

請用英文正楷填寫。申請人必須為香港居民及年滿18歲。若閣下擁有多張大新銀行信用卡，所批核之信用額將為各卡所共用。

Please fill in English BLOCK letters. Applicant must be Hong Kong resident, aged 18 or above. Applicant with multiple Credit Cards issued by Dah Sing Bank will have one approved credit limit.

REF: 20 - -

閣下現時是否大新銀行信用卡客戶？

Are you existing Dah Sing Bank Credit Card Cardholder?

是 Yes  否 No

### 申請信用卡類別 Type of Credit Card Applied

(114/00)



大新領匯Happy Visa白金卡  
Dah Sing The Link Happy Visa Platinum Card

年薪須達 Annual Income HK\$120,000

若本人未能獲發大新領匯Happy Visa白金卡(114/00)，本人不願意接納大新領匯Happy Visa普通卡(120/00)。(若沒有註明，則表示本人同意接受並明白仍須符合年薪要求HK\$60,000。)

I do not agree to accept Dah Sing The Link Happy Visa Classic Card (120/00) if my application for Dah Sing The Link Happy Visa Platinum Card (114/00) is rejected. (If not specified, I am deemed to accept and I understand I still need to meet the minimum annual income of HK\$60,000.)

### 迎新禮品 Welcome Gift

迎新禮品只適用於過往12個月內未曾持有及/或取消任何由大新銀行發出之信用卡主卡或附屬卡之全新客戶。

Welcome gift is only applicable to brand new Dah Sing Bank Credit Card cardholders who in the past 12 months have not held and/or cancelled any principal card or supplementary card of any card type issued by Dah Sing Bank.

請選擇下列一款迎新禮品並於方格內加「✓」號。

Please select one of the following welcome gifts and put a "✓".



限量版多啦A夢20吋旅行嚢  
(HCF) Limited Edition Doraemon 20" Travel Trolley



16吋黑色摺合單車  
(HCA) 16" Black Foldable Bicycle

**HK\$300**  
現金回贈

HK\$300現金回贈  
(HCC) HK\$300 Cash Rebate

高達  
**HK\$60,000**  
免息免手續費現金分期

高達HK\$60,000免息免手續費  
現金分期  
(HCD) Up to HK\$60,000 Interest-Free  
Cash Installment Plan

註：(1) 若客戶沒有註明所選擇之禮品或選擇多於一份禮品，本行將代為選擇「HK\$300現金回贈」(HCC)為迎新禮品。禮品一經確認，恕不接受任何更改。  
(2) 若閣下於過去12個月內持有及/或取消任何由大新銀行發出之信用卡主卡或附屬卡，閣下將不獲享任何迎新禮品。  
(3) 迎新禮品數量有限，換完即止，如所選擇之迎新禮品換盡，本行將以「HK\$300現金回贈」(HCC)或其他禮品代替。禮品一經確認，恕不接受任何更改。  
(4) 禮品圖片只供參考。

Note: (1) If the gift preference is not indicated or more than one gift are selected, "HK\$300 Cash Rebate" (HCC) will be assigned. No change will be accepted. (2) Welcome gift is not applicable to the applicant who in the past 12 months has held and/or cancelled any principal card or supplementary credit card of any card type issued by Dah Sing Bank. (3) If your selected welcome gift is out of stock, "HK\$300 Cash Rebate" (HCC) will be assigned. No change will be accepted. (4) Welcome gift photos are for reference only.

### 個人資料 Personal Data

英文姓名 (須與香港身份證上所列相同)  先生 Mr  太太 Mrs  小姐 Ms  
English Name (as printed on HKID Card)

Surname Given Name

中文姓名 Name in Chinese

姓 名

出生地點 Place of Birth 出生日期 Date of Birth

日 月 年  
DD MM YYYY

香港身份證 / 護照號碼 HKID / Passport No.  
(如申請人並未持有香港永久性居民身份證，請參閱「注意事項」。) (For applicants who are non-HK permanent ID cardholders, please refer to "Important Notice".)  
國籍 Nationality  
(如申請人申報國籍並非「中國香港」，請參閱「注意事項」。) (For applicants who declare foreign Nationality, please refer to "Important Notice".)

婚姻狀況  未婚  已婚  離婚  離異  
Marital Status Single(S) Married(M) Divorced(D) 供養人數 No. of Dependents

手提電話/傳呼機號碼 Mobile/Pager No.  
註：為向閣下提供有關信用卡全面的服務，請填寫手提電話號碼。如申請人沒有/不同意提供有效之香港手提電話號碼，此信用卡申請將不被接納。Note: For providing full range of credit card service in the future, please fill in the Mobile number. If you do not provide the valid Mobile number, this credit card application will not be accepted.

教育程度  大專或以上  中學  小學  其他  
Education Post secondary or above(T) Secondary(S) Primary(P) Others(O)  
Level

居住地址 (請用英文正楷填寫) (恕不接受郵政信箱)  
Residential Address (in English BLOCK letters) (P.O. Box will not be accepted)

室 Flat/Rm 樓 FL 座 Block 大廈/屋邨 Building/Estate

門牌號數及街道名稱 No. and Name of Street

地區 District  香港 H.K.  九龍 Kln.  新界 N.T.

本人之永久地址與上述居住地址不同(請附上永久地址證明)。If your permanent address is different from the above, please provide proof of your permanent address.

居住年數 Years There 住宅電話號碼 Home Tel. No.

住宅  宿舍  與家人/親屬同住  自置物業  租賃  
Residence Quarters(Q) Live with parents/relatives(P) Self-owned(O) Rented(R)  
 按揭 每月按揭供款/租金: HK\$  
Mortgage(M) Mortgage Instalment/Rent Per Month

通訊地址 (恕不接受郵政信箱)  
Correspondence Address (P.O. Box will not be accepted): Del Code  
 公司地址 Office Address  居住地址 Home Address

電郵地址<sup>△</sup> Email Address<sup>△</sup> (敬請填寫以便本行日後通知閣下最新優惠。Please fill in for further promotional information updates) (最多30個字連標點符號。Maximum 30 characters including punctuation marks)

<sup>△</sup>(非必須填寫 Non-mandatory field)

本人不想接收貴行日後發出的任何宣傳推廣資料。  
I do not wish to receive any marketing communication / message from the Bank in future.

### 職業 Your Occupation

任職公司名稱 (請用英文正楷填寫) 如閣下為自資經營, 請填寫商業登記證號碼及附上商業登記證副本。Name of Employer (in English BLOCK letters). If you are self-employed, please fill in Business Registration (BR) No. and attach a copy of the BR certificate.

任職公司地址 (請用英文正楷填寫) Office Address (in English BLOCK letters)

室 Flat/Room 樓 Floor 座 Block 大廈/屋邨 Building/Estate

門牌號數及街道名稱 No. and Name of Street

地區 District

香港 H.K.  九龍 Kin.  新界 N.T.

公司電話 Office Tel.

內線 ext.

職位 Position

業務性質 Nature of Business

任職此行業年期 Year in Industry

任職現公司年期 Year of Service

年

月

年

月

Y

M

Y

M

每月收入 Monthly Income

其他收入來源 Other Income Source

HK\$

N/D

附屬卡之申請將不適用於主卡申請人若其為本港認可全日制大專學生。  
 Not applicable to the principal cardholder who is a local tertiary institute's full time student.

### 附屬卡 Supplementary Card

附屬卡申請人必須年滿18歲。Supplementary Card Applicant should be aged 18 or above. 英文姓名(須與香港身份證上所列相同) English Name (as printed on HKID)

先生 Mr  太太 Mrs  小姐 Ms

Surname

Given Name

中文姓名 Name in Chinese

姓

名

與申請人關係 Relationship with Applicant

任職公司名稱 Name of Employer

受僱 Employed  
 自僱 Self-employed

職位 Position

香港身份證 / 護照號碼 HKID / Passport No.

(如申請人並未持有香港永久性居民身份證, 請參閱「注意事項」。) (For applicants who are non-HK permanent ID cardholders, please refer to "Important Notice".)

國籍 Nationality

(如申請人申報國籍並非「中國香港」, 請參閱「注意事項」。) (For applicants who declare foreign Nationality, please refer to "Important Notice".)

出生日期 Date of Birth

日 DD 月 MM 年 YYYY

手提電話 Mobile No.

住宅電話號碼 Home Tel. No.

公司電話號碼 Office Tel. No.

電郵地址<sup>△</sup> Email Address<sup>△</sup> (敬請填寫以便本行日後通知閣下最新優惠。Please fill in for further promotional information updates) (最多30個字連標點符號。Maximum 30 characters including punctuation marks)

<sup>△</sup>(非必須填寫 Non-mandatory field)

# 大新領匯 Happy Visa 卡申請表格

此欄只適用於本港認可全日制大專學生填寫。(學生申請人只會獲發普通卡)  
 The following section is only applicable to local tertiary institutes' full time students.  
 (Classic Card will be issued towards student applicants)

### 大學或學院資料 University/College Information

大學或學院名稱 Name of University or College

學系 Department

學生證號碼 (請附上副本)

Student ID No. (Please attach copy)

畢業年份

Year of Graduation

### 注意事項 Important Notice

注意: 為確保閣下之信用卡申請可獲迅速處理, 請細查下列各文件副本是否一併交回, 並於下列空格內加上「✓」號以茲註明。

Note: To ensure prompt processing of your credit card application, please check if copies of the following documents are enclosed and put a "✓" in the appropriate box(es).

閣下及附屬卡申請人(如適用)之香港身份證/護照 (如申請人: (1) 並未持有香港永久性居民身份證; 或(2) 申報國籍並非「中國香港」, 請提供香港身份證及有效護照/旅遊證件副本)

Your HKID Card/Passport and that of any Supplementary Card Applicant(s) (For applicants who: (1) are not holders of Hong Kong Permanent ID Card; or (2) declare foreign Nationality, please provide copies of HKID and valid passport / travel document)

附有閣下姓名、賬戶號碼及薪酬之最近銀行月結單/存摺; 或最近之薪俸稅單; 或最近1個月之糧單

Latest bank statement / passbook showing your name, account number and salary entry; OR latest income tax demand note; OR latest 1 month's payroll slip

閣下之商業登記證及利得稅單 (適用於自資經營之申請人)  
 Your Business Registration Certificate & profit tax demand note (for self-employed applicant)

閣下最近3個月內之現居住址證明, 例如: 電費單或銀行月結單。如永久地址與住宅地址不同, 請另提供閣下之永久住址證明。(恕不接受電子賬單或電子月結單)

Your latest residential proof e.g. electricity bill or bank statement, dated within 3-month. Your permanent address proof, if permanent address is different from residential address. (Electronic bills or electronic statements are not accepted)

若閣下為全職學生, 請附上學生證副本。

If you are a full-time student, please attach a copy of your student card.

不論申請成功與否, 所有文件(包括此申請表)恕不退還。

Documents supplied (including this application form) are not returnable no matter whether the application is successful or not.

信用卡申請人必須於此欄簽署。Credit Card Applicant must sign in this section.

### 聲明及協議 Declaration and Agreement

致: 大新銀行 (「銀行」)

本人/吾(等)證實上述資料均為真實、完整及確實無訛, 並授權銀行向其選擇的任何來源查證。本人/吾(等)明白在此申請中蓄意作出虛假陳述意圖欺騙, 本人/吾(等)可能會受到刑事檢控。本人/吾(等)同意授權銀行按其酌情權決定將本人/吾(等)的個人資料交予任何信貸服務機構或其他財務機構或從其獲取有關資料以作信貸審查用途。本人/吾(等)明白必須向銀行提供以上所要求的資料以供銀行處理本人/吾(等)之申請。若本人/吾(等)未能向銀行提供上述資料, 可導致本人/吾(等)之申請不獲接納。本人/吾(等)明白本人/吾(等)可聯絡銀行之信用卡客戶服務部要求查閱及要求更正或修改就本申請而提供的資料, 而銀行有權就處理任何資料查詢的要求, 向本人/吾(等)收取合理的手續費。本人/吾(等)同意受大新信用卡持卡人合約(「該合約」)條款約束, 該合約將在申請獲得批准後與卡一併發出給本人/吾(等)。本人/吾(等)同意並確認銀行保留權利要求本人/吾(等)呈交其他證明文件作處理此申請之用, 及銀行有權拒絕此申請而毋須提供理由。本人/吾(等)同意如本人/吾(等)於申請信用卡時一併申請直接付款授權服務, 銀行會將本人/吾(等)已填妥之「信用卡直接付款授權書」提供予領匯以辦理直接付款授權服務。本人/吾(等)明白大新領匯Happy Visa卡零售交易及現金透支之實際利率均為30%。根據銀行營運守則指引, 採用淨現值法計算, 零售交易及現金透支之實際利率分別為33.22%及36.43%。本人/吾(等)明白並同意銀行有權不時根據銀行所得的本人/吾(等)的其他資料, 調整利率及信用額。本人/吾(等)明白可獲豁免首3年年費, 其後每張大新領匯

# Dah Sing The Link Happy Visa Card Application Form

**Happy Visa**普通卡主卡之年費為**HK\$250**(每張附屬卡為**HK\$125**)。每張**大新領匯Happy Visa白金卡**主卡之年費為**HK\$1,500**(每張附屬卡為**HK\$750**)。本人/吾(等)明白並同意銀行保留因應市場情況並根據適用之規則及條例(包括銀行營運守則)修訂信用卡之優惠及收費的權利。而透過e-banking網上理財服務以**大新領匯Happy Visa卡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/吾(等)聲明本人/吾(等)名下由任何金融機構發出之信用卡或貸款(有抵押或無抵押)，從未因欠賬而被取消，且本人/吾(等)現於其他金融機構之貸款欠數(包括信用卡及任何貸款)並沒有超過10天的逾期還款。本人/吾(等)再聲明本人/吾(等)從未從被頒佈破產令或被作出任何種類之重整債務還款計劃，本人/吾(等)亦沒有進行申請破產或任何種類之重整債務還款計劃，及沒有此意圖。假如本申請表以傳真方式傳送，銀行將有權視收到之傳真本在各方面均為真確且對本人/吾(等)有約束力。如透過電話申請，銀行有權視該通話由本人/吾(等)進行或經本人/吾(等)認可且對本人/吾(等)有約束力。如本人/吾(等)與銀行之董事或僱員有任何關係，本人/吾(等)定當以書面通知銀行。**本人/吾(等)確定本人/吾(等)已詳閱、明白並同意受到此申請表包括該合約之主要條款所約束。本人/吾(等)承認及同意不論本人/吾(等)之申請其後遭撤回或拒絕與否，銀行可根據不時向客戶發出的「有關客戶資料的客戶通知」所指定的用途及向指定人士披露所有由本人/吾(等)應銀行之要求而提供的本人/吾(等)的個人資料。**如本文件之中英文版本有任何歧異，概以英文版本為準。

To: Dah Sing Bank (the "Bank")

I/We confirm that the above information is true, complete and correct and authorize 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 understand that 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 information provided in respect of this application while the Bank reserves the rights to charge me/us a reasonable amount of handling fee for the processing of any data access request. I/We agree to be bound by the terms and conditions of Dah Sing Credit Card Cardholder Agreement ("the Agreement"), a copy of which will be sent to me/us with the Card(s) upon approval of this application. I/We agree and acknowledge that the Bank reserves the rights to request other supporting documents for the processing of my/our application and that the Bank may reject my/our application without giving reasons therefor. **I/We agree that if I/We apply the direct debit payment authorization service at the time of card application, the Bank will transfer the "Credit Card Direct Debit Authorization Form" to The Link for processing of direct debit payment authorization service. I/We understand that the interest rate for Retail Purchase and Cash Advance for my/our Dah Sing The Link Happy Visa Card are both 30% p.a. According to the guideline of the Code of Banking Practice, Annualized Percentage Rate ("APR") is calculated based on the Net Present Value (NPV) method; the APR for Retail Purchase and Cash Advance is 33.22% p.a. and 36.43% p.a. respectively.** I/We understand and agree that the Bank holds the right to amend the interest rate and credit limit from time to time according to my other information available to the Bank from time to time. **I/We understand that I/We can enjoy first 3-year annual fee waiver. Annual fee is HK\$250 for Dah Sing The Link Happy Visa Classic Principal Card and HK\$125 for each Supplementary Card. Annual fee is HK\$1,500 for Dah Sing The Link Happy Visa Platinum Principal Card and HK\$750 for each Supplementary Card.** 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 in accordance with the applicable rules and regulations including the Code of Banking Practice. **Handling fee for e-banking bill payment via Dah Sing The Link Happy Visa Card is 1% of the bill payment amount (applicable to pre-registration merchants only).** I/We declare that no credit card or loan (secured or unsecured) 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/our 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 repayments plan has ever been made against me/us and I/We am/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 shall be binding on me/us. Where any application is made by telephone, the Bank shall be entitled to treat such communication as made or fully endorsed by and binding on me/us. 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 confirm that I/We have read, understood and agreed to be bound by this application form including the terms and conditions of the Agreement. I/We acknowledge and agree that, irrespective of whether my/our application is subsequently withdrawn or rejected, all personal data and information with respect to me which are provided by me/us at the request of the Bank may be used or disclosed by the Bank for such purposes and to such persons in accordance with the Bank's "Notice to Customers relating to Customers' Data" made available by the Bank to customers from time to time.** In case of any discrepancy between the English and Chinese versions of this document, the English version shall prevail.

X

主卡申請人簽署  
Signature of Principal Card Applicant

日期  
Date

X

附屬卡申請人簽署  
Signature of Supplementary Card Applicant

日期  
Date

## 「大新領匯 Happy Visa 卡」信用卡直接付款授權書 "Dah Sing The Link Happy Visa Card" Credit Card Direct Debit Payment Authorization Form

收款方(「受益人」) Name of party to be credited (the "Beneficiary")	商戶編號 Merchant Numbers (Please delete as appropriate)
領匯管理有限公司 (「領匯」) The Link Management Limited ("The Link")	0 0 1 - 0 1 0 0 4 2 0 2 6 (停車場 Car Park) 0 0 1 - 0 1 0 0 4 2 0 3 4 (租戶 Retail)

基於大新銀行(「銀行」)透過本人/吾(等)申請之大新領匯Happy Visa卡(「該信用卡」)向本人/吾(等)提供此直接付款授權服務(「該服務」)以作支付領匯管理有限公司(「領匯」)下述租戶之商戶租金/停車位租金(統稱「繳款」)，本人/吾(等)同意、承認及確認下列條款及細則將加於本人/吾(等)可能受制之其他條款(無論關於本人/吾(等)使用該信用卡與否)：

- 處理申請該服務需時約4至6個星期，在完成辦理本申請前本人/吾(等)將以其他方式支付繳款；
- 該服務只適用於由領匯管理之物業或停車位的繳款；
- 每份申請表格只適用於一個物業或停車位的繳款；
- 已遞交的表格及文件不獲還還；
- 本人/吾(等)茲授權領匯就下述租戶之商戶租金/停車位租金不時向銀行提供轉賬/支付/扣數之繳款通知以作繳款之用而領匯並毋須為此而負責；茲授權銀行根據領匯不時向銀行提供之轉賬/支付/扣數之繳款通知向本人/吾(等)之信用卡賬戶內扣除繳款金額以用作轉賬/支付領匯。但銀行將有絕對權利根據本人/吾(等)之該信用卡財政狀況及在不給予本人/吾(等)事先通知的情況下不作用於繳款的任何轉賬/支付/扣數。本授權將持續有效，直至領匯實際上收到本人/吾(等)關於此授權的任何取消或更改的書面通知。
- 銀行沒有責任認證(a)繳款之性質；或(b)在上第5條文所指關於任何轉賬/支付/扣數的通知書是否已經向本人/吾(等)發出；
- 本人/吾(等)將承擔一切根據本授權書而在該信用卡賬戶所處理的任何轉賬/支付/扣數之全部責任；
- 在該信用卡因任何原因而終止或暫時終止的情況下，該服務將被立即終止；
- 不論任何原因導致沒有作出轉賬/支付/扣數用於繳款的情況下，本人/吾(等)須即時以其他方式作出或安排支付繳款，銀行或領匯並毋須為此而負責；
- 若該信用卡之申請不獲接納，銀行將不會處理本人/吾(等)該服務之申請，並且不會另行通知本人/吾(等)；
- 任何以傳真方式傳送之申請表，均對本人/吾(等)有約束力；
- 如本中、英文條款及細則有任何差異，一切以英文為準；

In consideration of Dah Sing Bank ("The Bank") providing this Direct Debit Payment Authorization Service (the "said Service") for me / us to pay the Retail Rentals / Car Park Fees (collectively "Payments") for the Tenant of The Link Management Limited ("The Link") indicated below through my / our Dah Sing The Link Happy Visa Card (the "said Credit Card"), I / We hereby agree, acknowledge and confirm the following terms and conditions in addition to any other terms and conditions which I / we may be subject to (whether or not in relation to my / our use of the said Credit Card):

- About 4 to 6 weeks will be required for processing this application for the said Service and I / We shall settle the Payments by other means before the completed processing of this application;
- The said Service shall be only applicable for Payments in respect of the properties or car parks managed by The Link;

- Each application form submitted is applicable for Payments in respect of one property or car park space only;
- All forms and documents submitted in relation to this application will not be returned;
- I / We hereby authorize The Link to provide the Bank with notice of transfer / payment / debit concerning the Retail Rentals / Car Park Fees for the purpose to effect Payments and shall release The Link from any responsibility and liability from provision of such notice; and the Bank is hereby authorized to debit my / our said Credit Card account in settlement of the Payments in favor of The Link in accordance with such instructions or notice of transfer / payment / debit that the Bank may receive from The Link from time to time. The Bank shall have the absolute right to determine the financial status of my / our said Credit Card and not to effect any transfer / payment / debit of such sum in settlement of the Payments without prior notice to me / us. This authorization shall remain effective until The Link has actually received my / our written notice of cancellation or variation (as the case may be) of the authorization herein, whereas the notice of cancellation or variation shall take effect 4-6 weeks after The Link has received such notice;
- The Bank shall not be obliged to ascertain (a) the nature of the Payments; or (b) whether or not any notice of any transfer / payment / debit referred to in clause 5 above has been given to me / us;
- I / We accept full responsibility to any transfer / payment / debit of my / our said Credit Card account pursuant to the authorization given herein;
- The said Service will be terminated immediately in the event that my / our said Credit Card is terminated or suspended for whatever reason;
- In the event that the transfer / payment / debit of such sum in settlement of any Payments is not effected due to whatever reason, I / we shall promptly make or arrange for settlement of the Payments by other means and shall not hold the Link or the Bank liable or responsible therefor;
- If the application of the said Credit Card is not approved, the Bank will not further proceed the application of the said Service and the Bank will not make further notice.
- Any application by fax will be treated as fully endorsed by and binding on me / us.
- The English version of these terms and conditions shall prevail should there be any discrepancy between their English and Chinese versions.

**請用英文正楷填寫 Please complete in English block letters**

<b>信用卡申請人姓名 Name of Credit Card Applicant(s)</b> (此欄必須填寫，若閣下沒有填寫此欄，銀行將根據閣下於信用卡申請表上所列明之信用卡申請人姓名提供予領匯以辦理此信用卡直接付款授權服務; <u>Compulsory field</u> . If this field is missing, the Bank will provide such information listed on the credit card application form to The Link for processing of Direct Debit Payment Authorization Service)	<b>租戶姓名 (若非信用卡申請人) Name of Tenant(s)</b> (If other than the Credit Card Applicant(s))
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**住宅 / 手提電話號碼 Home / Mobile Number(s)**  
(此欄必須填寫，若閣下沒有填寫此欄，銀行將根據閣下於信用卡申請表上所列明之住宅/手提電話號碼提供予領匯以辦理此信用卡直接付款授權服務; Compulsory field. If this field is missing, the Bank will provide the home/mobile number(s) listed on the credit card application form to The Link for processing of Direct Debit Payment Authorization Service)

**繳款類別 Payment Type**  
 停車位租金 Car Park Rental       商戶租金 Retail Rental  
**停車位或商戶地址 Address of Car Park(s) or Retail Tenant(s)**

<b>信用卡申請人簽名 Signature of Credit Card Applicant(s)</b>	<b>日期 Date</b>
(S.V.)	

以上簽名必須與閣下呈交予大新銀行之大新領匯Happy Visa信用卡申請表之簽名相符。The above signature(s) must correspond with the specimen signature(s) on your Dah Sing The Link Happy Visa Card Credit Card application form submitted to Dah Sing Bank.

**銀行專用 FOR THE BANK'S USE ONLY**

信用卡號碼 (由銀行填寫) Credit Card Account Number (To be completed by the Bank): <input type="checkbox"/> 4918 - 5720 - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] <input type="checkbox"/> 4514 - 2214 - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ]	For missing information only: (1) Name of Credit Card Applicant(s): _____ (2) Home/Mobile Number(s): _____ Date _____
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**For Bank's Use Only**

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

CC/M962/1208(S)

**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：
- 持卡人收取信用卡時須即時在卡上簽署。
  - 信用卡及其私人密碼必須妥善存放及保密以防止詐騙及被非授權人使用或被披露。如有違犯，持卡人須為所有交易負上全部責任。
  - 持卡人須支付月結單上之到期最低付款額，如不遵從，銀行會收取罰款。
  - 如違約的情況，持卡人必須全責支付銀行在追收行動中之合理律師及其他費用。
  - 在涉及詐騙或顯著疏忽的情況下，持卡人須負責銀行承受的一切損失。
  - 假若持卡人在合理可行情況下儘快向銀行報告任何信用卡之遺失或被竊並已小心及真誠地行事，及在沒有涉及詐騙或顯著疏忽的情況下，持卡人最高之責任將不超過港幣500元。
  - 每月結賬單將在其發出日期起計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。
  - 銀行有權可以在沒有事前通知情況下，抵銷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。
  - 主卡持有人須要為附屬卡持有人及其名下所有八達通自動增值賬戶 (包括但不限於「合家歡」八達通自動增值賬戶) 對銀行之欠數負責，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數負責。但附屬卡持有人必須為其附屬卡戶口對銀行之所有欠數負責。
  - 儘管有任何相違的條款，銀行保留凌駕權利向持卡人作即時還款之要求。
  - 假若持卡人接受受銀行在「持卡人合約」條款所作出的任何修改，持卡人可在修改生效日前終止信用卡服務。
  - 信用卡不可用作任何非法用途，包括支付任何非法賭博。
  - 持卡人如對於清還或繳付任何欠款或款項有任何困難，應立即以書面通知銀行。
- 銀行提議客戶細閱有關條款之全文。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制於持卡人合約不時有效的條款，持卡人同意「信用卡」之申請(不論口頭上或以書面形式)，或在信用卡上之簽署或行使(不論他否簽收該「信用卡」)後其會受到約束。  
中、英文版本如有歧異，一概以英文為準。  
大新銀行有限公司 (「銀行」)

**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.
- Cardholder should sign the Card immediately upon receipt.
  - 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.
  - 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.
  - In case of default, Cardholder will be fully liable to reimburse fees and other expenses reasonably incurred in recovery actions.
  - In case of fraud and gross negligence, Cardholder shall be responsible for all losses suffered by the Bank.
  - 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.
  - The monthly statement of account shall be final and conclusive 60 days after its issue unless Cardholder reports any unauthorized transactions within that period.
  - The Bank shall have the right without prior notice to set off 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.
  - 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.
  - Notwithstanding any term to the contrary, the Bank reserves the over-riding right to repayment ON DEMAND.
  - 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.
  - The Card shall not be used for any unlawful purposes including payment for any illegal betting.
  - 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 Cardholder agrees to be bound by his/her application (whether made verbally or signed) and by his/her signature on or use of the Card (whether or not he/she has acknowledged receipt of the Card).
- In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.  
**DAH SING BANK, LIMITED ("The Bank")**

Please enclose clear copies of your HKID Card / Passport and that of any Supplementary Card Applicant(s), your income proof and latest residential proof. 繳附閣下及附屬卡申請人(如適用)之香港身份證/護照清晰副本、閣下之收入及現居住址證明。

## 有關客戶資料的客戶通知

- (a) 客戶在申請開立戶口，延續戶口及建立或延續銀行信貸或要求銀行提供銀行服務時，需要不時向大新銀行有限公司（“銀行”）提供有關的資料。
- (b) 若未能向銀行提供有關資料會導致銀行無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務。
- (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時。

- (d) 有關的客戶資料將可能會被銀行或該等資料的接收人用於下列用途:-
  - (i) 為提供服務，包括自動櫃員機提款卡服務，和信貸便利給客戶之日常運作；
  - (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) 確保客戶的信用維持良好；
  - (v) 為客戶設計財務服務或有關產品；
  - (vi) 推廣以下服務及產品(銀行可能會或不曾因而獲付報酬)：
    - (1) 金融、保險、信用卡、理財及相關服務及產品；
    - (2) 回贈、客戶獎勵或優惠計劃及相關服務及產品；
    - (3) 銀行的聯營夥伴(該等聯營夥伴的名稱載於相關服務及產品(視乎情況而定)的申請表、宣傳單張/海報中)提供的服務及產品；及此等服務或產品可由以下各方提供及/或推廣：
      - (1) 銀行及大新金融集團有限公司(“大新金融”)的集團公司(包括海外附屬公司)；
      - (2) 第三方金融機構、保險商、信用卡公司、證券及投資服務供應商；
      - (3) 第三方回贈、客戶獎勵或優惠計劃供應商；及
      - (4) 銀行及大新金融的集團公司的聯營夥伴。
  - (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仕追收欠款；
  - (ix) 根據銀行及其分行須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，有關方面期望銀行或其分行遵守有關規定作出披露；
  - (x) 使銀行的實在或建議承讓人，或銀行對客戶的權利的參與人或附屬參與人評核意圖成為轉讓，參與或附屬參與的交易；
  - (xi) 進行配對程序；
  - (xii) 編制及維持銀行的信貸評分模式；及
  - (xiii) 與上述有關的用途。
- (e) 銀行會把客戶的資料保密，但銀行可能會把有關資料提供給下述各方作第(d)段列出的用途:-
  - (i) 任何中間人、承包商、或提供行政、電訊、自動櫃員機/電子資金轉帳服務、電腦，支付或證券結算或其他和銀行業務運作有關的服務的第三者服務供應商；
  - (ii) 銀行的任何分行、附屬公司、控股公司、有聯繫公司或相關聯成員；
  - (iii) 任何對銀行有保密責任的人，包括對銀行有保密資料承諾的及與大新金融同一集團的公司；

- (iv) 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)；
  - (v) 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；
  - (vi) 銀行在根據對銀行或其任何分行具法律約束力的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，有關方面期望銀行或其分行遵守有關規定而有責任對任何人作出披露；
  - (vii) 提供或擬提供擔保或第三方保證以擔保或保證客戶的責任的任何一方；
  - (viii) 任何銀行的實在或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；及
    - (1) 大新金融的集團公司；
    - (2) 第三方金融機構、保險商、信用卡公司、證券及投資服務供應商；
    - (3) 第三方回贈、客戶獎勵或優惠計劃供應商；
    - (4) 銀行的聯營夥伴及大新金融的集團公司(該等聯營夥伴的名稱載於相關服務及產品(視乎情況而定)的申請表、宣傳單張/海報中)；及
    - (5) 銀行為(d)(vi)段所列出的任何用途而聘用的外聘服務供應商(包括但不限於代客寄件中心、電訊公司、電話推廣及直銷公司、通訊中心、資料處理公司及資訊科技公司)。該等資料可轉傳至香港以外的地方。
- (f) 根據個人資料(私隱)條例(“條例”)及「個人信貸資料實務守則」，以及任何由私隱專員或金管局或其他監管機構所發出之法例或守則，任何客戶有權:-
    - (i) 審查銀行是否持有他的資料及有權查閱有關的資料；
    - (ii) 要求銀行改正有關他不準確的資料；
    - (iii) 查悉銀行對於資料的政策及實際運用及獲告知銀行持有關於他的何種資料；
    - (iv) 要求獲告知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，以及獲提供進一步資料，藉以向有關信貸資料服務機構或收數公司提出查閱和改正資料要求；
    - (v) 就銀行已向信貸資料服務機構提供的資料而言，當透過全數還款結束帳戶時，指示銀行要求信貸資料服務機構從其資料庫中刪去相關資料，但指示需在帳戶結束後5年內發出且帳戶在戶口結束前5年內未有任何超過60天的欠款。如帳戶有超過60天的欠款，信貸資料服務機構可保留資料，直至欠款獲全數清償當日起計或銀行獲通知破產解除之日起計5年屆滿為止(取較早者)；及
    - (vi) 退出及撤回該等同意。
  - (g) 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。而該等審核或牽涉銀行對下列事項的考慮：
    - (i) 增加信貸限額；
    - (ii) 對信貸作出限制(包括取消或減少信貸限額)；或
    - (iii) 對有關客戶安排或實行債務償還安排。

- (h) 根據條例的規定，銀行有權就處理任何提出查閱資料的要求收取合理費用。
- (i) 任何關於資料查閱或改正資料，或關於資料政策及實際應用或資料種類的要求，請聯絡:-
  - 資料保障主任
  - 大新銀行有限公司
  - 香港郵政信箱333號
  - 傳真：2511 8566
- (j) 銀行可為考慮任何信貸申請，向信貸資料服務機構索取客戶的信貸報告。如客戶欲查閱信貸報告，銀行可在收取合理費用下，告知相關信貸資料服務機構的聯絡資料。
- (k) 「客戶」一詞包括借貸人及擔保人，其本人或該有限公司(及後者之董事、股東或公司人員)或非屬法人團體(獨資者或其合夥人)。「信貸」意指個人信貸及商業信貸(包括分期租購或租用)。文中提及之單一性別包括其他性別，而單數詞包括雙數詞。
- (l) 本文並不限制客戶根據條例所擁有之權利。

(文義如有歧異，以英文本為準。)

2011年5月

## Notice to Customers relating to Customers' Data

- (a) From time to time, it is necessary for customers to supply Dah Sing Bank, Limited (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 banking 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 the following services and products (in respect of which the Bank may or may not be remunerated):
    - (1) financial, insurance, credit card, banking and related services and products;
    - (2) reward, loyalty or privileges programmes and related services and products;
    - (3) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s), advertising leaflet(s) / poster(s) for the relevant services and products, as the case may be); and
 these services or products may be provided and/or marketed by:
    - (1) the Bank and Dah Sing Financial Holdings Limited's ("DSFH") group companies (including its overseas subsidiaries);
    - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - (3) third party reward, loyalty or privileges programme providers; and
    - (4) co-branding partners of the Bank and DSFH's group 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-participations;
  - (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) any agent, contractor or third party service provider who provides administrative, telecommunications, ATM / Electronic Fund Transfer service, computer, payment, debt collection or securities clearing or other services to the Bank in connection with the operation of its business;
  - (ii) any branch, subsidiary, holding company, associated company or affiliate of the Bank;

- (iii) any other person under a duty of confidentiality to the Bank including a group company of DSFH which has undertaken to keep such information confidential;
  - (iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
  - (v) credit reference agencies, and, in the event of default, to debt collection agencies
  - (vi) 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;
  - (vii) any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations;
  - (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; and
    - (1) DSFH's group companies;
    - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - (3) third party reward, loyalty or privileges programme providers;
    - (4) co-branding partners of the Bank and DSFH's group companies (the names of such co-branding partners can be found in the application form(s), advertising leaflet(s) / poster(s) for the relevant services and products, as the case may be); and
    - (5) external service providers (including but not limited to mailing houses, telecommunications companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d) (vi).
- Such information may be transferred to a place outside Hong Kong.**

- (f) Under and in accordance with the terms of the Personal Data (Privacy) Ordinance (the "Ordinance"), the Code of Practice on Consumer Credit Data and any statutory or regulatory guidelines issued by the Privacy Commissioner or the HKMA or other regulatory bodies, any customer has the right :-
- (i) to check whether the Bank holds data about him and the right of access to such data;
  - (ii) to require the Bank to correct any data relating to him which is inaccurate;
  - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of data held by the Bank;
  - (iv) 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;
  - (v) in relation to data which has been provided by the Bank to a credit reference agency, to instruct the Bank upon termination of an account by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within five years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days the data may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default or five years from the date of discharge from a bankruptcy as notified to the Bank, whichever is earlier; and
  - (vi) to opt-out by withdrawing consent.
- (g) The Bank may access the database of credit reference agencies for the purposes of credit review from time to time. 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 customer.

(h) 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.

(i) 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

- (j) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank may, subject to a reasonable fee, advise the contact details of the relevant credit reference agency.
- (k) The expression "Customer" includes both borrower and guarantor as individuals or corporations (and the latter's directors, shareholders or other officers) and unincorporated associations (sole proprietor or partners). Credit means consumer and commercial credit (including Hire Purchase and Leasing). All references to one gender is a reference to all other genders and the singular includes the plural.
- (l) Nothing herein shall limit the right of customers under the Ordinance.

(The English version of this Notice shall prevail wherever there is a discrepancy between the English and Chinese version.)

May 2011