

Hong Kong Professional Teachers' Union
Members / Family Members VISA Card
香港教育專業人員協會
會員 / 會員家屬VISA卡



For the Use of
*Members / Honorary Members
and Family Members Only*
會員 / 榮譽會員及會員家屬專用

豁免
首2年
年費
2-year Annual Fee Waiver

Hong Kong Professional Teachers' Union (HKPTU) and The Bank of East Asia (BEA) are pleased to introduce the HKPTU VISA Card which aims at strengthening the ties with members and family members of HKPTU by offering exclusive benefits.

香港教育專業人員協會（教協）與東亞銀行攜手推出香港教育專業人員協會VISA卡，旨在加強教協與會員間之聯繫，並提供更佳優惠予教協會員及會員家屬。



EXCLUSIVE PRIVILEGES FOR HKPTU VISA CARD 香港教育專業人員協會VISA卡客戶專享優惠

Be a HKPTU Members / Family Members VISA cardholder, you can enjoy a wide range of exclusive privileges.
成為香港教育專業人員協會會員 / 會員家屬VISA卡客戶，可享受多項專有權益。

2-year Annual Fee Waiver
豁免首2年年費

Spending Reward Programme
簽賬獎賞計劃

HKPTU VISA Cardholders will be eligible for a cash rebate of HK\$60 simply by accumulating retail spending of HK\$2,400 from 1st January to 31st December each year.

以香港教育專業人員協會VISA卡於每年1月1日至12月31日期間憑卡零售簽賬滿HK\$2,400，即可獲HK\$60現金回贈，以用作繳交教協會員證1年年費。

Exclusive Shopping Privileges
專有購物權益

Cardholders can enjoy the exclusive shopping privileges of credit card payment since HKPTU VISA Cards are the only accepted VISA Cards at Kowloon Office and Causeway Bay Service Centre of HKPTU.

香港教育專業人員協會VISA卡乃教協九龍會所及銅鑼灣服務中心唯一接納之VISA卡，讓客戶可盡享信用卡消費之專有權益。

Relaxed Instalment Plan
輕鬆分期付款計劃

Cardholders can exclusively enjoy 10-month instalment plan when ordering electrical appliances valued at HK\$2,000 or above at HKPTU centre.

憑香港教育專業人員協會VISA卡於教協訂購電器滿HK\$2,000，即可享10個月分期付款。

* 3% handling fee will be charged to each instalment plan. BEA reserves the right to amend the offer without prior notice.
每項分期付款須附加簽賬額之3%為手續費；本行保留隨時更改優惠之權利而毋須預先通知。

Charming Holidays and Charming Online Travel Privileged Offers
翠明假期及翠明網絡旅遊專享優惠



When spending at Charming Holidays and Charming Online Travel, cardholders can enjoy HKPTU membership price or 6-month interest-free instalment offer by paying the bills with HKPTU VISA Card.

於翠明假期及翠明網絡旅遊消費，客戶可以香港教育專業人員協會VISA卡付款，兼享教協會員優惠價或6個月免息分期付款優惠。

Autopay Service for "Caltex StarCard" Account
「加德士能源咭」戶口自動轉賬服務

HKPTU VISA Cards are the only accepted VISA Cards for setting up autopay to settle bills of "Caltex StarCard".

香港教育專業人員協會VISA卡是唯一獲接納以設定「加德士能源咭」賬單自動轉賬之VISA卡。

* Not applicable to HKPTU Family Members VISA Cardholders
不適用於香港教育專業人員協會會員家屬VISA卡客戶

Spending Reward Programme – Terms and Conditions:

1. The Hong Kong Professional Teachers' Union ("HKPTU") VISA Card Spending Reward Programme (the "Offer") is only applicable to HKPTU VISA Card and HKPTU Family Member VISA Card Cardholders. 2. Cardholders should accumulate retail spending of HK\$2,400 from 1st January to 31st December each year by one HKPTU VISA Card to qualify for the Offer. The HK\$60 cash rebate will be automatically refunded as a credit to the eligible account and will appear on the HKPTU VISA Card statement in February of every year. 3. All transactions will be calculated in Hong Kong dollars. 4. Only posted transactions with physical sales slips in Hong Kong dollars will be considered for the Offer. Other transactions, including but not limited to, overseas spending, online bill payments, tax payments, and online purchases; mail and phone orders; interest-free instalments; "As You Wish" instalments, "Smart Tax Payment" Plan, "Call For Cash" instalments; "Balance Transfer" amounts; "Cash in Hand" amounts; recurring transactions; insurance payments, cash advances, autopay; Octopus Automatic Add-Value Service; BEA Traveller's Card reload amounts; casino chips; finance charges; late charges; annual fees, and speculation commerce are excluded. 5. Non-posted / cancelled / refunded transactions or transactions that are found fraudulent or eventually cancelled / returned will not be counted as eligible transactions for the Offer. 6. Only the Cardholder whose HKPTU VISA Card account is valid and in good standing will be eligible for the Offer. 7. Offer is non-transferable. 8. The Offer cannot be used in conjunction with any other promotional offers provided by BEA Credit Card. 9. The Bank of East Asia, Limited ("BEA") reserves the right to cancel or amend the Offer and these terms and conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final. 10. In case of any discrepancy between the English version and Chinese version of these terms and conditions, the English version shall prevail.

簽賬獎賞計劃 — 條款及細則：

1. 香港教育專業人員協會（「教協」）VISA卡獎賞計劃（「優惠」）只適用於持有教協VISA卡及教協會員家屬VISA卡之客戶。2. 客戶必須於每年1月1日至12月31日期間以同一教協VISA卡賬戶零售簽賬滿HK\$2,400，方可享有HK\$60之現金回贈優惠。本行會於每年的二月份以進賬方式予合資格之賬戶，並將顯示於客戶教協VISA卡二月份之月結單內。3. 所有簽賬均以港幣計算。4. 合資格之簽賬只包括以港幣計算及已誌賬並有簽賬存根的零售簽賬。其他簽賬，包括但不只限於海外簽賬、網上繳款及繳稅、網上購物、郵購、電話訂購、免息分期付款、「由你分」分期供款、「好著數」交稅計劃之繳稅金額、「Call for Cash」供款、「結餘轉賬」金額、「Cash in Hand」金額、循環付款、有關保險費用、現金透支及貸款、自動轉賬、八達通自動增值、東亞銀行旅遊卡增值金額、賭場籌碼、財務費用、過期罰款、年費及投機買賣將不計算在內。5. 所有未誌賬/已取消/已退款的簽賬，或任何被發現為不合法或欺詐或最終被取消或退款的簽賬，均不計算為有效簽賬而獲享此優惠。6. 客戶之教協VISA卡賬戶必須保持有效及信用狀況良好，方符合資格享有此項優惠。7. 優惠不可轉讓他人。8. 此優惠不可與其他東亞銀行信用卡之優惠同時使用。9. 東亞銀行有限公司（「本行」）有權隨時取消或修改優惠及條款及細則，而毋須預先通知。如有任何爭議，本行保留一切最終決定權。10. 此條款及細則的中、英文本如有歧異，概以英文本為準。

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 HKFTU VISA Card or HKFTU Family Member VISA 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 HKFTU VISA Card or HKFTU Family Member VISA 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，將視作客戶已接受下列條款及細則和東亞銀行信用卡卡人合約(「持卡人合約」)下的條款及細則。 2. 如客戶於新卡開戶後24個月內取消香港教育專業人員協會會員家屬VISA卡 / 香港教育專業人員協會會員家屬VISA卡主卡，本行將向有關客戶內附HK\$500之行政費用。 3. 本行有權隨時更改此條款及細則，或將此條款及細則作最後通知。 4. 除非另有指明，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. 本行保留對香港教育專業人員協會VISA卡 / 香港教育專業人員協會會員家屬VISA卡申請之最終審核權。 6. 上述條款及細則的中文版本與英文版本。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

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.

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 shall not exceed 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.

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 services(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-issued 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 accounts held with the Bank and set-off against 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 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.

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

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。如遺失信用卡或被竊或密碼洩漏，必須立即通知本行的銀行。申請人須承擔持卡人合約的承擔因而引起之一切責任。

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洩漏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前所產生的信用卡帳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，則持卡人須負所有賬項、損失及費用負上全部的責任。

3. 服務費用及服務費

信用卡卡的使用時，主卡持卡人須繳付有關服務發生之手續費及合理費用。其中包括下列費用：(i)年費(除已獲豁免)；(ii)現金透支財務費用及手續費；(iii)逾期溢款之滯繳費用及財務費用；(iv)信用卡卡戶之溢款或不被接納之自動撥款之溢繳卡費；(v)溢發卡或廢卡費；(vi)因遺失卡人要求而提供的購物單據副本，或其他單據或月結單。詳見本行信用卡服務收費表。所有費用均須繳付。本行可以不時修訂此等其他費用，並以本行認為適當之方式通知持卡人。

4. 強納款項之費用

無論基於任何理由，此合約一旦終止後，經註銷之信用卡開支應本行；而賬戶內之全部欠款及未結掛上持卡人賬戶則對此合約被終止前已作交易項目之款額同須立即清付。如持卡人未能或無力償還或逝世，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追收債項時所產生之合理費用，包括法律費、收賬費用及其他費用。在此項下尚未全數清償前，本行保留對該賬戶繼續收取財務費用之權利。

5. 帳項結算之責任

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。

6. 本行的抵銷權

本行可隨時不經預先通知，按本行記錄將屬於持卡人的任何結存合併計算，以抵銷前或該等賬戶中撥款以清償持卡人信用卡卡戶所積欠之款額。附屬卡持卡人卡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，而並不影響用作抵銷主卡或其他附屬卡持有人的債務。

7. 主卡及附屬卡持卡人的責任

主卡持卡人須對此信用卡及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債務，對主卡持卡人及其他附屬卡持卡人的賬項均不須負責。

8. 終止信用卡卡戶的權利

本行可於任何時候隨時終止持卡人的信用卡卡戶，而持卡人亦可隨時親身前往本行任何一間分行或本行終止此信用卡卡戶及同時向本行交回所有附屬卡。持卡人或附屬卡持卡人亦可終止附屬卡之使用，唯亦須親身前往本行任何一間分行及同時向本行終止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、還款條款、利息息率、服務費、年費及其他費用，或以本行認為適當之方式事先通知持卡人。有關修訂一旦發出，不論持卡人收到與否，主卡及附屬卡持卡人均作已知悉。

上述條款摘要僅供閣下參考，一切條款概以持卡人合約全文為準，請詳細閱閱。信用卡一經使用，將構成持卡人同意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 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 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
 - 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 drawee bank providing a copy of a paid cheque (which may contain information about the payee) to 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
 - 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
 - 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 here to be addressed is as follows:–
 - The Group's Data Protection Officer Telephone : 3608 3608
 - The Bank of East Asia Group Fax : 3608 6172
 - 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 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

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：
 - 提供服務和信實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；
 - 協助其他財務機構進行信實檢查及追討債務；
 - 確保客戶維持可靠信用；
 - 設計為客戶使用的有關產品及服務；
 - (i)推廣本集團及/或經諮詢之公司的服務或產品；
 - (ii)計算本集團與客戶之間的債務；
 - (iii)向客戶及為客戶的有關提供服務的人士追收欠款；
 - (iv)本集團或其任何分行或附屬公司或其任何有約束力的法例的規定而作出披露或為他信及為任何有關本集團或其任何分行會獲從的監管或其他機構所發出的指令而作出披露；
 - (v)使本集團的資產或遺囑承辦人，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為轉讓，參與或附屬參與的交易；及
 - (vi)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方(第4)段列出的用途：
 - 任何代理人、承辦人、或向本集團提供行政、電訊、電腦、付款或證券結算或其他與本集團業務運作有關的服務的第三方服務供應商；
 - 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；
 - 任何銀行向出票人提供已付款支票的賬簿；(而其中可能載有有關收款人的資料)；
 - 任何信實資料服務機構；而在客戶欠賬時，則可將該等資料提供給收數公司；
 - 本集團在根據對本集團或其任何分行有法律約束力的規定下或為他信及為任何有關本集團或其任何分行會獲從的監管或其他機構所發出的指令而作出披露；
 - 本集團或其任何分行或附屬公司或其任何有約束力的法例的規定而作出披露或為他信及為任何有關本集團或其任何分行會獲從的監管或其他該等承辦人；及
 - (vi)經核准之公司，用作向客戶有關本集團根據信託合約或遺囑與的服務。
- 根據條例中的條款及根據條例核准發出的個人信貸資料實務守則，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；
 - 要求本集團改正任何有關他的不準確的資料；
 - 申明本集團對資料的政策及慣例和通知本集團持有的個人資料種類；
 - 查詢及獲本集團覆核，例向有關信貸資料服務機構或收數公司查詢的資料是哪些個人資料；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
 - 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，從資料刪除除本集團管理提供的賬戶資料，惟是項指示於該賬戶結束後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記錄，直至欠款款項清償之日起計滿5年為止，或本集團接獲的解除帳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
 - 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，可能參考信貸資料服務機構提供有關客戶的信實報告。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。

(文義如有歧異，以英文版本為準)

HKPTU / HKPTU FAMILY MEMBER VISA CARD APPLICATION FORM 香港教育專業人員協會 / 香港教育專業人員協會會員家屬(VISA)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「✓」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會年戶薪而釐定。請在適當方格內加上「✓」號。

- For HKPTU Members and Honorary Members, HKPTU VISA Card will be issued.
香港教育專業人員協會會員及榮譽會員將獲發香港教育專業人員協會VISA卡
- For HKPTU Family Members, BEA VISA Card will be issued.
香港教育專業人員協會會員家屬將獲發東亞銀行信用卡。

2-year Annual Fee Waiver 豁免首2年年費

Annual Income 年薪 Card Type 信用卡類別

HK\$40,000 or more 或以上 VISA Classic Card VISA 普通卡

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。

Mr. 先生 Mrs. 太太 Ms. 女士 Miss 小姐

Membership Details 會員資料
HKPTU MEMBERSHIP Status 香港教育專業人員協會會籍 Member 會員 Honorary Member 榮譽會員 Family Member 會員家屬

HKPTU MEMBERSHIP CARD / HKPTU FAMILY MEMBERSHIP CARD NO.
香港教育專業人員協會會員證 / 香港教育專業人員協會會員家屬證號碼

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 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 Single 未婚 Married 已婚 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 / Building 座 / 大廈

Building / Estate 大廈 / 屋苑

Road / Street 街道

District 地區 HK 香港 KLN 九龍 NIT 新界

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(例如: 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 y年 M月

Living with Parents 與父母同住 Quarters 宿舍 Owned 自置

Rented 租用 Applicant's Monthly Rent 申請人負責之每月租金 HK\$

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

Place of Birth 出生地點

Nationality 國籍

(Overseas passport copy is required for Non-Hong Kong Permanent Residents. 如客戶並非香港永久居民, 請提供海外護照副本。)

Education Level 教育程度 University or Above 大學或以上 Secondary Completed 中學畢業
 Post Secondary 預科 / 專上學院 Secondary or Below 中學或以下

E-mail Address 電郵地址

OCCUPATION 職業

Name of School / Institution / Company in English 任職學校 / 機構 / 公司英文名稱
(Please specify if applicant is a housewife or a retiree. 申請人如為主婦或退休人士, 請註明。)

Address of School / Institution / Company in English 學校 / 機構 / 公司英文地址
(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 / Building 座 / 大廈

Road / Street 街道

District 地區 HK 香港 KLN 九龍 NIT 新界

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 Years of Service 任職年期

ADDITIONAL INFORMATION 其他資料

1. 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。
(Name as printed on his / her HKID card 其香港身份證上之英文姓名)

2. I wish to have ATM access to my BEA account opened with BEA. (Applicable to HK\$ accounts only)
本人欲透過自動櫃員機操作下列本人之東亞銀行賬戶。(只限港元存款賬戶)
Account No. 賬戶號碼 Statement Savings Account 儲蓄(結單)賬戶 HK\$ Current Account 港元往來賬戶
(Your Statement Savings Account will become your designated account if no instruction is given for ATM Facilities. 如未指明, 儲蓄(結單)賬戶將被設定為自動櫃員機服務之指定賬戶。)

3. Please send my BEA Credit Card and statements to my 請將東亞銀行信用卡及其月結單寄往本人之
 Residential Address 住宅地址 Office Address 公司地址
Statements will be sent to your residential address if no instruction is given. This address will become your designated mailing address for all your credit card accounts.
如有指明, 月結單將會寄往閣下的住宅地址。而該地址將被設定為閣下所有信用卡賬戶之通訊地址。

DOCUMENTS REQUIRED 所需文件

To ensure that your application is processed promptly, please enclose copies of the following documents and "✓" the appropriate boxes). 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 (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)

Your HKPTU Membership Card or HKPTU Family Membership Card
閣下之香港教育專業人員協會會員證或香港教育專業人員協會會員家屬證

Any one of the following income / asset proof
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、賬戶號碼及薪金金額的最近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, e.g. electricity bill or bank / credit card statement.
閣下最近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

1. I confirm that the information given above is true and complete in every material respect. I understand and acknowledge that if I provide any false or incorrect information hereunder, I may commit criminal offences in relation to deception and / or providing false information under the laws of Hong Kong. I 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 credit information with any credit reference agency. I agree the Bank to provide such information to Hong Kong Professional Teachers' Union, any agent or contractor so as to offer services to me. I acknowledge that the use of the Card is subject to the terms and conditions and the subsequent amendment of the BEA Credit 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 together with my Card account information upon approval of this application. BEA reserves the right of approval for the issuance of the HKPTU VISA Card / HKPTU Family Member VISA Card without providing reason. Annual fee for Classic Card is HK\$250. The finance charge 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 Rate (APR) for retail purchases and cash advances are 34.49% and 35.89% respectively, (the APR of cash advances is inclusive of the cash advance fee).

本人證實以上各項資料均屬詳實, 本人明白及接受如本人提供任何不正確或虛假資料, 本人將可能觸犯香港有關欺騙及 / 或提供虛假資料之刑事罪行。本人並授權 貴銀行可向任何方面查詢或索取更多資料, 包括但不限於任何信貸資料機構索取有關本人之信貸資料以進行信貸審查。本人同意 貴銀行將有關本人的個人資料及信用卡資料提供予香港教育專業人員協會, 有關的代理人或承包商。藉此為本人提供各項服務。本人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其後可能的修訂約束, 此條款及細則可隨時向 貴銀行索閱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香港教育專業人員協會VISA卡 / 香港教育專業人員協會會員家屬VISA卡之權利, 而無須申述理由。普通卡年費為HK\$250。購物簽賬及現金透支財務費用均以月息2.5厘按日計算, 根據銀行當經守則訂定之淨值法計算, 其實際年利率分別為34.49厘及35.89厘(現金透支年利率之計算已包括現金透支手續費)。

2. I confirm that no credit card under my name issued by any financial institutions has been cancelled due to default in payment. I also confirm that I do not have any overdue payment exceeding 30 days in respect of any of my indebtedness (including but not limited to credit cards, mortgages, personal loans and other financial arrangements). I further confirm that no bankruptcy order has ever been made against me and I am neither in the process of petitioning for bankruptcy nor have any intention to do so.

本人確認本人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), 本人確認並沒有拖欠欠款超過30天。本人再確認本人從沒有被頒佈破產令, 亦沒有向法院申請破產或意圖申請破產。

3. I confirm that I have read and understood the Summary of the Major Terms and Conditions of The Bank of East Asia Credit Cardholder Agreement and BEA's Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement which are attached in this application.

本人證實本人已參閱明白隨附的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)條例一個人資料收集(客戶)聲明。

4. 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.

本人明白如有滯款拖欠的情況出現, 除非本人能於欠款日起計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。

5. 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年內從未出現欠款期超過60天的欠款紀錄, 本人有權指示東亞銀行向有關的信貸資料機構要求該戶口賬全數清償而結束時刪除全部有關本人戶口的資料。

6. Should the cardholder cancel his / her principal HKPTU VISA Card or HKPTU Family Member VISA Card within 24 months from the date of account opening, an administration fee of HK\$500 shall be charged to the relevant account.

如客戶於新卡開戶後24個月內取消香港教育專業人員協會VISA卡 / 香港教育專業人員協會會員家屬VISA卡主卡, 本行會在有關賬戶內扣除HK\$500之行政費用。

* With effect from 1st April, 2009, the annual fee for the principal Classic Card will be revised to HK\$300. Besides, the finance charge for Classic Card will be revised to 2.5% per month calculated on a daily basis for both retail purchases and cash advances, the APR for retail purchases and cash advances are 34.49% and 36.35% respectively. By 2009年4月1日起, 普通卡之主卡年費將調整為HK\$300。此外, 普通卡之購物簽賬及現金透支財務費用均將調整為月息2.5厘按日計算, 其實際年利率分別為34.49厘及36.35厘。

FOR BANK USE ONLY 銀行專用

COL-BR

Signature of Applicant 申請人簽署 Date 日期

In the event that the applicant would like to arrange ATM access to his / her BEA account(s) using the credit card, the signature on this application form must be the same as the specimen(s) on record for any related account(s).
如申請人選擇以此信用卡透過自動櫃員機操作其他東亞銀行賬戶, 申請人於此表格上簽署式樣必須與其賬戶相同。

HKPTU1154080

PID	PSIG	TR/ERR PSLIP	STID	PASSBOOK	ADD PROOF
SID	SSIG			STATEMENT	CK BY
BR	SE				
MC1154	BOX			BOOTH	

Customer Services Hotline 客戶服務熱線 : (852) 3608 6628 Application by Fax 傳真申請熱線 : (852) 3608 6418

If applying by fax, please do not mail the application form. 如已傳真申請, 請勿重覆郵寄。