

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起。
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士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.