上海商業銀行
SHANGHAI COMMERCIAL BANK

Shanghai Commercial Bank Credit Card / Co-branded Credit Card Application Form

To: Shanghai Commercial Bank Limited ("the Bank")
Please return the completed application form together with supporting documents to any of Shanghai Commercial Bank branches, or by mail: Shanghai Commercial Bank Ltd., Credit Card Service Department, 15th Floor, 47 Catchick Street, West Point, Hong Kong.

Credit Card Type & Welcome Gift

I wish to apply ☐ VISA Platinum Credit Card ☐ Master Card Platinum / Titanium Credit Card ☐ UnionPay Dual Currency Diamond Credit Card
☐ Co-branded Credit Card (Please state the card name: _____)

Welcome Gift Code

Membership No. (If applicable)* Membership valid date (If any)* To M Y

* Please provide the membership information and membership card copy to apply related Co-branded Credit Card in order to enjoy the related credit card membership privilege.

Asia Miles Membership No.
(Please provide your Asia Miles Membership No. if you select Asia Miles as a welcome gift)

Note: For details of Annual Income Requirement of credit card application, please refer to the Bank's website or related leaflet.

Personal Data (Please fill in block letters)

☐ Mr. ☐ Ms. Full Name in English (Should be same as HKID)

Name in Chinese | Former Name/Other Name (if any, please provide proof) # | Date of Birth D M Y

HKID Card No. | Nationality | Marital Status ☐ Single 1 ☐ Married 2 ☐ Widowed 3 ☐ Divorced 4

Education Level ☐ Post-Graduate or above ☐ College University ☐ Secondary ☐ Primary or below

Home Telephone No. | Mobile Phone No. | E-mail Address

Home Address
☐ HK ☐ KLN ☐ NT

Residential Status ☐ Rented 02 ☐ Owned Public Housing 01 ☐ Mortgaged Public Housing 11 ☐ Company Quarters 03
☐ Owned Private-Housing 12 ☐ Mortgaged Private Housing 13 ☐ Owned by Relative 05

Monthly Payment/Rental HK$ # | Years of Residence | No. of Dependent #

Occupation (Please fill in block letters)

Name of Company in English | Type of Industry

Office Address
☐ HK ☐ KLN ☐ NT

Office Tel. No. | Occupation | Years of Employment | Annual Income HK$

Relationship Reference

☐ I am/have been the director / shareholder / employee or the relative / nominee of the director / shareholder / employee of Shanghai Commercial Bank Ltd., or its subsidiaries during the past 12 months. (Please cross out the inapplicable information)

Name | Relationship | Dept. & Position

Instructions

1. MAILING ADDRESS ☐ Home 1 ☐ Office 2 (P.O. Box and overseas address not acceptable)
2. COLLECTION OF CARD I wish to collect the new card at branch of Shanghai Commercial Bank Ltd.
3. ☐ I-BANKING I wish to collect the new card and apply for i-Banking service at the branch indicated above
4. ☐ ATM FACILITIES ATM Instruction in ☐ English 1 ☐ Chinese 2
   I wish my credit card to have ATM access to the following account(s) maintained with the Bank. Where the account is joint account, it must be an either one to sign account. All the account holders agree to the aforesaid arrangement by signing below and shall be responsible for the ATM Facilities utilized by the cardholder. Service is applicable to principal cardholder only.

   HKD Current A/C : ☐☐☐ – ☐☐☐☐☐☐ – ☐☐☐☐☐☐ – ☐ Signature^ _____
   HKD Savings A/C : ☐☐☐ – ☐☐☐☐☐☐ – ☐☐☐☐☐☐ – ☐ Signature^ _____
   ^The signature(s) must comply with the Bank's record. For Joint Account, all the account holders must sign here.

   If you choose this service, you must fill the above column "COLLECTION OF CARD". Cardholder can use the JECTO or Visa/PLUS or MasterCard/Cirrus or UnionPay Global ATM (if applicable) to draw cash in local currency or enquire balance (**HK$25** will be charge for each non-JETCO ATM cash withdrawal)
5. ☐ DIRECT DEBIT AUTHORIZATION Please download the application form in our website directly or visit our branch for application.

Supplementary Cardholder (Please fill in block letters)

Please issue a supplementary card to my next of kin named below (age 16 or above)

☐ Mr. ☐ Ms. Full Name in English (Should be same as HKID)

Name in Chinese | Former Name/Other Name (if any, please provide proof) # | Date of Birth D M Y

HKID Card No. | Nationality | Relationship with Applicant

Home Telephone No. | Mobile Phone No. | E-mail Address (if any) #

Company Name | Office Telephone No.

Office Address (if any) #
☐ HK ☐ KLN ☐ NT

If the residential address of the supplementary cardholder is not the same as the principal cardholder, please submit the residential address proof of the supplementary cardholder.

Over Credit Limit Facility Opt-out

Please allow 7 working days for processing of this facility

After you have opted out of the over credit limit facility, credit card transactions that cause the current balance exceeding the credit limit will be declined by online authorization network. However, your credit card may still be subject to an over credit limit condition, as a result of the posting of offline transactions, transactions that do not require authorization or transactions authorized but with billing delayed (for example, using the credit card for monthly telecommunication/internet service recurring payment, Octopus auto-reloads, carpark charges).

☐ Opt-out of over credit limit facility Signature _____

If you do not exercise your opt-out right, the Bank may impose an Over Credit Limit Handling Fee and other applicable interests and charges (if any) as specified in the Fee schedule of Credit Card Service for the over-the-limit transactions. The Bank reserves the right to accept or reject any over-the-limit transaction conducted with the card at its sole discretion without prior notice.

Declaration and Signature

I/We confirm that I/we did not own any credit card that was cancelled due to default payment and currently I/we do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institution. I/We further confirm that no bankruptcy order has ever been made against me/us and I/we am/are not in the process of petitioning for bankruptcy nor have any intention to do so. I/We confirm that the information herein provided is true and complete and authorize Shanghai Commercial Bank Ltd. ("the Bank") to verify from any source the Bank may choose and agree that any information provided by me/us or collected in the course of dealings between me/us and the Bank may be disclosed to, or used and retained by, any other financial institutions or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to the other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts. I/We acknowledge and agree that all personal data supplied herein ("the Data") are given by me/us on a voluntarily basis. I/We confirm that I/we have read and understood the attached Bank's Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (as may be varied or updated from time to time) ("the Circular"), a copy of which is also available to me/us upon request and at the Bank's website. I/We authorize the Bank to use and/or disclose the Data in accordance with the Circular. I/We understand that the Personal Identification Number (PIN) for accessing ATM and other terminals, and the Credit Card Automated Phone Enquiry (CAPE PIN) Service PIN* for accessing the CAPE service will be sent to me/us upon issuance of card. The use of the Credit Card/PIN constitutes my/our acceptance of General Terms & Conditions of the application form, all terms and conditions of the Credit Card Cardholder Agreement and the Circular. I/We confirm that I/we have read the contents thereof before I/we use or activate the use of the Credit Card. I/We agree the Bank to use and/or disclose the Membership No. and credit card expiry date to related Co-branded card partner for record use only. I/We understand, acknowledge and agree that the General Terms and Conditions, Keys Provision of Terms and Conditions of Cardholder Agreement and Key Facts Statement stated overleaf shall be binding on me/us.

*If I/We do not wish to have this service, I/we can call your Customer Service Hotline on 2818 8236 for arrangement. I/We understand that without ATM PIN, I/We will not be able to access ATM/EPS/Card-on-net and the relative service.

I/We should check ("✓") this box ☐ if I/we do not wish the Bank to use my/our personal data in direct marketing.

The Bank may provide my/our personal data to other persons for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. I/We should check ("✓") this box ☐ if I/we do not wish the Bank to provide my/our personal data to any other persons for their use in direct marketing.

The above represents my/our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me/us to the Bank prior to this application. If none of the above boxes are checked, it represents my/our consent to receive direct marketing contact or information.

I/We understand that my/our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Circular. I/We may refer to the Circular on the kinds of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

Signature of Principal Card Applicant _____ Signature of Supplementary Card Applicant _____
Date _____ Date _____
The Signature(s) should be the same as that will appear on the Credit Card.

#（Optional field）

For Bank Use Only

GROUP ☐☐ | CRA - Y / N | AP / WD / DC | FC | GD
E/S A/C NO : 82 - ☐☐☐☐☐☐ - ☐ | TCR ( ) ☐☐☐☐ K TOS ☐☐☐☐ K | CL K | MEMO
NAME: | TCR ( ) ☐☐☐☐ K TOS ☐☐☐☐ K | SC HRC | PN / SN
REFERRAL CARD NO XXXX - XX ☐☐ - ☐☐☐☐ - ☐☐☐☐ | A/C CT
REF GC. ☐☐☐☐

Documents Required

All applicants(s) must be Hong Kong permanent resident over 18 years of age. For speedy processing, please attach the following document (Please add " ✓ " if attached):

☐ Copy of your and Supplementary Card applicant's Hong Kong Identity Card.
☐ Copy of your previous 3 months residential proof, e.g. rate bill, electricity bill, bank statement.
☐ Copy of your income proof/asset proof, e.g.:
- Pay-roll record for the latest 1 month /or latest income tax demand note. /OR
- Latest 3 months' bank statements/passbook showing your name, account number and salary entry./OR
- For housewife or retired person, please provide the latest 3 months banking deposit account statement or other assist proof.

Apart from the above required documents, the Bank may request applicant to provide other additional information for processing of application.
Documents supplied (including the Application Form) are not returnable.

General Terms & Conditions

1. For Octopus Automatic Add-Value Service ("AAVS") application is free for the first time user. To change the service bank or restart the AAVS, Octopus Cards Limited will charge **HK$20** as handling fee. Cardholders can download the Octopus AAVS application form in our website www.shacombank.com.hk. Each Octopus card can add value of HK$250/HK$500 automatically once every day. The transaction will be shown on your credit card monthly statement.
2. Cardholders can apply Purchase Instalment Scheme 7 working days before the payment due date by calling 2818 8236. A flat monthly handling fee will be charged.
3. Bonus Point Reward Scheme is applied, every retail purchase would be HK$1 = 1 Bonus Point (RMB ¥1 = 1 Bonus Point for RMB Card). Validity of Bonus Point is up to two years.
4. Please visit our website or any branch of the Bank for details of fees and charges. The Annualized Percentage Rate is calculated based on the requirement of the Code of Banking Practices. The Bank reserves the final right on approval of issuance of card and to revise of the above terms at any time.

Key Provision of Terms and Conditions of Cardholder Agreement

1. Each Cardholder shall sign the signature panel on the back of his Card immediately upon receipt thereof.
2. The Principal Cardholder and the Supplementary Cardholder(s) shall be jointly and severally liable for all obligations imposed hereunder on a Cardholder. Supplementary Cardholder(s) shall not be held liable for the Charges as a result of the use of the Card by the Principal Cardholder or other Supplementary Cardholder(s) (if any).
3. In addition to a finance charge, a late payment charge shall be levied if the "Minimum Payment Amount" as specified on the statement is not received by the Bank on or before the Latest Payment Date. Notwithstanding anything to the contrary herein provided, the full amount outstanding under the Account is payable by the Cardholder upon demand by the Bank.
4. The Cardholders agree and shall have the duty to check and examine the correctness of a statement of Charges. If no query thereof is received by the Bank within sixty days from the date of the relevant statement the Cardholders shall be conclusively deemed to have accepted the relative statement of Charges.
5. Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his/her Card has been lost or stolen, the liability of the Cardholder for any unauthorized transaction shall be confined to a maximum of **HK$500**. However, Cardholder shall keep the Card safe and the PIN confidential at all time, failing which, Cardholder shall be liable for all losses for the use of Card/PIN whether or not authorized. The Cardholder shall also be liable for all debts and liability incurred under the Account and all losses and damages suffered by the Bank, if the Cardholder has acted fraudulently or with negligence.
6. Subject to return of the Card after having cut it into halves, the Principal and Supplementary Cardholder may terminate this Agreement at any time by giving written notice to the Bank. The Principal Cardholder must return all Supplementary Cards after cutting them into halves, if he wishes to terminate this Agreement. The aforesaid termination will only come into effect after such notice and the relative Cards have been received by the Bank.
7. The Bank reserves the right to combine or consolidate the outstanding balance of the Account for which the Cardholder is liable with any other accounts which that Cardholder maintains with the Bank whether in the name of that Cardholder or in the name of that Cardholder and any other persons at any time without prior notice. In the case of a joint account in the names of that Cardholder and any other person, the Bank may apply any credit balance on such joint account toward satisfaction of indebtedness owed to the Bank by any holder of such joint account under this agreement.
8. The Cardholders shall pay the Bank forthwith all reasonable costs and expenses including but not limiting to legal expense on a solicitor and own client basis and collection agents fee which are of reasonable amount and were reasonable incurred by the Bank in recovering or attempting to recover monies owed hereunder as a result of defaults on the part of the Cardholders to perform any of their obligations in this Agreement.

Key Facts Statement

Interest Rates and Interest Charges			
Annualized Percentage Rate (APR) for Purchase Finance Charge	APR **34.49%** when you open your account, minimum **HK$5 / RMB¥5** (whichever is higher), and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, Purchase Finance Charge will be chargeable on (i) the unpaid balance billed in the previous statement from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.		
APR for Cash Advance Interest Rate	APR **36.11%** when you open your account and it will be reviewed from time to time. Cash Advance Interest will be chargeable on the daily unpaid cash advance balance from the date of cash advance.		
APR for Special Purchase Finance Charge / Special Cash Advance Interest Rate	APR **37.67%** (for Special Purchase Finance Charge) / APR **39.42%** (for Special Cash Advance Interest Rate) will be chargeable on the delinquent account if you have failed to pay the Minimum Payment Amount for consecutive two statements until payment has resumed normal.		
Interest Free Period	· Up to 56 days · No interest-free period on Cash Advance and Bill Payment of other credit card bills		
Minimum Payment Amount	**1%** of total outstanding principal plus all interest, fees and charges including annual fees or Minimum **HK$50 / RMB¥50** (whichever is higher)		
Fees			
Annual Fee	Card Type	Principal Card	Supplementary Card
	World Credit Card	**HK$3,000**	**HK$1,500**
	Dual Currency Diamond Credit Card / Platinum Credit Card	**HK$1,200 / RMB¥1,200**	**HK$600 / RMB¥600**
	Titanium Credit Card / Gold Credit Card	**HK$480 / RMB¥480**	**HK$240 / RMB¥240**
	Classic Credit Card	**HK$220 / RMB¥220**	**HK$110 / RMB¥110**
	Platinum Business Card / Dual Currency Diamond Coporate Credit Card	**N/A**	**HK$500**
Cash Advance Handling Fee	**3%** on the amount of each cash advance or Minimum **HK$100 / RMB¥100** (whichever is higher)		
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	VISA / MasterCard Credit Card: To be converted into HKD at the rate adopted by VISA / MasterCard on the date of conversion plus **1.95%** (including the mandatory charges imposed by VISA / MasterCard on the Bank, if applicable) and debited to the credit card account. UnionPay Credit Card: Currencies other than RMB and HKD will be converted into HKD and debited to the credit card account at the exchange rate adopted by UnionPay on the date of conversion without charges.		
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	· Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. · No further handling fee is charged by the Bank if you choose to settle foreign currency transaction in Hong Kong dollars at the point of sale overseas.		
Late Payment Charge	**5%** of Minimum Payment Amount or Minimum **HK$180 / RMB¥180** or Maximum **HK$250 / RMB¥250** (whichever is higher)		
Over Credit Limit Handling Fee	**HK$180 / RMB¥180** per statement cycle		
Bounced Cheque / Rejected Direct-Debit Payment Handling Fee	**HK$150 / RMB¥150** each time		

The above-mentioned interest rates, fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at the discretion of Shanghai Commercial Bank Limited ("the Bank") from time to time. Such variations or amendments will be notified by the Bank to the Cardholder in any manner the Bank deems fit and will become effective pursuant to the relevant terms and conditions of the relevant Credit Card Cardholder Agreements. The above interest rates are calculated on the basis of 365 days per year and the APR is calculated based on the Net Present Value (NPV) method in accordance with the guideline of the Code of Banking Practice. In the event of any discrepancy between the English and Chinese versions of this statement, the English version shall prevail.

Issued by Shanghai Commercial Bank Limited