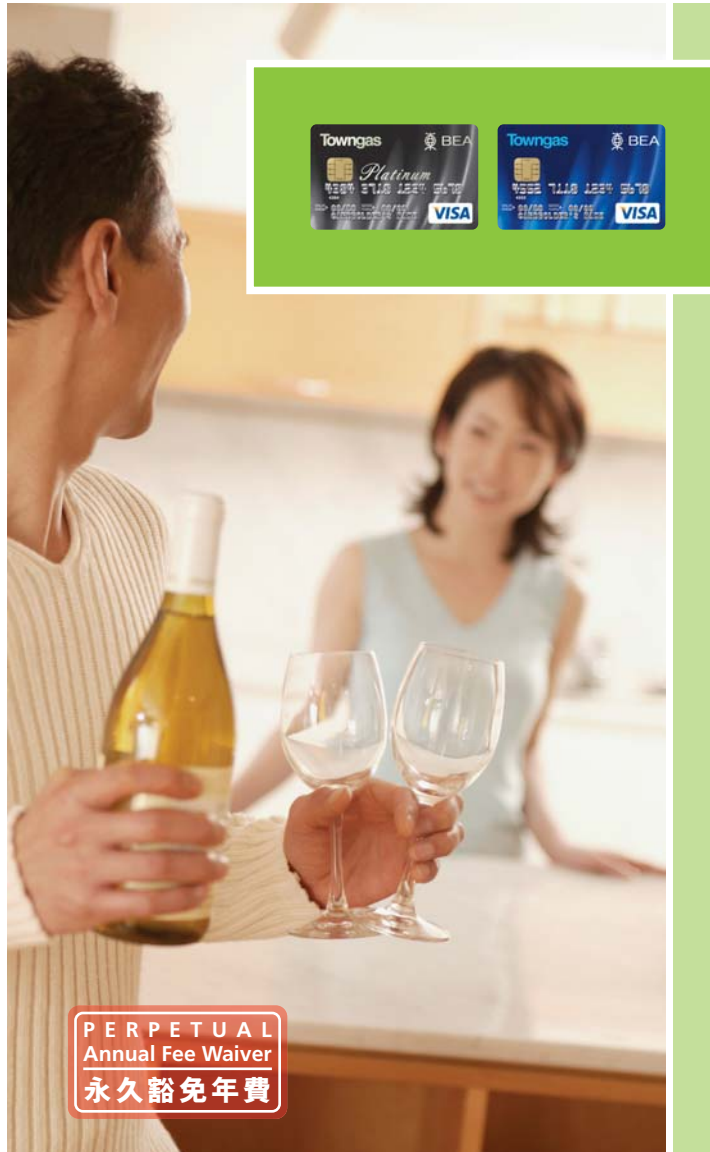


Towngas Card
Towngas卡



EXCLUSIVE PRIVILEGES FOR TOWNGAS CARDHOLDERS TOWNGAS卡客戶專享優惠

FREE Perpetual Annual Fee Waiver
免費 永久豁免年費

2X Earn 2X Bonus Points
賺取2X獎分

- Settling Towngas bills by autopay with Towngas Card
憑Towngas卡以自動轉賬繳付煤氣費用
- Spending at Towngas Avenue
於Towngas Avenue消費
- Purchasing Towngas appliances
購買煤氣爐具

Exclusive Benefits at Towngas Avenue
於Towngas Avenue尊享消費優惠

- Discount price (not applicable to Towngas appliances)
優惠價購買家具用品(煤氣家具除外)
- 10% off on all food and beverages at the Cafe
咖啡茶座食品及飲品9折優惠

\$% Special Offers on
Towngas Designated Appliances*
優惠價購買煤氣爐具*

- Special price on purchase of Towngas designated residential appliances or
優惠價購買住宅式煤氣爐具 或
- 10-month interest-free instalment plan
10個月免息分期付款優惠

* Special price applies only on regular priced items. This offer cannot be used in conjunction with other offers.
優惠價不適用於減價及優惠貨品。此優惠不可連同其他優惠一併使用。

Remark: BEA and Towngas reserves the right to vary or cancel the offers and / or amend or alter any of these terms and conditions at any time without prior notice.

註：東亞銀行及煤氣公司有權隨時更改此優惠及 / 或修訂此條款及細則而毋須預先通知。

Please retain the Terms and Conditions for future reference. 申請人須保留此條款及細則以作日後參考之用。

General Terms and Conditions

1. Once the application has been approved by The Bank of East Asia, Limited ("BEA"), the cardholder will be deemed to have accepted all terms and conditions listed below in conjunction with all terms and conditions stated in the Cardholder Agreement. 2. Should the cardholder cancel his / her principal Towngas Card within 24 months from the date of account opening, an administration fee of HK\$500 shall be charged to the relevant account. 3. BEA reserves the right to vary or cancel the promotional programme and / or amend or alter any of these terms and conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive. 4. Unless otherwise stated, words and expressions defined in the Cardholder Agreement will have the same meaning when used in these terms and conditions. For the avoidance of doubt, nothing in these terms and conditions will prejudice or affect the terms and conditions of the Cardholder Agreement. These terms and conditions will be in addition to the terms and conditions of the Cardholder Agreement. 5. BEA reserves the sole right to approve or decline any Towngas Card application. 6. Should there be any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall apply and prevail.

一般條款及細則

1. 當東亞銀行有限公司(「本行」)接納客戶之申請時，將把客戶已接受下列條款及細則和持卡人合約內的條款及細則。2. 如客戶於新卡開戶後首24個月內取消其主卡，本行將向客戶收取HK\$500之行政費用。3. 本行有權隨時更改推廣優惠及/或修改此條款及細則而毋須預先通知；如有任何爭議，本行保留最終決定權。4. 除非另有指示，此條款及細則所使用之詞彙及句式應被視為與持卡人合約內容相同。此條款及細則並不對持卡人合約之條款及細則構成任何擴充或影響。此條款及細則乃為補充合約內之條款及細則而定。5. 本行保留對Towngas卡申請之最終審核權。6. 上述條款及細則的中文版本僅供參考之用。此條款及細則的中、英文本如有歧異，概以英文版本為準。

SUMMARY OF MAJOR TERMS & CONDITIONS OF BEA CREDIT CARDHOLDER AGREEMENT

In compliance with the requirements of the Code of Banking Practice, The Bank of East Asia, Limited ("Bank") has outlined significant terms and conditions of BEA Credit Cardholder Agreement ("Agreement") as follows for your particular attention:

1. Safety of the Card and Secrecy of the PIN

Under receipt of the Card, the Cardholder must sign the Card immediately. Cardholder should also keep the Card secure and avoid disclosing the Personal Identification Number (PIN) to any other person. In case of Card loss or a leak of PIN, Cardholder should immediately notify the Bank. The Cardholder shall be responsible and liable in full for all charges, losses, damages and / or expenses incurred arising out of the Cardholder's failure to give such notification.

2. Maximum Liability for Card Loss

Provided that the Cardholder has observed his obligation to notify the Bank as soon as reasonably practicable after discovering the loss, theft or disclosure of the Card and/or the PIN, and has not acted fraudulently or with gross negligence, the Cardholder's maximum liability for losses incurred for any unauthorized transaction(s) before notifying the Bank of such loss or theft or disclosure will be HK\$500. However, the Cardholder shall be held liable in full for all charges, losses, damages and / or expenses incurred if the Cardholder has acted fraudulently or with gross negligence or fail to observe the obligation aforesaid.

3. Payment of Finance Charges, Service Charges and Other Charges

By using the Card, the Principal Cardholder shall deem to have accepted and agreed to pay the reasonable charges and handling fees incurred for any relevant service(s) including: (i) annual fee (unless a fee waiver is arranged); (ii) cash advance fee and finance charge; (iii) late charge and finance charge for failure to settle the amount specified in the statement on time; (iv) dishonoured cheque paid or deposited into the account or rejection of autopay arrangement; (v) re-issue or replacement Card; (vi) issuance or re-issuance of sales drafts copies or any other voucher, or an account statement. For details, please refer to the list of service charges on credit card. All such fees shall be non-refundable and shall be subject to regular review and amendment, and shall be announced by the Bank from time to time in any manner it deems fit.

4. Expenses of Enforcement

Upon the termination of the Agreement for any reason whatsoever, the cancelled Card must be surrendered to the Bank and the whole amount outstanding owed to the Bank and any outstanding card transactions incurred prior to such termination but not yet charged to the Card account have to be settled immediately. In the event that the Cardholder defaults in payment, becomes bankrupt, insolvent or dies, the Cardholder or his estate shall be liable to settle such amount outstanding immediately and shall reimburse the Bank's costs and expenses of recovery and enforcement, which are of a reasonable amount and reasonably incurred, including legal fees, collection agency handling fees and other expenses. The Bank also reserves its right to impose a finance charge at its prevailing rate pending repayment in full by the Cardholder.

5. Responsibility to Examine Statements

The Cardholder must notify the Bank of problem transaction(s) posted to the credit card account monthly statement within 60 days from the statement date, failing which, the statement shall be conclusive.

6. Bank's Right of Set-off

The Bank may at any time and without prior notice, combine or consolidate the outstanding balance on the Cardholder's credit card account with any other account(s) which the Cardholder maintains with the Bank and set-off or transfer any sum in or towards discharge of the total amount owed to the Bank. For Supplementary Cardholder(s), the Bank shall only set off the liabilities and the amount(s) owed for the use of the Supplementary Card(s) against the credit balance(s) held in any / all other account(s) of that particular Supplementary Cardholder, but excluding the liabilities and the amounts owed by the Principal Cardholder or other Supplementary Cardholder(s).

7. Cardholder's Liability

While the Principal Cardholder shall be liable for any / all liabilities and any / all amounts owed through usage of the Card and for any / all Supplementary Cards to the Bank, the Supplementary Cardholder(s) shall only be liable for all liabilities and amounts attributable to his/her/their own use of his / her / their Card.

8. Right of Card Termination

Whereas the Bank may cancel Cardholder's credit card account at any time, the Cardholder may at any time terminate the use of the Card by returning it and all relevant supplementary Cards to any branch of the Bank in person. The Cardholder or the supplementary Cardholder may also terminate the use of the supplementary Cards against the credit balance(s) held in any / all other account(s) of that particular Supplementary Cardholder, but excluding the liabilities and the amounts owed by the Principal Cardholder or other Supplementary Cardholder(s).

9. Bank's Amendments on the Agreement

The Bank reserves the right to alter and amend the terms and conditions stipulated in this Agreement including but not limited to the applicable credit limit of the account, terms of payment, interest rates, services charges, annual fee and other fees from time to time with prior notice to the Cardholder in any manner the Bank deems appropriate, to be effective irrespective of whether the Cardholder has actual notice or knowledge thereof. And the Supplementary Cardholder is deemed to be notified of the same.

Please note that the above summarized terms and conditions are for reference only and you should read the full version of the Agreement which shall prevail in the event of discrepancy.

The use of the Card will constitute Cardholder's acceptance to the Agreement and the Cardholder will be bound by it. The full version will be available in all branches of the Bank. For any enquiries, please call the Customer Services Hotline at 3608 6628.

東亞銀行信用卡持卡人合約主要條款摘要

為配合《銀行審慎使用》的規定，東亞銀行有限公司(「本行」)謹將本行信用卡持卡人合約(「持卡人合約」)中關連的持卡人責任及義務概述如下：

1. 信用卡私人密碼的安全

當持卡人收到信用卡時，必須立刻簽署該卡，並於任何時候妥為保管信用卡及將私人密碼保密。如遇信用卡遺失或被竊或密碼外洩，必須立即通知本行。否則，持卡人將須承擔持卡人合約所承擔而引起之一切責任。

2. 遺失信用卡或私人密碼洩漏的最高責任

只要持卡人已履行持卡人合約內的責任在信用卡遺失或被竊或密碼外洩時能夠在可行情況下儘快通知本行，並且無欺詐行為或嚴重疏忽，則持卡人就本行接獲信用卡遺失或被竊或密碼洩漏的通知之外所產生的信用卡賬戶損失的最高責任限額為HK\$500。如若有欺詐行為或嚴重疏忽或未履行上述責任，則持卡人須承擔所有有關「損失及費用」上全部的責任。

3. 財務服務及服務費

在信用卡的使用時，主卡持卡人須盡付有關服務發生之手續費及合理費用。其中包括下列者：(i) 年費 (除非已獲豁免)；(ii) 金卡補發手續費及手續費；(iii) 逾期繳款之滯遲費用及財務費用；(iv) 存入信用卡之票據或不被接受的自動轉帳交易；(v) 重發或補發卡。所有與持卡人要求而提供的購物單據前未，或其他單據或月單。詳見本行之信用卡服務收費表。所有費用概不退還。本行可以隨時修改此或其他費用，並以本行認為適當之方式通知持卡人。

4. 強制執行債務

無論基於任何理由，自合約之一旦終止後，經註銷之信用卡需交還本行，而賬戶內之全部欠款及未註銷持卡人賬戶但於此合約終止前已作交易項目之款額須立即清付。如持卡人未能或無力履行還款責任，宣告破產、無力付款或延遲，持卡人或其遺產承辦人須負責立刻清償欠款及承擔一切有關本行或債權人所有產生之合理費用，包括律師費、收賬費用及其他費用，在此項有關未全數清償。本行保留對該賬戶繼續收取費用及權利。

5. 有關結算之責任

如月結單上有任何賬目錯誤，持卡人須於月結單日期後60天之內通知本行；否則，本行則視該月結單為正確詳實的。

6. 本行的新服務

本行隨時不預先通知，按本行記錄將屬於持卡人的任何結合併計算，以抵銷或自該賬戶中撥款以清償持卡人信用卡賬戶所積欠之款額。附屬卡持卡人亦之存款賬戶只會用作抵銷其本身使用之賬項或積欠之款額，而並不會轉用作抵銷主卡或其他附屬卡持有的債務。

7. 主卡及附屬卡持卡人的責任

主卡持卡人須對此信用卡卡的所有附屬卡對本行所欠之賬項及賬項負責，而附屬卡持卡人僅須負責其本身的交易賬項和義務，對主卡持卡人及其他附屬卡持卡人的賬項均不須負責。

8. 終止信用卡有關權利

本行可於任何時候取消持卡人的信用卡賬戶，而持卡人亦可隨時親身前往本行任何一間分行通知本行終止使用此信用卡及同時交回信用卡及有關之所有附屬卡。持卡人或附屬卡持卡人亦可使用信用卡之使用，唯亦須親身前往本行任何一間分行通知本行終止使用此附屬卡及同時交回此附屬卡。

9. 持卡人合約的修訂

本行保留隨時修改本合約條款之權利，包括但不限於調整有關之信貸限額、滯遲條款、利息息率、服務費、年費及其他費用，並以本行認為適當之方式事先通知持卡人。唯通知一旦發出，不論持卡人收到與否，主卡及附屬卡持卡人均作已知悉論。

上述條款僅適用於本合約，一切條款均以持卡人合約全文為準，請詳細閱。信用卡一經使用，將構成持卡人同意接受持卡人合約條款約束。如需要持卡人合約全文，請於本行任何一間分行索取。如有任何查詢，請致電客戶服務熱線3608 6628。

The Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement

In compliance with the Personal Data (Privacy) Ordinance ("the Ordinance"), the Bank of East Asia Group ("the Group") would like to inform you of the following:

- From time to time, it is necessary for customers to supply the Group with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking and other financial services.
- Failure to supply such data may result in the Group being unable to open or continue accounts or establish or continue banking facilities or provide banking and other financial services.
- It is also the case that data are collected from customers in the ordinary course of the continuation of the banking and other financial relationship, for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Group, by means of documentation or telephone recording system as the case may be.
- The purposes for which data relating to a customer may be used are as follows: –
 - the daily operation of the business and the provision of services;
 - conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - creating and maintaining the Group's credit scoring models;
 - assisting other financial institutions to conduct credit checks and collect debts;
 - ensuring ongoing credit worthiness of customers;
 - designing financial services or related products for customers' use;
 - marketing services or products of the Group and/or selected companies;
 - determining amounts owed to or by customers;
 - collection of amounts outstanding from customers and those providing security for customers' obligations;
 - meeting the requirements to make disclosure under the requirements of any law binding on the Group or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Group or any of its branches are expected to comply;
 - enabling an actual or proposed assignee of the Group, or participant or sub-participant of the Group's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (xii) purposes relating thereto.
- Data held by the Group relating to a customer will be kept confidential but the Group may provide such information to the following parties for the purposes set out in paragraph (4): –
 - any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Group in connection with the operation of its business;
 - any other person under a duty of confidentiality to the Group including a group company of the Group which has undertaken to keep such information confidential;
 - the drawer bank providing a copy of a paid cheque (which may contain information about the drawer);
 - credit reference agencies, and, in the event of default, to debt collection agencies;
 - any person to whom the Group is under an obligation to make disclosure under the requirements of any law binding on the Group or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Group or any of its branches are expected to comply;
 - any actual or proposed assignee of the Group or participant or sub-participant or transferee of the Group's rights in respect of the customer; and
 - (vii) selected companies for the purpose of informing customers of services which the Group believes will be of interest to customers.
- Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, an individual has the right: –
 - to check whether the Group holds data about him and of access to such data;
 - to require the Group to correct any data relating to him which is inaccurate;
 - to ascertain the Group's policies and practices in relation to data and to be informed of the kind of personal data held by the Group;
 - to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of a data access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to data which has been provided by the Group to a credit reference agency, to instruct the Group upon termination of an account by full repayment to make a request to the relevant agency to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days, the data may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of discharge from a bankruptcy as notified to the Group, whichever is earlier.
- In accordance with the terms of the Ordinance, the Group has the right to charge a reasonable fee for the processing of any data access request.
- The person to whom requests for access to data or correction of data or for information regarding the Group's Privacy Policy Statement and kinds of data held are to be addressed is as follows: –

The Group Data Protection Officer Telephone: 3608 3608
The Bank of East Asia Group Fax: 3608 672
11th Floor, 31 Des Voeux Road Central Website : www.hkbea.com
Hong Kong
- The Group may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the report, the Group will advise the contact details of the relevant credit reference agency.
- Customers may, at any time, request the Group cease using their personal data for direct marketing purposes by writing to the Group Data Protection Officer at the address or fax number provided in paragraph (8).
- Nothing in this Statement shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

個人資料(私隱)條例 – 個人資料收集(客戶)聲明

依從個人資料(私隱)條例(下稱「條例」)，東亞銀行集團(下稱「本集團」)現通知 貴客戶以下細則：

- 客戶在開立或延續戶口、建立或延續銀行信貸或銀行提供服務時，需要不時向本集團提供有關的資料。
- 若未能向本集團提供該等資料可能會導致本集團無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務或其他金融服務。
- 客戶與本集團在延續正常業務運作中，例如，當客戶開出支票或存款或一般情況下以口頭或書面形式與本集團溝通時，本集團亦會收集客戶的資料，當中可能以文字形式或電話錄音系統收集。
- 客戶的資料可能會用於下列用途：
 - 提供服務和信貸便利給客戶之日常運作；
 - 在客戶申請信貸時進行的信貸審核；及每年進行一次或以上的定期或特別審查；
 - 編制及維持本集團的信貸評分模式；
 - 協助其他財務機構作信用檢查及追討債務；
 - 確保客戶維持可靠信譽；
 - (vi) 設計為客戶使用的財務服務或有關產品；
 - (vii) 推廣本集團及/或母機構之公司的服務或產品；
 - (viii) 計算本集團與客戶之間的債務；
 - (ix) 向客戶及為客戶的責任提供抵押的人士追收欠款；
 - (x) 本集團或其任何分行為履行任何對其有約束力的法例的規定而作出披露；
 - (xi) 或向債務管理公司或債權管理公司委任的債務管理公司披露所發出的指令或通知所發出的指令或通知；
 - (xii) 使本集團對客戶的權利的參與人或附屬參與人評核或組成為轉讓、參與或附屬參與的交易；及
 - (xiii) 上述有關的用途。
- 本集團會維持持有的客戶資料保密，但本集團可能把該等資料提供給下列各方使用(4)段列出的用途：
 - (i) 任何代理人、承包商、或向本集團提供行政、電訊、電腦、付款或證券結算或其他與本集團業務有關的服務的第三方服務供應商；
 - (ii) 任何對本集團有保密責任的人，包括本集團內已承諾保持該資料保密的公司；
 - (iii) 付款服務行向來人提供已付款支票的副本(而其中可能載有有關客戶的資料)；
 - (iv) 信貸資料服務機構；而在客戶欠賬時，則可將該等資料提供給收數公司；
 - (v) 本集團在根據對本集團或其任何分行具法律約束力的規下或為符合及履行任何須向本集團或其任何分行有關的監管或其他機構所發出的指令而有關責任對任何人作出披露；
 - (vi) 本集團的任何向債權管理公司或本集團對客戶的權利的參與人或附屬參與人或受託人；及
 - (vii) 經該客戶之同意，用作向其他本集團相信該客戶信譽的有關人士。
- 根據條例中的條款及根據條例核檢出的個人信貸資料審核守則，任何個人有權：
 - (i) 查閱本集團是否持有他的資料及查閱該等資料；
 - (ii) 要求本集團改正任何有關他的不準確的資料；
 - (iii) 查明本集團對他的資料的來源和獲知和獲知本集團持有的個人資料種類；
 - (iv) 查閱並維護本集團的履歷，例如有關信貸資料服務機構或收數公司的資料是屬哪個人資料；及
 - (v) 讓本集團提供進一步資料，以便向有關信貸資料服務機構或收數公司提出查閱和改正資料的要求；及
 - (vi) 於悉數資料交回結束後賬戶時，指示本集團要求該信貸資料服務機構，從資料庫刪除本集團曾經提供的賬戶資料，惟是項指示須於賬戶結束後5年內發出，而該賬戶在緊接結束之前5年內，並無拖欠超過60天的記錄。假如該賬戶有拖欠超過60天的記錄，信貸資料服務機構可以保留有關紀錄。直至欠款悉數清償之日起計滿5年為止，或本集團接獲的解除破產令生效日期起計滿5年為止，以較早發生者為準。
- 根據條例的條款，本集團有權就處理任何查閱資料的要求收取合理費用。
- 任何關於查閱或改正資料，或索取關於本集團的私隱政策聲明或所持有的資料種類的要求，應向下列人士提出：

香港中環德輔道中31號11樓 電話：3608 3608
香港中環德輔道中11號 電話：3608 672
本集團資料保障主任 網址：www.hkbea.com
- 本集團在根據信貸申請時，可能參考由信貸資料服務機構提供有關客戶的信貸報告。假如客戶有意索取有關報告，可要求本集團提供有關信貸資料服務機構的聯絡詳情。
- 客戶可隨時向本集團要求停止使用其個人資料於直接促銷活動，有關要求可根據第(8)段的地址或傳真號碼向集團資料保障主任提出。
- 本聲明不會限制客戶在個人資料(私隱)條例下所享有的權利。

(本條款如有歧異，以英文版本為準)

TOWNGAS CARD APPLICATION FORM

TOWNGAS卡申請表格

Please complete this form in English (BLOCK LETTERS) and place a "v" in the appropriate box. 申請人必須以 英文 正楷填寫表格及在適當方格內加上「V」號。	
CHOICE OF CREDIT CARD 申請信用卡類別	
The credit card type assigned to you will be based on your annual income. Please put a "v" in the appropriate box. 此核信用卡類別將根據客戶年薪而釐定，請在適當方格內加上「V」號。	
Annual Income 年薪	Card Type 信用卡類別
<input type="checkbox"/> HK\$150,000 or more 或以上	VISA PLATINUM Card VISA白金卡
<input type="checkbox"/> HK\$40,000 - HK\$149,999	VISA Classic Card VISA普通卡
Perpetual Annual Fee Waiver 永久豁免年費	
BEA may refuse to accept your application or reserve the right to issue another type of card in light of applicant's individual circumstances. Please indicate if you will NOT accept the related terms and conditions, otherwise BEA will make the arrangement for you. 在什麼情況下，東亞銀行有權根據申請人之個別情況拒絕接納其信用卡之申請或保留批核另一類別之信用卡予客戶。請明確若閣下不願意接納此安排或相關條款，否則即代表閣下接納相應之安排。	
<input type="checkbox"/> No 不願意	
PERSONAL DATA 個人資料	
Applicant must be a Hong Kong resident aged 18 or above. 申請人必須年滿18歲之香港居民。	
<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐	
Name in English as printed on HKID Card (In BLOCK LETTERS) 香港身份證上之 英文 姓名 (請用正楷填寫) _____	
Name in Chinese 中文姓名 _____	
Former Name / Other Name 前名 / 別名 (if any, please provide supporting documents 如有，請附上有關證明文件) _____	
Date of Birth 出生日期 ____/____/____ Yr HKID Card No. 香港身份證號碼 (Please enclose a copy 請附上副本)	
Marital Status 婚姻狀況 <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Others 其他 _____	
Residential Address in English 住宅英文地址 (Please complete in BLOCK LETTERS to avoid postal failure. P.O.Box and overseas address are not accepted.) (為避免郵遞上的錯誤，請以正楷填寫。郵政信箱及海外地址恕不接受。) _____	
Room 室 Floor 樓 Block 座 ____/____/____	
Building / Estate 大廈 / 屋苑 _____	
Road / Street 街道 _____	
District 地區 ____/____/____	
Please state your permanent address if it is different from the above Residential Address (eg. China / Overseas address for Chinese / overseas citizens) 倘若永久地址與住宅地址有所不同(內地/海外居民使用內地/海外地址作為永久地址)，請在下列填寫。 _____	
Year(s) of Residence 居住年期 _____ Yr _____ M	
<input type="checkbox"/> Living with Parents 與父母同住 <input type="checkbox"/> Quarters 宿舍 <input type="checkbox"/> Owned 自置	
<input type="checkbox"/> Rented 租用	Applicant's Monthly Rent 申請人負責之每月租金 HK\$ _____
<input type="checkbox"/> Mortgaged 按揭	Applicant's Monthly Instalment 申請人負責之每月供款 HK\$ _____

Residential Tel. No. 住宅電話號碼	Mobile Phone / Pager No. 手提電話 / 傳呼機號碼
Nationality 國籍	
Citizenship 公民身份	
Residency Status 居民身份	
Education Level 教育程度	
E-mail Address 電郵地址	

OCCUPATION 職業

Company Name in English 受僱公司英文名稱	
Office Address in English 公司英文地址	
Room 室	Floor 樓
Road / Street 街道	
District 地區	
Office Tel. No. 公司電話號碼	Years of Service 任職年期
Nature of Business 業務性質	
Position 職位	Monthly Income 每月收入 HK\$
Previous Employer's Name in English 前受僱公司英文名稱	

ADDITIONAL INFORMATION 其他資料

- I am a relative of the following director / employee of The Bank of East Asia. 本人為下列之東亞銀行董事 / 僱員之親屬。
- I wish to have ATM facilities on my BEA Credit Card for my BEA Account(s) listed below. (Applicable to HKD account only) 本人欲將東亞銀行信用卡用於自動櫃員機以作一併處理以下之東亞銀行賬戶。(只限港元存款賬戶)
- Please send the BEA Credit Card and statement to my 請將東亞銀行信用卡及其月結單寄往本人之

SUPPLEMENTARY CARD 附屬卡

Applicant must be a Hong Kong resident aged 16 or above. 申請人必須為年滿16歲之香港居民。

Name in English as printed on HKID Card (in BLOCK LETTERS) 香港身份證上之英文姓名

Name in Chinese 中文姓名

Former Name / Other Name 前名 / 別名

Relationship with Applicant 與申請人之關係

HKID Card No. 香港身份證號碼

Date of Birth 出生日期

Nationality 國籍

Citizenship 公民身份

Residency Status 居民身份

Contact Tel. No. 聯絡電話號碼

Occupation 職業

Nature of Business 業務性質

Office Tel. No. 公司電話號碼

Remarks 註:

The Supplementary Card(s) will be incorporated into the statement of Principal Cardholder. 附屬卡將郵寄至主卡申請人之通訊地址；附屬卡客戶之一切簽賬及現金透支均會顯示於主卡客戶之月結單內。

DOCUMENTS REQUIRED 所需文件

To ensure that your application is processed promptly, please submit copies of the following documents and *√* the appropriate box(es). Documents supplied including this application form will not be returned. 為確保閣下之申請能盡快獲得處理，請附寄下列各證明文件之副本，並於下列空格內加上「√」以註明已附之文件，所有文件連同此申請表格將不獲發還。

- Copy of your HKID Card and that of any supplementary card applicant (copy of passport is required for Non-Hong Kong Permanent Residents, supporting documents are required if the applicant has a former name or other name) 閣下及附屬卡申請人(如有)的香港身份證(如申請人並非香港永久居民，請提供海外護照副本；如申請人有前名/別名，請提供有關證明文件)
- Any one of the following proof of income / asset: 以下其中一項薪金/資產證明：
 - The latest Income Tax Demand Note or your salary slip showing your name for the past month 附有閣下姓名之最新薪俸稅單或最近1個月糧單
 - Bank statements / passbook records showing your name, account number, and salary entries for the past three months 附有閣下姓名、賬戶號碼及薪酬金額的最近3個月銀行月結單 / 存摺
 - Your company's business registration certificate and the latest tax return, if you are the sole proprietor or a partner of a business 如閣下為獨資經營之東主或公司合夥人，請附上公司商業登記證及最新稅單
 - Your proof of asset if you are a housewife or retiree 如閣下為主婦或退休人士，請附上資產證明
- Proof of residence in English within the past three months and that of any supplementary card applicant, e.g. electricity bill or bank / credit card statement. 閣下及附屬卡申請人(如有)最近3個月內之英文住址證明，例如電費單或銀行 / 信用卡月結單。

Additional documents may be required for approval of application. 本銀行可能需要閣下提供額外文件以作批核。

Application processing will be completed within 15 working days following receipt of all required documents and information 申請手續將於收受所有所需文件及資料後約15個工作天內完成。

DECLARATION AND SIGNATURE 聲明及簽署

- I / We confirm that the information given above is true and complete in every material respect. I / We understand and acknowledge that if I / We provide any false or incorrect information hereunder, I / We may commit criminal offences in relation to deception and / or providing false information under the laws of Hong Kong. I / We authorise The Bank of East Asia, Limited ("BEA") to contact any necessary party for verification or further information at any time, including but without limitation to conduct credit checks on my / our credit information with any credit reference agency. I / We agree BEA to provide such information to The Hong Kong and China Gas Co. Ltd., any agent or contractor so as to offer services to me / us. I / We acknowledge that the use of the Card is subject to the terms and conditions and the subsequent amendment of the BEA Credit Card Cardholder Agreement (Personal Account) and the BEA Credit Card Instalment Programme, a copy of which is available upon request or will be sent to me / us together with my / our Card account information upon approval of this application. BEA reserves the right of approval for the issuance of the Towngas Card without providing reason. The finance charge for Towngas Card is calculated on a daily basis at 2.5% per month for both retail purchases and cash advances, according to the Net Present Value (NPV) Method as specified in the Code of Banking Practice, the Annualised Percentage Rates (APR) for retail purchases and cash advances are 34.49% and 36.35% respectively. If the minimum payment due as specified on the statement is not received by BEA on or before the payment due date, BEA reserves the right to vary or increase the above interest rate to a rate specified by BEA from time to time. 本人(等)謹實以上各項資料均屬詳實，本人(等)明白及接受如本人(等)提供任何不正確或虛假資料，本人(等)將可能觸犯香港有關欺騙及提供虛假資料之刑事罪行。本人(等)並授權東亞銀行有限公司(「東亞銀行」)可向任何方面查詢或索取更多資料，包括但不限於向任何信貸資料機構索取有關本人(等)之信貸資料以進行信貸審查。本人(等)同意東亞銀行將有關本人(等)的個人資料及信用卡資料提供予香港中華煤氣有限公司，有關的代理人或承包商，藉此為本人(等)提供各項服務。本人(等)同意此信用卡之使用乃根據東亞銀行信用卡持卡人合約(私人賬戶)條款及細則，東亞銀行信用卡分期付款計劃條款及細則及其後可能之修訂約束，此條款及細則可隨時向東亞銀行索取或於此申請批准後隨卡賬戶資料一併收到。東亞銀行將保留一切有關批核Towngas卡之權利，而毋須申述理由。Towngas卡之購物簽賬及現金透支財務費用均以月息2.5厘按日計算。根據銀行營運守則訂定之淨值法計算，其實際年利率分別為34.49厘及36.35厘。如東亞銀行於到期應繳日期之前仍未收到月結單上所示的最低付款額，東亞銀行有權更改或提高上述之息率至東亞銀行不時指定之息率。
- I / We confirm that no credit card under my / our name(s) issued by any financial institutions has been cancelled due to default in payment. I / We also confirm that I / We do not have any overdue payment exceeding 30 days in respect of any of my / our indebtedness (including but not limited to credit cards, mortgages, personal loans and other financial arrangements). I / We further confirm that no bankruptcy order has ever been made against me / us and I am / we are neither in the process of petitioning for bankruptcy nor have any intention to do so. 本人(等)確認本人(等)名下由任何金融機構發出之信用卡從沒有因為欠賬而被取消。就本人(等)的任何債務而言(包括但不限於信用卡、物業按揭、私人貸款及其他財務安排)，本人(等)確認沒有拖欠賬款超過30天。本人(等)再確認本人(等)從沒有被頒佈破產令，亦沒有向法院申請破產或重組申請破產。
- I / We confirm that I / We have read and understood the Summary of the Major Terms and Conditions of The BEA Credit Card Cardholder Agreement and BEA's Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement. 本人(等)謹實本人(等)已參閱及明白東亞銀行信用卡持卡人合約主要條款摘要及東亞銀行的個人資料(私隱)條例(個人資料(客戶)聲明)。
- I understand that in the event of any default in payment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, I shall be liable to have my account data retained by the credit reference agency for a period of up to 5 years after repayment in full. 本人明白如有逾期拖欠的情況出現，除非本人能於欠賬日起計60天內全數清償所有欠款，否則信貸資料機構將由本人全數清償欠款之日起計的5年內保留有關本人戶口的資料。
- I further understand that in the event this application is approved, I shall have the right to instruct BEA to request the relevant credit reference agency to delete all my account data in relation to the account upon termination thereof by full repayment provided that there is no default in payment for a period in excess of 60 days on the account within 5 years immediately before account termination. 本人更明白如此申請被成功批核後，倘若本人的戶口在結束之前的5年內從未出現欠賬期超過60天的欠賬紀錄，本人有權指示東亞銀行向有關的信貸資料機構要求刪除戶口欠賬全數清償而結束時賬期全部有關本人戶口的資料。
- I acknowledge and agree that if I cancelled my principal Towngas Card within 24 months from the date of account opening, an administration fee of HK\$500 shall be charged to my relevant account. 本人知悉及同意如本人於新卡開戶後24個月內取消Towngas卡主卡，東亞銀行會在本人有關賬戶內扣除HK\$500之行政費用。

Signature of Principal Card Applicant 主卡申請人簽署

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

FOR BANK USE ONLY 銀行專用

TOWNG1684080

COL-BR	PID	PSIG	TR/ERR PSLIP	STID	PASSBOOK	ADD PROOF
	SID	SSIG			STATEMENT	CK BY
	BR			SE		
	MC1684		BOX			BOOTH