服務機構提供有關資料當事人的信貸報告。假如資料當事人有意索取有關信貸報告，公司會提供有關信貸資料服務機構的聯絡詳情。

(q) 本通告不會限制資料當事人在條例下所享有的權利。

(r) 中英文本如有歧異，應以英文本為準。

二零二三年七月三日

銀行集團或會使用或提供閣下的個人資料予第三者(不論該等人士是否銀行集團成員)作直接促銷用途。若閣下不希望銀行集團作如此行為，請書面通知資料保護主任，郵寄地址為香港皇后大道中161號華僑銀行(香港) 有限公司，來函請註明姓名及有關賬戶號碼。此項安排不用收費。如有任何疑問，請電郵至 enquiry_hk@ocbc.com。

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

OCBC Bank (Hong Kong) Limited (the "Bank") and its various subsidiaries in Hong Kong from time to time are committed to protecting data privacy in accordance with applicable Hong Kong legal and regulatory requirements. Accordingly, the Bank and its Hong Kong subsidiaries, (each a "Company"; collectively the "Bank Group") (unless otherwise provided), each adheres to the data policy set out in this Notice.
In this Notice, "Bank Group Company" means any subsidiary of the Bank, any direct or indirect holding company of the Bank, any subsidiary of any such holding company or any of their related companies (being a company in which an equity interest is held by any of the foregoing). "Subsidiary" and "holding company" bear the same meanings given to them under the Companies Ordinance (Cap.622).

This Notice is provided to notify customers and other individuals of the data policy of the Bank Group.

(a) The provisions of this Notice form part of the account terms and conditions and/or the agreement or arrangements that a customer or other individual has entered or may enter into with any Company. If any inconsistency is found, the provisions of this Notice shall prevail.

(b) From time to time, it is necessary for customers and various other individuals (including without limitation, applicants for banking and/or any other financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, officers and managers of corporate customers or applicants, sole proprietors partners suppliers, contractors and service providers (collectively called "data subjects")) to supply the Company with data in connection with the opening or continuation of accounts, the establishment or continuation of banking/credit facilities or the provision of banking and/or any other financial services.

(c) Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue banking/credit facilities or provide banking and/or other financial services.

(d) It is also the case that data are collected by the Company from data subjects in the ordinary course of the continuation of the relationships with them, for example, when data subjects write cheques, deposit money or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system as the case may be. The Company will also collect data relating to the data subject from third parties, including third party service providers with whom the data subject interacts in connection with the marketing of the Company's products and services and in connection with the data subject's application for the Company's products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit reference agencies")).

(e) The purposes for which data relating to data subjects may be used are as follows: -

(i) processing of applications for banking and/or any other financial services and facilities;
(ii) the daily operation of the services and banking/credit facilities provided to data subjects;
(iii) conducting credit or other status 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 and carrying out matching procedures (as defined in the Ordinance) by the Company or any Bank Group Company;
(iv) creating and maintaining the credit scoring models of the Company or any Bank Group Company;
(v) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers") to conduct credit checks and collect debts;
(vi) ensuring ongoing credit worthiness of data subjects;
(vii) designing banking and/or financial services or related products for data subjects' use;
(viii) determining amounts owed to or by data subjects;
(ix) collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
(x) conducting insurance claims or analysis;
(xi) for operational purposes, credit assessment or statistical analysis (including behaviour analysis) of the Company or any Bank Group Company;
(xii) maintaining a credit history of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference of the Company or any Bank Group Company;
(xiii) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company or any Bank Group Company or that it is expected to comply according to:
    (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
    (2) any guidelines or guidance 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 the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
    (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company or any Bank Group Company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
(xiv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Bank Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
(xv) enabling an actual or proposed assignee of the Company or any Bank Group Company, or a participant, a sub-participant or a transferee of the rights of the Company or any Bank Group Company in respect of the data subjects, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
(xvi) marketing services, products and other subjects (please see further details in paragraph (h) below); and
(xvii) purposes relating thereto.

The Company keeps data only for as long as is reasonably required for any of the above purposes or as required by the applicable law or regulation.

(f) Data held by the Company relating to a data subject will be kept confidential but the Company may provide such information to the following parties for the purposes set out in paragraph (e): -

(i) any Bank Group Company, agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, securities clearing, data processing or other services to the Company or any Bank Group Company in connection with the operation of its business;
(ii) any other person under a duty of confidentiality to the Company including any Bank Group Company 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) a person making any payment into the data subject's account (by providing a copy of a deposit confirmation slip which may contain the name of the data subject)
(v) third party service providers with whom the data subject has chosen to interact with in connection with the data subject's application for the Company's products and services;
(vi) credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;
(vii) any person to whom the Company or any Bank Group Company is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or any Bank Group Company, or any disclosure under and for the purposes of any guidelines or guidance 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 with which the Company or any Bank Group Company are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or any Bank Group Company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
(viii) any actual or proposed assignee of the Company or any Bank Group Company or participant or sub-participant or transferee of the rights of the Company or any Bank Group Company in respect of the data subjects; and
(ix) (1) any Bank Group Company;
(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
(3) third party reward, loyalty, co-branding and privileges programme providers;
(4) co-branding partners of the Company and any Bank Group Company (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);
(5) charitable or non-profit making organisations; and
(6) 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 Company engages for the purposes set out in paragraph (e)(xvi) above.

The Company may disclose data to any or all of the parties stated above and may do so notwithstanding that the recipient's place of business is outside Hong Kong, including Singapore, Mainland China and Macau or that such information following disclosure will be collected, held, processed or used by such recipient in whole or part outside Hong Kong.

(g) 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 Company, on its own behalf and/or as agent, to credit reference agencies:

(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;
(iv) date of birth;
(v) correspondence 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.

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

(h) **USE OF DATA IN DIRECT MARKETING**

The Company intends to use a data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

(i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Company from time to time may be used by the Company in direct marketing;
(ii) the following classes of services, products and subjects may be marketed:
(1) financial, insurance, credit card, banking and related services and products;
(2) reward, loyalty or privileges programmes and related services and products;
(3) services and products offered by the Company'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

(4) 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 Company and/or:
(1) any Bank Group Company;
(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
(3) third party reward, loyalty, co-branding or privileges programme providers;
(4) co-branding partners of the Company and any Bank Group Company (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) charitable or non-profit making organisations;

(iv) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph (h)(i) above to all or any of the persons described in paragraph (h)(iii) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;

(v) The Company may receive money or other property in return for providing the data to the other persons in paragraph (h)(iv) above and, when requesting the data subject's consent or no objection as described in paragraph (h)(iv) above, the Company will inform the data subject if it will receive any money or other property in return for providing the data to the other persons.

If a data subject does not wish the Company to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Company.
A data subject may provide his or her consent for the Company, to use or provide to other persons his or her data for use in direct marketing as described above by notifying the Data Protection Officer (Please refer to the contact details in paragraph (o) below).

(i) For the purpose of (e)(iii) above, the Company may from time to time access and obtain consumer credit data of the data subjects from credit reference agency(ies) for reviewing any of the following matters in relation to the credit facilities granted:

(i) an increase in the credit amount;
(ii) the curtailing of credit (including the cancellation of credit or a decrease in the facility amount); or
(iii) the putting in place or the implementation of a scheme of arrangement with the data subject.

(j) **TRANSFER OF PERSONAL DATA TO CUSTOMER'S THIRD PARTY SERVICE PROVIDERS USING COMPANY APPLICATION PROGAMMING INTERFACES (API)**

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

(k) 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 Company holds data about him and of access to such data;
(ii) to require the Company to correct any data relating to him which is inaccurate;
(iii) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company;
(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 access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and
(v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Company to credit reference agency(ies), to instruct the Company, upon termination of the account by full repayment, to make a request to credit reference agency(ies) 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 Company to credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

(l) 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 (k)(v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.

(m) 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 (k)(v) above) may be retained by credit reference agencies, 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(ies), whichever is earlier.

(n) In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

(o) 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:

The Data Protection Officer, OCBC Bank (Hong Kong) Limited, 161 Queen's Road Central, Hong Kong
Email: enquiry_hk@ocbc.com

(p) The Company may have obtained credit report(s) on the data subject from credit reference agency(ies) in considering any application for credit. In the event the data subject wishes to access the credit report(s), the Company will advise the contact details of the relevant credit reference agency(ies).

(q) Nothing in this Notice shall limit the rights of data subjects under the Ordinance.

(r) In the event of any inconsistency between the English and Chinese versions of this Notice, the English version shall prevail.

3 July 2023

The Bank Group may use or provide your personal data to other persons (whether or not such persons are members of the Bank Group) for the purpose of direct marketing. If you do not wish us to do so, please contact the Data Protection Officer in writing at OCBC Bank (Hong Kong) Limited, 161 Queen's Road Central, Hong Kong with your name and account number stated. No fee will be charged. For any enquiries, please email to enquiry_hk@ocbc.com