

St Paul's Co-educational College Alumni Association Limited Credit Card 聖保羅男女中學校友會信用卡

Over the years, St. Paul's Co-educational College Alumni Association Limited has always served as a bridge between the alumni and the School. Its prime objectives are to promote a closer union among its members and to encourage interactions with the alma mater. The Association regularly organizes activities such as annual dinners, family days, school visits, open discussion forums, seminars, alumni choir concerts and publishes a semi-annual newsletter to keep members well informed of alumni as well as school activities. Besides, the Association also actively supports and participates in functions related to the School such as assisting The Council of St. Paul's Co-educational College Charitable Trust to organize charitable fund-raising activities.

The aim of the Trust is to provide financial assistance to the School consistent with its vision which in the Christian spirit of "Faith, Hope and Love", will nurture its students as future leaders by instilling in them a culture of excellence, high moral values, an altruistic spirit, a passion for life-long learning and a global perspective. The Trust was established on January 9, 1999 and it has obtained tax-exempt status from the Hong Kong Inland Revenue Department, thereby making donations to the Trust tax deductible.

The success of St. Paul's Co-educational College Alumni Association Limited Credit Card relies on the support of the School, the parents, the school principals, the teachers, the members of the College Council, the school staff and the alumni. It is hoped that this Credit Card can symbolize the unity of the stakeholders of St. Paul's Co-educational College. Your enthusiastic support will not only give encouragement to The Council of St. Paul's Co-educational College Charitable Trust and the Association, but also benefit the next generation of the students at St. Paul's Co-educational College.

多年來，聖保羅男女中學校友會已成為舊生與母校間的重要橋樑，其主要目標為促進校友之間的聯絡及鼓勵校友與母校的聯繫。過去舉辦之項目，包括週年聚餐、家庭同樂日、學校探訪、研討會、午餐講座、校友會合唱團音樂會及每年出版兩次之校友通訊，讓舊生了解校友會及學校之動向發展。除此之外，校友會亦經常參與及協助與學校有關之項目，如協助聖保羅男女中學校董會慈善信託基金舉辦慈善籌款等活動。

信託基金成立的目的，是要為母校提供財政資助，貫徹母校所定下的願景，就是要秉承基督教「信、望、愛」的精神，致力培育學生成為未來的領導人才，教導他們追求卓越；建立崇高的品德及奉公忘私的精神；熱衷學習、終身不懈；並具備國際視野。信託基金成立於一九九九年一月九日，並取得香港稅務局給予豁免繳稅的資格，令捐款人可享減免稅項的優惠。

聖保羅男女中學校友會信用卡之成功有賴學校、家長、校長、老師、校董、學校職員及校友之支持。願此卡能象徵聖保羅男女校之團結。你的熱誠支持除可令校董會慈善信託基金及校友會得到多一點的鼓勵，更可令新一代的聖保羅男女校學生受惠。

FIRST 2-YEAR ANNUAL FEE WAIVER 豁免首2年年費

First 2 years annual fee is waived, both for principal and supplementary cards.
主卡及附屬卡之年費均獲豁免首2年年費。

AUTOPAY SCHOOL FEES WITH THE CARD 憑卡自動轉賬繳付學費

You can choose to pay the school fees for your child / children who is / are attending St. Paul's Co-educational College Primary School or St. Paul's Co-educational College with St. Paul's Co-educational College Alumni Association Limited Credit Card. With the Credit Card, you can also enjoy double Bonus Points.

你可選擇以聖保羅男女中學校友會信用卡自動轉賬繳付子女的學費，兼享雙倍獎分優惠。此安排適用於現就讀聖保羅男女中學附屬小學或聖保羅男女中學之學生。

SUPPORT ST. PAUL'S CO-EDUCATIONAL COLLEGE ALUMNI ASSOCIATION LIMITED 資助聖保羅男女中學校友會

Every time you and your supplementary cardholders spend with your Cards, BEA will also contribute to St. Paul's Co-educational College Alumni Association Limited 0.35% of your spending with the Card.

每次你及附屬卡持卡人使用聖保羅男女中學校友會信用卡簽賬消費，東亞銀行便會將每月總簽賬額的0.35%撥予聖保羅男女中學校友會。

Note: The contribution is not applicable to the autopay school fees and pre-set monthly donations to The Council of St. Paul's Co-educational College Charitable Trust paid with St. Paul's Co-educational College Alumni Association Limited Credit Card.

註： 資助不適用於透過聖保羅男女中學校友會信用卡自動轉賬繳付之學費及捐助聖保羅男女中學校董會慈善信託基金之每月指定捐款。

DONATION TO THE COUNCIL OF ST. PAUL'S CO-EDUCATIONAL COLLEGE CHARITABLE TRUST 捐助聖保羅男女中學校董會慈善信託基金

If you wish, you can definitely do a little bit more by making a pre-set monthly donation to The Council of St. Paul's Co-educational College Charitable Trust through your Card.

如你希望再多出一分力，你可選擇透過此信用卡，每月定期捐助你所指定之金額給予聖保羅男女中學校董會慈善信託基金。



**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 BEA Credit Card Cardholder Agreement (the "Cardholder Agreement").
2. Should the cardholder cancel his / her principal St. Paul's Co-educational College Alumni Association Limited Credit 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 as 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 St. Paul's Co-educational College Alumni Association Limited Credit 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.

St. Paul's Co-educational College Alumni Association Limited Credit Card Donation Terms and Conditions:

1. For the entitlement of HK\$50 Donation to St. Paul's Co-educational College Alumni Association Limited, a principal cardholder has to make a single transaction* of retail purchase or cash advance of HK\$500 or above with St. Paul's Co-educational College Alumni Association Limited Credit Card within 2 months from the Credit Card issuance date. The donation will be credited to the St. Paul's Co-educational College Alumni Association Limited within 1 month upon the cardholder satisfying the spending requirements.
* Transactions of Octopus Automatic Add-value Service, autopay school fees and pre-set monthly donations to The Council of St. Paul's Co-educational College Charitable Trust paid with St. Paul's Co-educational College Alumni Association Limited Credit Card are excluded.
2. Offer is only applicable to the applicants who have not held St. Paul's Co-educational College Alumni Association Limited Credit Card (either principal or supplementary card) in the past 6 months.

Donation to The Council of St. Paul's Co-educational College Charitable Trust:

Upon the successful application of your St. Paul's Co-educational College Alumni Association Limited Credit Card, your monthly donation will be debited from your St. Paul's Co-educational College Alumni Association Limited Credit Card account on the first working day of each month. The amount of monthly donation will be shown on the next credit card statement. If you desire to terminate the monthly donation, you can ask for a form of "Cancellation of Monthly Donation" by calling The Bank of East Asia Credit Card Customer Services Hotline. No receipt will be issued for donations of less than HK\$100 in a year. Receipt will be sent to the donors in October every year.

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，將視作客戶已接受下列條款及細則和東亞銀行信用卡持卡人合約（「持卡人合約」）上的條款及細則。
2. 如客戶於新卡開戶後24個月內取消聖保羅男女中學校友會信用卡主卡，本行會在有關賬戶內扣除HK\$500之行政費用。
3. 本行有權隨時更改此推廣優惠及 / 或修訂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損害或影響。此條款及細則乃為補充持卡人合約之條款及細則而定。
5. 本行保留對聖保羅男女中學校友會信用卡申請之最終審批權。
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。

聖保羅男女中學校友會信用卡捐款條款及細則：

1. 主卡客戶只須於發卡日期起2個月內憑聖保羅男女中學校友會信用卡簽賬^{*}一次或現金透支HK\$500或以上，本行將會捐出HK\$50予聖保羅男女中學校友會。捐款將於客戶達到所需簽賬金額要求後1個月內轉賬至聖保羅男女中學校友會。
^{*} 八達通自動增值款額、透過聖保羅男女中學校友會信用卡自動轉賬繳付學費及資助聖保羅男女中學校董會慈善信託基金之每月指定捐款概不計算在內。
2. 優惠只適用於過去6個月內並無持有聖保羅男女中學校友會信用卡（主卡或附屬卡）之客戶。

捐助聖保羅男女中學校董會慈善信託基金：

閣下之聖保羅男女中學校友會信用卡申請一經批核後，閣下之定期捐款將於每月第一個工作天自動於聖保羅男女中學校友會信用卡戶口扣除。扣除之金額將顯示於閣下下一期的信用卡月結單上。若閣下欲終止每月定期捐款，可致電東亞銀行信用卡客戶服務熱線索取「終止每月捐款」表格。年內少於HK\$100之捐款將不獲收據。捐款收據將於每年10月寄予捐款者。

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:

- Safety of the Card and Secrecy of the PIN**

Upon 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.

- 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 as aforesaid.

- 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 account arrangement; v) re-issued or replacement Card; vi) issuance or re-issuance of sales drafts copies or any other voucher, or an autopsy 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.

- 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 Cardholder, must 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.

- 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.

- 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).

- 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 Card(s) 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.

- 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 a supplementary Card by returning it to any branch of the Bank in person.

- Bank’s Amendments to 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《銀行業守則》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）中關鍵的持卡人責任及義務概述如下：

- 信用卡及私人密碼的安全**

各持卡人於收到信用卡時，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，必須立刻通知本行。否則，持卡人須將按持卡人合約的承擔因此而引起之一切責任。

- 遺失信用卡或私人密碼外洩的最高責任**

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露的通知之日所產生的信用卡賬戶損失的最高責任限額為HK\$500。如涉及欺詐行為或嚴重疏忽或未履行上述責任，則持卡人須就所有帳項、損失及費用上全部的責任。

- 附費費用及服務費**

在信用卡的使用時，主卡持卡人須繳付有關服務衍生之手續費及合理費用。其中包括下列費用：(i) 年費（除非已獲豁免）；(ii) 現金透支附費費用及手續費；(iii) 逾期繳款之滯繳費用及附費費用；(iv) 存入信用卡賬戶之滙票及不被贖回之即時轉賬交易；(v) 車費卡或儲蓄卡。(vi) 因應持卡人要求而提供的購物單及儲蓄卡，或其他單據或月結單，詳見本行之信用卡服務收費表。所有費用恕不還還。本行可以不時修訂此等或任何其他費用，並以本行認為適當之方式通知持卡人。

- 強制執行的費用**

無論基於任何理由，由 此 合 約 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 進 入 持 卡 人 賬 戶 但 於 此 合 約 終 止 前 已 作 交 易 項 目 之 數 額 須 須 立 即 清 付，如 持 卡 人 未 能 無 力 履 行 還 款 責 任，查 查 登 查，駕 力 付 債 或 破 產 時，持 卡 人 或 其 債 權 承 辦 人 須 負 全 額 清 償 欠 款 及 擔 一 切 有 關 本 行 追 收 債 項 所 產 生 之 合 理 費 用，包 括 律 師 費、收 賬 費 用 及 其 他 費 用，在 此 債 項 尚 未 全 數 清 前，本 行 保 留 對 該 賬 戶 繼 續 收 取 附 費 用 之 權 利。

- 審閱賬單之責任**

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

- 本行的抵銷權**

本行可隨時經通知事先通知，按本行記錄將屬於持卡人的任何結存合會計單，以抵銷或自該等賬戶中撥款以清償持卡人信用卡賬戶所積欠之款項。附屬持卡人之一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持卡人任何債務。

- 主卡及附屬卡持卡人之責任**

主卡持卡人須對此信用卡及所有附屬卡對本行所欠之賬項及銀碼負責，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。

- 終止信用卡賬戶的權利**

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行使用此信用卡及同時交回此信用卡及有關之所有附屬卡。持卡人或附屬卡持卡人亦須終止附屬卡之使用，唯亦須親身前往本行任何一間分行通知本行終止此附屬卡及同時交回附屬卡。

- 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、還款條款、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亦均須知悉。

上述條款摘要謹供閣下參考，一切條款均以持卡人合約全文為準，請詳閱細則。

信用卡一經使用，將構成持卡人同意受持人合約條款約束。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 services and credit facilities provided to customers;
 - conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take 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 financial relationship, for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Group including a group company of the Group which has undertaken to keep such information confidential;
 - (ii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iii) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (iv) 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;
 - (v) 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
 - (vi) 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, any 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 credit reference 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 6172
 - 11th Floor, 12 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 credit 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在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，當中可能以文書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調查，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貸評估；
 - 確保客戶維持可靠信用；
 - 設計及推行任何新服務或產品；
 - 協助本集團之公司或附屬公司之業務或產品；
 - 計算本集團與客戶之間的債務；
 - 向股東及其他有權獲得提供資料的人士追收欠款；
 - 本集團或其任何分行為履行任何其有的法定的規程而作出披露；或依信託及履行任何其預期本集團或其任何分行須遵從的監管或其他機構所發出的指令而作出披露；
 - 使本集團的資產或建議承辦人，或本集團對客戶的權利的參與人或附屬參與人評核集團或轉讓，參與或附屬參與的交易；及
 - (xii) 與上述有關的用途。
- 本集團會對其持有的客戶資料保密，但本集團可能會把該等資料提供給下述各節(4)段列出的用途：
 - 任何代理人、承辦人、或向本集團提供行政、電話、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提供者；
 - 任何向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) 付款銀行向出票人提供已付款支票的副本(而其中可能載有有關收款人的資料)；
 - (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定的規程下或為依信託及履行任何其預期本集團或其任何分行須遵從的監管或其他機構所發出的指令而履行任何其有的責任而作出披露；
 - (vi) 本集團或其任何分行須遵從的監管或其他機構對客戶的權利的參與人或附屬參與人或建議承辦人；及
 - (vii) 經挑選之公司，用作作知會客戶有關本集團與信託該客戶會處理有關的服務。
- 根據條例中的條款及根據條例核准發出的個人資料資料實務守則，任何個人有權：
 - 查核本集團是否有他的資料及查閱該等資料；
 - 要求本集團更改任何在他的不準確的資料；
 - (iii) 查明本集團對於資料的用途及條例和通知本集團持有的個人資料種類；
 - (iv) 查詢並獲本集團確認，何行向有關信貸資料服務機構或收數公司披露的是哪些個人資料；及獲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
 - (v) 於結數清償欠款而結束賬戶時，指示本集團要求該信貸資料服務機構，從資料庫刪除此本集團曾經提供的賬戶資料，惟是項指示須於該賬戶後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記錄，直至欠款款數清償之日起計滿5年為止，或本集團獲准的解除破產令生效日期起計滿5年為止。
- 根據條例的條款，本集團有權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的聲明或所持有的資料類型的要求，應向下列人士提出：
 - 香港中環德輔道中31號11樓 電話：3608 3608
 - 東亞銀行集團 傳真：3608 6172
 - 集團資料保障主任 網址：www.hkbea.com
- 本集團在批核信貸申請時，可能參考由信貸資料服務機構提供的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。

(文稿如有歧異，以英文版本為準)

ST. PAUL’S CO-EDUCATIONAL COLLEGE ALUMNI ASSOCIATION LIMITED CREDIT CARD APPLICATION FORM 聖保羅男女中學校校友會信用卡申請表

Please complete this form in English (BLOCK LETTERS) and place a “*” 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「J」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 “*” in the appropriate box. 批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「J」號。	
Annual Income 年 齡	Card Type 信用卡類別
<input type="checkbox"/> HK\$40,000 or more 或以上	<input type="checkbox"/> Classic MasterCard 萬事達普通卡
<p>Note 註： 1. The annual fees are as follows: principal / supplementary Classic MasterCard (HK\$250 / HK\$125). 萬事達普通卡主卡 / 附屬卡之年費分別為HK\$250及HK\$125。 2. Classic MasterCard Cardholders are entitled to an annual fee waiver for the first 2 years. 萬事達普通卡客戶可享首2年年費豁免。</p>	
ST. PAUL’S CO-EDUCATIONAL COLLEGE ALUMNI ASSOCIATION LIMITED CREDIT CARD DONATION 聖保羅男女中學校校友會信用卡捐獻	
I acknowledge and agree that the Bank will donate HK\$50 to St. Paul’s Co-educational College Alumni Association Limited upon making a single transaction of retail purchase or cash advance of HK\$500 or above with my St. Paul’s Co-educational College Alumni Association Limited Credit Card within 2 months from the Credit Card issuance date. 本人同意履行於本人之聖保羅男女中學校校友會信用卡發卡日期起2個月內，憑卡簽賬或現金透支一次HK\$500或以上，捐出HK\$50予聖保羅男女中學校校友會。	
MONTHLY DONATION 每月指定捐獻	
I instruct The Bank of East Asia to debit the following amount from my St. Paul’s Co-educational College Alumni Association Limited Credit Card account on a monthly basis, and donate the same amount to The Council of St. Paul’s Co-educational College Charitable Trust. 本人願意由東亞銀行於本人之聖保羅男女中學校校友會信用卡賬戶內，每月扣除以下金額並捐贈聖保羅男女中學校董會慈善信託基金。	
<input type="checkbox"/> HK\$50	<input type="checkbox"/> HK\$100
<input type="checkbox"/> HK\$500	<input type="checkbox"/> Others其他 HK\$ _____
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)	

Relationship with the School / St. Paul’s Co-educational College Alumni Association: 本人與聖保羅男女校 / 校友會的關係：	
I am 本人是 <input type="checkbox"/> St. Paul’s Co-educational College Alumni Association’s Life Member 聖保羅男女中學校校友會永久會員	<input type="checkbox"/> St. Paul’s Co-educational College Primary School’s 聖保羅男女中學附屬小學之
<input type="checkbox"/> Parent of child studying at the school 學生的父母	<input type="checkbox"/> Staff Member 教職員
Name of Your Child in English 閣下之子女之英文名	Level / Class 年級及班別
_____	_____
Date of Birth 出生日期 _____ / _____ / _____	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 _____	

