



Unparalleled Privileges Exclusively for VIP Platinum VISA Cardholder
非凡禮待 唯VIP白金VISA卡客戶尊享

- Comprehensive e-banking Services
- Up to 50 days interest-free repayment period
- 24-hour Dedicated Customer Service Hotline
- Personal Global Concierge at Your Service
- Exclusive Year-round Spending Privileges
- Automatic Enrollment for STAR Rewards Program
- 全面e-banking網上理財服務
- 長達50天免息還款期
- 24小時客戶服務專線
- 全球私人助理服務
- 全年名店折扣優惠
- 自動加入「星級獎賞計劃」



VIP Platinum VISA Priority Approved Application Form
VIP白金VISA卡優先批核申請表格



1 HK\$100 Free Spending Credit HK\$100信用卡免找數額 (JBC)	2 Perpetual Annual Fee Waiver 永久豁免年費	3 No Document Required 毋須遞交任何文件
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Please complete in English BLOCK letters and put a "✓" where appropriate. Please return this form by fax to 2507 2252 or by mail using the reply envelope overleaf. (Please do not mail this form if you have already returned it by fax).
請以英文正楷填妥此表格並於適當位置填上「✓」號。請傳真此表格至2507 2252或以背頁之回郵信封寄回(如已傳真此表格, 請勿重覆郵寄)。



I agree to accept the priority approved VIP Platinum VISA
本人願意接納優先批核之VIP白金VISA卡

REF: 200 - - - - -

Applicant with multiple credit cards issued by Dah Sing Bank will have one approved credit limit which will be shared among all credit cards.
若閣下申請多張大新信用卡, 所批核之信用額將為各卡所共用。

Your Personal Data 個人資料

English Name as printed on HKID Card or Passport Mr 先生 Mrs 太太 Ms 小姐
英文姓名(須與身份證或護照上的姓名相同)

Name in Chinese 中文姓名: _____

Surname _____ Given Name _____

Former Name/Other Name 舊名/別名 (if any, please provide supporting document. 如有, 請附有關文件。) _____

Nationality 國籍: _____

HKID / Passport No. 香港身份證/護照號碼: _____

Office Tel. 公司電話: _____

Mobile No. 手提電話: _____

Home Tel. 住宅電話: _____

Name of Employer (in English BLOCK letters) 任職公司名稱 (請用英文正楷填寫): _____

Position 職位: _____ Year of Service 任職現公司年期: _____

Monthly Income 每月收入 HK\$ _____

Nature of Business 業務性質: _____

If your permanent address is different from the residential address, please provide proof of your permanent address.
本人之永久地址與居住地址不同 (請另附永久證明)。

Email Address 電郵地址: _____
(Maximum 30 characters including punctuation marks. 最多30個字連標點符號。)

* For Bank reference only. 只供銀行參考之用。

OSI: T:

ATM Facilities 自動櫃員機

ATM screen instruction in 櫃員機螢幕指示用 English 英文 Chinese 中文

Declaration and Signature 聲明及簽署

To: Dah Sing Bank (the "Bank")
I/We confirm that the above information is true and complete and authorise the Bank to verify this from any source the Bank may choose. I/We understand that if I/we knowingly make any false statement in my/our application with an intention to deceive, I/we may be liable for criminal prosecution. I/We agree to authorize the Bank to pass details of my/our personal data to or obtain the same from any credit reference agencies or other financial institutions at the discretion of the Bank for credit assessment. I/We understand that it is necessary for me/us to supply the data requested above to the Bank in order for the Bank to process my/our application. My/Our failure in providing any of the above data to the Bank may result in this application being rejected. I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees. I/We may always contact the Credit Card Customer Service Department of the Bank to gain access to and request correction or amendment to the above data while the Bank reserves the rights to charge me/us handling fee. I/We agree to be bound by the terms and conditions of Dah Sing Credit Card Cardholder Agreement, a copy of which will be sent to me/us with the Card(s) upon approval of this application. I/We agree that the Bank reserves the rights to reject my/our application without giving reason. I/We understand that the interest rate for Retail Purchase and Cash Advance for my/our VIP Platinum VISA is 24% p.a. I/We understand that I/we can enjoy up to 50-day interest-free repayment period. According to the guideline of the Code of Banking Practice, Annualised Percentage Rate is calculated based on the Net Present Value (NPV) method; the Annualised Percentage Rate for Retail Purchase and Cash Advance is 25.84% p.a. and 28.35% p.a. respectively. I/We understand and agree that the Bank holds the right to approve the interest rate and credit limit according to my/our other information. I/We understand that I/we can enjoy perpetual annual fee waiver. I/We understand and agree that the Bank reserves the rights to revise the offers and charges of the Card according to the market situation. Handling fee for e-banking bill payment via VIP Platinum Card is 1% (applicable to pre-registered merchants only). I/We declare that no credit card or loan under my/our name(s) issued by any financial institutions has been cancelled due to default in payment, and there is no current overdue payment exceeding 10 days in respect of my loan indebtedness (including credit card and any loans) with other financial institutions. I/We further declare that no bankruptcy order or any kind of restructured debt repayment plan has ever been made against me/us and I/we are not in process of petitioning for bankruptcy or any kind of restructured debt repayment plan, nor have any intention so to do. In case this application form is sent by fax, the Bank shall be entitled to treat the faxed copy received as true and correct in all respects and the enclose shall be binding on applicant(s). I/We confirm that I/we have read and understood the terms and conditions for the use of the Card and agree to be bound by them. I/We consent to the use of my/our data in accordance with the Bank's "Notice to Customers relating to Customer's Data" from time to time.

致: 大新銀行(「銀行」)
本人(等)證實上述資料全部確實無訛, 並同意授權銀行向任何方面查證。本人(等)明白在此申請中蓄意作出虛假陳述或欺騙, 本人(等)可能會受到刑事檢控。本人(等)同意授權銀行將本人(等)之資料交予任何信貸服務機構或財務機構或從其獲取有關資料以作信貸審查用途。本人(等)明白必須向銀行提供以上要求的資料以供銀行處理本人(等)之申請。若本人(等)未能向銀行提供上述資料, 則銀行可能不接受本人(等)之申請。如本人(等)與銀行之董事或職員有任何親屬關係, 本人(等)定當以書面通知銀行。本人(等)可接獲銀行之信用卡客戶服務部要求查閱及更改或修改上述資料而銀行有權收取手續費。本人(等)並同意完全遵守大新信用卡持卡人合約之條款(「該合約」), 該合約將在申請獲得批准後與卡一併發出給本人(等)。本人(等)明白及同意銀行有權拒絕此申請而毋須提供理由。本人(等)明白VIP白金VISA卡之零售交易及現金透支年息分別為24%。根據銀行營運守則採用淨現值法計算, 零售交易及現金透支之實際年利率分別為25.84%及28.35%。本人(等)明白可享長達50日免息還款期。本人(等)明白及同意銀行有權根據本人(等)其他資料而定審批有關年息及信用額予本人(等)。本人(等)明白可獲永久豁免年費。本人(等)明白並同意銀行有權因應市場情況而修訂本卡之優惠及收費。而透過網上理財服務由VIP白金VISA卡扣繳交賬項之手續費為繳款金額之1% (只適用於預先登記之商戶)。本人(等)聲明本人(等)名下由任何金融或財務機構發出之信用卡及其他貸款從沒有因為欠賬而被取消, 並聲明本人(等)現於其他金融或財務機構之貸款(包括信用卡及其他貸款)並沒有逾期還款超過10天。本人(等)再聲明本人(等)從沒有被頒佈破產令或進行債務重組, 亦沒有向法院申請破產或債務重組, 及沒有意願申請破產或債務重組。假如申請表以傳真方式傳送, 銀行將接收到的傳真本在任何方面皆為其確及對本人(等)有約束力。本人(等)證實本人(等)已詳閱, 明白並同意遵守此申請表之條款及細則及其所規管。本人(等)同意本人(等)的資料可披露予銀行不特給予客戶「有關客戶資料的客戶通知」中列明人士及用作該通知中所指定的用途。

Signature of Applicant 申請人簽署 _____

Date 日期 _____

For the welcome gift terms and conditions, please refer to this application form overleaf.
有關禮品之條款及細則, 詳情請參閱此申請表之背頁。

For RCD Use Only		
DEC	SIG1 FULL Y / N	SIG2 CC
Branch Info		
BR	SOC	SV

CC/M8/17/0801

Terms and Conditions for VIP Platinum Visa Application

1. If customer ceases to be a VIP Banking customer, Dah Sing Bank shall reserve the right to charge the annual fee to the VIP Platinum Visa without prior notice. Annual fee is HK\$1,500 for the VIP Platinum Visa and HK\$750 for each supplementary card.
2. Principal cardholder is entitled to HK\$100 Free Spending Credit upon successfully apply VIP Platinum Visa on each application.
3. Upon successful application, the HK\$100 Free Spending Credit will be credited into the Principal Cardholder's account within 6-8 weeks. The Principal Cardholder's account must be valid and in good standing at the time of notification letter issuance. The Free Spending Credit can be used for credit card purchase only. It cannot be converted into cash or withdrawn as cash advance and are not transferable.
4. HK\$100 Free Spending Credit is only applicable to cardholders who didn't hold any VIP Platinum Card in the past 12 months.
5. Dah Sing Bank reserves the final rights to amend these terms and conditions at any time without prior notice. All matters and disputes will be subjected to the final decision of Dah Sing Bank.
6. If Cardholder cancels his/her VIP Platinum Card within 13 months of card-issuance date, Dah Sing Bank reserves the right to debit a handling fee of HK\$300 to the relevant principal Card Account without prior notice.

Major Terms and Conditions of Dah Sing Credit Card Cardholder Agreement

- Customers' attention is drawn to the following major terms and conditions which impose significant liabilities on Cardholder.
1. Cardholder should sign the Card immediately upon receipt.
 2. The Card and its Personal Identification Number (PIN) should be kept safe and secret to prevent fraud and unauthorised use or disclosure. Failure to observe the above will result in full responsibility for all transactions.
 3. Cardholder is obliged to pay the minimum payment due on time as shown in the monthly statement and there will be penalty charge if the required minimum is not made.
 4. In case of default, Cardholder will be fully liable to reimburse fees and other expenses reasonably incurred in recovery actions.
 5. In case of fraud and gross negligence, Cardholder shall be responsible for all losses suffered by the Bank.
 6. If Cardholder reports any loss or theft of the Card as soon as reasonably practicable and had acted diligently and in good faith without involving fraud or gross negligence, the maximum liability shall not exceed HK\$500.00.
 7. The monthly statement of account shall be final and conclusive 60 days after its issue unless Cardholder reports any unauthorised transactions within that period.
 8. The Bank shall have the right to banking prior notice to sell or transfer any monies standing to the credit of Cardholder's bank accounts of whatsoever description towards discharge of all sums due to the Bank in connection with the use of the Card.
 9. The Principal Cardholder will be responsible for the debts of the Supplementary Cardholder and the debts incurred from the accounts with Octopus Automatic Add-Value Service (including but not limited to "Happy Family" Octopus Automatic Add-Value Account). The Supplementary Cardholder shall not be responsible for the debts of the Principal Cardholder or other Supplementary Cardholder. But Supplementary Cardholder shall be held liable by the Bank for the debts of the Supplementary Card in his/her own name.
 10. Notwithstanding any term to the contrary, the Bank reserves the over-riding right to repayment ON DEMAND.
 11. Cardholder can terminate the card service if he or she does not accept any amendments to the terms and conditions proposed by the Bank and before the effective date.
 12. The Card shall not be used for any unlawful purposes including payment for any illegal betting.
 13. Cardholder shall inform the Bank as soon as possible of any difficulty in repaying any outstanding balance to the Bank.

Customers are nonetheless advised to read the full terms and conditions. A copy of the terms and conditions is readily available to customers who may collect it from any branches of the Bank.
Please note that the use of the Card and the operations of the Card are subject to the terms and conditions of the Cardholder Agreement from time to time in force and the Cardholder agrees to be bound by them and by his signature (whether made verbally or signed) and by his signature on or use of the Card (whether or not he has acknowledged receipt of the Card).

Dah Sing Bank, Limited (The Bank)

Notice to Customers relating to Customers' Data

- (a) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide such services.
- (c) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money.
- (d) The purposes for which data relating to a customer may be used by the Bank or the recipient of such data are as follows:-
 - (i) the daily operation of the services, including ATM cards services and credit facilities provided to customers;
 - (ii) conducting credit checks;
 - (iii) assisting other financial institutions, credit or charge card issuing companies and debt collection agents to conduct credit checks and collect debts;
 - (iv) ensuring ongoing credit worthiness of customers;
 - (v) designing financial services or related products for customers' use;
 - (vi) marketing services or products of the Bank and/or selected companies;
 - (vii) determining the amount of indebtedness owed to or by customers;
 - (viii) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - (ix) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches are expected to comply;
 - (x) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (xi) conducting matching procedures;
 - (xii) creating and maintaining the Bank's credit scoring models; and
 - (xiii) purposes relating thereto.
- (e) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (d):-
 - (i) D.A.H. Hambros Bank (Channel Islands) Limited;
 - (ii) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to the Bank in connection with the operation of its business;
 - (iii) any branch, subsidiary, holding company, associated company or affiliate of the Bank;
 - (iv) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - (v) the drawer bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (vi) credit reference agencies and, in the event of default, to debt collection agencies;
 - (vii) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches are expected to comply;
 - (viii) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer;
 - (ix) any insurance company or agent, broker, merchant or other business partners of the Bank;
 - (x) any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations;
 - (xi) operators or participants of ATM terminals or Electronic Fund Transfer Point of Sale terminals through which a banking transaction may be effected; and
 - (xii) selected companies for the purpose of informing customers of services which the Bank believes will be of interest to customers.
- (f) Under and in accordance with the terms of the Personal Data (Privacy) Ordinance (the "Ordinance") and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual customer:-
 - (i) has the right to check whether the Bank holds data about him and the right of access to such data;
 - (ii) has the right to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) has the right to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (iv) has the right, in relation to consumer credit, to request to be informed 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 an access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) when the consumer credit applied for does not involve a residential mortgage loan, has the right, upon termination of the account by full repayment and on condition that there has not been within 5 years immediately before account termination, any material default on the account, to instruct the Bank to request the credit reference agency to which the Bank has provided the data relating to the relevant account to delete from its database any account data relating to the terminated account.
- (g) Where the Bank has provided consumer credit to an individual customer and the account is subsequently in default, unless the amount in default is fully repaid before the expiry of 60 days from the date of the default, the individual customer will be liable to have his account data retained by the relevant credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of the individual customer's discharge from bankruptcy as notified to the relevant credit reference agency, whichever is earlier.
- (h) The Bank may access the database of credit reference agencies for the purposes of credit review from time to time. In particular, the Bank may access the consumer credit data of individual customers held by credit reference agencies for the purpose of the review of their existing consumer credit facilities which review may involve the consideration by the Bank of any of the following matters:-
 - (i) an increase in the credit amount;
 - (ii) the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or
 - (iii) the putting in place or the implementation of a scheme of arrangement with the individual customer.
- (i) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request by any individuals pursuant to the Ordinance.
- (j) 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 as follows:-

The Data Protection Officer
Dah Sing Bank, Limited
GPO Box 333,
Hong Kong
Fax: 2511 8566
- (k) Nothing in this Notice shall limit the rights of individual customers under the Personal Data (Privacy) Ordinance.

1st July 2007

In case of any discrepancy between the English and Chinese version of this Application Form, the English version shall prevail.

VIP金VISA卡申請之條款及細則

1. 如客戶終止使用「VIP銀行服務」，大新銀行保留收取「VIP白金VISA卡」年費之權利而不作另行通知。每張VIP白金VISA卡之年費為HK\$1,500，而每張附屬卡則為HK\$750。
2. 成功申請VIP白金VISA卡主卡者，即可享HK\$100免稅數額。每位客戶只可申請1張VIP白金VISA卡主卡及獲贈附屬新禮品之次。
3. 有關HK\$100免稅數額將於新卡成功申請後6-8個星期內存入主卡帳戶內，用以扣減新裝帳項之用（免稅數額將不得轉帳、交還或提取現金）。有關主卡信用卡戶口必須於發信當日仍為有效及信用狀況良好。
4. HK\$100免稅數額只適用於於12個月內未持有任何VIP白金卡之客戶。
5. 大新銀行保留隨時更改條款及規則之權利而毋須事先通知。如有任何爭議，大新銀行保留最終決定權。
6. 若客戶於新卡開戶後 13個月內取消主卡，本行保留對信用卡戶口內扣除HK\$300手續費之權利，而毋須另行通知。

大新信用卡持卡人合約之主要使用條款

- 客戶須特別注意下列主要條款之重要性及其責任：
1. 持卡人在收妥信用卡時須即時在卡上簽署。
 2. 信用卡及其私人密碼必須妥善存放及保密以防詐騙及被非法授權人使用或被盜。如有遺失，持卡人須為所有交易負上全部責任。
 3. 持卡人須支付月結單上之到期應付數額。如不遵從，銀行會收取罰款。
 4. 如過期的情況，持卡人必須全數支付銀行在追收行動中之合理律師及其他費用。
 5. 在涉及詐騙或騙案嫌疑的情況下，持卡人須負責銀行承受的一切損失。
 6. 假若持卡人在合理情況下儘快向銀行報告任何信用卡之遺失或盜竊並已小心及真誠地行事，及在沒有涉及詐騙或騙案嫌疑的情況下，持卡人應盡之責任將不超過港幣500元。
 7. 每月結單單據在其發出日期起計60天後為有效及有決定性。除非持卡人在此期間內通知銀行有關任何非授權之交易。
 8. 銀行有權可以在沒有事前通知情況下，紙幣或轉移持卡人在銀行任何性質之戶口內之任何存款，用作清還所有使用信用卡之欠款。
 9. 主卡持有人應為附屬卡持有人及其名下所有八種通自動增值帳戶（包括但不限於八種通自動增值帳戶）對銀行之欠款負責，而附屬卡持有人則不用為主卡持有人或其他附屬卡持有人的欠款負責。但附屬卡持有人必須為其附屬卡戶口對銀行之所有欠款負責。
 10. 儲蓄或有任何相類的帳款，銀行保留追索權利向持卡人作即時凍結之要求。
 11. 假若持卡人不能受銀行在「持卡人合約」條款所作出的任何修改，持卡人可在修改生效前止信用卡服務。
 12. 信用卡不可用作任何非法用途，包括支付任何非法賭博。
 13. 持卡人如對於清還或履行任何欠款或款項有任何困難，應立即以書面通知銀行。

銀行提供客戶有關條款之全文。條款可在銀行的任何分行索取。
請注意信用卡之使用及信用卡戶口之操作均受持卡人合約不時有效之條款約束，持卡人同意在信用卡上簽署或使用信用卡（不論其是否確認使用信用卡）將構成持卡人同意受持卡人合約約束。

大新銀行有限公司（「銀行」）

有關客戶資料的客戶通知

- (a) 客戶在申請開戶、延誤戶口及建立或延續銀行信貸或要求銀行提供銀行服務時，需要不時向銀行提供有關資料。
- (b) 若未能向銀行提供有關資料會導致無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務。
- (c) 在客戶與銀行的正常業務往來過程中，銀行亦會收集到客戶的資料，例如，一般當客戶開出支票或存款。
- (d) 有關的客戶資料將可能被銀行或該等資料的接收人用於下列用途:-
 - (i) 為提供服務，包括自動職員提款卡服務，和信貸資料給客戶之日常操作；
 - (ii) 作信貸檢查；
 - (iii) 協助其他財務機構、信用卡或消費卡發行公司及收數公司作信貸檢查及收數；
 - (iv) 通知客戶的信用維持良好；
 - (v) 為客戶設計服務或其他產品；
 - (vi) 為銀行及/或特約的公營金融服務或產品；
 - (vii) 確定銀行對客戶或客戶對銀行的債務；
 - (viii) 向客戶及為客戶提供擔保或抵押的人作追收欠款；
 - (ix) 根據銀行及其分行遵守的條例要求或根據及就監管機構或其他管理機構發出的任何指引目的而言，有關方面需履行或履行其遵守有關規定作出披露；
 - (x) 使銀行的實任或建議董事、或銀行對客戶的權利或附屬參與人評核或成為轉讓、參與或附屬參與的交易；
 - (xi) 進行配對程序；
 - (xii) 編制及維持銀行的信貸評分模型；及
 - (xiii) 與上列有關的用途。
- (e) 銀行會把客戶的資料，但銀行可能會把有關資料提供給下述各件(a)段列出的用途:-
 - (i) D.A.H. Hambros Bank (Channel Islands) Limited;
 - (ii) 任何中、港、台、或提供行政、電腦、電匯、支付或證券結算或其他銀行業務條件的有關的第三者服務供應商；
 - (iii) 銀行的任何分行、附屬公司、控股公司、有關聯公司或相關聯成員；
 - (iv) 任何對銀行有保證責任的人，包括對銀行有保證資料承諾的及與銀行同一集團的公司；
 - (v) 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數人的資料)；
 - (vi) 信貸資料服務機構；而在客戶欠賬時，則可將該等資料提供給收數公司；
 - (vii) 銀行在根據銀行或任何分行法律約束力之規定下或根據及就監管機構或其他管理機構發出的任何指引目的而言，有關方面需履行或履行其遵守有關規定而負責對任何人作出披露；
 - (viii) 任何銀行的實任建議受讓人、或參與人、或附屬參與人或銀行對客戶的權利的受讓人；
 - (ix) 銀行的任何附屬公司或代理人，經紀、薦薦或其他聯繫夥伴；
 - (x) 任何提供或設計提供擔保或第三者抵押以擔保或保證客戶的責任的人；
 - (xi) 可透過其進行銀行交易之自動職員或電子零售系統終端網絡的經商或參與商；及
 - (xii) 特約的公司，目的是通知客戶有關銀行認為適合他們的服務資料。
- (f) 根據個人資料(私隱)條例(條例)中的條款及根據條例核准發出的個人信貸資料服務守則，任何個人客戶:-
 - (i) 有權審查銀行是否有他的資料及有權查閱有關的資料；
 - (ii) 有權要求銀行改正有關他不準確的資料；
 - (iii) 有權要求銀行對其資料的收集及實際運用及通知告知銀行關於他的何種個人資料；
 - (iv) 有權在個人資料信貸有關的情況下，要求通知他哪些資料是通常會向信貸資料服務機構或收數公司披露的，以及提供提供進一步資料，藉以向有關信貸資料服務機構或收數公司提出查詢和改正資料要求；及
 - (v) 在所有的個人資料不涉及在按揭貸款的情況下，已完全清結有關貸款並止戶口而在戶口終止前五年內任何重要更改的話，有關資料銀行向信貸資料服務機構(即銀行向其提供有關戶口資料的信貸資料服務機構)發出要求將其有關該戶口資料的資料從其資料庫中刪除。
- (g) 如銀行已為一個人客戶提供個人信貸而其後該戶口有拖欠逾期時，除非在六十天內全部清結有關欠款，否則該個人客戶須讓信貸資料服務機構將其戶口資料保留，直至全數清結欠款的五年或該個人客戶獲解除逾期日期(有關信貸資料服務機構須獲得通知有關日期)的五年(當中較早者)為止。
- (h) 銀行可為信貸審核用途不時查閱信貸資料服務機構的資料庫。特別是，銀行可為審核現有已批出的個人信貸用途查閱信貸資料服務機構所持有的有關個人客戶的個人信貸資料，而該等審核或牽涉銀行對下列事項的考慮：
 - (i) 增加信貸額；
 - (ii) 對信貸作出限制(包括削減或減少信貸額)；或
 - (iii) 對有關個人客戶安排或實行債務重組安排。
- (i) 根據條例的規定，銀行有權就其任何個人根據條例提出有關資料的要求或合理費用。
- (j) 任何關於資料處理或改正資料，或關於資料收集及實際運用或資料轉讓的要求，請聯絡：

資料保護主任
大新銀行有限公司
香港郵政信箱333號
傳真：2511 8566
- (k) 本通知不會限制個人客戶在個人資料(私隱)條例下所享有的權利。

2007年7月1日

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