

DECLARATION AND SIGNATURE 聲明及簽署

3. 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）確認並沒有拖欠還款超過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意圖申請破產。

4. 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比本人（等）或任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。

5. 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 the information provided by any credit reference bureau or agency.

本人（等）同意東亞銀行可使用任何信貸資料機構或公司所提供的資料與本人（等）所提供的資料作信貸審查而東亞銀行可以使用任何信貸資料機構或公司所提供的資料去驗證本人（等）所提供的資料。

6. I/We confirm that I/we have read and understood the Summary of the Major Terms and Conditions of The BEA Credit Cardholder Agreement and BEA's Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement as shown in this application form. (this page and overleaf)

本人（等）證實本人（等）已參閱及明白已列於申請表內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 - 個人資料收集（客戶）聲明。（此頁及背頁）。

7. 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.

本人明白如有還款拖欠的情況出現，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。

8. 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在該戶口欠賬全數清還而結束時刪除全部有關本人戶口的資料。

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，申請人於此表格上簽署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

C/L	NO	RO	AO
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A/C No.

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 ("BEA") 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 BEA. 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 BEA 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 BEA 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 BEA's sole discretion and announced by BEA 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 BEA and the whole amount outstanding owed to BEA 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 BEA 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. BEA 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 BEA 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

BEA 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 BEA and set-off or transfer any sum in or towards discharge of the total amount owed to BEA. For supplementary Cardholder(s), BEA 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 BEA, 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 BEA 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 BEA in person. The Cardholder or the supplementary Cardholder may also terminate the use of a supplementary card by returning it to any branch of BEA in person.

9. Bank's Amendments on the Agreement

BEA 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 BEA 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 BEA. For any enquiries, please call the Customer Services Hotline on 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, Limited ("the Bank") would like to inform you of the following:

- (1) From time to time, it is necessary for customers to supply the Bank 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.
- (2) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking and other financial services.
- (3) 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 Bank, by means of documentation or telephone recording system as the case may be.
- (4) The purposes for which data relating to a customer may be used are as follows:
 - (i) the daily operation of the services and credit facilities provided to customers;
 - (ii) 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;
 - (iii) creating and maintaining the Bank's credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of customers;
 - (vi) designing financial services or related products for customers' use;
 - (vii) marketing the following services and products (in respect of which the Bank may or may not be remunerated):
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products; and
 - (3) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); andthese services or products may be provided and/or marketed by:
 - (1) the Bank and the Bank's group companies;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty or privileges programme providers; and
 - (4) co-branding partners of the Bank and the Bank's group companies;
 - (viii) verifying the data/information provided by any other customer or third party;
 - (ix) determining amounts owed to or by customers;
 - (x) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - (xi) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches are expected to comply;
 - (xii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (xiii) purposes relating thereto.
- (5) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (4):
 - (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (v) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its branches are expected to comply;
 - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
 - (vii)
 - (1) the Bank's group companies;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty and privileges programme providers;
 - (4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (5) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (4)(vii).Such information may be transferred to a place outside Hong Kong.
- (6) 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:
 - (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (iv) 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 Bank to a credit reference agency, to instruct the Bank upon termination of an account by full payment 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 Bank, whichever is earlier.
- (7) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (8) The person to whom requests for access to data or correction of data or for information regarding the Bank'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
10 Des Voeux Road Central	Website : www.hkbea.com
Hong Kong	
- (9) The Bank 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 Bank will advise the contact details of the relevant credit reference agency.
- (10) Customers may, at any time, request the Bank 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).
- (11) After closure of account/termination of service, the Bank shall continue to hold data relating to the customer(s) for a period of 7 years or such other period as prescribed by applicable laws and regulations.
- (12) Nothing in this statement shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

東亞銀行信用卡持卡人合約主要條款及細則摘要

為配合《銀行營運守則》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」）中闡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行上述責任，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，主卡持卡人須繳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)購物簽賬財務費用；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)銀行櫃位繳付賬項手續費。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，並以本行認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進誌入持卡人賬戶但於此合約被終止前已作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、無力付債或逝世，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. 審閱結單之責任

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銀碼負責。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須負責。

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行使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行使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，請詳加細閱。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所約束。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。

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」)，東亞銀行有限公司(下稱

「本銀行」)現通知 貴客戶以下細則：

- (1) 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，需要不時向本銀行提供有關的資料。
- (2) 若未能向本銀行提供該等資料可能會導致本銀行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。
- (3) 本銀行亦會在延續日常銀行或其他金融關係中以文書或電話錄音系統形式收集客戶的資料，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銀行溝通時。
- (4) 客戶的資料可能會用於下列用途：
 - (i) 提供服務和信貸便利給客戶之日常運作；
 - (ii) 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；
 - (iii) 編制及維持本銀行的信貸評分模式；
 - (iv) 協助其他財務機構作信用檢查及追討債務；
 - (v) 確保客戶維持可靠信用；
 - (vi) 設計為客戶使用的財務服務或有關產品；
 - (vii) 營銷下列服務和產品(本銀行或會因此而得到報酬)：
 - (1) 金融、保險、信用卡、銀行及相關服務和產品；
 - (2) 獎賞、會員或優惠計劃和相關服務及產品；及
 - (3) 由本銀行的品牌合作夥伴所提供的服務及產品(視乎情況而定，品牌合作夥伴的名稱會在有關服務和產品的申請表格中提供)；及以上服務或產品可能會由下列機構提供及/或營銷：
 - (1) 本銀行及其集團公司；
 - (2) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
 - (3) 第三方客戶獎賞、會員或優惠計劃提供者；及
 - (4) 本銀行及其集團公司的品牌合作夥伴；
 - (viii) 核實任何其他客戶或第三方所提供的數據/資料；
 - (ix) 計算本銀行與客戶之間的債務；
 - (x) 向客戶及為客戶的責任提供抵押的人士追收欠款；
 - (xi) 本銀行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；或為依循及施行任何預期本銀行或其任何分行會遵從的監管或其他機構所發出的指引而作出披露；
 - (xii) 使本銀行的實在或建議承讓人，或本銀行對客戶的權利的參與人或附屬參與人評核意圖成為轉讓，參與或附屬參與的交易；及
 - (xiii) 與上述有關的用途。
- (5) 本銀行會對其持有的客戶資料保密，但本銀行可能會把該等資料提供給下述各方作第(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銀行業務運作有關的服務的第三方服務提供者；
 - (ii) 任何對本銀行有保密責任的人，包括本銀行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) 本銀行在根據對本銀行或其任何分行具法律約束力的規定下或為依循及施行任何預期本銀行或其任何分行會遵從的監管或其他機構所發出的指引而有責任對任何人作出披露；
 - (vi) 本銀行的任何實在或建議承讓人或就本銀行對客戶的權利的參與人或附屬參與人或受讓人；及
 - (vii)
 - (1) 本銀行的集團公司；
 - (2) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
 - (3) 第三方客戶獎賞、會員或優惠計劃提供者；
 - (4) 本銀行及其集團公司的品牌合作夥伴(視乎情況而定，品牌合作夥伴的名稱會在有關服務和產品的申請表格中提供)；及
 - (5) 本銀行為第(4)(vii)段所載目的而聘用的外判服務供應商
(包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心和數據處理公司和信息技術公司)。該等資料可能被轉移到香港以外的地方。
- (6) 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：
 - (i) 查核本銀行是否持有他的資料及查閱該等資料；
 - (ii) 要求本銀行改正任何有關他的不準確的資料；
 - (iii) 查明本銀行對於資料的政策及慣例和獲告知本銀行持有的個人資料種類；
 - (iv) 查詢並獲本銀行回覆，例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，及獲本銀行提供進一步資料，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) 於悉數清償欠款而結束賬戶時，指示本銀行要求該信貸資料服務機構，從資料庫刪除本銀行曾經提供的賬戶資料，惟是項指示須於結束賬戶後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，直至欠款悉數清償之日起計滿5年為止，或本銀行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。
- (7) 根據條例的條款，本銀行有權就處理任何查閱資料的要求收取合理費用。
- (8) 任何關於查閱或改正資料，或索取關於本銀行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10號	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
- (9) 本銀行在批核信貸申請時，可能參考由信貸資料服務機構提供有關客戶的信貸報告。假如客戶有意索取有關報告，可要求本銀行提供有關信貸資料服務機構的聯絡詳情。
- (10) 客戶可隨時向本銀行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。
- (11) 本銀行在結束賬戶/終止服務後會繼續持有有關客戶的資料7年或按照有關法律和法規所規定的期限。
- (12) 本聲明不會限制客戶在條例下所享有的權利。
(文義如有歧異，以英文本為準。)