



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

- Comprehensive e-banking Services
- Up to 60 days interest-free repayment period
- 24-hour Dedicated Customer Service Hotline
- Personal Global Concierge at Your Service
- Exclusive Year-round Merchant Privileges
- Enjoy Bonus Point Scheme
- 全面e-banking網上理財服務
- 長達60天免息還款期
- 24小時客戶服務專線
- 全球私人助理服務
- 全年商戶折扣優惠
- 尊享「有分共享」計劃



Dah Sing VIP Banking Platinum Card Application Form  
大新VIP銀行服務白金卡申請表格

Priority Approved  
優先批核

<b>1</b> HK\$100 Cash Rebate HK\$100現金回贈 (JBE)	<b>2</b> Perpetual Annual fee Waiver 永久豁免年費	<b>3</b> 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).  
請以英文正楷填寫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，請勿重複郵寄）。



I agree to accept Dah Sing VIP Banking Platinum Card  
本人願意接納大新VIP銀行服務白金卡

REF: 20 \_ \_ \_ \_ \_

Applicant with multiple credit cards issued by Dah Sing Bank will have one approved credit limit which will be shared among all credit cards.  
若閣下申請或持有大新信用卡，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)

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。)  
\_\_\_\_\_

HKID / Passport No.  
香港身份證/護照號碼: \_\_\_\_\_ ( )

Mobile No. 手提電話: \_\_\_\_\_

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

Monthly Income 每月收入 HK\$ \_\_\_\_\_ \*

Correspondence Address (P.O.Box will not be accepted)  
通訊地址 (恕不接受郵政信箱)

Office Address 公司地址  Home Address 居住地址

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 (請另附永久地址證明)。

Name in Chinese 中文姓名: \_\_\_\_\_

Nationality 國籍: \_\_\_\_\_

Office Tel. 公司電話: \_\_\_\_\_

Home Tel. 住宅電話: \_\_\_\_\_

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

Nature of Business 業務性質: \_\_\_\_\_

Email Address 電郵地址: \_\_\_\_\_  
(Non-mandating field. 非必須填寫。) (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: [D] T: [Y]

ATM Facilities 自動櫃員機

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

Declaration and Agreement 聲明及協議

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 understand that the interest rate for Retail Purchase and Cash Advance for my/our Dah Sing VIP Banking Platinum Card is 24% p.a. and 24% p.a. respectively. According to the guideline of the Code of Banking Practice, Annualized Percentage Rate is calculated based on the Net Present Value (NPV) method; the Annualized 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 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 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 in accordance with the applicable rules and regulations including the Code of Banking Practice. Handling fee for e-banking bill payment via Dah Sing VIP Banking Platinum 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 repayment 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 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.

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」)條款的約束, 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)明白大新VIP銀行服務白金卡零售交易及現金透支之年利率分別為24%及24%。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年利率分別為25.84%及28.35%。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)明白可永久豁免年費。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VIP銀行服務白金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款(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)從未破產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)之申請其後獲撤回或拒絕與否, 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。

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.  
有關迎新禮品之條款及細則, 詳情請參閱此申請表之背頁。

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

CC/M955/1107

## Terms and Conditions for Dah Sing VIP Banking Platinum Card

- HK\$100 Cash Rebate (Welcome Gift) is only applicable to brand new cardholders (i.e. have not held / cancelled any Dah Sing VIP Banking Platinum Card (Visa Card) ever) who successfully applied for Dah Sing VIP Banking Platinum Card (Visa Card) Principal Card before 31 December 2012. Each applicant can only apply for one Dah Sing VIP Banking Platinum Card (Visa Card) Principal Card and is entitled to the Welcome Gift ONCE only. Welcome Gift cannot be exchanged for cash, other discount or transferred.
- Upon successful application, the HK\$100 Cash Rebate will be credited into the Principal Cardholder's account in form of credit card free spending credit within 6-8 weeks. The Principal Cardholder's account must be valid and in good standing at the time of cash rebate credit. Otherwise, Dah Sing Bank (the Bank) reserves the right to forfeit the cash rebate without prior notice. 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.
- If Cardholder cancels his/her new Dah Sing VIP Banking Platinum Card Principal 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.
- Bonus Point Scheme.
  - Every HK\$1 you spent with your Dah Sing VIP Banking Platinum Card will earn you one bonus point. You can earn double bonus points whenever the transaction is made on your birthday. The valid transactions for "Bonus Point Scheme" include retail spending and Octopus AAVS amount only, but excluding the following transactions, including but not limited to cash advance, "Jetso Installment" amount, "Cash-in-Plan" amount, balance transfer amount, bill payment, tax payment, interest-free installment amount, bank handling fees (including annual fee, financial charges, late fee and cash advance handling fee etc), casino transaction, unposted / cancelled / transactions eventually returned and all unauthorized transactions.
  - The Bank will determine the applicable "Bonus Points" of each eligible Cardholder based on the Cardholders' transaction records held with the Bank.
  - Cardholders are required to keep all relevant original sales slips. In case of any disputes, the Bank reserves the right to request Cardholders to submit the relevant original sales slips for inspection. All sales slips submitted to the Bank will not be returned.
- For payment through e-banking service, a service fee of 1% of the payment amount will be charged (applicable to the pre-registered merchants only). No "Cash Rebate" will be awarded for e-banking service. For information of the merchant list, please visit the Bank's website.
- Dah Sing Bank reserves the 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.
- In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

## 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")

## Notice to Customers relating to Customers' Data

- 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.
- 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.
- 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.
- The purposes for which data relating to a customer may be used by the Bank or the recipient of such data are as follows :-**
  - the daily operation of the services, including ATM cards services and credit facilities provided to customers;
  - conducting credit checks;
  - assisting other financial institutions, credit or charge card issuing companies and debt collection agents to conduct credit checks and collect debts;
  - ensuring ongoing credit worthiness of customers;
  - designing financial services or related products for customers' use;
  - marketing the following services and products (in respect of which the Bank may or may not be remunerated):
    - financial, insurance, credit card, banking and related services and products;
    - reward, loyalty or privileges programmes and related services and products;
    - 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:
      - the Bank and Dah Sing Financial Holdings Limited's ("DSFH") group companies (including its overseas subsidiaries);
      - third party financial institutions, insurers, credit card companies, securities and investment services providers;
      - third party reward, loyalty or privileges programme providers; and
      - co-branding partners of the Bank and DSFH's group companies;
  - determining the amount of indebtedness owed to or by customers;
  - collection of amounts outstanding from customers and those providing security for customers' obligations;
  - 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;
  - 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;
  - conducting matching procedures;
  - creating and maintaining the Bank's credit scoring models; and
  - purposes relating thereto.
- 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) :-
  - 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;
  - any branch, subsidiary, holding company, associated company or affiliate of the Bank;
  - 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;
  - the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
  - credit reference agencies, and, in the event of default, to debt collection agencies 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;
  - any party or parties to whom the Bank is under an obligation to give a guarantee or third party security to guarantee or secure the customer's obligations;
  - 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
    - DSFH's group companies;
    - third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - third party reward, loyalty or privileges programme providers;
    - 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
    - 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).

- 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 :-
  - to check whether the Bank holds data about him and the right of access to such data;
  - to require the Bank to correct any data relating to him which is inaccurate;
  - 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;
  - 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;
  - 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
  - to opt-out by withdrawing consent.
- 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:-
  - an increase in the credit amount;
  - the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or
  - the putting in place or the implementation of a scheme of arrangement with the customer.
- 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.
- 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
- 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.
- 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.
- 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.)

## 大新VIP銀行服務白金卡之條款及細則

- 於2012年12月31日前成功申請大新VIP銀行服務白金卡(Visa卡)主卡之全新客戶(即過往從未持有或取消任何大新VIP銀行服務白金卡(Visa卡)),可享HK\$100現金回贈(迎新禮品)。每位客戶只可申請1張大新VIP銀行服務白金卡(Visa卡)主卡及獲贈迎新禮品乙次。禮品不可兌換現金/其他折扣或轉讓他人。
- 有關HK\$100現金回贈將於新卡成功批核後6-8個星期內以信用卡免稅繳賬單形式存入主卡客戶的信用卡賬戶內,用以扣減新簽賬項之用而不得轉讓、安排退款或提取現金。有關主卡信用卡戶口必須於該賬當日仍為有效及信用狀況良好,方可獲贈此現金回贈。若客戶未能符合此要求,大新銀行(「本行」)保留撤銷現金回贈之權利而毋須預先通知。
- 若客戶於新卡開戶後13個月內取消主卡,大新銀行保留有關於信用卡戶口內扣除HK\$300手續費之權利,而毋須事先通知。
- 「有分共享」計劃:
  - 憑大新VIP銀行服務白金卡簽賬HK\$1,可獲1積分。憑卡於生日當天簽賬,可獲簽賬積分獎賞。「有分共享」計劃只適用於零售簽賬及「八達通自動增值」金額,但並不適用於以下交易,包括但不限於現金透支、「Jetso分期」計劃金額、「信用卡兌現」計劃金額、結欠轉賬金額、繳費金額、交稅金額、免息分期交金額、銀行手續費(包括繳交年費、財務費用、逾期費用及現金透支手續費等)、舊碼兌換、未結賬/取消/退回及所有未經授權之交易。
  - 本行將根據客戶儲存於本行之交易紀錄,以決定客戶是否符合享有「有分共享」之資格。
  - 客戶必須保留有關簽賬存根正本。如有任何爭議,本行保留要求客戶提供有關簽賬存根或其他文件證明之權利,以作核實。已簽交之簽賬存根將不獲發還。
- e-banking網上理財服務:每次使用網上繳費服務之繳費服務之手續費為繳費金額之1%(只適用於已預先登記之商戶)。繳費之交易將不能享獲「積分獎賞」優惠。有關繳款商戶名單,請瀏覽本行網頁。
- 大新銀行保留隨時更改條款及細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。
- 本條款及細則之中英文版本如有歧異,概以英文版本為準。

## 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:

- 持卡人在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。
- 在涉及詐騙或嚴重疏忽的情況下,持卡人須負責銀行承受之一切損失。
- 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嚴重疏忽的情況下,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先通知情況下,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。
- 儘管或有任何相違的條款,銀行保留凌駕權利向持卡人作即時還款之要求。
- 假若持卡人不同意銀行在「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(不論他日有否簽收該「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」)

## 有關客戶資料的客戶通知

- 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。
- 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。
- 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。

- 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:-
  - 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;
  - 作信貸檢查;
  - 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;
  - 確保客戶的信用維持良好;
  - 為客戶設計財務服務或有關產品;
  - 推廣以下服務及產品(銀行可能會或不因因而獲付報酬):
    - 金融、保險、信用卡、理財及相關服務及產品;
    - 回贈、客戶獎勵或優惠計劃及相關服務及產品;
    - 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:
    - 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);
    - 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;
    - 第三方回贈、客戶獎勵或優惠計劃供應商;及
    - 銀行及大新金融的集團公司的聯營夥伴。
  - 確定銀行對客戶或客戶對銀行的債務;
  - 向客戶及為客戶提供擔保或抵押的人士追收欠款;
  - 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;
  - 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;
  - 進行配對程序;
  - 編制及維持銀行的信貸評分模式;及
  - 與上述有關的用途。
- 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第(d)段列出的用途:-
  - 任何中間人、承包商、或提供行政、電話、自動櫃員機/電子資金轉賬服務、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;
  - 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;
  - 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;
  - 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);
  - 信貸銀行服務機構;而在客戶欠賬時,則可將該等資料提供給收數公司;
  - 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他人作出披露;
  - 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;
  - 任何銀行的實在或建議承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
    - 大新金融的集團公司;
    - 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;
    - 第三方回贈、客戶獎勵或優惠計劃供應商;
    - 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
    - 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、通話中心、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。

- 根據個人資料(私隱)條例(「條例」)及「個人資料實守則」,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:-
  - 審查銀行是否持有他的資料及有權查閱有關的資料;
  - 要求銀行改正有關他不準確的資料;
  - 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;
  - 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;
  - 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賬戶時,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,但指示需在賬戶結束後5年內發出且賬戶在戶口結束後5年內未有任何超過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
  - 退出及撤回該等同意。
- 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:
  - 增加信貸限額;
  - 對信貸作出限制(包括取消或減少信貸限額);或
  - 對有關客戶安排或實行債務償還安排。
- 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。
- 任何關於資料查閱或改正資料,或關於資料政策及實際運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
- 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。
- 「客戶」一詞包括借貨人及擔保人,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(包括分期付款或租用)。文中提及之單一性別包括其他性別,而單數詞包括雙數詞。
- 本文並不限制客戶根據條例所擁有的權利。

(文義如有歧異,以英文本為準。)

2011年5月

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