

Important Information and Terms and Conditions for Application of Standard Chartered Credit Card – General Information and Terms and Conditions

Documents Required

Please enclose copies of documents below. Please note that copies of the documents submitted must be complete, legible and without any masked information. The application form and any documents submitted will not be returned. Standard Chartered Bank (Hong Kong) Limited (the “Bank”) may request additional documents from you for approval purpose.

- Your **Hong Kong Identity Card*** (Please enlarge and copy in clear quality)

* If you are not a holder of Hong Kong Permanent Identity Card, please also submit your valid Passport /travel document with your personal details

– Address proof

- **Your latest residential address proof showing your name** (e.g. utility bill or bank statement issued within the last 3 months)
- If the address provided in the application form (“**Stated Address**”) is different from the address as shown on the residential address proof (“**RAP Address**”) provided, RAP Address may supersede the Stated Address at the sole discretion of the Bank

– Income proof

- **Your latest 1 month’s salary slip OR Bank Statements/Passbook showing your name, account number and salary entries** (latest 3 months’ records are required for irregular income earners)
- If you are self-employed, please enclose your Business Registration Certificate AND latest Tax Demand Note

Remarks: The Bank will review all information you have provided when assessing your application. Final approval is subject to the Bank’s discretion.

General Terms and Conditions for Credit Card Application

1. Cardholders will be entitled to annual fee waiver with details as follows:

Card Type	Annual Fee Waiver
Standard Chartered Priority Banking Credit Card	Priority Banking clients will be entitled to perpetual annual fee waiver upon successful card application and so long as they are maintaining Priority Banking Account with the Bank.
Standard Chartered Simply Cash Visa Card (“ Simply Cash Visa Card ”)	First year annual fee waiver upon successful card application. Thereafter, all principal cardholders will enjoy an annual fee waiver on their Cards for a year (beginning from the respective anniversary of the issuance date of their Cards) if they are Priority Banking clients or Premium Banking clients meeting the relevant Minimum Relationship Balance requirement, or payroll account clients in the annual fee billing month.
Standard Chartered Asia Miles Mastercard	First year annual fee waiver upon successful card application. Thereafter, all principal cardholders will enjoy an annual fee waiver on their Cards for a year (beginning from the respective anniversary of the issuance date of their Cards) if they are Priority Banking clients or Premium Banking clients meeting the relevant Minimum Relationship Balance requirement, or payroll account clients in the annual fee billing month.
Other Card Types	First year annual fee waiver upon successful card application.

2. If you currently hold a valid Standard Chartered Credit Card and you choose to apply for the same card type(s) in this application, the Bank reserves the right not to process the application for that card type(s) and process the application for the other credit card(s) applied under this application.
3. The Bank reserves the right to treat your credit card application for a certain card type(s) as application for another card type(s) and grant you the relevant type(s) of credit card as the Bank sees fit.
4. The Bank may cancel or adjust the credit limit of any of your credit cards issued by the Bank in connection with your application, its approval or any subsequent application or approval, if any as the Bank deems it necessary.
5. If you simultaneously choose to apply the same card type including but not limited to Standard Chartered Platinum Mastercard and Standard Chartered Visa Platinum Card, the Bank will process your application for herein as Standard Chartered Platinum Mastercard.
6. Principal cardholders of Simply Cash Visa Card may choose the card design of the Simply Cash Visa Card that is available at the time of application. If the principal cardholder simultaneously applies for more than one card design of the Simply Cash Visa Card, subject to credit card approval, the Bank has the right to issue only one Simply Cash Visa Card with any card design to the principal cardholder at its sole and absolute discretion. In any case, once the application is submitted, any change on the choice of the card design of the Simply Cash Visa Card will not be accepted.
7. Vertical Simply Cash Visa Card is for electronic use only, i.e. the transaction receipt data must be captured electronically and cannot be manually imprinted.
8. If you apply for multiple credit cards in this application form and the Bank rejects any one of the applications made, the Bank reserves the right to cease processing the remaining applications without prior notice.
9. **You may, at any time without charge, choose not to have any temporary credit limit extension for your card. If you do not indicate your rejection on the temporary credit limit extension service (if applicable), you will be deemed to have given your consent to the Bank to grant the temporary credit limit extension service to your credit card(s). An Overlimit Charge is payable upon the outstanding balance debited in your card account over your granted credit limit in each credit card statement cycle. If you are staff of the Bank, you will be deemed to have chosen to opt-out on the temporary credit limit extension service to your credit card(s).**
Over-the-limit transactions can still happen even if you have opted-out from the temporary credit limit extension service and thus Overlimit Charge may be chargeable. The over-the-limit transactions include, but are not limited to, Octopus automatic add-value service, autopay, late posting of a transaction due to the mode of spending (such as online purchase and overseas purchase with foreign currency chosen as the settling currency), stand-in authorization waited to be run overnight and transactions made by Visa payWave or Mastercard contactless service (for applicable credit card only) which signature is not required for verification. For enquiry on the above arrangement and the current Overlimit Charge, please feel free to call Standard Chartered Credit Card 24-hour Customer Service Hotline at 2886 4111.
10. **If you do not have any bank account with the Bank at the time of this application, the Bank will update your contact information into the Bank’s system(s) upon successful approval of the credit card. The Bank will issue SMS, email or letter for notifying you the updates accordingly.**

If you are an existing client, the update of your personal information is applicable to all account(s) with the bank, except Insurance or MPF service. The Bank will issue SMS, email or letter for notifying you the updates accordingly. The Bank will update your personal information into the Bank’s system(s) upon successful approval of the credit card.

Standard Chartered Credit Card Application – Important Notes

1. By making an application, you have read and accepted all terms and conditions set out in this application form, its accompanying leaflet (if applicable) as well as all terms and conditions stated in the Client Terms and the applicable documents referred to in Part A of Client Terms, and the Credit Card Terms, highlights of which are appended in this application (“**banking agreement**”). You agree to be bound by them and any variation the Bank makes to its banking agreement.
2. The minimum annual income requirement for respective card type is:

Card Type	Minimum Annual Income Requirement
Standard Chartered Priority Banking Credit Card	HKD600,000
Standard Chartered Simply Cash Visa Card, Standard Chartered Asia Miles Mastercard	HKD96,000
Standard Chartered Visa Platinum Card/ Platinum Mastercard	HKD96,000

If you have multiple Standard Chartered Credit Cards, you shall have one approved credit limit which is to be shared among all Standard Chartered Credit Cards. Total monthly transactions of all your Standard Chartered Credit Cards will also be consolidated into one statement.

3. The Bank will obtain credit report on you and any of its sureties, on more than one occasion (if the Bank considers necessary), from a credit reference agency when considering any application for credit. In the event you or any of its sureties wishes to access the credit report, upon request, the Bank will advise the contact details of the relevant credit reference agency.
4. The Bank reserves the right to request the applicant to provide supporting document(s) for credit card approval purpose as the Bank sees fit.
5. The Bank reserves the right to offer an alternative type of credit card instead of the card you apply.
6. The approval of the credit card is subject to the final decision of the Bank.
7. Any benefit offer (or welcome offer) for successful application is subject to availability and the Bank may change such offer at its discretion from time to time without notice to you.
8. You may enquire about the status of your application by using the Standard Chartered Credit Card 24-Hour Customer Service Hotline at 2886 8868. Where your application is approved, before using the card, you will need to activate the card by using the Credit Card 24-Hour Automated Phone Enquiries System designated by the Bank for such purposes.
9. You have read and understood the Bank’s “Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“**Ordinance**”) and the Code of Practice on Consumer Credit Data” (“**Notice**”) which is available to you at any of Standard Chartered branches and/or on Standard Chartered website at sc.com/hk and forms part of its banking agreement. You agree that all information provided by you in connection with this application (including personal information) may be used and disclosed to such persons (whether in or outside Hong Kong) and for such purposes as set out in the Notice.
10. The Bank reserves the right to amend the contents and all the terms and conditions contained in this leaflet at any time.
11. In case of inconsistency between the applicable terms and conditions on one hand and the provisions within the application form or this leaflet, the former shall prevail.
12. In case of inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Highlight of the Banking Agreement (including Credit Card Terms)

Important Notes: You are suggested to read carefully the entire banking agreement. Your attention is particularly drawn to the following major terms and conditions:

1. The terms of our banking agreement apply to the use of your *credit card*. If you do not agree with those terms, you may wish to terminate your *credit card* in accordance with the procedure in the Credit Card Terms.
2. You must comply with the activation procedures we notify you from time to time.
3. You must ensure that only the person issued with a *credit card* uses it.
4. You are liable for all transactions made using your *credit card* or the card number on such *credit card*. You are also liable for all transactions made using a *supplementary card* or the card number on such *supplementary card*.
5. You must ensure that your *credit limit* is not exceeded.
6. You must pay the interest, fees and charges that apply to your *credit card*.
7. You must pay at least the minimum payment due or minimum monthly repayment as set out in your statement. You remain liable to us even if you do not receive your periodic statement.
8. The minimum payment due shall be the aggregate amount of items as set out in the Credit Card Terms or any minimum amount as set out in the *tariff sheet*, whichever amount is higher.
9. If we do not receive your *balance owing* for your *credit card* on or before the due date set out in your statement, we may charge you (subject to any grace period in accordance with our usual practice or applicable law) the applicable *involuntary charges*, which we may debit from your *account*.
10. We (and any other member of the *Standard Chartered Group*) may set off any amount we (or any other member of the *Standard Chartered Group*) owe you against any amount you owe us (or any other member of the *Standard Chartered Group*) (whether or not the obligation is matured or contingent). We (and each other member of the *Standard Chartered Group*) may also combine or consolidate all *accounts*. If we (or any other member of the *Standard Chartered Group*) combine *accounts*, any credit funds held by you in your *accounts* will be applied to adjust the amount owing by you in relation to your other *accounts*. We (and each other member of the *Standard Chartered Group*) may do so at any time (even if you are not in *default*).
11. If we do not receive the minimum payment or minimum monthly repayment on or before the due date, you must pay for the applicable *involuntary charges*. You may not use your *credit card* until the minimum payment or minimum monthly repayment has been paid and we may suspend the use of your *credit card*.
12. Despite any other terms of our banking agreement, subject to applicable law, we may at any time demand immediate payment of any amounts you owe us.
13. If you think there is an error on your statement, you must notify us with details of such error within the period specified in the statement. If you do not do so, we will treat the statement as correct.
14. If you are not comfortable with any changes we make to our banking agreement, you may terminate your *credit card* in accordance with the procedure in the Credit Card Terms.
15. If your *credit card* or any *supplementary card* is lost or stolen, **you will be liable for the use of the credit card and any supplementary card until such time you notify us that the card is lost or stolen. However, your liability will be limited to HKD500** if you have not acted fraudulently or with gross negligence and you have complied with the Security Procedures set out in our Client Terms.
16. You are liable for your failure and that of any *supplementary cardholder* in complying with our banking agreement.
17. If you or we end the *account* for a *credit card*, subject to any applicable law, you must immediately pay all amounts owing to us in connection with the *credit card* and any *supplementary card*.
18. You may be liable for any transaction made using a *supplementary card* until it has been returned or until we are able to implement our procedures applicable to lost cards. We may impose any charges incurred from implementing such procedures.
19. Our Client Terms include additional provisions relating to your liability to us and exclusions or limits on our liability.

Important Information and Terms and Conditions for Application of Standard Chartered Credit Card – Welcome Offers Details and Terms and Conditions

Welcome Offer Choices and Specifications

- a) Up to HKD1,000 CashBack <Premium code: BD20>
- **Only applicable to New Cardholders who have successfully applied for and being issued with the principal card of Standard Chartered Simply Cash Visa Card (“Simply Cash Visa Card”) by Standard Chartered Bank (Hong Kong) Limited (the “Bank”)**
 - Up to HKD1,000 CashBack offer has no minimum spending requirement with details as follows:
 - Up to HKD1,000 CashBack on Eligible Transactions (based on the transaction date) made with Simply Cash Visa Card within the **first 2 months** from the date of card issuance
 - CashBack entitled: up to HKD1,000 CashBack
 - CashBack to be rewarded under this “Up to HKD1,000 CashBack offer” includes the CashBack earned from the prevailing Standard Chartered Simply Cash Visa Card Rewards Scheme (“**Simply Cash Visa Card Rewards Scheme**”)
- b) Up to 40,000 Asia Miles <Premium code: BG19>
- **Only applicable to New Cardholders who have successfully applied for, and being issued with, the principal card of Standard Chartered Asia Miles Mastercard (“Asia Miles Mastercard”) by the Bank**
 - The offer of Up to 40,000 Asia Miles (“**Miles**”) has no minimum spending requirement with details as follows:

Eligible Transactions	Earn Rate	Maximum Miles Earned
Part 1: First HKD1,000	HKD0.2 = 1 Mile	5,000 Miles
Part 2: Subsequent HKD6,500	HKD0.5 = 1 Mile	13,000 Miles
Part 3: Subsequent HKD88,000	HKD4 = 1 Mile	22,000 Miles
Total : 40,000 Miles		

- The Miles rewarded under this welcome offer include the Miles earned from the prevailing Standard Chartered Asia Miles Mastercard Rewards Scheme (“**Asia Miles Mastercard Rewards Scheme**”)
- c) HKD600 cash rebate <Premium code: BJ20>
- Cash rebate will be credited to the first approved eligible card account within the first 5 months from the date of issuance of the first approved eligible card.

Top-up Offer

Online Banking signing up and activating Top-up offer (“**Top-up Offer**”)

- **Only applicable to New Cardholders who do not currently have an Online Banking account with the Bank AND have never signed up for Online Banking**
- CashBack entitled: HKD100 CashBack

Welcome Offer Terms and Conditions

A. General Terms and Conditions of Welcome Offer

1. The welcome offer (“**Welcome Offer**”) and the top-up offer (“**Top-up Offer**”) are only applicable to new cardholders who have submitted credit card application during the period from 6 October 2020 to 11 January 2021 (both dates inclusive) (the “**Promotion Period**”) and fulfilled the requirements as set out below.
2. New cardholders are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by the Bank in the past 6 months from the date of approval of their current application for a principal card of the credit cards as specified in the Sections below. (each a “**New Cardholder**”, and collectively, “**New Cardholders**”).
3. “**Eligible Transactions**” are retail purchases (including both local and overseas transactions), online purchase or posted amount of instalment purchase but do not include without limitation cash advances, gambling tokens, insurance payment, Octopus Automatic Add Value Service, bill payment (including but without limitation tax and utilities payment) via Internet/ATMs/Phone Banking Services or other available means, any money/electronic money transfer (including but not limited to any transfer made via person to person (P2P) payment services or mobile device/app/electronic funds transfer platform), unposted/cancelled/refunded/falsified/unauthorized transactions, any transfer/top up transaction from Qualified Cards to any account designed by the Bank from time to time, including but not limited to Octopus OlePay, Alipay account and other digital payment account as may be made available by the Bank from time to time.
4. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Welcome Offer and/or the Top-up Offer is(are) rewarded or the redemption letter for the Welcome Offer is sent to the New Cardholder; otherwise the Bank has the right to forfeit the Welcome Offer and/or the Top-up Offer (as the case may be).
5. The Welcome Offer and the Top-up Offer are not transferable, returnable or redeemable for cash.
6. **Each New Cardholder will only be entitled to the Welcome Offer and the Top-up Offer once** regardless of the number of applications made and approved, the number of Standard Chartered Online Banking login and the number of times the requirements is met on one or more approved credit cards within the Promotion Period. The Bank reserves the right of final decision to the New Cardholder’s entitlement of the Welcome Offer and the Top-up Offer.

7. **New Cardholders are required to keep the relevant credit card sales slips or online purchase records for inspection in case of transaction disputes for investigation by the Bank. Sales slips or online purchase records submitted to the Bank for inspection or investigation will not be returned.**
8. If a New Cardholder who has already received the Welcome Offer and/or the Top-up Offer subsequently cancels the relevant credit card within one year from the date of issuance of the new card, **the Bank reserves the right to charge a cost equivalent to the value of the Welcome Offer and/or the Top-up Offer (as the case may be).**
9. All credit cards, banking products or services set out in these terms and conditions are subject to separate eligibility, application process and product terms and conditions. For further details, please refer to the staff of the Bank for assistance.
10. Any spending requirements mentioned in these terms and conditions are part of a promotional offer for reward points, gift, cash rebate or fee waiver (as the case may be). They are not mandatory requirements which must be met before a cardholder may apply and be granted any banking product or service. Any one product or service may be applied and be granted independently.
11. **New Cardholders understand and accept that the Bank is not the supplier of the mileage/products/services/gifts provided. The Bank shall bear no liability relating to any aspect of the mileage/products/services/gifts, including without limitation, their quality, supply, descriptions of the mileage/products/services/gifts provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the mileage/products/services/gifts provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the mileage/products/services/gifts by the relevant suppliers is subject to the terms and conditions as stipulated by the relevant suppliers (if applicable).**
12. Employees of the Bank **are not eligible for the Welcome Offer and/or the Top-up Offer.**
13. The Bank reserves the right to vary, extend, terminate and/or cancel this offer or amend these terms and conditions at any time. Any benefit or promotional offer for successful applicants is subject to availability and the Bank may change such offer at its discretion from time to time without notice to you. In case of any disputes, the Bank's decision shall be final and conclusive.
14. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

B. Other Terms and Conditions of Welcome Offer and Top-up Offer

1. New Cardholders (as defined in clause 2 of Section A) who fulfil the following requirements may be entitled to **one** of the Welcome Offers as set out in clause 2 of this Section B below:
 - 1.i. New Cardholders submit Simply Cash Visa Card, Asia Miles Mastercard, Standard Chartered Platinum Credit Card and/or Standard Chartered Priority Banking Credit Card application form during the Promotion Period; **AND**
 - 1.ii. New Cardholders have successfully applied for and being issued with one or more than one principal card(s) set out in clause 1. i. of this Section B, or such other credit card as may be determined and substituted by the Bank (each a "**Eligible Card**", and collectively "**Eligible Cards**") **on or before 30 April 2021; AND**
 - 1.iii. New Cardholders have fulfilled specific requirements as set out below with respective Eligible Card(s).

2. Welcome Offer comprises of

Type of Eligible Card	Welcome Offer
Standard Chartered Simply Cash Visa Card	a) Up to HKD1,000 CashBack
Standard Chartered Asia Miles Mastercard	b) Up to 40,000 Asia Miles
All types of Eligible Cards	c) HKD600 cash rebate

3. Terms and Conditions applicable to the Welcome Offer of up to HKD1,000 CashBack:
 - 3.i. New Cardholders will entitle 25% CashBack made with the **newly approved Simply Cash Visa Card within the first 2 months from the date of card issuance**, subject to a maximum of HKD1,000 CashBack.

Example

A New Cardholder who accumulates Eligible Transactions of HKD1,000 with Simply Cash Visa Card within the first 2 months from the date of card issuance

CashBack entitled:
HKD1,000 x 25% = HKD250 CashBack
 - 3.ii. There is no minimum spending requirement of each Eligible Transactions under this offer.
 - 3.iii. CashBack rewarded under this Welcome Offer includes the CashBack earned from the prevailing Simply Cash Visa Card Rewards Scheme and will be fulfilled by (A) the CashBack earned under the prevailing Simply Cash Visa Card Rewards Scheme in accordance with the timeline as stated in the Terms and Conditions of that scheme, and (B) the CashBack representing the difference between the total amount of CashBack earned under this Welcome Offer and Simply Cash Visa Card Rewards Scheme which will be credited within 5 months from the date of issuance of the Simply Cash Visa Card. All CashBack earned will be credited and shown on the "360° Rewards" online redemption platform instead of being automatically credited to the New Cardholders' Simply Cash Visa Card accounts.
 - 3.vi. CashBack will be rounded up to the nearest Hong Kong dollar and decimal places will not be included.
 - 3.v. In the event that any CashBack has been rewarded to New Cardholders but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the CashBack, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to charge to the Simply Cash Visa Card account a monetary amount equivalent to the value of the CashBack credited.
 - 3.vi. CashBack can be freely redeemed for cash or gifts under the "360° Rewards" online redemption platform. Redemption of CashBack is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redeem the CashBack.
 - 3.vii. If the Simply Cash Visa Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.

4. Terms and Conditions applicable to the Welcome Offer of up to 40,000 Asia Miles

4.i. Miles entitled: up to 40,000 Miles

4.ii. Up to 40,000 Asia Miles consists of the following 3 parts:

4.ii.a. Part 1: HKD0.2 = 1 Mile

Every HKD0.2 of the first HKD1,000 Eligible Transactions (based on the transaction date) made with the **newly approved Asia Miles Mastercard within the first 2 months from the date of card issuance** will be rewarded with 1 Mile, subject to a maximum limit of 5,000 Miles

4.ii.b. Part 2: HKD0.5 = 1 Mile

Upon reaching the first HKD1,000 of Eligible Transactions, every HKD0.5 of the subsequent HKD6,500 Eligible Transactions (i.e. HKD1,001 – HKD7,500 of Eligible Transactions) (based on the transaction date) made with the **newly approved Asia Miles Mastercard within the first 2 months from the date of card issuance** will be rewarded with 1 Mile, subject to a maximum limit of 13,000 Miles

4.ii.c. Part 3: HKD4 = 1 Mile

Upon reaching the first HKD7,500 of Eligible Transactions, every HKD4 of the subsequent HKD88,000 (i.e. HKD7,501 – HKD95,500 of Eligible Transactions) (based on the transaction date) made with the **newly approved Asia Miles Mastercard within the first 2 months from the date of card issuance** will be rewarded with 1 Mile, subject to a maximum limit of 22,000 Miles

Example

A New Cardholder who accumulates Eligible Transactions of HKD95,500 with the Asia Miles Mastercard within the first 2 months from the date of card issuance

Miles entitled:

Part 1: HKD1,000	÷ 0.2	= 5,000 Miles
Part 2: HKD6,500	÷ 0.5	= 13,000 Miles
Part 3: HKD88,000	÷ 4	= 22,000 Miles
Total: 5,000 Miles	+ 13,000 Miles	
	+ 22,000 Miles	= 40,000 Miles

4.iii. There is no minimum spending requirement in order to be eligible for this offer.

4.iv. The Miles rewarded under this offer include the Miles earned from the prevailing Asia Miles Mastercard Rewards Scheme.

4.v. Upon reaching the maximum limit of Eligible Transactions or from the 3rd month onwards from the date of card issuance (whichever is earlier), New Cardholders will earn the Miles under the Asia Miles Mastercard Rewards Scheme only. For details, please visit sc.com/hk/amcard.

4.vi. For New Cardholders who meet the requirements and are entitled to the Welcome Offer of up to 40,000 Asia Miles:

4.vi.a. i) New Cardholders will first receive the Miles they can earn under the prevailing Asia Miles Mastercard Rewards Scheme in accordance with the timeline stated under the Asia Miles Mastercard Rewards Scheme Terms and Conditions, which Miles will be displayed in the monthly statement of Asia Miles Mastercard's account.

4.vi.a. ii) The Bank will then calculate the total amount of Miles that New Cardholders are entitled under the offer of up to 40,000 Asia Miles ("**Total Miles**") and will credit the difference between the Total Miles and the Miles earned under the prevailing Asia Miles Mastercard Rewards Scheme (Total Miles minus the Miles earned under the prevailing Asia Miles Mastercard Rewards Scheme ("**Remaining Miles Balance**")) to the respective New Cardholders' Asia Miles™ membership accounts associated with their Asia Miles Mastercards. The Miles will be rounded up to the nearest whole number and decimal places will not be included.

Example

Total amount of Miles entitled under = 8,000 Miles
the offer of up to 40,000 Asia Miles

The Miles earned under the Asia Miles = 1,000 Miles
Mastercard Rewards Scheme

Remaining Miles Balance = 7,000 Miles

4.vii. The Bank reserves the right to determine the calculation methods applied under this offer. In case of any disputes, the Bank's decision shall be final and conclusive.

4.viii. The Bank will provide the relevant information of the New Cardholders' Asia Miles accounts, including family name, given name, membership number and the number of Miles earned to Asia Miles Limited for the crediting of the Miles under this Welcome Offer. Upon receiving such information from the Bank, Asia Miles Limited will credit the Miles earned to the respective New Cardholders' Asia Miles membership accounts within 5 months from the date of issuance of Asia Miles Mastercard.

4.ix. In the event that any Miles have been credited to Asia Miles membership account but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the Miles, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to debit the same amount of the Miles credited from the card account and Asia Miles membership account through Asia Miles Limited.

4.x. The Miles earned cannot be converted into bonus points or cash rebate and are non-transferable.

4.xi. **New Cardholders acknowledge that the Miles earned under the offer of up to 40,000 Asia Miles shall be credited to his/her Asia Miles membership account by Asia Miles Limited. The Bank will use its best endeavour to provide the necessary information to Asia Miles Limited to facilitate this purpose; however, the Bank makes no warranty that the Miles earned will be accurately credited to the Asia Miles membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of the Miles to the New Cardholder's Asia Miles membership account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Miles, including but not limited to the expiry date, usage and redemption.** For enquiries relating to crediting of the Miles and the relevant terms and conditions, please contact Asia Miles Limited and/or refer to Asia Miles website at asiamiles.com.

- 4.xii. Terms and conditions of apply for redemption and/or use of the Miles. For details, please visit asiamiles.com. The Bank is not obliged to notify you of any changes or latest announcements of Asia Miles Limited. **New Cardholders understand and accept that the Bank is not the supplier of the Asia Miles membership account, the Miles and the redeemed items. The Bank shall bear no liability relating to any aspect of the Asia Miles membership account, the Miles and the redeemed items, including without limitation, their quality, supply, descriptions of the Asia Miles membership account, the Miles and the redeemed items provided by the relevant suppliers, false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Asia Miles membership account, the Miles and the redeemed items provided by the relevant suppliers, their respective employees, officers and/or agents. The use of the Asia Miles membership account, the Miles and/or the redeemed items is subject to the terms and conditions as stipulated by the relevant suppliers.**
- 4.xiii. Remaining Miles Balance will be forfeited if Asia Miles Limited rejects the crediting of the Miles at the time when they are credited without prior notice.
5. Terms and Conditions applicable to the Welcome Offer of HKD600 cash rebate
- 5.i. New Cardholders are required to accumulate Eligible Transactions of **HKD5,000 or above** with the newly approved Eligible cards **within the first 2 months from the date of issuance of the first approved Eligible Card**. If New Cardholders have successfully applied for, and being issued with, more than one principal card of Eligible Card by the Bank under this application, Eligible Transactions made with all Eligible Cards will be counted collectively.
- 5.ii. For the New Cardholders who meet the requirements and are entitled to c) HKD600 cash rebate as the Welcome Offer, cash rebate will be credited to the first approved Eligible Card account within 5 months from the date of issuance of the first approved Eligible Card.
- 5.iii. In the event that any cash rebate has been credited to New Cardholders account but the transaction(s) that made up the Eligible Transactions entitling the New Cardholders to the cash rebate, in whole or in part, is/are subsequently cancelled or refunded, without prior notice to the New Cardholders, the Bank has the right to debit the cash rebate from the account of the New Cardholders to which the cash rebate was credited or such account of the New Cardholders which the Bank determines to be appropriate at its sole discretion.
6. Once the Welcome Offer is chosen at the time of application, it cannot be changed for any alternative in any circumstance. If no or more than one Welcome Offer is chosen at the time of application(s), the Bank will select one of the Welcome Offers for the New Cardholders at its sole discretion. For New Cardholders who submit (i) Asia Miles Mastercard application together with any other Standard Chartered Credit Card application(s) and select up to 40,000 Asia Miles as the Welcome Offer or (ii) Simply Cash Visa Card application together with any other Standard Chartered Credit Card application(s) and select up to HKD1,000 CashBack as the Welcome Offer, the Bank will select one of the Welcome Offers for the New Cardholders at its sole discretion if New Cardholders can only successfully apply for, and being issued with, any principal card of other Standard Chartered Credit Card(s) by the Bank.
7. Terms and Conditions applicable to the Top-up Offer
- 7.i. New Cardholders who fulfill the following requirements on top of fulfilling the requirements as set out in clause 1.i. and 1.ii. of this Section B above may be entitled to HKD100 CashBack:
- 7.i.a New Cardholders do not currently have an Online Banking account with the Bank on or before the date of issuance of the first Eligible Card; **AND**
- 7.i.b New Cardholders have **never** signed up for Online Banking with the Bank **on or before 5 October 2020**; **AND**
- 7.i.c New Cardholders must successfully register for Online Banking with the Bank via Standard Chartered Online Banking Login website at sc.com/hk/login **AND** complete the first login to the Online Banking within **the first 2 months from the date of the issuance** of the first Eligible Card.
- 7.ii. New Cardholder's eligibility to the Top-up Offer, including without limitation, the Online Banking registration and login records, is to be determined by the Bank based on the Bank's record. For the avoidance of doubt, New Cardholders who have successfully registered for Online Banking with no Online Banking login record, for whatever reasons, within the first 2 month from the date of issuance of the first Eligible Card will not be entitled to the Top-up Offer. In case of any disputes, the Bank's decision shall be final and conclusive.
- 7.iii. The Top-up Offer will be **rewarded once only** regardless the number of Online Banking registration and/or Online Banking login. For the demonstration of Online Banking registration, please visit sc.com/hk/dme/ for details.
- 7.vi. The CashBack earned under the Top-up Offer will be shown on the "360° Rewards" online redemption platform within 5 months from the date of first approved Eligible Card for cash or gifts redemption under the online catalogue of the platform instead of being credited automatically to the New Cardholders' credit card accounts. The CashBack will be given in Hong Kong dollars and the minimum threshold of CashBack redemption is HKD50 per account. Redemption of CashBack is subject to relevant terms and conditions. Please visit sc.com/hk/rewards for details and redemption of CashBack.
- 7.v. If the Eligible Card account is voluntarily or involuntarily closed, all CashBack (whether credited to New Cardholders or not) will be immediately forfeited.

Account Opening Declaration

To: Standard Chartered Bank (Hong Kong) Limited (hereinafter called the “Bank”, “we”, “us” or “our” including our successors and assigns)

By signing this application:

- you (being the person named as the “**applicant**” in the application) represent and warrant that all information (including any documents) you have given to us (being each member of the *Standard Chartered Group* identified in the application or the approval as the person providing the facility, product or service to you, and its successors and assigns) in connection with this application is correct, complete and not misleading – **important note**: if this is not the case you may be personally liable. You also authorize us to verify from any source we may choose. If you are a principal card applicant, you further represent and confirm that the principal card applicant is at least 18 years of age;
- you acknowledge that we may decline your application in its entirety or in part (in respect of any one or more particular product(s), service(s) or account(s)/sub-account(s) you are applying for in this application) without giving you any reason for doing so; if this happens, no contractual relationship arises between you and us in respect of any product(s), service(s) or account(s)/sub-account(s) requested in this application which we have declined to provide to you;
- **you agree and confirm that:**
 - **our Client Terms and the applicable documents referred to in Part A of our Client Terms, including the Current/Cheque/Savings Account and Time Deposit Account Terms, Credit Card Terms and other prevailing terms and conditions, Terms and Conditions for e-Statement Service, product brochure, important notes and promotional terms (if any), and any other document forming part of our banking agreement (collectively “the banking agreement”) have been made available to you at any of our branches and on our website at sc.com/hk;**
 - **you have read and understood the banking agreement and you agree to be bound by it ; and**
 - **you are bound by any variation we make to the banking agreement, in accordance with the banking agreement – important note: in particular, you understand that by entering into the banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liability;**
- **if you are applying for a credit card, you further agree and confirm that: (i) a highlight of the banking agreement has been provided to you as appended in this application form; (ii) unless you have indicated your choice to receive a hard copy, you agree to receive an electronic copy of the banking agreement; (iii) you have read and understood the banking agreement and/or a highlight of it; and (iv) you agree to be bound by the banking agreement;**
- **you acknowledge receipt of and confirm that you have read and agreed to be bound by the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“Ordinance”) and the Code of Practice on Consumer Credit Data (“Notice”) which has been available to you at any of our branches and on our website at sc.com/hk; you further agree that the Notice shall form part of the banking agreement; you agree that all information provided by you in this application form, and any other personal data collected by us about you or that you may provide to us from time to time before, during or after this application, may be used and disclosed for such purposes and to such persons (whether the recipient is located in the Hong Kong Special Administrative Region of the People’s Republic of China (“Hong Kong”) or another country including a country that does not offer the same level of data protection as Hong Kong) for the purposes described in, and otherwise in accordance with our policies on use and disclosure of personal data as set out in the Notice, which may be subject to change from time to time;**
- you represent and warrant that you have complied and will comply with all applicable laws (including any foreign exchange restrictions) in connection with *the banking agreement*;
- if you are applying for a Renminbi account, you confirm that you fully understand the risks and consequences of investing in Renminbi and agree to bear all such risks and consequences of Renminbi account, including the application for such an account;
- if you are applying for an Integrated Deposits Account, you acknowledge that the *account types* and *currencies* of the *sub-accounts* to be included will be determined by us at our discretion, and may be subject to change from time to time; you also acknowledge Current/Cheque/Savings Account and Time Deposit Account Terms and any important notes and related terms that we have provided to you in connection with the Integrated Deposits Account shall form part of *the banking agreement* and you confirm that you have read and understand them and that you agree to be bound by them;
- if you are applying for a HKD Current Account or an Integrated Deposits Account, you acknowledge the Current Account Overdraft Protection service (“**Overdraft Protection**”) involved in HKD Current Account or HKD Current Sub-account under Integrated Deposits Account (“**HKD Current Account**”) and agree to be bound by its terms:
 - Overdraft Protection limit may be granted to honor your cheque(s) or allow your direct debit transaction(s) subject to your deposits in other account(s) at the Bank, when there is not sufficient fund in your HKD Current Account (“**Overdraft**”).
 - the maximum Overdraft Protection limit is 95% of your HKD deposits and 80% of your foreign currency deposits (Renminbi deposits is excluded) or the accumulated Overdraft amount at HK\$40,000, whichever is lower. The Bank may at any time increase or decrease the limit at its sole discretion. If your HKD Current Account has Overdraft, the Bank will place a lien over the deposit balance in your other account(s) according to the Overdraft amount without prior notice.
 - interest of the Overdraft outstanding balance and handling fee will be levied. For details of interest rate and handling fee, please refer to the Bank’s “An Easy Guide to Banking Fees”.
 - Overdraft Protection is not applicable to the staff, the director, the controller (any person holding 10% or more of the Bank’s issued shares) and the spouse or relatives of the director, the controller or employees with lending authority of or at the Bank.
 - the approval of Overdraft Protection and the Overdraft Protection Limit will be determined at the Bank’s discretion without prior notice.
 - the Current/Cheque/Savings Account and Time Deposit Account Terms and any important notes and related terms that we have provided to you in connection with the Overdraft Protection shall form part of *the banking agreement* and you confirm that you have read and understand them and agree to be bound by them.

- if you are applying for a Marathon Savings Account, you acknowledge that the Marathon Savings Account Promotion Terms and Conditions and any important notes and related terms provided by us to you in connection with the Marathon Savings Account shall form part of *the banking agreement* and you confirm that you have read and understand and agree to be bound by them;
- if you are applying for a My Dream Account in relation to your child, you agree and confirm that:
 - all information (including any documents) you have given to us in connection with your child is correct, complete and not misleading;
 - you are the ultimate beneficial owner of the My Dream Account and you do not hold the My Dream Account or any funds in the My Dream Account for any other person as a trustee, nominee, agent or other capacity; your child has no right or interest in any funds in a My Dream Account;
 - any important notes and related terms that we have provided to you in connection with the My Dream Account shall form part of *the banking agreement* and you confirm that you have read and understand them and agree to be bound by them;
- if you are applying for a credit card, you confirm that:
 - none of your credit cards have been cancelled due to payment default;
 - you do not have any payments overdue by more than one month on any loans or credit cards you have with other financial institutions;
 - you are not and have never been bankrupt and you have no intention of petitioning nor are you currently petitioning for bankruptcy;
 - you understand and agree that the Bank may, at its sole discretion, decide whether to approve this application by reference to the overall banking relationship, total asset balance or deposits held with the Bank if you are an existing banking client;
 - unless otherwise specified above, you confirm that you are not a relative or spouse/ex-spouse of any of our or our subsidiary's or affiliate's directors, employees with lending authority or shareholders holding 10% or more of our issued shares ("**specified persons**"). Moreover, none of the specified persons mentioned herein is your guarantor of any other matters. You agree to notify us in writing as soon as reasonably practicable if you subsequently become aware of any change in the aforesaid status;
 - we will serve a written notice to you at your correspondence address provided by you to the Bank if we accept your application;
 - the Credit Card Terms and any important notes and related terms that we have provided to you in connection with the credit card shall form part of *the banking agreement* and you confirm that you have read and understood them and agreed to be bound by them;
- if you have indicated in sections 1 and 2B that your and your joint account holder's personal information needs to be updated, you authorise us to amend our customer information records on your and your joint account holder's behalf accordingly;
- you confirm that your preferred mailing address for your account(s) is as indicated in section 1A.

For an application for a joint account with more than two applicants, additional applicant(s) must also complete and sign the application form(s), which together with the application form signed by the primary and secondary applicant, forms a single application.

You understand and agree that for the purpose of reviewing your existing credit facilities, we may access your data held with a credit reference agency in accordance with the provisions of the Code of Practice on Consumer Credit Data. You understand and agree that the Bank reserves the right to cancel or not to proceed with this application if the required documents and/or application information are not provided within 30 days from the date of the application, and/or the relevant requirement(s) is not met. You further confirm and agree that we may give any information in connection with this application (including your personal information) to the parties (whether situated in or outside of the Hong Kong Special Administrative Region of the People's Republic of China) and for the purposes as set out in the Notice.

You understand that sales staff of the Bank receives remuneration with reference to the performance of the relevant staff for promoting various banking and related services that provided by the Bank. The remuneration structure is subject to review by the Bank from time to time and includes salaries, incentives, bonuses, etc.

You acknowledge and agree that; (i) the Banking Terms and Conditions are also available at our branches or website at www.sc.com/hk, as updated from time to time (the "BTC") (ii) Section II of the BTC shall apply to all transactions in relevant investment products (other than investment linked insurance products) when you enter into with or through the Bank; (iii) the Bank shall open such sub-accounts as necessary for such transactions; and (iv) Section II of the BTC shall not apply to you if you do not enter into any investment products with or through the Bank.

Risk Disclosure Statement:

- Renminbi ("RMB") exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the customer subsequently converts RMB to another currency (including Hong Kong dollars); and
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Deposit Protection Scheme:

Deposit(s) in the Account(s) applied for hereunder is (are) deposit(s) qualified for protection under the Deposit Protection Scheme in Hong Kong. However, a time deposit with a tenor exceeding 5 years or a deposit subject to any foreign exchange forward contract under Currency Switching services will NOT be protected under the Scheme.

If there is any inconsistency between the English version and the Chinese version of this application form, the English version prevails.

申請渣打信用卡之重要資料及條款及細則 — 一般資料及條款及細則

所需文件

請附上下列之文件副本。請注意，所遞交之文件必須為完整副本，清晰可讀，並無遮蓋任何資料。同時，申請表格及所提交之文件將不獲退還。而渣打銀行(香港)有限公司(「本行」)亦可能需要閣下提供額外文件以作批核之用。

- 閣下之**香港居民身份證***(影印時請放大及以淺色為佳)
- * 如閣下為非香港永久性居民身份證持有人，請同時遞交附有閣下個人資料之有效護照/旅遊證件
- **地址證明**
 - 附有閣下姓名之**最近期住宅地址證明**(例如最近3個月之公用事務賬單或銀行月結單)
 - 如申請表格內提供之地址(「**提供地址**」)與住址證明所示之地址(「**住址證明地址**」)不同，本行有權酌情決定以住址證明地址取代提供地址
- **入息證明**
 - **最近1個月之糧單或附有閣下姓名、賬戶號碼及薪酬之銀行月結單/存摺紀錄**(非固定收入人士需提供最近3個月之紀錄)
 - 自僱人士請提供商業登記證及最近之營業稅單

備註：本行會於評估閣下的申請時檢閱閣下所提供的所有資料，信用卡之批核須視乎本行之最終決定。

信用卡申請一般條款及細則

1. 信用卡客戶可獲豁免年費，詳情如下：

信用卡類別	豁免年費優惠
渣打「優先理財」信用卡	「優先理財」客戶成功申請及只須仍然持有本行之「優先理財」戶口，將可獲永久豁免年費優惠。
渣打 Simply Cash Visa 卡 (「Simply Cash Visa 卡」)	成功申請，可獲豁免首年年費。其後，主卡持卡人於年費誌賬之月份為符合有關最低總結餘要求之「優先理財」客戶/「Premium 理財」客戶或出糧戶口客戶即可享一年年費豁免(即由信用卡發卡日期之週年日起)。
渣打 亞洲萬里通 萬事達卡	成功申請，可獲豁免首年年費。其後，主卡持卡人於年費誌賬之月份為符合有關最低總結餘要求之「優先理財」客戶/「Premium 理財」客戶或出糧戶口客戶即可享一年年費豁免(即由信用卡發卡日期之週年日起)。
其他渣打信用卡	成功申請，可獲豁免首年年費。

2. 如閣下已持有有效之渣打信用卡並選擇透過本申請表格申請同一類別之信用卡，本行保留權利不處理同一類別之信用卡申請而只處理本申請表格上之其他信用卡申請。
3. 本行保留權利在其認為適當的情況下將閣下之信用卡申請類別視為另一信用卡類別處理，並為閣下發出相關類別之信用卡。
4. 本行可能在有需要之情況下，取消閣下現有由本行發出之信用卡，或從該等信用卡撥出部份信貸額作為是次或其後之申請及批核之用。
5. 如閣下選擇同時申請同一類別之信用卡，包括但不限於渣打白金萬事達卡及渣打 Visa 白金卡，本行將視閣下之申請為此申請中的渣打白金萬事達卡處理。
6. Simply Cash Visa 卡之主卡持卡人可於申請時選擇其 Simply Cash Visa 卡卡面設計。如主卡持卡人同時申請多於一款卡面設計的 Simply Cash Visa Card 卡，於信用卡批核時，本行有權決定發出其中一款卡面設計的 Simply Cash Visa 卡予主卡持卡人。不論在任何情況下，申請遞交後，任何更改其 Simply Cash Visa 卡卡面設計之要求將不被接納。
7. 直向 Simply Cash Visa 卡只可作電子用途，即交易單據資料必須以電子形式記賬，不能使用手動壓印。
8. 如閣下於本申請表格上申請多於一張信用卡而其中一張未能成功批核，本行保留權利不處理餘下的申請而毋須事先通知。
9. **閣下可以隨時選擇取消閣下的信用卡的臨時信用限額，而毋須支付任何費用。如閣下未有表明不接受臨時信用限額(如適用)，閣下將視作同意本行為閣下的信用卡給予臨時信用限額。當閣下的信用卡賬戶之未付清結餘超出每個月結單週期內授予閣下的信用限額，便須就該款額支付超逾信用額費。如閣下是本行職員，閣下將視作不同意本行為閣下的信用卡給予臨時信用限額。**
即使閣下選擇取消臨時信用限額，超出信用限額交易亦可能發生，屆時可能仍會收取超逾信用額費。超出信用限額交易包括但不限於：八達通自動增值服務；自動轉賬；因消費模式以致延遲記賬的交易(如線上購物、以外幣作為結算貨幣進行海外購物等)；未能即時執行的代授權及透過 Visa payWave 或 Mastercard contactless 服務(只適用於有關信用卡)所作而毋須簽署認證的交易。如欲查詢上述安排及現行之超逾信用額費，詳情請致電渣打信用卡 24 小時客戶服務熱線 2886 4111。
10. **若閣下於提交此申請時於本行並未持有任何銀行戶口，當信用卡獲批核後，本行會更新閣下於本行戶口的通訊資料，並於更改後發短訊、電郵或書面通知閣下。**
若閣下為本行之現有客戶，本行會更新閣下於本行戶口的個人資料，保險及強積金服務除外。並於更改後發短訊、電郵或書面通知閣下。當信用卡獲批核後，本行會更新閣下於本行戶口的個人資料。

渣打信用卡申請 — 重要事項

1. 透過作出申請，閣下即被視作已閱讀並接受申請表及隨附之單張上（如適用）之所有條款及細則，以及客戶條款及客戶條款A部所述的相關文件之所有條款及細則（包括信用卡條款，而其**主要條款及細則**已列於本申請表）（「**銀行協議**」），閣下亦同意受上述文件及其後本行所作之一切改動所約束。
2. 各類信用卡之最低年薪要求分別為：

信用卡類別	最低年薪要求
渣打「優先理財」信用卡	HK\$600,000
渣打 Simply Cash Visa 卡， 渣打亞洲萬里通萬事達卡	HK\$96,000
渣打 Visa 白金卡 / 白金萬事達卡	HK\$96,000

若閣下持有多張渣打信用卡，最終所批核之信用額將為各渣打信用卡所共用。所有渣打信用卡的每月全部交易將會列明於一份綜合月結單上。

3. 本行在申請批核時，將多於一次（若本行認為需要）向信貸資料服務機構索取有關閣下及其擔保人的信貸報告。假如閣下或擔保人有意索取有關報告，可要求本行提供有關信貸資料服務機構的聯絡詳情。
4. 本行保留權利在其認為適當的情況下，要求申請人提供申請文件以作信用卡批核之用。
5. 本行保留權利發出另一類別之信用卡，以取代閣下申請之信用卡。
6. 信用卡之批核須視乎本行之最終決定。
7. 成功申請的任何優惠（或迎新禮遇）受供應量限制，本行可能在毋須事先通知的情況下而酌情更改優惠詳情。
8. 閣下可藉渣打信用卡 24 小時客戶服務熱線 2886 8868 查詢閣下申請之進展情況。若申請獲批准，閣下須在使用信用卡前，透過本行就相關用途指定的信用卡 24 小時電話自動服務系統啟動信用卡。
9. 閣下已閱讀並理解本行「關於《個人資料（私隱）條例》（「**條例**」）及《個人信貸資料實務守則》致客戶及其他個別人士的通知」（「**通知**」），通知可於渣打任何分行及 / 或渣打網站 sc.com/hk 下載，且構成本行銀行協議的一部份。閣下同意，所有由閣下在申請時提供之資料（包括個人資料），可用於其中所述用途及向其中所述人士（不論在香港境內或境外）披露。
10. 本行保留隨時修訂此單張上所列之內容及所有條款及細則之權利。
11. 適用之條款及細則與申請表格或此單張上所列之條款如有任何不相符之處，應以前者為準。
12. 中英文版之內容如有歧義，概以英文版本為準。

銀行協議（包括信用卡條款）之主要條款及細則

重要提示：閣下宜仔細閱讀銀行協議之全文。尤其注意以下主要條款及條件：

1. 閣下使用**信用卡**，均須遵守本行銀行協議的條款。閣下如不同意所述條款，可根據信用卡條款所訂程序終止閣下的**信用卡**。
2. 閣下必須按照本行當時通知的程序啟用有關**信用卡**。
3. 閣下務請確保**信用卡**僅由獲發卡人使用。
4. 閣下須對使用**信用卡**或有關**信用卡**的卡號進行的所有交易負責。閣下亦須對使用**附屬卡**或有關**附屬卡**的卡號進行的所有交易負責。
5. 閣下必須確保不超過**信貸限額**。
6. 閣下必須支付適用於閣下的**信用卡**之利息、費用及收費。
7. 閣下須最少支付如月結單所示的最低付款額或每月最低付款額。即使閣下沒有收到閣下的定期月結單，閣下對本行所負責任概不受任何影響。
8. 最低付款額為信用卡條款載列之項目之總額或收費表載列之任何最低金額，以較高者為準。
9. 本行如截至月結單所示的到期繳款日仍未收到閣下**信用卡**的欠款結餘，則可（依照本行的常用慣例或者適用法律所設的任何寬限期）對閣下的**戶口**扣收適用的**被動收費**。
10. 本行（及**渣打集團**任何其他成員）可將本行（或**渣打集團**任何其他成員）應付閣下的任何款項與閣下應付本行（或**渣打集團**任何其他成員）的任何款項互相抵銷（不論有關義務是否到期或屬或然性質）。本行（及**渣打集團**其他各成員）亦可合併或綜合所有**戶口**。倘若本行（或**渣打集團**任何其他成員）合併**戶口**，則會以閣下**戶口**中所持的任何貸方資金，對閣下其他**戶口**的相關欠款作出調整。本行（及**渣打集團**其他各成員）可隨時採取有關行動（即使閣下並無違約）。
11. 本行如截至到期繳款日仍未收到最低付款額或每月最低付款額，則閣下須繳付適用的**被動收費**。閣下在繳付最低付款額或每月最低付款額前不得再用**信用卡**，本行可暫停閣下的**信用卡**。
12. 不論本行銀行協議有任何其他條款規定，依照適用法律，本行可隨時要求閣下立即清繳對本行的任何欠款。
13. 閣下如認為閣下的月結單有誤，務請於月結單所示期間通知本行有關詳情，否則本行將視月結單為正確論。
14. 閣下如不滿意本行對本行銀行協議的任何修訂，可根據信用卡條款所訂程序終止閣下的**信用卡**。
15. 倘若閣下的**信用卡**或任何**附屬卡**遺失或被竊，則閣下將對**本行接獲有關信用卡或任何附屬卡遺失或被竊通知前的信用卡及任何附屬卡的使用負責**。如閣下並無涉及欺詐或嚴重疏忽行為，並已根據本行客戶條款中保安程序一節執行有關程序，**閣下的責任將以 HK\$500 為上限**。
16. 閣下須對閣下本人及任何**附屬卡**持卡人並無遵守本行銀行協議條款負責。
17. 倘若閣下或本行終止**信用卡**戶口，依照適用法律，則閣下須立即支付就**信用卡**及任何**附屬卡**對本行的全部欠款。
18. 閣下或須對**附屬卡**交還本行或本行執行失卡程序之前以**附屬卡**進行的任何交易負責。本行或會就執行有關程序所涉費用收費。
19. 本行客戶條款載有關於閣下對本行所負責任及豁免或限制本行責任的額外條款。

申請渣打信用卡之重要資料及條款及細則 — 迎新禮遇之詳情及條款及細則

迎新禮遇選擇及規格

a) 高達 HK\$1,000 現金回贈 <禮遇編號：BD20>

- 只適用於成功申請由渣打銀行(香港)有限公司(「本行」)發行之渣打 **Simply Cash Visa** 卡(「**Simply Cash Visa** 卡」)主卡之全新信用卡客戶

- 高達 HK\$1,000 現金回贈不設最低簽賬要求，詳情如下：
- 於新批核之 Simply Cash Visa 卡獲發出後首 2 個月內，憑卡累積之任何合資格簽賬(根據交易日計算)可獲高達 HK\$1,000 現金回贈
- 上限為 HK\$1,000
- 透過此迎新禮遇所獲贈之現金回贈已包括從現行之渣打 Simply Cash Visa 卡獎賞計劃(「**Simply Cash Visa** 卡獎賞計劃」)賺取之現金回贈

b) 高達 40,000「亞洲萬里通」里數 <禮遇編號：BG19>

- 只適用於成功申請由本行發行之渣打亞洲萬里通萬事達卡(「亞洲萬里通萬事達卡」)主卡之全新信用卡客戶

- 高達 40,000「亞洲萬里通」里數(「里數」)不設最低簽賬要求，詳情如下：

合資格簽賬	兌換率	里數上限
部份 1：首 HK\$1,000	HK\$0.2 = 1 里數	5,000 里數
部份 2：其後之 HK\$6,500	HK\$0.5 = 1 里數	13,000 里數
部份 3：其後之 HK\$88,000	HK\$4 = 1 里數	22,000 里數
合共：40,000 里數		

- 透過此迎新禮遇所獲贈之里數已包括從現行之渣打亞洲萬里通萬事達卡獎賞計劃(「**亞洲萬里通萬事達卡獎賞計劃**」)賺取之里數

c) HK\$600 現金回贈 <禮遇編號：BJ20>

- 現金回贈將於首先批核之合資格信用卡獲發出後 5 個月內存入首先批核之合資格信用卡賬戶內。

額外禮遇

登記及登入網上理財賬戶之額外禮遇(「額外禮遇」)

- 只適用於現時並未持有本行之網上理財賬戶及從未登記網上理財之全新信用卡客戶
- 獲贈之現金回贈：HK\$100

迎新禮遇條款及細則

A. 一般條款及細則

- 全新信用卡客戶須於 2020 年 10 月 6 日至 2021 年 1 月 11 日(包括首尾兩天)(「推廣期」)內遞交信用卡申請及符合以下所述之要求，方可獲贈迎新禮遇(「迎新禮遇」)及額外禮遇(「額外禮遇」)。
- 全新信用卡客戶為現時並未持有及於現時所申請以下部份指定之信用卡主卡批核日起計之過去 6 個月內沒有取消任何由本行發行之渣打信用卡或 MANHATTAN 信用卡主卡之申請人(「全新信用卡客戶」)。
- 「合資格簽賬」須為零售購物簽賬(包括本地及海外)、網上消費或已誌賬之分期付款金額。不合資格之簽賬包括但不限於現金透支、兌換籌碼、繳交保險費用、「八達通自動增值」服務、透過互聯網/自動櫃員機/電話銀行服務或其他繳費方法繳付之賬項(包括但不限於稅項及公共事務賬項)、任何金錢/電子貨幣轉賬(包括但不只限於任何透過個人對個人(P2P)支付服務或流動裝置/應用程式/電子轉賬平台的轉賬)、未誌賬/取消/退款/偽造/未經許可的交易、任何由合資格信用卡轉賬/增值到任何由本行不時指定之賬戶包括但不限於八達通 OnePay 及支付寶賬戶或本行不時新增之電子付款賬戶之金額。
- 有關之信用卡賬戶必須於安排迎新禮遇及/或額外禮遇或郵寄迎新禮遇換領信(視乎情況而定)時仍為有效、無拖欠任何信用卡賬項及信用狀況良好，否則本行有權取消安排迎新禮遇及/或額外禮遇予有關全新信用卡客戶(視乎情況而定)。
- 迎新禮遇及額外禮遇不可轉讓、退換或兌換現金。
- 於推廣期內不論遞交申請及成功申請之次數多寡，登入渣打網上理財次數多寡及憑一張或以上之信用卡符合有關要求，**每位全新信用卡客戶只可獲贈迎新禮遇及額外禮遇一次。**本行保留全新信用卡客戶享有迎新禮遇及額外禮遇之最終決定權。

7. **全新信用卡客戶必須保留有關之信用卡簽賬存根正本或網上消費紀錄以作核對之用及於有任何簽賬爭議時，提供予本行作進一步調查。所有已遞交予本行用作核對及調查之簽賬存根或網上消費紀錄將不獲發還。**
8. 已獲贈迎新禮遇及/或額外禮遇之全新信用卡客戶若在新卡發出後一年內取消有關信用卡，**本行保留權利收取相等於迎新禮遇及/或額外禮遇價值之費用。**
9. 條款及細則所述之所有信用卡及銀行產品及服務須受相關之資格、申請程序及產品條款及細則約束，詳情請向本行職員查詢。
10. 條款及細則所述之任何簽賬要求為積分、禮品、現金回贈或年費豁免推廣優惠（視乎情況而定）之一部份，信用卡客戶毋須必須符合此要求亦可申請及獲開立任何一種銀行產品或服務。任何一種產品或服務亦可獨立申請及獲開立。
11. **全新信用卡客戶明白及接納本行並非所提供之里數 / 產品 / 服務 / 禮品之供應商。因此有關各項里數 / 產品 / 服務 / 禮品之各方面（包括但不限於質素、供應量、里數 / 產品 / 服務 / 禮品之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或有關供應商之僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。所有里數 / 產品 / 服務 / 禮品之使用須受有關供應商所訂定之條款及細則約束（如適用）。**
12. 本行之員工**不會獲贈迎新禮遇。**
13. 本行保留隨時更改、延長、終止及/或取消本優惠或修訂條款及細則之權利。成功申請的任何優惠受供應量限制，本行可能在毋須事先通知的情況下而酌情更改優惠詳情。如有任何爭議，本行保留最終決定權。
14. 中英文版之內容如有歧義，概以英文版本為準。

B. 適用於迎新禮遇之其他條款及細則

1. 全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，將可獲贈其中**一份**列於以下B部份條款2.所述之迎新禮遇：
- 1.i. 全新信用卡客戶於推廣期內遞交Simply Cash Visa卡、亞洲萬里通萬事達卡、渣打白金信用卡、渣打「優先理財」信用卡申請表格；**及**
- 1.ii. 全新信用卡客戶於**2021年4月30日或以前**成功申請一張或多於一張由本行發行，此B部份條款1.i.所述之主卡，由本行酌情決定及取代之其他信用卡主卡（「**合資格信用卡**」）；**及**
- 1.iii. 全新信用卡客戶憑個別合資格信用卡符合以下所述之相關要求。

2. 迎新禮遇包括：

合資格信用卡類別	迎新禮遇
渣打 Simply Cash Visa 卡	a) 高達 HK\$1,000 現金回贈
渣打亞洲萬里通萬事達卡	b) 高達 40,000「亞洲萬里通」里數
所有合資格信用卡	c) HK600 現金回贈

3. 適用於高達 HK\$1,000 現金回贈之條款及細則：

- 3.i. 全新信用卡客戶於**新批核之 Simply Cash Visa 卡獲發出後首 2 個月內**，憑該卡累積之任何合資格簽賬可獲 25% 現金回贈，上限為 HK\$1,000 現金回贈

例子

全新信用卡客戶於 Simply Cash Visa 卡獲發出後首 2 個月內憑卡累積 HK\$1,000 合資格簽賬

可賺取之現金回贈：

HK\$1,000 x 25% = HK\$250 現金回贈

- 3.ii. 此迎新禮遇不設最低簽賬要求。
- 3.iii. 透過此現金回贈禮遇所獲贈之現金回贈已包括從現行之 Simply Cash Visa 卡獎賞計劃賺取之現金回贈 (A) 根據 Simply Cash Visa 卡獎賞計劃條款及細則所述之時間先獲贈透過現行之 Simply Cash Visa 卡獎賞計劃所賺取之現金回贈；(B) 再透過此現金回贈禮遇獲贈之總現金回贈減去透過 Simply Cash Visa 卡獎賞計劃所賺取之現金回贈後，剩餘之現金回贈將於 Simply Cash Visa 卡獲發出後 5 個月內顯示「360° 全面賞」網上換領平台，而不會自動存入全新信用卡客戶之 Simply Cash Visa 卡賬戶。
- 3.iv. 現金回贈將被調高至最接近之元位而不包括小數位之數額。
- 3.v. 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之合資格簽賬或就其退款，本行有權從 Simply Cash Visa 卡賬戶內扣除相等於該已存入之現金回贈金額而毋須預先通知。
- 3.vi. 現金回贈於「360° 全面賞」網上換領平台可作換領現金或禮品之用。現金回贈換領受有關條款及細則約束，請瀏覽 sc.com/hk/rewards 以參閱現金回贈之詳情及換領現金回贈。
- 3.vii. 如自願或被非自願取消 Simply Cash Visa 卡賬戶，所有現金回贈（不論是否已存入信用卡賬戶）將被即時取消。

4. 適用於高達40,000「亞洲萬里通」里數之條款及細則：

4.i. 可賺取之里數：高達40,000里數

4.ii. 高達40,000「亞洲萬里通」里數包括3部份：

4.ii.a. 部份1：HK\$0.2 = 1里數

於**新批核之亞洲萬里通萬事達卡獲發出後首2個月內**，憑該卡累積之首HK\$1,000合資格簽賬（根據交易日計算），每HK\$0.2合資格簽賬可賺取1里數，上限為5,000里數

4.ii.b. 部份2：HK\$0.5 = 1里數

已累積合資格簽賬滿首HK\$1,000後，於**新批核之亞洲萬里通萬事達卡獲發出後首2個月內**，憑該卡隨後累積之HK\$6,500合資格簽賬（即HK\$1,001 - HK\$7,500合資格簽賬）（根據交易日計算），每HK\$0.5合資格簽賬可賺取1里數，上限為13,000里數

4.ii.c. 部份3：HK\$4 = 1里數

已累積合資格簽賬滿首HK\$7,500後，於**新批核之亞洲萬里通萬事達卡獲發出後首2個月內**，憑該卡隨後累積之HK\$88,000合資格簽賬（即HK\$7,501 - HK\$95,500合資格簽賬）（根據交易日計算），每HK\$4合資格簽賬可賺取1里數，上限為22,000里數

例子

全新信用卡客戶於亞洲萬里通萬事達卡獲發出後首2個月內憑卡累積HK\$95,500合資格簽賬

可賺取之里數：

部份1：HK\$1,000 ÷ 0.2 = 5,000里數

部份2：HK\$6,500 ÷ 0.5 = 13,000里數

部份3：HK\$88,000 ÷ 4 = 22,000里數

合共： 5,000里數 + 13,000里數
+ 22,000里數 = 40,000里數

4.iii. 此迎新禮遇不設最低簽賬要求。

4.iv. 透過此迎新禮遇所獲贈之里數已包括從現行之亞洲萬里通萬事達卡獎賞計劃賺取之里數。

4.v. 已累積合資格簽賬達至上限或從新卡獲發出後第3個月起（以較前者為準），全新信用卡客戶只可透過亞洲萬里通萬事達卡獎賞計劃賺取里數。詳情請參閱 sc.com/hk/amcard。

4.vi. 符合要求並符合資格獲贈迎新禮遇高達40,000「亞洲萬里通」里數之全新信用卡客戶，

4.vi.a. i) 全新信用卡客戶將根據亞洲萬里通萬事達卡獎賞計劃條款及細則所述之時間先獲贈透過現行之亞洲萬里通萬事達卡獎賞計劃所賺取之里數。有關里數將顯示於亞洲萬里通萬事達卡月結單上。

4.vi.a. ii) 其後，本行將計算全新信用卡客戶於迎新禮遇高達40,000「亞洲萬里通」里數可獲贈之總里數（「**總里數**」），並將總里數減去列於4.vi.a.i)部份之里數數目後剩餘之里數（總里數 - 列於4.vi.a.i)部份之里數數目）（「**剩餘里數**」）存入有關全新信用卡客戶與亞洲萬里通萬事達卡相連之「亞洲萬里通」賬戶內。里數將進位以整數計算及不包括小數位之數額。

例子：

從迎新禮遇高達
40,000「亞洲萬里通」里數
所獲贈之總里數

透過亞洲萬里通萬事達卡
獎賞計劃所獲贈之里數

剩餘里數 = 7,000里數

4.vii. 本行保留權利決定此迎新禮遇之計算方法。如有任何爭議，本行保留最終決定權。

4.viii. 本行將提供全新信用卡客戶之「亞洲萬里通」會員之有關資料，包括姓氏、名字、會員號碼及所獲里數至亞洲萬里通有限公司，作存入迎新禮遇之里數之用。於收取本行提供之資料後，亞洲萬里通有限公司將於亞洲萬里通萬事達卡獲發出後5個月內將里數存入相關全新信用卡客戶之「亞洲萬里通」賬戶。

4.ix. 如全新信用卡客戶於里數存入「亞洲萬里通」賬戶後，取消部份或全部用作計算里數之合資格簽賬或就其退款，本行有權從信用卡賬戶及透過亞洲萬里通有限公司從「亞洲萬里通」賬戶內扣除相等於該簽賬金額之里數而毋須事先通知。

4.x. 里數不可兌換成積分或現金回贈，亦不可轉讓。

4.xi. **全新信用卡客戶確認從迎新禮遇高達40,000「亞洲萬里通」里數所獲贈之里數將由亞洲萬里通有限公司存入客戶之「亞洲萬里通」賬戶。為此本行將盡力向亞洲萬里通有限公司提供所需資料，但對於亞洲萬里通有限公司能否準確存入里數於全新信用卡客戶的「亞洲萬里通」賬戶、任何於本行控制範圍以外的錯誤或延遲存入里數，本行理應毋須負上任何責任，包括但不限於里數有效期、使用及兌換。**如欲查詢有關里數及其條款及細則，請聯絡亞洲萬里通有限公司及/或瀏覽「亞洲萬里通」網頁 asiamiles.com。

- 4.xii. 里數換領及/或里數之使用須受有關之條款及細則約束，詳情請參閱 asiamil.com。本行毋須通知閣下任何有關亞洲萬里通有限公司之改變或最新消息。**全新信用卡客戶明白及接納本行並非所提供「亞洲萬里通」賬戶、里數或換領禮品之供應商。因此有關「亞洲萬里通」賬戶、里數及換領禮品的各方面（包括但不限於質素、供應量、有關供應商對「亞洲萬里通」賬戶、里數及換領禮物之陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或有關供應商之僱員、負責人及/或代理人之不良營商手法），本行毋須負上任何責任。「亞洲萬里通」賬戶、里數及換領禮物之使用須受有關供應商所訂之條款及細則約束。**
- 4.xiii. 若亞洲萬里通有限公司無法將里數存入全新信用卡客戶之「亞洲萬里通」賬戶，剩餘里數將被取消而毋須事先通知。
5. 適用於HK\$600現金回贈之條款及細則：
- 5.i. 全新信用卡客戶須於**首先批核之合資格信用卡獲發出後首2個月內**，憑新批核之合資格信用卡累積合資格簽賬滿**HK\$5,000或以上**。若全新信用卡客戶透過此申請成功申請多於一張由本行發行之合資格信用卡主卡，憑所有合資格信用卡累積之合資格簽賬將合併計算。
- 5.ii. 符合要求並符合資格獲贈迎新禮遇 c) HK\$600 現金回贈之全新信用卡客戶，現金回贈將於首先批核之合資格信用卡獲發出後5個月內存入首先批核之合資格信用卡賬戶內。
- 5.iii. 如全新信用卡客戶於任何現金回贈存入後，取消部份或全部用作計算現金回贈之合資格簽賬或就其退款，本行有權從已存入現金回贈之全新信用卡客戶之信用卡賬戶或由本行酌情決定之有關全新信用卡客戶賬戶內扣除現金回贈金額而毋須預先通知。
6. 於申請時一經選定迎新禮遇，於任何情況下將不可更改。全新信用卡客戶如於申請時沒有選擇或選擇多於一份迎新禮遇，本行有權酌情代全新信用卡客戶選擇其中一份迎新禮遇。全新信用卡客戶同時申請 (i) 亞洲萬里通萬事達卡及其他渣打信用卡並選擇高達40,000「亞洲萬里通」里數作為迎新禮遇或 (ii) Simply Cash Visa卡及其他渣打信用卡並選擇高達HK\$1,000現金回贈作為迎新禮遇，若只能成功申請由本行發行之其他渣打信用卡主卡，本行有權酌情代全新信用卡客戶選擇其中一份迎新禮遇。
7. 適用於額外禮遇之條款及細則
- 7.i. 除符合於以上此B部份條款1.i.及1.ii.所列出之要求外，全新信用卡客戶（定義參閱A部份條款2）若符合以下要求，可獲贈HK\$100現金回贈：
- 7.i.a. 第一張合資格信用卡獲發出時或以前，全新信用卡客戶現時並未持有本行之網上理財戶口；**及**
- 7.i.b. 全新信用卡客戶於**2020年10月5日或以前**，**從未**登記本行之網上理財；**及**
- 7.i.c. 全新信用卡客戶必須透過渣打網上理財網頁 (sc.com/hk/login-c) 成功登記本行之網上理財及於第一張合資格信用卡**獲發出後首2個月內**首次登入網上理財。
- 7.ii. 本行將根據本行之紀錄決定全新信用卡客戶獲贈額外禮遇之資格，包括但不限於網上理財之登記及登入紀錄。為免存疑，若全新信用卡客戶於第一張合資格信用卡獲發出後首2個月內只成功登記網上理財，但並沒有網上理財之登入紀錄，於任何情況下，將不會獲贈額外禮遇。如有任何爭議，本行保留最終決定權。
- 7.iii. 不論登記及/或登入網上理財次數多寡，額外禮遇**只可獲贈一次**。有關網上理財登記示範，詳情請瀏覽 sc.com/hk/zh/dme。
- 7.iv. 透過額外禮遇獲贈之現金回贈將於首張新批核之合資格信用卡獲發出後5個月內顯示於「360°全面賞」網上換領平台，而不會自動存入全新信用卡客戶之相關信用卡賬戶。客戶可隨時登入平台換領「現金回贈」或換領禮品。現金回贈之金額將以港元為單位，每次換領之最低金額為每個賬戶HK\$50。現金回贈換領須受有關條款及細則約束，請上 sc.com/hk/rewards 參閱詳情及換領現金回贈。
- 7.v. 如自願或被非自願取消合資格信用卡賬戶，所有現金回贈（不論是否已存入全新信用卡賬戶）將被即時取消。

開戶聲明

致：渣打銀行(香港)有限公司(以下簡稱「本行」,該詞包括其受讓人及承繼人)

閣下簽署本申請表,即表示:

- 閣下(即申請所示的「申請人」)聲明及保證就本申請給予本行(即申請或批准所列的向閣下提供設施、產品或服務的渣打集團各成員及其繼任人及承讓人)的一切資料(包括任何文件)均正確完備且並無誤導—**重要提示**:如有不實,閣下可能須就此承擔個人責任。閣下亦授權本行向本行可能選擇的任何來源進行查證。如閣下是主卡申請人,閣下亦聲明及確認主卡申請人年滿十八歲;
- 閣下確認本行可以拒絕閣下的整份申請;或(倘若閣下此申請包括多於一項產品、服務、戶口或附屬戶口)任何個別產品或服務申請,而不提供任何理由。在此情況下,本行與閣下之間不會因閣下申請而本行拒絕提供的任何產品、服務、戶口或附屬戶口產生任何合約關係;
- 閣下承認及確認:**
 - 閣下可於本行任何分行索取及於本行網站 sc.com/hk 下載本行客戶條款及本行客戶條款A部所述的相關文件包括往來/支票/儲蓄及定期存款戶口條款、包括信用卡條款及其他現行的條款及細則、電子月結單服務條款及細則、**產品章程、重要提示及優惠條款(如適用)、和任何其他構成本行銀行協議文件(「銀行協議」)**;
 - 閣下已細閱和理解**銀行協議**,並且同意受其約束;及
 - 根據**銀行協議**,閣下確認受到本行對**銀行協議**所作的任何修訂約束。**重要提示**:閣下明白簽署**銀行協議**,即表示閣下作出有關彌償保證、授權、同意及豁免,並且同意本行責任的限制;
 - 閣下如果是申請信用卡,閣下同意並確認:**(i) 銀行協議之主要條款及細則附奉於本申請表並已提供予閣下;****(ii) 除非閣下表示欲收取一份銀行協議之副本,否則,代表閣下同意以電子形式收取銀行協議;****(iii) 閣下已細閱和理解銀行協議及/或銀行協議之主要條款及細則;及 (iv) 閣下同意受銀行協議約束;**
 - 閣下確認收受並已確認閱讀「關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其他個別人士的通知」(「通知」)並同意通知的內容及受其約束,通知可於本行任何分行索取及於本行網站 sc.com/hk 下載。閣下進一步同意此通知將成為**銀行協議**的一部分;閣下同意所有閣下不時於本申請前、期間或之後於本申請表內提供的資料以及其他本行不時收集有關個別人士或由有關個別人士提供的個人資料,均可根據本行列於通知內有關個人資料使用及披露的政策,就有關用途及向有關人士(不論有關接收人士是處於中華人民共和國香港特別行政區(「香港」)或其他地方,不論當地的個人資料保護程度是否與香港相符)使用及披露。
- 閣下聲明及保證已遵守並會一直遵守**銀行協議**相關的一切法律(包括任何外匯管制);
- 閣下如果是申請人民幣戶口,閣下則確認閣下完全明白有關投資人民幣的風險及後果及同意承擔此申請的所有有關人民幣戶口的風險及後果;
- 閣下如果是申請「綜合存款戶口」,閣下則確認本行將酌情決定及會不時更改**附屬戶口類型及貨幣**。本行提供的往來/支票/儲蓄及定期存款戶口條款乃構成**銀行協議**文件的一部分,閣下確認已閱讀、完全明白並同意受其約束;
- 閣下如果是申請「港元支票戶口」或「綜合存款戶口」,閣下則確認完全明白「港元支票戶口」或「綜合存款戶口」附屬港元支票戶口(「**港元支票戶口**」)的透支保障服務(「**透支保障**」),並同意遵守其條款:
 - 當閣下的港元支票戶口沒有足夠餘款時,本行將因應閣下的其他存款戶口之存款准予透支保障額,以支付閣下的港元支票或自動轉賬付款交易(「**透支**」)。
 - 最高透支保障額為港元存款之95%及外幣存款之80%(不包括人民幣存款)或累積透支金額達HK\$40,000,以較低者為準。本行保留隨時增加或減少透支保障額之權利。如果閣下的港元支票戶口有透支,本行將對閣下的其他存款戶口之存款按透支額附加留置權而毋須事先通知。
 - 本行將按透支結欠收取利息及透支保障手續費,有關利率及手續費詳情,請參閱本行的「銀行服務收費一覽表」。
 - 透支保障不適用於本行之員工、董事、控權人(指任何人士持有本行已發行股本10%或以上)及該董事、控權人或據貸款批核權員工之配偶或親屬。
 - 本行保留批核透支保障和釐定透支保障額之權利而毋須事先通知。
 - 本行往來/支票/儲蓄戶口和定期存款戶口條款和本行提供透支保障的其他文件及特定條款乃構成本行**銀行協議**一部分,閣下確認已閱讀、完全明白並同意受其約束。

- 閣下如果是申請「高息馬拉松活期存款」戶口，本行提供的「高息馬拉松活期存款」優惠之條款及細則乃構成銀行協議文件的一部分，閣下確認已閱讀、完全明白並同意受其約束；
- 閣下如果是就閣下的子女申請「My Dream Account」，閣下同意及確認：
 - 閣下就閣下的子女給予本行的一切資料(包括任何文件)均正確完備且並無誤導；
 - 閣下為有關「My Dream Account」的最終實益擁有人，並不以任何其他人士之受託人、代名人、代理人或其他身分持有「My Dream Account」或其中任何款項。閣下的子女對於「My Dream Account」中的任何款項概不擁有任何權利或權益；
 - 本行提供的「My Dream Account」之條款及細則乃構成銀行協議文件的一部分，閣下確認已閱讀、完全明白並同意受其約束；
- 閣下如果是申請信用卡，閣下確認：
 - 閣下的信用卡概無因拖欠付款而被取消；
 - 其他財務機構給予閣下的任何貸款或信用卡概無拖欠付款超過一個月；
 - 閣下並無破產，亦從無破產紀錄，而且並無申請破產的意願或行動；
 - 若閣下為本行之現有客戶，閣下明白及同意本行有權酌情決定會否參考閣下與本行之整體關係、維持於本行之總資產或存款作信用卡批核之用；
 - 除於上方另行指明外，閣下確認閣下並非本行或本行之附屬公司或有聯繫公司之任何董事、有批核貸款權僱員或持有本行已發行股份10%或以上的股東(「指明人士」)之親屬或配偶/前配偶，而前述任何指明人士亦非閣下任何其他事宜的擔保人。閣下同意如隨後發覺上述情況有變，閣下會在合理可行情況下盡快以書面形式通知本行；
 - 如本行接納閣下的申請，本行將會按照閣下提供給本行的通訊地址向閣下發出書面通知；
 - 本行提供的「信用卡」之條款及細則乃構成銀行協議文件的一部分，閣下確認已閱讀、完全明白並同意受其約束；
- 閣下如於1和2B部分指示需要更改閣下及聯名戶口持有人的個人資料，即表示閣下授權本行相應地更新閣下及聯名戶口持有人於本行之客戶資料紀錄；
- 閣下確認所選擇之戶口郵寄地址如1A部分所示。

超過兩名申請人申請聯名戶口時，首兩名以外的其他申請人亦須填妥並簽署申請表，而有關申請表與首兩名申請人簽署的申請表構成一份申請。

閣下明白及同意本行有權在檢討閣下現有借貸的情況下，根據《個人信貸資料實務守則》之條款向信貸資料服務機構存取有關閣下的資料。閣下明白及同意如未能在申請起計30日內提供所需文件及/或申請資料，及/或申請未能符合有關要求，本行保留權利取消或不繼續處理此申請。閣下進一步確認並同意，本行可向通知所載的人士(不論在中華人民共和國香港特別行政區境內或境外)及為其中所載目的而提供本申請相關的資料(包括閣下的個人資料)。

閣下明白本行的銷售人員會因應其表現就推廣本行提供之金融及相關服務而獲取薪酬。薪酬結構包括薪金、獎金、花紅等，本行將就其不時作出檢討。

閣下確認明白及同意：(i) 銀行產品條款及細則會不時更新，並可於本行分行或網站 www.sc.com/hk 索取；(ii) 銀行產品條款及細則的第II部份會適用於閣下與或透過本行進行所有投資產品相關(不包括投資相連保險產品)之交易；(iii) 本行可因應相關交易所需為閣下開設附屬戶口；(iv) 如閣下沒有與或透過本行申請任何投資產品服務，銀行產品條款及細則的第II部份則對閣下不適用。

風險聲明：

- 人民幣匯率，如同其他貨幣一樣，有機會受廣泛因素影響而導致波動。客戶於兌換人民幣至其他貨幣(包括港幣)時，將可能受匯率波動而帶來利潤或損失；及
- 人民幣現時並非自由兌換的貨幣；同時透過香港銀行兌換人民幣須不時受本行所定或監管要求限制。實際的兌換安排須依據當時的限制而定。

存款保障計劃：

在此申請的戶口內的存款是符合香港的存款保障計劃保障資格的存款。但年期超過5年的定期存款或貨幣循環存款服務中任何遠期外匯合約項目下的存款將不受該計劃保障。

本申請表格中、英文版如有任何歧義之處，概以英文版為準。