

THE LINGNAN UNIVERSITY GRADUATE MASTERCARD APPLICATION FORM 嶺南大學畢業生萬事達卡申請表格

To avoid a delay in the processing of your application, please complete all sections below in full. Please complete this form in English (BLOCK LETTERS) and place a "v" in the appropriate box. 以下各項資料必須填寫，以免延誤處理。申請人必須以英文正確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

Lingnan University Graduate MasterCard 嶺南大學畢業生萬事達卡 **Perpetual Annual fee waiver 永久豁免年費**

Terms of application:
 1. Either Platinum MasterCard or Gold MasterCard will be approved to you.
 2. Card type will be assigned by the Bank according to the Year(s) of Graduation.
 3. Pre-approved credit limit for the Card is HK\$20,000. Please provide latest income / assets proof if you would like to have higher credit limit. Additional documents may be required for approval of application.
 申請細則：
 1. 本行將批核萬事達白金卡或萬事達卡金卡予客戶。
 2. 批核信用卡類別將根據客戶畢業年而釐定。
 3. 本行已預設信用額為HK\$20,000。如閣下欲提高信用額，請提供最近之入息 / 資產證明。本銀行可能需要閣下提供額外文件以作批核。

PERSONAL DATA 個人資料

Applicant must be a graduate of The Lingnan University and a Hong Kong resident aged 18 or above. 申請人必須為嶺南大學之畢業生及年滿18歲之香港居民。

Mr. 先生 Mrs. 太太 Ms. 女士 Miss 小姐

Year of Graduation from Lingnan University 於嶺南大學畢業年份 _____

Academic Qualification 獲頒學歷資格 _____

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 座 _____

Building / Estate 大廈 / 屋苑 _____

Road / Street 街道 _____

District 地區 _____ HK 香港 KLN 九龍 NT 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 _____ Year _____ Month _____

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 _____

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)

Citizenship 公民身份 _____

Residency Status 居民身份 _____

E-mail Address 電郵地址 _____

OCCUPATION 職業

Company Name in English 受僱公司英文名稱 (Please specify if applicant is a housewife or retiree. 申請人如為主婦或退休人士，請註明。)

Office Address in English 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 NT 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。 _____

2. I wish to have ATM facilities on my BEA Credit Card for my BEA Account(s) listed below. (Applicable to HKID account only) 本人欲將東亞銀行信用卡用於自動櫃員機以一併處理以下之東亞銀行戶口。(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 港元現來賬戶

3. Please send the BEA Credit Card statements to my _____ 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 be considered as a designated mailing address for all your credit card account(s). 如未有指明，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。

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。(A maximum of 3 supplementary cards are permitted per principal card account. 每個主卡賬戶最多可獲批核3張附屬卡。)

Mr. 先生 Mrs. 太太 Ms. 女士 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，請附上證明文件) _____

Relationship with Applicant 與申請人之關係 _____

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)

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)

Citizenship 公民身份 _____

Residency Status 居民身份 _____

Occupation 職業 _____ Contact Tel. No. 聯絡電話號碼 _____

Nature of Business 業務性質 _____ Office Tel. No. 公司電話號碼 _____

If supplementary card applicant's residential / permanent address is different from that of principal card applicant, please provide the relevant address proof. 如附屬卡申請人之住宅及 / 或永久地址與主卡申請人不同，請附上附屬卡申請人之有關地址證明。

The supplementary card will be sent to principal cardholder's address and the retail / cash advance transactions of the supplementary card(s) will be incorporated into the statement of principal cardholder. 附屬卡將寄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。

If additional application is needed, please copy this application form and submit it together to the Bank. 如需要額外申請，請自行影印此申請表並一同遞交。

DOCUMENTS REQUIRED 所需文件

To ensure that your application is processed promptly, please enclose copies of the following documents and "v" the appropriate boxes. Documents supplied including this application form will not be returned. 為使有關申請迅速得到處理，請附寄下列各項證明文件的副本，並於空格內加上「v」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 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)

Your Lingnan University Certificate 閣下之嶺南大學畢業證書

Proof of residence in English within the latest three months and that of any supplementary card applicant, e.g. electricity bills or bank statements 閣下及附屬卡申請人最近3個月內的英文住址證明，例如電費單或銀行 / 信用卡月結單

Pre-approved credit limit is HK\$20,000. Please provide latest income / assets proof if you would like to have higher credit limit. Additional documents may be required for approval of application. 預設信用額為HK\$20,000。如閣下欲提高信用額，請提供最近之入息 / 資產證明。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 follows 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/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 authorize The Bank of East Asia, Limited ("BEA") to contact any necessary party for verification or further information at any time, including but not limited to conduct credit checks on my credit reference agency. I/we agree the Bank to provide such information to Lingnan University, 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 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 BEA Credit Card without providing reason. The finance charge for BEA Credit 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, the right to vary or increase the above interest rate to a rate specified by BEA from time to time. 本人(等)證實以上各項資料均屬真實。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)將可能觸犯香港法律及構成提供虛假資料之刑事罪行。本人(等)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)同意東亞銀行持有有關本人(等)的個人資料及信用卡資料提供予嶺南大學，有關代理人或包商。特此為本人(等)提供此項資料。本人(等)承認東亞銀行在持有及處理有關本人(等)的個人資料及信用卡資料時，東亞銀行有權不時分期付款數目修改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寄出。東亞銀行將保留一切有關批核東亞銀行信用卡之權利，而毋須申請理由。東亞銀行信用卡之申請資料及現金透支財務費用均以月息2.5厘按日計算，根據銀行匯豐銀行訂定之利率計算。其標準年息率分別為34.49%及36.35%。如東亞銀行於到期繳款日或之前仍未收到月結單所示的最低付款額，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。

2. I/we confirm that no credit card under my/our name 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未因為欠賬而被取消。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)確認並沒有拖欠逾期超過30天。本人(等)再確認本人(等)並沒有被宣告破產，亦沒有向法院申請破產或重組申請。

3. I/we hereby further give my/our consent to BEA that it may carry out matching procedures such as comparing data of me/us or other persons for credit checking or data verification, whether or not for the purpose of taking adverse action against me/us. 本人(等)同意東亞銀行可進行核對程序例如對本人(等)或在何人的資料作信貸審查或資料驗證而無論其目的是否對本人(等)作出不利行動。

4. I/we agree that BEA may use information from any credit reference bureau or agency to compare against the data provided by me/us for credit checking and BEA may verify data by making use of the information provided by any credit reference bureau or agency. 本人(等)同意東亞銀行可對任何信貸資料機構或公司所提供的資料與本人(等)所提供的資料。

5. I/we confirm that I/we have read and understood the Summary of the Major Terms and Conditions of BEA Credit Cardholder Agreement and BEA's Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement which are attached in this application. 本人(等)證實本人(等)已參閱及明白有關的東亞銀行信用卡持卡人合約的主要條款及東亞銀行的個人資料(私隱)條例(個人資料收集(客戶)聲明)。

6. 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. 本人明白如出現逾期付款的情況出現，除非本人於逾期付款日起計60天內全數清還所有欠數，否則從東亞資料機構將保留本人全數清還後之逾期付款的信貸資料機構要在這5年內保留有關本人戶口的資料。

7. I further understand that in the event this application is approved, I shall have the right to instruct The Bank of East Asia, Limited 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. 本人更明白如申請獲成功後，倘若本人之戶口在結算之前半年內未出現欠賬逾期60天的欠數紀錄，本人有權指示東亞銀行向有關的信貸資料機構要求在這5年內刪除本人戶口的資料。

8. I acknowledge and agree that if I cancelled my principal BEA Credit Card within 12 months from the date of account opening, a welcome gift administration fee of HK\$500 will be charged to my relevant account without prior notice. 本人知悉及同意如本人於新卡開戶後12個月內取消東亞銀行信用卡卡主，東亞銀行會在本人有關賬戶內扣除HK\$500之迎新禮品行政費用而無須預先通知。

X

Signature of principal card Applicant 主卡申請人簽署 _____ 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，申請人於此表格上所簽之主要式樣必須與其賬戶相同。

X

Signature of supplementary card Applicant 附屬卡申請人簽署 _____ Date 日期 _____

FOR BANK USE ONLY 銀行專用

LNUGR7011080

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| BR | | | SE | | |
| MC 7011 | | | BOX | | |

Summary of Major Terms & Conditions of the 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 the 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 unauthorised 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.

3. Payment

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 but not limited to i) finance charge for retail purchase; ii) finance charge and handling fee for cash advance; iii) late charge iv) excess credit limit fee; v) annual fee and replacement card fee; vi) returned cheque fee and autopay reject fee; vii) charge for over-the-counter payment. All fees and charges and payment details have been specified in the Schedule of Fees & Charges. Such fees and charges and payment details shall be subject to review and amendment at the Bank's sole discretion and 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 the 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 unauthorised 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 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, payment requirement, 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 on 3608 6628.

東亞銀行信用卡持卡人合約主要條款及細則摘要

為配合《銀行業操守》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」）中概述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，持卡人將須按持卡人合約承擔因此而引起之一切責任。

2. 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前所產生的信用卡賬戶損失的最高責任限額為港幣500元。如若涉及欺詐行為或嚴重疏忽或未履上述責任，則持卡人須就所有賬項、損失及費用負上全面的責任。

3. 財務費用及服務費

在使用信用卡時，主卡持卡人須支付有關服務衍生之手續費及合理費用。其中包括但不限於下列費用：i)購物被拒財務費用；ii)現金透支財務費用及手續費；iii)逾期手續費；iv)超出信用額費用；v)年費及補發新卡費；vi)退票及自動轉賬退回手續費；vii)銀行櫃位賬項手續費。所有費用及繳款之詳情已列明於服務收費概覽，本銀行得不時修訂此等費用及繳款之內容，並以此行為適當之方式通知持卡人。

4. 強制執行的費用

無論基於任何理由，此合約一旦終止後，經註銷之信用卡需交還本行；而賬戶內之全部欠款及未達註入持卡人賬戶但於此合約終止前已交交易項目款額同須立即清付。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，包括律師費、收賬費用及其他費用，在此債項尚未全數償清前，本行保留對該賬戶繼續收取財務費用之權利。

5. 逾期結單之責任

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額。附屬卡持卡人存款賬戶只會用作抵銷其本身使用之賬項或積欠之款額，而並不會被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碼負責。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負責。

8. 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止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可終止附屬卡之使用，唯亦須親身前往本行任何一間分行以通知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及細則之權利，包括（但不限於）調整有關之信貸限額、還款規則、利息息率、服務費、年費及其他費用，並以此行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。

上述條款及細則摘要謹供閣下參考，一切條款及細則概以持卡人合約全文為準，請詳細閱。信用卡一經使用，將構成持卡人同意受持卡人合約條款及細則約束。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，請致電東亞銀行信用卡客戶服務熱線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
 - (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 services 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
 - (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, 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, 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

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用檢查及追討債務；
 - 確保客戶維持可靠信用；
 - 設計為客戶使用的財務產品及服務；
 - 促進產權之公司的服務或產品；
 - (vii) 計算本集團與客戶之間的債務；
 - (x) 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行為履行任何對其有約束力的法例的規定而作出披露，或為償還及履行任何預期本集團或其任何分行會遵從的監管或其他機構所提出的指引而作出披露；
 - (x) 使本集團的實在或建議承讓人，或本集團對客戶的權利的參與人或附屬參與人評核集團為轉讓，參與或附屬參與的交易；及
 - (xii) 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、承包人、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有關的服務的第三方服務提供者；
 - 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) 本集團在提供該本集團或其任何分行具法律約束力的規定下或為履行任何實在或建議承讓人或附屬參與人對客戶的權利的參與人或附屬參與人及/或(經挑選之公司，用作知會客戶有關本集團相信該客戶會感興趣的服務。
- 根據條例中的條款及根據條例釐定發出的個人資料實務守則，任何個人有權：
 - 查核本集團是否持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；
 - (iii) 查明本集團對於披露的政策及慣例和獲告知本集團持有的個人資料種類；
 - (iv) 查詢並獲本集團匯、例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) 於結束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，從資料庫刪除本集團曾提供的賬戶資料，惟是項指示須於持卡人賬戶後5年內發出，而該賬戶在繫接結束之前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，直至欠款悉數清償之日起計5年為止，或本集團接獲的解除收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，或索取有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)