上海商業銀行
SHANGHAI COMMERCIAL BANK

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

Please put a "✓" in the appropriate box and complete this form in BLOCK LETTERS. If the personal information you provided is different from our record, the Bank will automatically update it for you (if applicable).

Please return the completed application form together with supporting documents to any of Shanghai Commercial Bank branches, or mail to Level 26, Tower 2, Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai Chung, NT, HK - Shanghai Commercial Bank Credit Card Department
To: Shanghai Commercial Bank Limited (the "Bank")

Credit Card Type & Welcome Gift

☐  World Credit Card (Exclusive for SMART Banking customers)

☐  UnionPay Dual Currency Diamond Credit Card

(HKD credit limit _____ % RMB credit limit _____ %)*

☐  Visa Platinum Credit Card

☐  Mastercard Platinum Credit Card /

 Mastercard Titanium Credit Card

☐ Co-branded Credit Card

(Please state the card name: _____)

Annual Income Requirement: Diamond / Platinum Credit Card: HK$150,000 or above
Titanium Credit Card: HK$80,000 or above

* If you do not specify, the credit limit will be evenly divided into your HKD account and RMB account in thousands, subject to the final credit limit offered by the Bank.

I wish to collect the new card at _____ branch

Welcome Gift Code*# _____

* If you do not indicate your welcome gift preference, you will be assigned Free Spending Credit.
# The welcome gift is only applicable to principal card applicants who do not hold any credit cards / co-branded credit cards of the Bank in the past 12 months.

For Co-branded Credit Card application, valid membership / staff information and member / staff card copy is / are required in order to enjoy the related credit card membership privileges.

Membership / Staff No. (If any) _____

Membership Valid Date (If any) To ☐☐ M ☐☐☐☐ Y

Personal Information (Applicant must be aged 18 or above and HK permanent resident)

Full Name in English (as shown on your HKID Card) ☐ Mr. ☐ Ms.

Name in Chinese Nationality

Former Name / Other Name
(if any, please provide proof)

HKID Card / Passport No.

Date of Birth ☐☐ D ☐☐ M ☐☐☐☐ Y

Marital Status ☐ Single ☐ Married ☐ Widowed ☐ Divorced ☐ Others

Education Level ☐ Post-Graduate or above ☐ University
☐ College / Associate Degree / Higher Diploma
☐ Secondary ☐ Primary or below ☐ Others

Home Address Flat ☐☐☐☐ Floor ☐☐ Block ☐☐

Building / Estate _____

Street _____

District _____

(If the permanent address is different from above home address, please provide permanent address proof) ☐ HK ☐ KLN ☐ NT

Years of Residence ☐☐ Monthly Mortgage Loan Instalment HK$ ☐☐☐☐☐

Residential Type ☐ Owned Public Housing ☐ Owned Private Housing
☐ Rented ☐ Company Quarters
☐ Owned by Relative ☐ Mortgaged Public Housing
☐ Mortgaged Private Housing

Mailing Address ☐ Home ☐ Office
(P.O. Box and overseas address are not acceptable)

Home No.

Mobile No.

E-mail Address

(Please provide your email address to receive the latest promotion and/or email notification when your new e-Statement is available)

Statement Arrangement^ The Bank will charge Paper Statement Fee of **HK$5** per month per account.

^ If you are our Personal Internet Banking user, the new card will be automatically registered for e-Statement Service. If you are not Personal Internet Banking user, please visit our website to register with ATM PIN, "iAM Smart" App or Hong Kong Identity Card after receiving the new card.

Occupation

☐ Full-time Employed ☐ Part-time Employed ☐ Self Employed - Sole Proprietor
☐ Self Employed - Shareholder / Partner ☐ Housewife (Please provide the asset proof)
☐ Retired (Please provide the asset proof) ☐ Student

Name of Company

Company Address Flat ☐☐☐☐ Floor ☐☐

Building _____

Street _____

District _____ ☐ HK ☐ KLN ☐ NT

Office No.

Company Industry

Occupation

Position Years of Employment ☐☐

Annual Income HK$ ☐☐☐☐☐☐☐☐

If salary is not the applicant's main source of income, please specify:

_____

ATM Facilities

Language on Screen ☐ English ☐ Chinese

I wish to have ATM facilities on my credit card for my Shanghai Commercial Bank Limited Account(s) listed below:

HKD Savings A/C : 0 2 5 - ☐☐☐☐ - ☐☐☐☐ - ☐

Signature^ _____ S.V. ☐☐☐

^ The signature must comply with the Bank's bank account record.

HKD Current A/C : 0 2 5 - ☐☐☐ 8 2 - ☐☐☐☐ - ☐

Signature^ _____ S.V. ☐☐☐

^ The signature must comply with the Bank's bank account record.

If the account(s) stated above is joint account(s), it must be the sole signatory of the account(s) and / or "either to sign" signatory to a joint account(s). For principal cardholder only.
If you choose this service, **you must fill in the field of card collection branch.** Cardholder can use the JETCO or Visa / PLUS or Mastercard / Cirrus or UnionPay Global ATM (if applicable) to draw cash in local currency or balance enquiry (**HK$25** will be charged for each non-JETCO ATM cash withdrawal)

Relationship Declaration

☐ I am / have been a director / shareholder / employee or a relative / nominee of the director / shareholder / employee of Shanghai Commercial Bank Limited or its subsidiaries in the past 12 months. (Please delete where inapplicable)

Name Relationship

Department Position

Over-the-limit Facility Arrangement

Your credit card will be set to opt-out of the Over-the-limit Facility, credit card transactions that cause the current balance to exceed the credit limit will be declined by the online authorization network. However, your credit card may still be subject to Over-the-limit Fee due to an over credit limit condition such 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 Automatic Add-Value Service and carpark charges). You can choose to opt-in the Over-the-limit Facility by completing the relevant form available for download from the Bank's website at www.shacombank.com.hk or by contacting our Credit Card Customer Service Hotline at 2818 8236.

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 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 Collection and Handling of Personal Data (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 number 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, Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data, Keys Provision of Terms and Conditions of Cardholder Agreement and Key Facts Statement shall be binding on me / us.

*If I / We do not wish to have this service, I / we can call your Customer Service Hotline at 2818 8236 for arrangement. I / We understand that without ATM PIN, I / we will not be able to access ATM / EPS / Personal Internet Banking services.

I / We do not wish the Bank to use my / our personal data in direct marketing through the following channel(s) (please "✓" to select the channel(s):
☐ Mail ☐ E-mail ☐ Telephone ☐ SMS

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 "✓" 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 options represent my / our present choice of whether or not to receive direct marketing contact or information. This replaces any choice previously communicated by me / us to the Bank. If none of the above boxes are "✓", 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.

I / We acknowledge that I / we have the right to request for a Credit Report from each Selected Credit Reference Agency without charge in any twelve-month period(s) or correct such credit report(s) by credit reference agency(ies). I / We understand that for any enquiry about the credit reference agency(ies) during this application, I / we can visit the Bank's website at https://www.shacombank.com.hk/eng/tools/documents/download/personal/images/Personal_Finance_Related/cra_list.pdf for obtaining the related contact information of credit reference agency(ies).

I / We confirm that this card application was not referred by a third party.

Signature of Principal Card Applicant _____
(The Signature must be the same as that will appear on the Credit Card)

Date _____

For Bank Use Only

BRANCH CODE / GROUP _____ E/S CURRENT A/C NO.: 82 _____-☐

NAME _____ REF GC _____

REFERRAL CARD NO XXXX - XX ☐☐ - ☐☐☐☐ - ☐☐☐☐

TCR ( ) _____ K TOS _____ K CRA - Y / N ☐☐☐

TCR ( ) _____ K TOS _____ K

AP / WD / DC _____ SC _____ FC _____

CL ☐☐☐☐☐☐ K HKD _____ RMB _____

MEMO _____ PN / SN _____

08/2025

Documents Required

All principal applicant(s) must be a Hong Kong permanent resident aged 18 or above, while supplementary card applicant(s) must be aged 16 or above. Please enclose the following document(s) (please put "✓").

☐ A copy of your and supplementary card applicant's (if any) Hong Kong Identity Card

☐ A copy of residential address proof within the latest 3 months, e.g. rate bill, electricity bill or bank statement.

☐ Your income proof / asset proof, e.g.:

- A copy of pay roll record for the latest 3 months or latest income tax demand note (dated within 6 months); or
- A copy of latest 1 month's bank statement / passbook showing your name, account number and salary entry; or
- For housewife or retired person, please attach a copy of bank deposit account statement of the latest 3 months or other asset proof; or
- For student, please attach a copy of Student Identity Card

Apart from the above information, the Bank may request applicant(s) to provide additional information / document for processing of the application. Please note that any document including this form submitted will not be returned.

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. Every retail purchase would be HK$1 = 1 Bonus Point (RMB1 = 1 Bonus Point). 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 Practice. The Bank reserves the final right on approval of issuance of card and revision of the above terms at any time.
5. For the subject credit card type, the Bank did not engage any intermediary / third party for referral of credit card application.
6. If your credit card application is referred by an intermediary or third party, the Bank may decline to process your application in accordance with the relevant regulatory requirements.
7. The Bank reserves the right of issuing another type of credit card to replace your credit card applied.

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 authentication factors (for example, personal identification numbers (PINs) and authentications tokens) confidential at all time, failing which, Cardholder shall be liable for all losses for the use of Card / authentication factors (for example, personal identification numbers (PINs) and authentications tokens) 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.
9. The Bank shall be entitled to seek assistance from any person, organization, governmental agency, consumer reporting agency, or any other source or employ debt collection agencies and/or institutions for the collection, holding, processing, copying, deleting, augmenting, extracting as well as transferring and disclosing of such personal data of the Cardholder and for the collection of the all sums due and payable to the Bank and/or for other purposes as the Bank deems fit or necessary in accordance with the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data (the "Circular") in relation to personal data amended and updated from time to time.

Key Facts Statement

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our cardholder agreement and fee schedule for details.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges[1]

Interest Rate for Retail Purchase[2]	**2.59%** when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance[2,3]	**2.46%** when you open your account and it will be reviewed from time to time. Interest will be charged on the daily unpaid cash advance balance from the date of cash advance.
Annualised Percentage Rate (APR) for Retail Purchase[4]	**35.91%** when you open your account 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, interest will be charged on (i) the unpaid balance billed in the previous statement from the date of the previous statement on a daily basis until payment is made 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 is made in full.
APR for Cash Advance[3,4]	**35.99%** when you open your account and it will be reviewed from time to time. Interest will be charged on the daily unpaid cash advance balance from the date of cash advance.
Delinquent APR[4]	Not Applicable
Interest Free Period[5]	• Up to 56 days • No interest-free period on Cash Advance and Bill Payment of other credit card bills
Minimum Payment	Total sum of items (i) to (iii) : (i) all interest, fees and charges including annual fees; (ii) over-the-limit amount; (iii) **1%** of outstanding balance excluding item (i) and (ii) or minimum **HK$50 / RMB50** (whichever is higher)

Fees[1]

Annual Fee	Card Type	Principal Card	Supplementary Card
	World Credit Card	**HK$3,000**	**HK$1,500**
	UnionPay Dual Currency Credit Card / Platinum Credit Card	**HK$1,200**	**HK$600**
	Titanium Credit Card / Gold Credit Card	**HK$480**	**HK$240**
	Classic Credit Card	**HK$220**	**HK$110**
	Platinum Business Card / UnionPay Dual Currency Corporate Credit Card	**N/A**	**HK$500**

Cash Advance Fee	**4%** on the amount of each cash advance or Minimum **HK$100 / RMB100** (whichever is higher)
Fee relating to Foreign Currency Transaction	• Visa / Mastercard: To be converted into HKD at the rate adopted by Visa / Mastercard on the date of conversion plus **1.95%** of transaction amount (including the mandatory charges imposed by Visa / Mastercard on the Bank, if applicable) and debited to the credit card account. • UnionPay Dual Currency Credit Card: Currencies other than RMB and HKD will be converted into HKD plus **1%** of transaction amount (including the mandatory charges imposed by UnionPay to the Bank, if applicable) and debited to the credit card account at the exchange rate adopted by UnionPay on the date of conversion.
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. • Applicable to Visa / Mastercard: **1%** per transaction amount for Hong Kong dollar transactions made outside of Hong Kong or with any merchant not having business registration in Hong Kong, including but not limited to online merchant transactions. The fee will be charged by the Bank on such transactions on behalf of Visa / Mastercard.
Late Payment Fee	**HK$300 / RMB300** or the Minimum Payment Amount (whichever is lower)
Over-the-limit Fee	**HK$180 / RMB180** per statement cycle
Returned Payment Fee	**HK$150 / RMB150** per returned payment
Paper Statement Fee[6]	**HK$5** per month per account

Note:

1. 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 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.
2. The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
3. The interest charge for Cash Advance may be accrued after the statement cut off date, and Cardholder may contact the Bank on how to fully settle the Cash Advance before the next statement date.
4. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.
5. Interest Free Period refers to the period of time when no interest is charged on customers' use of the credit card, so long as payment of the statement balance is received in full on or before the Latest Payment Date. The length of the Interest Free Period depends on when a purchase is made within the statement cycle.
6. Paper Statement Fee is not applicable to the following customers and Business / Corporate Credit Cards customers: (1) aged below 18 or aged 65 and above, (2) recipients of Comprehensive Social Security Assistance and (3) recipients of Government Disability Allowance. Under circumstances (2) or (3), customer should submit the application form or relevant proof for Fee waiver or contact our Credit Card Customer Hotline at (852) 2818 8236 for enquiry.

Illustrative example

Assumptions:

- Outstanding Balance = HK$20,000
- Monthly Interest Rate = 2.59% (Annualised Percentage Rate at 35.91%)
- No new retail purchase transactions.
- No annual fees and other fees are applied.
- Repayments are due on the 26th day after the statement date, and are made on or before the Latest Payment Date.

If you make no additional charges using this card and each month you pay…	You will pay off the outstanding balance of HK$20,000 in about…	and you will end up paying an estimated total of…
Only the minimum payment	318 months	HK$70,675.66
HK$860.53	36 months	HK$30,978.70 (Savings of HK$39,696.96)

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at www.shacombank.com.hk/eng/tools/calculators/calculators_creditcard.jsp.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

To borrow or not to borrow?
Borrow only if you can repay!

Issued by Shanghai Commercial Bank Limited
08/2025