

## General Supplement

These terms shall be read together with, supplement and form part of each of the terms and conditions as set out in the Appendix section below, and/or any other terms and conditions applicable to any *product* applied with (or for any product which needs our approval, approved by) us before 25 February 2009 (“**Relevant Terms**”).

Should there be any inconsistency between these terms and the Relevant Terms, these terms shall prevail.

The meaning of key words printed *like this* or otherwise used under these terms shall have the same meaning as assigned to them under the Client Terms unless otherwise stated at the end of these terms below.

### Provisions to supplement the Relevant Terms

#### 1. Currency conversion on judgment debt, orders, directives issued under law or regulator

If a judgment, order, directives issued under law or by any regulator or pursuant to agreement with any regulator or any authority or proof of debt for or the recovery of an amount in connection with our banking agreement is expressed in a currency other than that in which the amount is due under our banking agreement, then you indemnify us against:

- any difference arising from converting the other currency if the rate of exchange we use under our banking agreement for converting currency when we receive a payment in the other currency is less favourable to us than the rate of exchange used for the purpose of the judgment, order, directives issued under law or by any regulator or pursuant to agreement with any regulator or any authority or acceptance of proof of debt; and
- the costs of conversion.

#### 2. Information provided to us must be correct

Each time we offer a *product* to you or you use a *product*, we rely on the information you give to us. It must be correct, complete and not misleading.

You must notify us, within 30 calendar days, if you become aware that any information you have given changes, is incorrect or misleading.

#### 3. Information we disclose

3.1 You consent to each member of the *Standard Chartered Group*, its officers, employees, agents and advisers disclosing information relating to you (including details of the *accounts, products* or any *security*) to:

- our head office and any other member of the *Standard Chartered Group* in any jurisdiction (“*permitted parties*”);
- professional advisers, service providers or independent contractors to, or agents of, the *permitted parties*, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the *permitted parties*;
- any actual or potential participant or subparticipant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them);
- any credit bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection, or any *permitted parties*;
- any financial institution which you have or may have dealings for the purpose of conducting credit checks (including in the form of bank references);
- any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the *permitted parties*;
- any regulator or tax authority where necessary to establish any tax liabilities in any jurisdiction pursuant to orders, agreements with regulators or authorities or otherwise;
- a *merchant* or a member of a *card association* where the disclosure is in connection with use of a *card*;
- any *authorised person* or any *security provider*;
- anyone we consider necessary in order to provide you with services in connection with an *account*, whether they are located in or outside Hong Kong.

3.2 The information may be used in connection with matching procedure (as defined in the Personal Data (Privacy) Ordinance, Cap. 486) and in accordance with our usual practice.

3.3 Without limiting any provisions here or under our banking agreement, we may disclose, use or transfer information relating to you for the purpose of monitoring our compliance with law, agreements with any regulator or any authority and/or our or the *Standard Chartered Group*’s policies, subject to and in accordance with any applicable law.

#### 4. Suspension

Without limiting any provisions here or under our banking agreement, we may block any *account* (and later remove the block) at any time or withhold amounts in any *account* at any time, if an authority requires us to do so, or we are otherwise required by law or pursuant to agreements with any regulator or any authority to do so, or if we need to comply with internal policies associated with any applicable order or sanction of an authority.

#### 5. Complying with orders and directives

If we are served or issued with any of the following

- court orders;
- directives issued under law, regulators, authorities or agreements with any regulator or any authority,

we will act in accordance with them and you must not commence proceedings against us in relation to our actions.

## 6. No breach

Nothing in our banking agreement requires us to do or not do anything if it would or might in our reasonable opinion constitute a breach of our policy or any applicable law, regulation or requirement of any authority.

## 7. Instructions

- 7.1 Instructions must be given in writing. However, we may accept instructions by telephone, fax or through any electronic banking service. You are responsible for ensuring the accuracy and completeness of instructions.
- 7.2 You acknowledge that all instructions given (and our records of those instructions) in electronic form are original documents in writing. You agree not to challenge their validity, admissibility or enforceability on the basis they are in electronic form.
- 7.3 We may accept your instructions by telephone, fax, or email through the our electronic banking services, and are entitled to treat any telephone, fax or email instruction as fully authorised and binding on you. We are not responsible for any loss you may incur as a result of giving us instructions via telephone, fax or email.
- 7.4 You undertake to indemnify us and keep us indemnified in full against all or any loss, claims, demands, costs, damages, expenses and all other liabilities, we may incur as a result of accepting and acting on your telephone, fax and email instructions.

## 8. Important Notice

We are committed to complying with economic sanctions that are imposed by relevant regulatory authorities. As such, we do not allow our products and services to be used directly or indirectly in countries that are subject to such sanctions. Please note that you will not be able to contact us via phone banking, facsimile transmission, or emails, or access our website, and will not be able to provide you with financial services if you are in these countries.

## 9. Pre-conditions to use of any products

We need not provide any funds to you or otherwise allow you to access or use a *product* or our *electronic banking services* if you trade in rough diamonds

## 10. Provision of contact information and requirement to inform us if there is a change in residency

### Contact information

You must give us in writing your address, telephone, fax number, email address and mobile phone number for receipt of notices and other communications in connection with the applicable *product(s)*. If these details change you must give us reasonable advance notice in writing before the change has taken place. If you intend to live outside *Hong Kong* you must immediately notify us.

## 11. Limitations when receiving instructions from clients

We may act in accordance with our usual business practice and procedure and we need only accept instructions if we consider it reasonable and practicable to do so. For example, we may refuse to act if an instruction may involve a breach of our policy, any *security* procedure or any law or requirement of any authority (including any economic and trade sanctions imposed by any regulator in any jurisdiction where we operate in or by any supranational organisation, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country), result in an *account* being overdrawn, appears to conflict with another instruction from a joint accountholder, or if we genuinely believe or suspects the instruction is unauthorised.

We will not execute your instructions, and will not be responsible for any *loss* resulting from such non-execution, if on the stipulated date of execution, our policy, *security* procedure or requirement of any authority (including any economic and trade sanctions imposed by any regulator in any jurisdiction where we operate in or by any supranational organisation, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country) prohibits us from carrying out your instructions.

## 12. Limitations in fund transfer services by electronic banking services or other means

### When we need not execute fund transfer instructions

To the extent applicable, we need not execute any fund transfer instruction if on the date set for effecting the fund transfer:

- an order of court or any applicable law prohibits us from executing the fund transfer instructions; and/or
- our policy, *security* procedure or requirement of any authority (including any economic and trade sanctions imposed by any regulator in any jurisdictions where we operates in or by any supranational organisation, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country) prohibits us from executing the fund transfer instructions.

## 13. Limitations when using an ATM card

### Using an ATM card

To the extent applicable, you or an authorised person may use an *ATM card* overseas if you or they comply with exchange controls and other applicable laws in the country where you or *they* are located. If an authority requires us to do so, or we are otherwise required by law or pursuant to agreements with any regulator or any authority to do so, or if we needs to comply with internal policies associated with any applicable order or sanction of an authority, you or an authorised person may be prevented from using an *ATM card* overseas.

## 14. Limitations on providing statements and records

We issues statements for *accounts* periodically as set out in the *product* terms. Statements may be in paper, electronic or any other form we choose. However, we may not issue statements if an *account* is inactive, there have been no transactions since the previous statement or where we are not required by law to do so or where our policy, *security* procedure or requirement of any authority (including any economic and trade sanctions imposed by any regulator in any jurisdictions where we operate in or by any supranational organisation, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country) prohibits us from doing so.

## 15. Termination by us

We may end any (or all) of our banking agreements for a *product*, with or without notice to you, if:

- performance of any obligation by either you or us under any of our banking agreements or a *security provider* under any

*security* breaches, or is likely to breach, a law or a requirement of any authority including any economic and trade sanctions imposed by any regulator in any jurisdiction where we operates in or by any supranational organisation, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country or is otherwise contrary to any policy we applies as a result of an order or sanction issued by an authority; and/or

- at any time, as a result of your domicile, nationality, residency status, *tax* status, or any other relevant status, the provision or continued provision of any *product* or part of any *product*, would or might in our reasonable opinion constitute a breach of our policy or any applicable law or requirement of any authority, or is not in accordance with our usual business practice and procedure.

## 16. General Anti-money laundering, counter terrorism financing, government sanctions or embargoes clause

### Anti-money laundering, counter terrorism financing, government sanctions or embargoes

To comply with local or foreign law, regulations, voluntary codes, directives, judgments or court orders, agreements between any member of the *Standard Chartered Group* and any authority, regulator, or enforcement agency, policies (including *Standard Chartered Group's* policies), good practice, government sanctions or embargoes, reporting requirements under financial transactions legislation and demands or requests of any authority, regulator, tribunal, enforcement agency, exchange body, the *Standard Chartered Group* may:

- be prohibited from entering or concluding transactions involving certain persons or entities (e.g. person or entity that is itself sanctioned or is connected to or dealing with (directly or indirectly) any person or entity that is sanctioned under economic and trade sanctions imposed by any regulator in any jurisdiction where we operate in or by any supranational organisation, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country); or
- (without limitation to any provisions on privacy that we may have) report suspicious transactions or potential breaches of sanctions to an authority in any jurisdiction to which the *Standard Chartered Group* may need or decide to disclose. Transactions impacted include those that may:
  - involve the provision of finance to any person involved or suspected of involvement in terrorism or any terrorist act;
  - be relevant to investigation of an actual or attempted evasion of *tax* law, investigation of or prosecution of a person for an offence against any applicable law; or
  - involve persons or entities which may be the subject of sanctions and embargoes.

A member of the *Standard Chartered Group* may intercept and investigate any payment messages and other information or communications sent to or by you or on your behalf and may delay, block or refuse to make any payment and payment screening may cause a delay in processing certain information.

Any member of the *Standard Chartered Group* may take any action it believes to be necessary to comply, or in connection, with the matters set out in this clause. This includes freezing funds, preventing operation of an *account*, refusing a request for funds from you, otherwise not allowing you to use a *product*, or delaying or cancelling a transaction. It need not notify you until a reasonable time after it is permitted to do so under those laws of policies. No member of the *Standard Chartered Group* is liable for any *loss* arising out of any action taken or any delay or failure by us, or a member of the *Standard Chartered Group*, in exercising any of its rights or performing its obligations, caused in whole or in part by any steps taken as set out above.

## 17. Enabling instructions through fax and electronic means

### Form of instructions

Instructions must be given in writing. However, we may accept instructions by telephone, fax or through any electronic banking service if you produce any documents we require.

## 18. Cards - Signatures may not be required

### Signatures

A *card* must be signed immediately on receipt unless otherwise not required by us.

## Meaning of words

**we** means each member of the *Standard Chartered Group* identified in the *application* or the approval as the person providing the *product* (or any component of the *product*) to you, and its successors and assigns, and for the avoidance of doubt, may be defined as "Bank" or "Company" under Relevant Terms.

**you** means the person named as the "applicant" in the *application*, and/or "Account Holder", "Borrower", "Cardholder", "Cardmember", "Client", or "Customer" as defined under Relevant Terms. If there is more than one, you means each person separately as well as every two or more of them jointly. It also refers to you, your joint account holder and/or an *authorised person*, where applicable.

## Appendix

Cardholder Agreement applicable to Standard Chartered Credit Cards, Esprit Smart Credit Card and SmarTone Smart Credit Card respectively (collectively "**Cardholder Agreements**")

Cardmember Agreement applicable to Manhattan VISA and Mastercard respectively (collectively "**Cardmember Agreements**")

Revolving Cash Card Cardholder Agreement

Conditions for Accounts

General Account Terms and relevant supplement

General Terms and Conditions for Mortgage Services and relevant supplement

Manhattan Revolving Personal Loan Terms and Conditions

Terms and Conditions for Standard Chartered Personal Instalment Loan

Terms and Conditions for Standard Chartered Floating Rate Personal Instalment Loan

Terms and Conditions for Standard Chartered Revolving Cash Card

## 一般事項補充條款

以下條款應與補充條款一并審閱，及作為與下列附錄部分中列出的條款及細則的一部分，及/或任何適用於任何在2009年2月25日之前的產品（或任何產品需要本行批准或經審批）（「**有關條款**」）。

若以下條款與有關條款之間有任何不一致之處，一概以以下條款為準。

除非在其他詞語的尾部列出，以此格式呈現的關鍵詞和本行銀行協議所用其他詞語的涵義在本客戶條款。

### 有關條款的補充條款

#### 1. 判定債項的兌換，債項判令，由法律或監管人發出的指令

倘若有關本行銀行協議的判定債項、債項判令、由法律或監管人發出的指令或根據任何監管人或機構訂下的協議或債權證明或討回款項以本行銀行協議下的欠款貨幣以外的其他貨幣為單位，則閣下保證對本行彌償：

- 兌換其他貨幣的任何差額（倘若本行根據本行銀行協議用於收到其他貨幣付款時兌換貨幣的匯率，對本行而言遜於有關判定債項、債項判令、由法律或監管人發出的指令或根據任何監管人或機構訂下的協議或接納債權證明所用的匯率）；及
- 兌換開支。

#### 2. 閣下提供的資料必須正確

每次本行向閣下提供產品或閣下使用產品時，本行依賴閣下給予本行的資料。有關資料必須正確完備且並無誤導。

倘若閣下得知給予本行的任何資料有所改變或存在不確或誤導成份，則須在30日內通知本行。

#### 3. 本行披露的資料

3.1 閣下同意渣打集團各成員、其職員、僱員、代理人及顧問向下列人士披露有關閣下的資料（包括戶口、產品或任何抵押的詳情）：

- 本行在任何司法管轄區的總辦事處及渣打集團任何其他成員（「獲允人士」）；
- 獲允人士的專業顧問、服務供應商或獨立承辦商或代理人，例如收數公司、數據處理公司及對獲允人士負有保密責任的人士；
- 本行與閣下之本行銀行協議的任何有關實際或潛在參與人或附屬參與人或承讓人、約務更替人或受讓人（或其中任何一方的任何職員、僱員、代理人或顧問）；
- 任何信貸資料中心或信貸資料服務機構、評級機構、聯營夥伴、保險商或保險經紀或直接或間接信貸保障提供者或任何獲允人士；
- 閣下曾經或可能曾經與其交易的任何財務機構（為進行信貸調查而披露，包括以銀行信用查詢形式進行）；
- 對獲允人士有司法管轄權的任何法院、審裁處或主管當局（包括進行違規調查的機關）；
- 任何監管人或稅務機關當有需要在根據任何司法指令、監管人或機構訂下的協議或其他情況下建立任何稅務債項；
- 商戶或信用卡協會成員（就卡產品的使用而披露）；
- 任何授權人士或任何抵押提供者；
- 本行認為就戶口為閣下提供服務而必須的任何人士，而不論有關人士在香港境內或境外。

3.2 有關資料可按核對程序（定義見香港法例第486章《個人資料（私隱）條例》）及根據本行的慣常做法使用。

3.3 根據任何相關法例允許的情況下，在不受任何條款或本行之銀行協議下，本行或披露，使用或移轉閣下之資料作監管本行履行法例，與任何監管人或任何機構所訂下之協議和/或本行或渣打集團的政策。

#### 4. 暫停

在不受任何條款或本行之銀行協議下，如果機構規定，或法例規定本行或根據與任何監管人或任何機構訂下之協議，或如果本行需要根據內部政策並涉及任何指令或機構之制裁下，本行或凍結任何戶口（其後移除凍結）。

#### 5. 遵守指令

倘若本行接獲或發出以下任何一項

- 法院指令；
- 法例發出的指令，監管人，機構或與任何監管人或任何機構訂下之協議，

本行將會遵從上述人士行事，而閣下不得因本行採取的行動對本行提出訴訟。

## 6. 並無違反

在本行合理認為應該或可能構成違反本行政策或任何有關法例或任何主管當局規定的情況下，本行銀行協議的任何內容概不規定本行採取或不採取任何行動。

## 7. 指示

- 7.1 指示必須以書面作出。然而，本行或會接受經由電話、傳真或任何電子理財服務作出的指示。閣下有責任確保指示準確完整。
- 7.2 閣下確認，以電子形式作出的所有指示（及本行的有關指示紀錄）均屬書面文件正本。閣下同意不會以其為電子形式為由，質疑其有效性、可接納性或可強制執行性。
- 7.3 本行或會接受經由電話、傳真或任何電子理財服務作出的指示，及有權視任何電話、傳真或電子郵件作出的指示為完全授權及受閣下之約束。本行對於任何因閣下提供經電話、傳真或電子郵件作出的指示而產生的任何損失將不會負責。
- 7.4 閣下給予本行彌償保證及彌償本行對於任何因閣下提供經電話、傳真或電子郵件指示而產生的任何損失，申索，要求，開支，損害，費用及所有其他責任。

## 8. 重要提示

本行致力於遵從相關監管機關施加的經濟制裁。因此，本行不允許在受上述制裁的國家直接或間接使用本行產品及服務。請注意，閣下不能透過電話理財服務、傳真傳輸或電郵聯絡本行或連繫本行網站或造訪本行網站，且倘若閣下身處該等國家，本行將不能為閣下提供金融服務。

## 9. 使用任何產品的前提條件

倘若閣下交易未經加工的鑽石，則本行無需向閣下提供任何資金或允許閣下取用或使用產品或本行的電子理財服務。

## 10. 提供聯絡資訊及在住址變動時有必要通知本行

### 聯絡資訊

閣下必須向本行書面通知閣下的地址、電話、傳真號碼、電郵地址以及手提電話號碼，以便收取與適用產品有關的通知及其他通訊。倘若上述資訊詳情發生變動，閣下必須在變動前向本行發出合理的預先書面通知。倘若閣下計劃搬離香港，閣下須立即通知本行。

## 11. 接收客戶指示的限制

本行可按本行的慣常業務運作及程序行事，且本行只需在本行認為合理和實際可行的情況下接納指示。舉例而言，倘若指示可能涉及違反本行政策、任何保安程序或任何主管當局的任何法律或要求（包括本行經營業務所在的任何司法管轄區的任何監管機構或任何超國家組織、官方機構（包括但不限於英國財政部、聯合國、歐盟或任何國家）施加的任何經濟和貿易制裁），導致戶口透支，看似與聯名戶口持有人的其他指示相衝突，或本行確實認為或懷疑指示未經授權，則本行可拒絕執行。

倘若於規定執行日期，本行的政策、保安程序或任何主管當局的要求（包括本行經營業務所在的任何司法管轄區的任何監管機構或任何超國家組織、官方機構（包括但不限於英國財政部、聯合國、歐盟或任何國家）施加的任何經濟和貿易制裁）禁止本行履行閣下的指示，則本行將不會執行閣下的指示，且將不會對因不執行造成的任何損失負責。

## 12. 藉電子理財服務或其他途徑開展轉賬服務的限制

### 本行毋須執行轉賬指示的情況

在適用限度內，倘若於設定轉賬日期出現以下情況，本行毋須執行任何轉賬指示：

- 法庭命令或任何適用法律禁止本行執行轉賬指示；及/或
- 本行的政策、保安程序或任何主管當局的要求（包括本行經營業務所在的任何司法管轄區的任何監管機構或任何超國家組織、官方機構（包括但不限於英國財政部、聯合國、歐盟或任何國家）施加的任何經濟和貿易制裁）禁止本行執行轉賬指示。

## 13. 使用提款卡的限制

### 使用提款卡

在適用限度內，閣下或授權人士在海外如符合所處國家的外匯管制及其他適用法律，則可使用提款卡。倘若主管當局或法律要求本行如此行事，或根據與任何監管機構或任何主管當局的協議如此行事，或倘若本行需要遵從與主管當局任何適用命令或制裁有關的內部政策，則閣下或授權人士可能無法在海外使用提款卡。

## 14. 提供結單及記錄的限制

本行按產品條款的規定期發佈戶口結單。結單可為紙張、電子或本行選擇的任何其他形式。然而，倘若戶口並無活動，自上個月結單日期以來並無交易或在並非法律規定的情況下，或本行政策、保安程序或任何主管當局的要求（包括本行經營業務所在的任何司法管轄區的任何監管機構或任何超國家組織、官方機構（包括但不限於英國財政部、聯合國、歐盟或任何國家）施加的任何經濟和貿易制裁）禁止本行如此行事，則本行可能不發佈結單。

## 15. 本行提出終止

在下述情況中，本行可向或不向閣下通知，終止任何（或全部）關於某項產品的本行銀行協議：

- 閣下或本行在本行銀行協議下的任何義務履行或抵押提供者履行任何抵押下義務違反或可能違反法律或任何主管當局

規定，包括本行經營業務所在的任何司法管轄區的任何監管機構或任何超國家組織、官方機構（包括但不限於英國財政部、聯合國、歐盟或任何國家）施加的任何經濟和貿易制裁，或因主管當局發佈命令或制裁而違反本行應用的任何政策；及/或

- 任何時候因閣下的居籍、國籍、居留身份、稅項身份或任何其他相關身份，導致任何產品或其任何部分的提供或繼續提供構成或在本行合理認為可能構成違反本行政策或任何主管當局的任何適用法律或要求，或不符合本行的慣常業務運作及程序。

## 16. 一般反洗黑錢及反恐怖主義融資、政府制裁或禁運條款

### 反洗黑錢及反恐怖主義融資、政府制裁或禁運條款

為符合本地或外地法律、法規、自願守則、指令、判令或法院命令、渣打集團任何成員與任何主管當局、監管機構或執法機構之間簽立的協議、政策（包括渣打集團的政策）、最佳實踐、政府制裁或禁運、金融交易法例的呈報規定及任何主管當局、監管機構、審裁處、執法機構及交易所的要求或規定，渣打集團可能：

- 被禁止訂立或進行涉及若干人士或實體（例如：本身受到制裁的人士或實體，或與受本行經營業務所在的任何司法管轄區的任何監管機構或任何超國家組織、官方機構（包括但不限於英國財政部、聯合國、歐盟或任何國家）施加的經濟和貿易制裁的任何人士或實體直接或間接存在聯繫或進行交易的人士或實體）的交易；或
- （在不限制本行可能制定的任何私隱條文的情況下）向渣打集團可能需要或決定向其披露的任何司法管轄區的主管當局舉報可疑交易或潛在違反制裁行為。受影響交易包括可能：
  - 涉及向牽涉或涉嫌牽涉恐怖主義或任何恐怖活動的人士提供融資；
  - 涉及實際或意圖逃稅的調查、對任何人士觸犯任何適用法律的調查或起訴；或
  - 涉及可能遭受制裁及禁運的人士或實體。

渣打集團成員可攔截及調查閣下或代表閣下收發的任何付款訊息及其他資料或通訊，並且可延遲、凍結或拒絕任何付款。付款審查或會導致處理若干訊息出現延遲。

渣打集團任何成員可採取其認為必要的行動，以遵守本條所載事項或與之相關的事項。相關行動包括凍結資金、阻止戶口操作、拒絕閣下的資金要求、以其他方式禁止閣下使用產品，或者延遲或取消交易。在其獲允許根據相關政策法律如此行事後的合理時間內，其無需通知閣下。對於因本行或渣打集團成員行使其任何權利或履行全部或部分就上述任何程序步驟而產生的義務時採取的任何行動、任何延誤或缺失所引致的任何損失，渣打集團各成員概不負責。

## 17. 透過傳真或電子方式發出指示

### 指示形式

指示必須以書面作出。然而，本行或會接受經由電話、傳真或任何電子理財服務作出的指示，惟閣下出示本行要求的任何文件。

## 18. 卡產品 — 可無需簽署

### 簽署

除非本行未另行要求，否則卡產品須於收到時立即簽署。

## 詞語涵義

**本行** 指申請或批核中所示向閣下提供產品（或其任何部分）的渣打集團各成員及其繼任人及承讓人。為免生疑問，在有關條款下可被定義為「本銀行」或「本公司」。

**閣下** 指申請中稱為「申請人」的人士，及/或在有關條款下界定的「戶口持有人」、「借款人」、「信用卡持有人」、「持卡人」、「信用卡會員」、「顧客」或「客戶」。如超過一名人士，則分別及共同指各申請人。其亦指閣下、閣下的聯名戶口持有人及/或授權人士（如適用）。

## 附錄

信用卡持卡人協議分別適用於渣打信用卡，Esprit智能信用卡及SmarTone智能信用卡（統稱「信用卡持卡人協議」）

信用卡會員協議分別適用於Manhattan VISA卡及萬事達卡（統稱「信用卡會員協議」）

循環貸款卡持卡人協議

戶口細則

一般戶口條款及有關補充條款

按揭服務的一般條款及條件和有關補充條款

Manhattan循環貸款條款及細則

渣打「分期貸款」條款及細則

渣打浮動息率分期貸款條款及細則

渣打「循環貸款卡」條款及細則