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

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.)

③ 與本行有關人士之關係 Relationship With The Relevant Person(s) Of The Bank

閣下，或貴公司之任何董事、合夥人、經理或代理人，或閣下或貴公司之任何擔保人，是否下列有關人士或團體，或下列有關人士之**親屬***：本行 (或其控權公司、其任何附屬公司及聯屬公司)之董事 / 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10或以上)？
Are you, or is any of your directors, partners, managers or agents, or is any of your guarantors, one of the following relevant persons or bodies, or a **Relative*** of one of the following relevant persons : director / employee / controller (i.e. either alone or together with any associate controlling 10% or more of the issued shares) 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 ____________________
有關機構及部門名稱 Relevant Company & Department ____________________
與申請人關係 Relationship with Applicant ____________________ (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.

* "**親屬**" 指其：(a)父母、祖父母或外祖父母、或曾祖父母或外曾祖父母；(b)繼父母或領養父母；(c)兄弟或姐妹；(d)配偶；(e)夫妾關係的另一方；(f)同居伴侶；(g)配偶的父母、繼父母或領養父母；(h)配偶的兄弟或姐妹；(i)子、繼子、女、繼女或領養子女；(j)孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。
"**Relative**" means: (a) a parent, grandparent or great grandparent; (b) a step-parent or adoptive parent; (c) a brother or sister; (d) the spouse; (e) the other party to a union of concubinage; (f) a cohabitee; (g) a parent, step-parent or adoptive parent of a spouse; (h) a brother or sister of a spouse; (i) a son, step-son, adopted son, daughter, step-daughter or adopted daughter; or (j) a grandson, granddaughter, great grandson or great granddaughter.

④ 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.

⑤ 請先細閱才簽署 Please Read Before Signing

1. <u>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。</u>
<u>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.</u>
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**<u>每十二個月的任何日子內</u>**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 **<u>any day within a twelve-month cycle</u>** 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. <u>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。</u>
<u>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.</u>
7. <u>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)。</u>

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)保證現在本人(等)在此申請的融通或貸款，就貴行而言，並非(a)超出《銀行業(風險承擔限度)規則》(第155S章)第8部及由香港金融管理局所發出的監管政策手冊(CR-G-9)《對關連人士的風險承擔》所訂明的法定限度的融通；或(b)《公司條例》(第622章)第11部第2分部所禁止的貸款、類似貸款及信貸交易。如在任何時間，前述任何保證不再準確或成為失實，本人(等)承諾會立即通知貴行。
I/We warrant that the facility or loan herein for which I/we am/are applying is not, in relation to your Bank, (a) a facility in breach of the statutory limits under Part 8 of the "Banking (Exposure Limits) Rules" (Cap.155S) and the Supervisory Policy Manual (CR-G-9) "Exposures to Connected Parties" issued by the Hong Kong Monetary Authority; or (b) a loan, quasi-loan or credit transaction prohibited under Division 2 of Part 11 of the "Companies Ordinance" (Cap.622). I/We undertake to notify your Bank immediately if at any time any of the foregoing warranties ceases to be accurate or becomes untrue.
19. 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.
20. 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.
21. 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.
22. 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.

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
2025年6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	- 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**
	新加坡銀行VOYAGE卡	**HK$3,400**	**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[3]	**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 / 卡面換卡費	VOYAGE卡/新加坡銀行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[4]	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. 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。
4. 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。中英文本如有任何歧異之處，概以英文為準。

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26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 > 零售銀行服務 > 零售銀行服務 > 卡服務 > 資料及通告 > 信用卡還款計算機。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，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
June 2025

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	- 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	<u>**Principal**</u> / <u>**Supplementary**</u> 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** BOS VOYAGE Card: **HK$3,400** / **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 [3]	**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 / Cardface Replacement Fee	VOYAGE Card/ BOS 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 [4]	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. The Annualized Percentage Rates (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. 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.
4. 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 26th 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 > Retail Banking > Card Services > Information and Notice > Credit Card Repayment Calculator.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

「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。

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.

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。
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. 持卡人需要在收到信用卡後立即在持卡人簽署欄上簽署。
   The Cardholder must sign on the signature panel of the Card immediately on receipt.

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。
   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. 一經發現信用卡、信用卡賬戶號碼或私人密碼遺失、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**持卡人前述的通知之前，持卡人須對信用卡賬戶之一切結欠**負全責**，不論該等結欠是否因任何未獲授權或不正當使用信用卡、信用卡賬戶號碼或私人密碼所引致。
   The Cardholder must notify us immediately upon discovery of the loss, theft, unauthorized use, misuse and/or disclosure of the Card, the Card Account Number or the PIN. The Cardholder is **fully** liable for all amounts that we debit to the Card Account whether due to the unauthorized use or misuse of the Card, the Card Account Number or the PIN **before** we receive the aforesaid notification.

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

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

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。
   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. 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。
   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. 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。
   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. 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，我們有權在毋須通知任何人仕的情況下，將任何持卡人或任何其他人仕於我們或與我們有關連或聯營的任何其他公司而持卡人中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。
   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. 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）。
    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. 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。
    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. 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。
    The Cardholder understands that the issuance of the Card is based on the accuracy of information that he provides to us, and therefore he may be criminally liable if he provides us with inaccurate and untrue information.

中文譯本僅供參考，文義如與英文本有歧異，概以英文本為準。
The Chinese version is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

VOYAGE信用卡之條款及細則

VOYAGE 信用卡計劃(「此計劃」)是一項以VOYAGE里數(定義見下文)作為獎賞的計劃，讓宏富理財VOYAGE卡及新加坡銀行VOYAGE卡持卡人(各稱「持卡人」，除非另有指明，持卡人涵蓋主卡持卡人、附屬卡持卡人、以及視情況而定其各自的個人代表和合法繼承人)可憑VOYAGE里數兌換機票(上述每張VOYAGE信用卡各稱「信用卡」，除非另有指明，包括主卡及附屬卡，視情況而定)，惟須受下列相關之條款及細則以及其不時經修訂、變更、補充或取代的版本(「此等條款及細則」)所約束 。

信用卡一經使用，持卡人即被視作已接納並受此等條款及細則、以及信用卡持卡人協議及其他適用條款及細則約束。

1. 累積里數

1.1 作為對持卡人使用信用卡消費的獎勵，在受此等條款及細則的約束下，持卡人將獲享VOYAGE里數(「**VOYAGE里數**」)，其計算方法如下：

a. 海外簽賬：若以外幣簽賬，每等值HK$4 可賺取1 VOYAGE里數；若以港幣簽賬則每HK$6可賺取1 VOYAGE里數；

b. 本地簽賬：每HK$6 可賺取1 VOYAGE里數。

VOYAGE里數會按每筆信用卡交易誌賬於信用卡賬戶內的金額授予持卡人，並以不進位捨入之整數計算。

1.2 所有VOYAGE里數以每曆月按月累積，以24個曆月的有效期滾存。

1.3 與下列類別相關的消費將不能賺取VOYAGE里數：

a. 於自動櫃員機進行的交易

b. 信用卡免息分期付款計劃之分期供款

c. 「易繳費」繳費金額

d. 汽車貸款之供款

e. 永明金融保金繳款

f. 現金透支

g. 購買賭場籌碼

h. 所有銀行費用及收費

i. 結餘轉戶

j. 利息

k. 本行部門內部繳費

l. 向被歸類為"支付服務商戶"的預繳賬戶及商戶繳付資金。華僑銀行(香港)有限公司(「**本行**」包括其繼承人及受讓人，及任何採用此等條款及細則作為持卡人及該公司的協議的銀行集團公司)有絕對酌情權決定"支付服務商戶" 的定義 。

1.4 本行保留權利於持卡人未能就信用卡交易繳付到期款項及/或信用卡賬戶被持卡人或本行取消或終止時，就閣下已賺取的VOYAGE里數按個別情況予以撤銷、扣減、作廢、取消及/或重新計算。

1.5 VOYAGE里數不可轉移、轉讓或轉記至本行發行的任何其他信用卡之上。

1.6 所有由本行授予之VOYAGE里數(包括由附屬卡持卡人賺取的VOYAGE里數)將會存入主卡持卡人的賬戶並載於其月結單中。若主卡持卡人為本行網上銀行的登記用戶，亦可透過網上銀行ocbc.com.hk查閱VOYAGE里數。

2. 轎車機場/港口接送服務(「服務」)

2.1 主卡持卡人可享用此服務，收費按預訂接送有關人士往返任何香港的地址(離島除外)及以下指定的出入境地點時給予的報價為準：

a. 香港國際機場

b. 港澳客輪碼頭

c. 中港客運碼頭

d. 啓德郵輪碼頭

e. 紅磡車站

f. 香港西九龍站

2.2 主卡持卡人可致電VOYAGE Exchange(由禮賓部提供之熱線)預訂此服務。主卡持卡人必須於任何香港的地址的預計接載時間或上述指定入境地點的預計抵達時間(視情況而定)，最少24小時前預訂此單程接送服務。VOYAGE Exchange禮賓部提供之熱線號碼為852 3108 2128或由銀行通知的其他號碼。預訂服務一經確定，主卡持卡人將會收到確認通知。

2.3 此服務使用的車輛將視乎供應而定，每程最多接載四位乘客。

2.4 此服務所引致的額外費用(如有)須由主卡持卡人繳付並誌賬於其信用卡。

2.5 如需更改或取消已預訂的服務，須於主卡持卡人預計接載時間的至少12小時前致電通知VOYAGE Exchange(由禮賓部提供之熱線)。如逾期取消(少於預計接載時間的12小時前)或未有依約出現，本行將會按不時提供的收費率向主卡持卡人按次收取費用。

2.6 等候時間附加費、額外停車收費及午夜附加費將由主卡持卡人繳付並誌賬於其信用卡。請客戶參考於VOYAGE Exchange(由禮賓部提供之熱線)預訂服務時所提供的收費率。

2.7 已全數繳付不可退還的會員年費或已累積年度簽賬(自信用卡批核日期(日/月)起計)滿HK$150,000(定義見條款8.2)的主卡持卡人，可每年享用特價單程服務兩次。每次特價單程服務的費用為HK$300。此特價單程服務有效期均為贈予日起計一年**(「有效期」)**，並僅可於有效期內的任何時間使用。為免生疑問，所有由此特價單程服務引致的其他費用(包括但不限於任何午夜附加費及額外停車收費)，均由主卡持卡人負責。此特價單程服務不可予以累積使用，若主卡持卡人未能於有效期內使用，此特價單程服務將於到期後自動失效。本行會向合資格享用此特價單程服務的主卡持卡人發出通知。當此特價單程服務已被使用，本行會先將有關的HK$300基本收費的全額於使用服務當天起3個月內直接誌賬於主卡信用卡賬戶。倘若銀行與主卡持卡人對主卡持卡人獲享此服務的資格有任何爭議，本行擁有絕對酌情權作最終決定。

3. 兌換VOYAGE里數

3.1 主卡持卡人可不時使用由持卡人累積的VOYAGE里數以換取可供兌換的機票 (統稱「**旅遊安排**」)。主卡持卡人只可兌換於作出兌換時已登記及進賬至其信用卡賬戶內的VOYAGE里數。而本行的記錄為已登記及進賬至主卡持卡人的信用卡賬戶的VOYAGE里數數目的確鑿證據。

3.2 只有主卡持卡人可致電VOYAGE Exchange禮賓部提供之熱線(852 3108 2128)提交兌換VOYAGE里數的要求，而該要求的履行需視乎有關旅遊安排的供應情況而定。

3.3 當旅遊安排部份是以VOYAGE里數兌換及部份是以金錢支付，主卡持卡人須以其信用卡繳付金錢支付的部份。

3.4 所有由主卡持卡人提出的VOYAGE里數兌換要求均對其具有約束力，而本行有權按照有關要求作出辦理。

3.5 倘若主卡持卡人需取消或更改其VOYAGE里數兌換要求，主卡持卡人可致電VOYAGE Exchange禮賓部提供之熱線(852 3108 2128)作出此項要求。如該取消或更改要求被接納，本行會安排退回相關的VOYAGE里數或金錢(如適用)至主卡持卡人信用卡賬戶內；如該取消或更改要求不被接納，主卡持卡人同意受其原本的VOYAGE里數兌換要求之相關條款所約束。

3.6 主卡持卡人或需就處理及管理其取消或更改VOYAGE里數兌換之要求繳付行政費用。有關此收費的更多資料，請致電VOYAGE Exchange禮賓部提供之熱線(852 3108 2128)查詢。

3.7 當主卡持卡人的VOYAGE里數兌換要求獲處理後，本行會向主卡持卡人發出通知。

4. 兌換VOYAGE回贈

4.1 受限於以下第4.2至第4.10條，持卡人已累積的VOYAGE里數可由主卡持卡人使用以作兌換合資格簽賬(定義見第4.2條)的現金回贈。兌換會以第4.3條所述的兌換比率進行。

4.2 為符合上述第4.1條下VOYAGE里數兌換之資格，有關消費必須為由兌換申請日起過去3個月內作出並屬於以下指定的旅遊及外幣類別之消費(「合資格簽賬」)。旅遊簽賬指於旅行社，航空公司及酒店作出的簽賬；而外幣交易簽賬指以非港幣交易的簽賬。本行有絕對酌情權決定商戶之類別以及有關支出是否屬於合資格簽賬。如有任何爭議，本行之決定為最終。

4.3 VOYAGE里數兌換現金回贈之比率為10 VOYAGE里數兌換HK$1現金回贈(「VOYAGE回贈」)。每次須最少兌換1,000 VOYAGE里數至HK$100 VOYAGE回贈，而每次兌換須為1,000 VOYAGE里數的倍數。最低的合資格簽賬金額須為HK$100。

4.4 主卡持卡人只可將於作出兌換時已登記並存入到主卡持卡人的信用卡賬戶內的VOYAGE里數進行兌換。就已登記並已存入至主卡持卡人信用卡賬戶內的VOYAGE里數之數量而言，本行的紀錄為不可推翻之証明。

4.5 VOYAGE里數兌換申請只限於主卡持卡人，兌換申請可透過本行熱線(852)2543 2223或可於ocbc.com.hk下載的兌換VOYAGE回贈表格作出。

4.6 所有由主卡持卡人作出的兌換申請均須經本行核查後方可作實。

4.7 若成功申請，VOYAGE里數將由主卡持卡人的信用卡賬戶扣除，而VOYAGE回贈將會於7天內存入主卡持卡人之信用卡賬戶內。

4.8 VOYAGE回贈兌換申請一旦作出，主卡持卡人將不可取消申請。

4.9 若VOYAGE回贈未能於月結單到期日前完成，主卡持卡人必須根據月結單的到期日還款以確保賬戶維持信用狀況良好。所有VOYAGE回贈只可用作抵消合資格簽賬，並不可兌換為現金。

4.10 如合資格簽賬在成功兌換VOYAGE回贈後撤銷，本行保留權利扣除已兌換的VOYAGE回贈及存入已扣除的VOYAGE里數。

5. 個人意外保險

5.1 持卡人若以VOYAGE卡全數支付旅遊費用(包括但不限於與購買機票相關的所有支出)，可自動享有免費保險保障。

5.2 此保險受本行不時指定之保險公司向本行發出的有關個人意外保險

保單或其他保單(**「保單」**)的條款、細則及不承保事項約束。本行有權不時與有關指定保險公司對保單的任何條款、細則及不承保事項作出更改、修訂、改變、或背書，而無須向持卡人作預先通知。所有經有關指定保險公司及本行同意就保單作出的背書、更改和修訂，在無須預先通知受保人的情況下，對其具約束力。詳細的保單資料可致電客戶服務熱線索取。

6. 機場貴賓室計劃 - 由DragonPass提供的Mastercard Travel Pass(「MTP計劃」)

6.1 作為VOYAGE信用卡計劃的其中一項優惠，持卡人可進入指定機場貴賓室並享用精選優惠及服務，惟須受本條款及細則及有關MTP計劃的條款及細則約束。有關優惠及服務詳情可瀏覽mastercardtravelpass.dragonpass.com。就貴賓室優惠如有任何爭議，本行、Mastercard及DragonPass保留最終決定權。

6.2 持卡人可憑MTP應用程式出示其有效的DragonPass會籍及登機證。DragonPass貴賓室的職員會檢查信用卡的有效期，及對比持卡人的姓名及到訪DragonPass貴賓室當日的日期與登機證上的是否相同。如要兑換餐飲、水療和購物優惠，持卡人須先獲得優惠代碼，然後向商戶員工出示有效的優惠代碼。

6.3 持卡人可於每一個曆年內免費享用DragonPass貴賓室4次，除非本行經官方通訊作另行通知(包括但不限於透過短訊或更新網站資訊)。持卡人的同行賓客享用此服務需每人每次收費，收費由Mastercard 及/或DragonPass不時釐定或更新，請瀏覽ocbc.com.hk。

6.4 參與MTP計劃的持卡人可能會受本行不時徵收的費用或收費所約束。此外，持卡人同意他/她將承擔所有使用MTP計劃而引致的成本、支出和費用(包括但不限於所有税項及徵費)。

6.5 持卡人同意使用DragonPass貴賓室須受MTP計劃的條款及細則(「條款」)約束，該條款可於mastercardtravelpass.dragonpass.com/terms-and-conditions查閱。本行無法控制參與MTP計劃的貴賓室的營業時間、設施、服務或人員。持卡人同意貴賓室受個別貴賓室營運者的行政程序所規限，而有關的程序及條款可能會被不時更改、改變或修訂而不會預先通知本行或持卡人。**對於持卡人直接或間接因使用DragonPass貴賓室而遭受或將遭受的損失或損害，本行概不負責。**

6.6 所有查詢、投訴、求助及相關事項均可向本行提出，本行會獨立審視每一個案。惟本行可能無法回答此類查詢、投訴、求助及相關事項。

7. VOYAGE EXCHANGE 禮賓部

7.1 主卡持卡人可獲禮賓服務供應商(「禮賓部」)的服務。主卡持卡人可要求禮賓部為其提供資訊、服務、優惠或產品 (統稱「禮賓服務」)。主卡持卡人可致電禮賓熱線 (852 3108 2128) 聯絡禮賓部。

7.2 使用禮賓服務是主卡持卡人的個人權利。

7.3 若禮賓部認為提供該等禮賓服務或會構成違法或違規、或禮賓部無法提供任何該等禮賓服務、或任何該等禮賓服務的提供為不道德或違反公衆利益的，禮賓部有絕對酌情權不就主卡持卡人提出的該等要求提供服務或作出任何安排。

7.4 雖然禮賓服務是免費的，但所有非禮賓服務的相關費用應由主卡持卡人承擔。該等費用包括但不限於主卡持卡人指示禮賓部購買或獲取的貨品或服務的費用、及由專業醫療人員、化驗所、醫院、診所或其他相關服務提供者收取的醫療及相關費用。主卡持卡人同意會以其信用卡而並非其他卡，去支付透過禮賓部獲得的任何商品或服務。

7.5 主卡持卡人向禮賓部提出的所有指示及要求均須經本行核實。主卡持卡人如未能向禮賓部提供符合銀行的記錄的資料，或會令主卡持卡人的禮賓服務要求無效。

7.6 於提供禮賓服務過程中，禮賓部會代主卡持卡人與相關的第三方聯絡。但若禮賓部認為主卡持卡人直接與任何第三方聯繫或通訊更為合適，禮賓部將會據此通知主卡持卡人。在此情況下，主卡持卡人將獨自承擔聯絡相關第三方的責任。

7.7 第三方供應商或服務提供者或會就透過禮賓服務要求提供的貨品及/或服務施加其個別的條款及細則。主卡持卡人如接納該貨品及/或服務，即表示其同意受該等條款及細則約束(如適用)。**對於主卡持卡人及/或任何第三方直接或間接，因禮賓服務及/或由第三方供應商或服務提供者提供的貨品及/或服務及/或意見，而遭受或將遭受的損失或損害，本行概不負責。**

7.8 主卡持卡人要求的禮賓服務，在任何時間可能會被施加關税、其他相關徵税或徵費(統稱「**税項**」)，所有税項均由主卡持卡人負責支付。另外因採購、提供或履行禮賓服務而衍生的任何相關附加費用及或第三方開支(包括但不限於任何手續費)(統稱「**附加費**」)，亦均由主卡持卡人負責。主卡持卡人特此授權本行從其信用卡賬戶中記入或收取此等附加費及税項，如適用。

7.9 在任何時候，主卡持卡人須確保其信用卡能夠支付由禮賓部代其購買的產品和服務的費用、税項及附加費。如其信用卡賬戶信用額不足，在不影響本行抵銷權的情況下，主卡持卡人須就持卡人無法支付其信用卡賬戶內未付款項而引致的本行的任何損失、損害、索償(無論由第三方或其他人提出) 、債務、支出、利息、成本、費用和額外金額**予以賠償**。

7.10 如禮賓部未能處理主卡持卡人提出之任何要求，禮賓部會於合理的切實可行的情況下盡快通知主卡持卡人。**本行概不會就禮賓部及/或相關第三方供應商或服務提供者未能向主卡持卡人提供所要求的產品及/或服務及/或意見負責。**

7.11 **本行不會就主卡持卡人因為或與使用禮賓部相關而獲取的任何資訊或服務或意見或就第三方供應商或服務提供者(視情況而定)作出任何陳述或保證(包括但不限於對其準確性、實用性、充份性、時間性、完整性、專業知識、技能、適任性、能力、知識、資格或專業性的任何陳述或保證)。對於主卡持卡人及/或任何第三方直接或間接因任何人士依賴或按照主卡持卡人使用禮賓服務從而獲得的任何資訊或服務或意見(包括但不限於任何醫療及相關的服務或意見)行事而遭受或將會遭受的任何損失或損害，本行概不負責或承擔任何責任。主卡持卡人應自行決定是否接受第三方供應商或服務提供者的貨物或服務或意見。**

7.12 主卡持卡人無權取消已提出的任何禮賓服務的要求，如主卡持卡人堅持取消，主卡持卡人須支付第三方供應商或服務提供者就取消而可能收取的任何費用。主卡持卡人亦須向本行就取消禮賓服務要求而直接或間接遭受或可能遭受的所有損失、損害、利息、收費、支出或任何其他費用負責。

8. 宏富理財VOYAGE卡會員年費(「年費」)

8.1 宏富理財VOYAGE卡每年累積年度(自信用卡批核日期起計(日/月))簽賬(「合資格年度簽賬」)(定義見條款8.2)滿HK$150,000，下一年度之年費即可獲自動豁免。

8.2 合資格年度簽賬包括誌賬於信用卡戶口之零售簽賬及現金透支。為免生疑問，以下類別的簽賬不會被視為合資格年度簽賬：包括但不限於電子錢包增值金額、繳費賬單、分期供款(除了免息供款) 、汽車貸款供款金額、投資金額、籌碼兑換、銀行手續費、未誌賬/取消/退款的交易及任何未經許可或有舞弊及欺詐成份之簽賬。合符資格與否將根據本行的記錄確定，而有關記錄具終局性，並對所有客戶具約束力。

8.3 本行保留全權絕對酌情決定合資格年費豁免資格。

8.4 信用卡賬戶必須於本行豁免年費時維持有效及信用狀況良好。

9. 一般資料

9.1 根據此等條款及細則提供予持卡人的優惠，不可用作兑換或退還現金、信用或實物。

9.2 本行有全權及絕對酌情權聘請認為合適的代理人、承包商、通訊者或任何第三方以管理及/或營運計劃，**而本行毋須就此等代理人、承包商、通訊者或第三方的所有行為、遺漏、疏忽、失職或欺詐向任何人士負責。**

9.3 本行保留隨時暫停、撤消或終止計畫而毋須作另行通知的權利。本行就此計劃的任何事宜所作的決定對持卡人而言為最終、具有約束力和決定性，包括但不限於對任何人士參予此計劃的資格的決定。

9.4 本行有全權及絕對酌情權，在不給予任何理由的情況下，通過向持卡人發出30天的通知，刪除、更改、補充、修改、修訂此等條款及細則。持卡人如不終止使用信用卡，則被視為接納及受此等刪除、更改、補充、修改、修訂所約束。

9.5 倘此等條款及細則與任何與此計劃有關的小冊子、市場推廣或宣傳品或持卡人協議中所載之條款及細則存有歧異，概以此等條款及細則為準。

9.6 **本行對此等條款及細則中所提述的第三方網站所載的內容概不負責，亦不會就持卡人因使用或依賴此類網站上提供的任何內容、產品和服務而引致或聲稱引致的任何損失及損害負責。**本行對該等網站並沒有控制權，此等條款及細則對任何此類網站的提述並不代表本行認可此類網站所載的資料或與該網站的負責人存有任何關係。

9.7 不屬於此等條款及細則立約方的人士，並不享有根據香港法例《合約(第三者權利)條例》(第623條)(經不時修訂)強制執行任何此等條款及細則的權利。

9.8 此等條款及細則受香港法律管轄及依據其解釋，持卡人不可撤銷地服從香港法院之非專屬司法管轄權。

9.9 在此等條款及細則中，除非另有指明，眾數的提述包括單數而反之亦然，而對某一性別的提述則包括各性別。

9.10 若本單張的中、英文本有任何歧異之處，概以英文版為準。

Please call Premier Hotline at 3101 2388 or log into our website ocbc.com.hk to obtain an English version of this terms and conditions.

The VOYAGE Credit Card Program ("**Program**") is a program that offers, inter alia, VOYAGE Miles (as defined below) as rewards which can be used for redemption of airline tickets and is made available to all Premier VOYAGE Card cardholders and Bank of Singapore VOYAGE Card cardholders (each a "**Cardholder**", and unless a contrary indication appears, Cardholder includes Principal Cardholder and Supplementary Cardholder, as the case may be, the respective personal representatives and lawful successors) (each of the above named VOYAGE Credit Card, a "**Card**" and unless a contrary indication appears, includes a Principal Card and a Supplementary Card, as the case may be) pursuant to the terms and conditions set out below and as amended, varied, supplemented or replaced from time to time ("**these Terms and Conditions**").

Usage of the Card will be deemed acceptance by the Cardholder of and the Cardholder shall be bound by these Terms and Conditions, in addition to the Cardholder Agreement and other applicable terms and conditions.

1. VOYAGE MILES ACCRUAL

1.1 As a reward for incurring spending on his/her Card, the Cardholder will, subject to these Terms and Conditions, be awarded VOYAGE Miles ("VOYAGE Miles") at the rates set out below:
   a. Overseas spending: earn 1 VOYAGE Mile for every HK$4 equivalent charged in foreign currency to the Card, whereas earn 1 VOYAGE Mile for every HK$6 charged in Hong Kong dollars to the Card;
   b. Local spending: earn 1 VOYAGE Mile for every HK$6 charged to the Card.

   VOYAGE Miles shall be awarded to the Cardholder based on the amount of each Card transaction charged to the Card Account, rounded down to the nearest whole number.

1.2 All VOYAGE Miles can accrue monthly in a calendar month up to a 24-calendar-month period of validity on a rolling basis.

1.3 No VOYAGE miles will accrue if the spending is incurred in connection with any of the following categories:
   a. Transactions through the use of automatic teller machines
   b. Installment payments under the interest-free cash installment program
   c. Bill payments
   d. Car loan repayments
   e. Sun Life premium payments
   f. Cash advances
   g. Purchases of casino chips
   h. All bank fees and charges
   i. Balance transfers
   j. Interests
   k. In-house payments
   l. Payments of funds to prepay accounts and merchants who are categorized as "payment service providers". OCBC Bank (Hong Kong) Limited ("**the Bank**" includes its successors and assigns, and any Bank Group Company adopting these Terms and Conditions as the agreement between the Cardholder and that company) has the absolute discretion to determine the definition of "payment service provider".

1.4 The Bank reserves the right to revoke, deduct, invalidate, cancel and/or re-compute any VOYAGE Miles awarded in the event the Cardholder fails to effect due payment for any Card transaction and/or the account is closed or terminated by the Cardholder or the Bank, as the case may apply.

1.5 The VOYAGE Miles cannot be transferred, assigned or carried forward to any other cards issued by the Bank.

1.6 All VOYAGE Miles awarded by the Bank (including those earned by the Supplementary Cardholder) will be credited to the Principal Cardholder's account and reflected in the monthly Card statement of the Principal Cardholder, and will also be available for viewing on the Bank's internet banking at ocbc.com.hk if the Principal Cardholder is a registered user of the Bank's internet banking.

2. LIMOUSINE AIRPORT / TERMINAL TRANSFER SERVICE ("SERVICE")

2.1 The Service is available to the Principal Cardholder at a rate quoted at the time of booking for persons travelling to/from any Hong Kong addresses (except at outlying islands) and the following designated points of entry/departure:
   a. Hong Kong International Airport
   b. Macau Ferry Terminal
   c. China Ferry Terminal
   d. Kai Tak Cruise Terminal
   e. Hunghom Railway Station
   f. Hong Kong West Kowloon Station

2.2 The Principal Cardholder shall be entitled to call VOYAGE Exchange (provided by Concierge) to book the Service. The Principal Cardholder must book the one-way service by calling VOYAGE Exchange at least 24 hours in advance before the anticipated pick-up time at any Hong Kong addresses or the anticipated time of arrival at the above designated point of entry, as the case may be. The VOYAGE Exchange Hotline managed by Concierge is 852 3108 2128 or such other number as may be notified by the Bank. Notification will be sent to the Principal Cardholder once the Service booking is confirmed.

2.3 The vehicle used for the Service will be subject to availability. Maximum number of passengers per trip is 4 persons.

2.4 Excess charges incurred on the Service (if any), must be paid by the Principal Cardholder and charged to his/her Card.

2.5 Changes or cancellations to Service booking must be communicated to VOYAGE Exchange (provided by Concierge) at least 12 hours prior to the Principal Cardholder's anticipated pick-up time. Late cancellations (less than 12 hours before the anticipated pick-up time) and no shows will be charged to the Principal Cardholder per booking at a rate to be provided from time to time.

2.6 Waiting time surcharges, extra stop services charges and midnight surcharges shall be paid by the Principal Cardholder and charged to his/her Card. Please refer to the charging rate as quoted by VOYAGE Exchange (provided by Concierge) at the time of your booking.

2.7 Two discounted one-way Services will be awarded to the Principal Cardholder on a yearly basis upon his/her full payment of the non-refundable annual membership fee of the Principal Card charged to his/her Card OR accumulating annual spending of HK$150,000 (refer to clause 8.2) with his/her Card per year (counting from the Card approval date (day/month)). Each of the discounted one-way Service will be charged at discounted rate of HK$300. Both discounted one-way Service are valid for one year from the date of award (the **"validity period"**) and can only be utilized at any time within the validity period. For the avoidance of doubt, if other charges are incurred in connection with these discounted one-way Services (including, without limitation, any midnight surcharges and extra stop service charges), the Principal Cardholder will continue to be liable for such charges. These discounted one-way Services are non-cumulative and will lapse if not utilized by the Principal Cardholder within the validity period. Notification will be sent to the Principal Cardholder informing him/her of the award when the Principal Cardholder is eligible for the award. Once these discounted one-way Services are utilized, full discounted basic fee of HK$300 will be charged to Principal Card account directly within 3 months from the date of utilization. The Bank shall have the absolute discretion to determine whether the Principal Cardholder is entitled to the award if there is any dispute between the Bank and the Principal Cardholder.

3. VOYAGE MILES REDEMPTION

3.1 VOYAGE Miles that have been accrued by the Cardholder can be used by the Principal Cardholder to redeem airline tickets made available for redemption from time to time (collectively, "**Travel Arrangements**"). The Principal Cardholder may only redeem those VOYAGE Miles registered and credited to the Principal Cardholder's Card account at the time of making the redemption. The records of the Bank shall be conclusive evidence in respect of the number of VOYAGE Miles registered and credited the Principal Cardholder's Card account.

3.2 Only the Principal Cardholder can submit their VOYAGE Miles redemption request by calling the VOYAGE Exchange Hotline managed by Concierge (852 3108 2128). The fulfilment of any VOYAGE Miles redemption request is subject to the availability of the Travel Arrangements requested for.

3.3 Where a Travel Arrangement is fulfilled in part by the redemption of VOYAGE Miles and in part by monetary payment, the Principal Cardholder shall settle the monetary payment component of the VOYAGE Miles redemption request by charging the outstanding amount to his/her Card account.

3.4 All VOYAGE Miles redemption requests made by the Principal Cardholder shall be binding on him/her and the Bank shall be entitled to act and rely on such requests.

3.5 If the Principal Cardholder needs to cancel or amend his/her VOYAGE Miles redemption request, he/she can call the VOYAGE Exchange Hotline managed by Concierge (852 3108 2128) to make this request. If the cancellation or amendment request can be accommodated, the Bank shall (where applicable) arrange for the relevant VOYAGE Miles or monies to be credited back to the Principal Cardholder's Card account. If the cancellation or amendment request cannot be accommodated, the Principal Cardholder agrees to be bound by the terms of his/her original VOYAGE Miles redemption request.

3.6 The Principal Cardholder may be charged an administration fee for the processing and handling of any cancellation or amendment of VOYAGE Miles redemption request. Please call the VOYAGE Exchange Hotline managed by Concierge (852 3108 2128) for more information about such fees.

3.7 Notification will be sent to the Principal Cardholder once his/her VOYAGE Miles redemption request has been processed.

4. VOYAGE REBATES REDEMPTION

4.1 Subject to Clauses 4.2 to 4.10 below, VOYAGE Miles that have been accrued by Cardholder can be used by the Principal Cardholder to redeem cash rebate for Eligible Transactions as defined in Clause 4.2, at the redemption rate as stated in Clause 4.3.

4.2 To be eligible for the VOYAGE Miles redemption to cash rebate under Clause 4.1 above, the spending must fall under travel or foreign currencies categories as specified below within the three (3) months immediately preceding the date of the redemption request ("Eligible Transaction"). Travel category is where the spending is incurred at travel agencies, airlines and hotels and foreign currencies category is where the amount spent is denominated in a non-Hong Kong Dollar currency . The Bank has the absolute discretion to determine the merchant classification and whether the spending falls within the definition of Eligible Transaction, and if there is any dispute, the Bank's determination shall be final.

4.3 VOYAGE Miles redemption to cash rebate is at 10 VOYAGE Miles to HK$1 cash rebate ("VOYAGE Rebate"). Minimum redemption per request is 1,000 VOYAGE Miles to HK$100 VOYAGE Rebates. Each redemption must be placed in the multiples of 1,000 VOYAGE Miles. Minimum Eligible Transaction amount must be HK$100.

4.4 The Principal Cardholder may only redeem those VOYAGE Miles registered and credited to the Principal Cardholder's Card account at the time of making the redemption. The records of the Bank shall be conclusive evidence in respect of the number of VOYAGE Miles registered and credited to the Principal Cardholder's Card account.

4.5 Only Principal Cardholder can submit their VOYAGE Miles redemption request by calling the Bank's hotline (852) 2543 2223 or VOYAGE Rebate redemption form available at ocbc.com.hk.

4.6 All redemption requests made by Principal Cardholder are subject to verification by the Bank.

4.7 Upon successful request, VOYAGE Miles will be deducted from Principal Cardholder's Card account, and VOYAGE Rebate will be credited to Principal Cardholder's Card account within 7 days.

4.8 The Principal Cardholder shall not be entitled to cancel any redemption request once it is made.

4.9 In case VOYAGE Rebate redemption cannot be completed before statement due date, Principal Cardholder must settle payment according to the statement due date to ensure that the account shall remain in good financial standing. All VOYAGE Rebate can only be used to offset Eligible Transaction and cannot be converted into cash.

4.10 In case of Eligible Transaction reversal after successful VOYAGE Rebate redemption, the Bank has the right to deduct the redeemed VOYAGE Rebate and credit the deducted VOYAGE Miles.

5. PERSONAL ACCIDENT INSURANCE

5.1 The Cardholder will automatically enjoy complimentary Insurance coverage if he/she charges his/her full travel fares (including, without limitation, all expenses relating to the purchase of airline tickets) to the VOYAGE Card.

5.2 This Insurance is subject to the terms, conditions and exceptions of the

Personal Accident Insurance Policy or any other policies ("**Policy**") issued to the Bank by any insurance company as designated by the Bank from time to time. The Bank shall be entitled to change, amend, vary or endorse any terms and conditions and exceptions to the Policy with the designated insurance company without prior notice to the Cardholder. All endorsements, changes and amendments to the Policy as agreed between the designated insurance company and the Bank shall be binding without prior notice on the insured person. Details of the Policy can be obtained from the customer service hotline.

6. AIRPORT LOUNGE PROGRAM – MASTERCARD TRAVEL PASS PROVIDED BY DRAGONPASS ("MTP PROGRAM")

6.1 As part of the benefits under the VOYAGE Credit Card Program, the Cardholder will have access to selected airport lounges and receive certain benefits and services pursuant to these terms and conditions and the terms and conditions of the MTP Program. Details of such benefits and services can be found on mastercardtravelpass.dragonpass.com. In case of all dispute related to privileges offered by the Airport Lounge Program, the decision of the Bank, Mastercard and DragonPass will be final.

6.2 The Cardholder will be able to gain access to the DragonPass participating lounges by presenting the valid DragonPass membership on the MTP Program mobile app and boarding pass. The lounge staff will check the validity date of the Card and match the Cardholder's name with the boarding pass bearing the same date of the access. To redeem dining, spa and shopping offers, the Cardholder shall select his/her preferred offer and generate an offer code. The Cardholder shall present the valid offer code to the cashier and redeem the offer.

6.3 The Cardholder will be entitled to 4 complimentary visits to any DragonPass participating lounges every calendar year unless otherwise communicated via official communications from the Bank (including without limitation via SMS or updates on website). Visit by the Cardholder's accompanying guest will be charged at a rate per person per visit as determined or updated by Mastercard and/or DragonPass from time to time. Please visit ocbc.com.hk for the charges.

6.4 Participation by the Cardholder in the MTP Program may be subject to such fees or charges as may be imposed by the Bank from time to time. In addition, the Cardholder agrees that he/she will be liable for all costs, expenses and fees (including without limitation, all taxes and levies) incurred in connection with the use of the MTP Program.

6.5 The Cardholder agrees that access to the DragonPass participating lounges is subject to the MTP Program's Terms and Condition (the "Terms"), which is available at mastercardtravelpass.dragonpass.com/terms-and-conditions. The Bank has no control over the opening hours, facilities, service or personnel of any of the DragonPass participating lounges in the MTP Program. The Cardholder agrees that the said lounges are subject to the administrative procedures of the individual lounge operators and such procedures and the Terms may be altered, changed or modified without prior notification to the Bank or the Cardholder. **The Bank shall not be liable for all losses or damages suffered or to be suffered by the Cardholder directly or indirectly arising from or in connection with the use of the DragonPass participating lounges.**

6.6 All queries, complaints, requests for assistance and the like may be made to the Bank and these will be reviewed on a case-by-case basis. However, the Bank may not be able to answer to such queries, complaints, request for assistance and the like.

7. VOYAGE EXCHANGE CONCIERGE

7.1 The Principal Cardholder will have access to a concierge service provider (the "**Concierge**"). The Principal Cardholder may request the Concierge to source for information, services, benefits or products (collectively, the "**Concierge Services**") for them. The Principal Cardholder can reach the Concierge by calling the Concierge Hotline (852 3108 2128).

7.2 The right to use the Concierge Services is personal to the Principal Cardholder.

7.3 The Concierge has the absolute discretion not to provide or make any arrangement that is requested by the Principal Cardholder if, in the opinion of the Concierge, the provision of such Concierge Services would be in contrary to any laws or regulations or the Concierge is not able to provide any such Concierge Services or the provision of any such Concierge Services is immoral or against public interests.

7.4 Although the Concierge Services provided are complimentary, all non-Concierge Services related costs shall be borne by the Principal Cardholder. Such costs include, but not limited to, the cost of physical goods or services that the Principal Cardholder has instructed the Concierge to purchase or obtain, medical and related expenses charged by a medical professional, laboratory, hospital, clinic or other related service provider. The Principal Cardholder agrees that he/she will use his/her Card, but not other card, to pay for any goods or services obtained via the Concierge.

7.5 All orders or requests made by the Principal Cardholder to the Concierge are subject to verification by the Bank. Failure by the Principal Cardholder to provide information to the Concierge as per the Bank's records may invalidate the Principal Cardholder's request for Concierge Services.

7.6 In connection with the provision of Concierge Services, the Concierge will communicate with the relevant third parties on the Principal Cardholder's behalf. However, in cases where the Concierge deems that it is more appropriate for the Principal Cardholder to contact or communicate with any third party directly, then the Concierge will inform the Principal Cardholder accordingly, and it becomes the Principal Cardholder's sole responsibility to communicate with the relevant third party.

7.7 Third party suppliers or service provider may impose their own terms and conditions in connection with the provision of the goods and/or services requested for via the Concierge Services. By accepting the goods and/ or services, the Principal Cardholder agrees to be bound by such terms and conditions, where applicable. **The Bank shall not be liable for all losses or damages suffered or to be suffered by the Principal Cardholder and/or any third parties directly or indirectly arising from or in connection with Concierge Services and/or the goods and/or services and/or advice provided the third party suppliers or service providers**.

7.8 Customs duties and other relevant taxes or levies (collectively, "**Taxes**") may be imposed at any time on the Concierge Services requested by the Principal Cardholder and the Principal Cardholder shall be liable to pay all such Taxes. Any additional associated costs or third party expenses (which includes, without limitation, any handling charges) (collectively, "**Additional Charges**") incurred in the procurement, provision or the delivery of the Concierge Services shall also be paid for by the Principal Cardholder. If applicable, the Principal Cardholder hereby authorises the Bank to debit or charge such Additional Charges and the Taxes to his/her Card account.

7.9 At all times, the Principal Cardholder must ensure that his/her Card is able to cover the cost of the goods and services purchased pursuant to the Concierge, the Taxes and the Additional Charges. In the event that there are insufficient credit limits in his/her Card account, without prejudice to the Bank's right to set-off, the Principal Cardholder shall be liable to **indemnify** the Bank for any losses, damages, claims (whether claimed from third parties or otherwise), liabilities, expenses, interests, costs, charges and funds incurred by the Bank as a result of the Cardholder's inability to pay for the outstanding amounts incurred in his/her Card account.

7.10 If the Concierge is unable to process any request made by the Principal Cardholder, it will inform the Principal Cardholder as soon as reasonably practicable. **The Bank shall not be liable in anyway if the Concierge and/or the relevant third party supplier or service provider is unable to provide the Principal Cardholder with the goods and/or services and/or advice requested for**.

7.11 **No representation or warranty whatsoever is given by the Bank (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness, completeness, expertise, skill, competence, ability, knowledge, qualification or professionalism) in respect of any information or service or advice obtained by the Principal Cardholder or in respect of the third party supplier or service provider, as the case may be, as a result of or in connection with his/her usage of the Concierge. The Bank shall not be responsible or liable for any loss or damage whatsoever suffered or to be suffered by the Principal Cardholder and/or any third party arising directly or indirectly howsoever in connection with or as a result of any person acting on or relying on any information or service or advice (including without limitation any medical and related services or advices) provided in connection with the Principal Cardholder's usage of the Concierge Services.** The Principal Cardholder shall make his/her own independent judgment in accepting the goods or service or advice of a third party supplier or service provider.

7.12 The Principal Cardholder shall not be entitled to cancel any request for Concierge Services once it is made. In the event the Principal Cardholder insists on a cancellation, the Principal Cardholder will be required to pay whatever costs that may be imposed by the third party supplier or service provider as a result of the cancellation. The Principal Cardholder shall also be liable to the Bank for all losses, damages, interest, charges, expenses or any other costs that may be suffered or incurred by the Bank directly or indirectly as a result of the cancellation of the request for Concierge Services.

8. Premier Voyage Card Annual Membership Fee ("Annual Fee")

8.1 Premier Voyage Card Annual Fee of the following year will be automatically waived by accumulating Eligible Annual Spending of HK$150,000 ("Eligible Annual Spending") (refer to 8.2) with Card per year (counting from the Card approval date (day/month)).

8.2 Eligible Annual Spending include retail transactions and cash advances posted in Card account(s). For the avoidance of doubt, the following types of transaction shall not be regarded as Eligible Annual Spending: including but not limited to digital wallet top-up transaction, bill payment, instalment amount (except Interest-free Instalment), car loan repayment amount, investment amount, casino, fees & charges, unposted/cancelled/refunded transaction, any unauthorised transactions or fraud and abuse transactions. Eligibility of any transaction will be determined based on the Bank's record which shall be final, conclusive and binding on all Cardholders.

8.3 The Bank reserves the right to determine the eligibility of Annual Fee waiver entitlement at its sole and absolute discretion.

8.4 The Card account must remain valid and in good credit standing at the time when the Bank waive the Annual Fee.

9. GENERAL

9.1 The benefits made available to the Cardholder pursuant to these Terms and Conditions are not exchangeable or refundable for cash or credit or in kind.

9.2 The Bank shall have the right to use agents, contractors or correspondents or any other third party as it deems appropriate in its sole and absolute discretion to administer and/or implement the Program and **the Bank shall not be liable to any person for any act, omission, neglect, misconduct or fraud on the part of such agents, contractors, correspondents or third parties.**

9.3 The Bank reserves the right to suspend, withdraw or terminate the Program at any time without notice. The decision of the Bank on all matters relating to the Program shall be final, binding and conclusive on the Cardholder, including without limitation, any decision on the eligibility of any person to participate in the Program.

9.4 The Bank may at any time at its sole and absolute discretion, without assigning any reasons therefore, delete, vary, supplement, amend or modify these Terms and Conditions by giving 30 days' notice to the Cardholder. The Cardholder is deemed to accept and is bound by such variations, additions, deletions, amendments and/or modifications if the Cardholder does not terminate the use of the Card.

9.5 In the event of any inconsistency between these Terms and Conditions and the terms and conditions of any brochure, marketing or promotional materials relating to the Program or the Cardholder Agreement, these Terms and Conditions shall prevail.

9.6 **The Bank assumes no responsibility for any of the contents found on third party websites referred to in these Terms and Conditions, and shall not be held responsible or liable to the Cardholder for any loss or damages caused or alleged to have been caused by the use of or reliance on any content, products or services available on such websites**. The Bank does not have control of such websites and the reference to any such websites in these Terms and Conditions does not mean that the Bank endorses the material on such websites or has any association with the owner thereof.

9.7 A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Ordinance of Hong Kong (Cap.623) (as amended from time to time) to enforce any of these Terms and Conditions.

9.8 These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong, and the Cardholder irrevocably submits to the non-exclusive jurisdiction of the Hong Kong courts.

9.9 In these Terms and Conditions, unless a contrary indication appears, words importing the plural include the singular and vice versa, and words importing a gender include every gender.

9.10 In the event of any discrepancy arises between the English and Chinese versions of this leaflet, 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