

# Mortgage Service Application Form

## 樓宇按揭貸款申請表

Internet Form

Standard Chartered  
渣打銀行

To: Standard Chartered Bank (Hong Kong) Limited ("the Bank")  
致 渣打銀行(香港)有限公司(「銀行」)

Mortgage Loan Account No.  Application Date  Expected Drawdown Date   
按揭貸款戶口編號 申請日期 預計樓宇貸款日期

Please complete the following sections in ENGLISH using block letters and "✓" the boxes as appropriate. 請以英文正楷填寫下列各欄並在適當的空格內加上"✓"號。

Personal Data 個人資料	Applicant 1 申請人一	Applicant 2 申請人二
	<input type="checkbox"/> Borrower 貸款人 <input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mortgagee 按揭人 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Guarantor 擔保人 <input type="checkbox"/> Ms 女士	<input type="checkbox"/> Borrower 貸款人 <input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mortgagee 按揭人 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Guarantor 擔保人 <input type="checkbox"/> Ms 女士
Name in English 英文姓名	<input type="text"/>	<input type="text"/>
Name in Chinese 中文姓名	<input type="text"/>	<input type="text"/>
HKID Card No./Passport No. 香港身份證號碼 / 護照號碼	<input type="text"/>	<input type="text"/>
Marital Status 婚姻狀況	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚
Relationship with Applicant 1 與申請人一之關係	No. of Dependents 供養人數 <input type="text"/>	No. of Dependents 供養人數 <input type="text"/>
Education Level 教育程度	<input type="checkbox"/> Below Secondary 中學以下 <input type="checkbox"/> Tertiary/University or above 大專/大學或以上	<input type="checkbox"/> Below Secondary 中學以下 <input type="checkbox"/> Tertiary/University or above 大專/大學或以上
Residential Address 住宅地址	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Rented (Monthly Rental (HKD)) 租用 (每月租金 (港幣)) <input type="text"/> <input type="checkbox"/> Mortgaged (Monthly Payment (HKD)) 按揭 (每月供款 (港幣)) <input type="text"/> <input type="checkbox"/> Other (Please specify) 其他 (請註明) <input type="text"/>	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Rented (Monthly Rental (HKD)) 租用 (每月租金 (港幣)) <input type="text"/> <input type="checkbox"/> Mortgaged (Monthly Payment (HKD)) 按揭 (每月供款 (港幣)) <input type="text"/> <input type="checkbox"/> Other (Please specify) 其他 (請註明) <input type="text"/>
Existing Accommodation Arrangement 現在的住所安排	<input type="checkbox"/> Sold 已售 <input type="checkbox"/> To be occupied by 將於物業居住 <input type="text"/> <input type="checkbox"/> To Sell 出售 <input type="checkbox"/> To Let 出租	<input type="checkbox"/> Sold 已售 <input type="checkbox"/> To be occupied by 將於物業居住 <input type="text"/> <input type="checkbox"/> To Sell 出售 <input type="checkbox"/> To Let 出租
Correspondence Address 通訊地址	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Contact Telephone Numbers 聯絡電話號碼	Home 住宅 <input type="text"/> Office 辦公室 <input type="text"/> Mobile 流動電話 <input type="text"/>	Home 住宅 <input type="text"/> Office 辦公室 <input type="text"/> Mobile 流動電話 <input type="text"/>

† For Credit Card Applicant: If Correspondence Address is different from Residential Address, please provide latest correspondence address proof showing your name.  
信用卡申請人：如通訊地址與住宅地址不同，請提供附有閣下姓名的最近期通訊地址證明。

After loan drawdown, please send all mortgage related correspondences to ☐ Residential Address of Applicant 1 申請人一之住宅地址 ☐ Correspondence Address of Applicant 1 申請人一之通訊地址 ☐ Address of Mortgaged Property 按揭物業地址  
請於提取貸款後，將所有有關按揭的函件寄往

Employment Details 職業資料		
Current Employer 僱主名稱	<input type="text"/>	<input type="text"/>
Office Address 公司地址	<input type="text"/>	<input type="text"/>
Nature of Business 業務性質	<input type="text"/>	<input type="text"/>
Business Title 公司職位	<input type="text"/>	<input type="text"/>
Length of Current Employment 現職之任職年期	<input type="text"/> (months) (月)	<input type="text"/> (months) (月)
Length of Previous Employment (If current employment is less than 1 year) 前職業之任職年期 (如現職不足1年)	<input type="text"/> (months) (月)	<input type="text"/> (months) (月)
Employment Type 職業類別	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Self-employed (Professional) 自僱 (專業人士) <input type="checkbox"/> Business Establishment Date 業務成立日期 <input type="text"/> <input type="checkbox"/> Others 其他 <input type="text"/>	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Self-employed (Professional) 自僱 (專業人士) <input type="checkbox"/> Business Establishment Date 業務成立日期 <input type="text"/> <input type="checkbox"/> Others 其他 <input type="text"/>
Monthly Salary (HKD) 月薪 (港幣)	<input type="text"/>	<input type="text"/>

Financial Details 財務資料		
All Debts (HKD) (if applicable) 所有債務 (港幣) (如適用)	Overdraft/Personal Loan(s) 透支/私人貸款 <input type="text"/> Auto Loan 汽車貸款 <input type="text"/> Mortgage Loan(s) 其他按揭貸款 <input type="text"/> Credit Card (Outstanding) 信用卡 (結欠) <input type="text"/> Downpayment Loan/Co-financing Loan 首期貸款/二按貸款 <input type="text"/>	Overdraft/Personal Loan(s) 透支/私人貸款 <input type="text"/> Auto Loan 汽車貸款 <input type="text"/> Mortgage Loan(s) 其他按揭貸款 <input type="text"/> Credit Card (Outstanding) 信用卡 (結欠) <input type="text"/> Downpayment Loan/Co-financing Loan 首期貸款/二按貸款 <input type="text"/>

Property Data 物業資料

Property Type 物業類別	<input type="checkbox"/> Residential 住宅	<input type="checkbox"/> Office 寫字樓	<input type="checkbox"/> Shop 舖位		
Address 地址	Flat 室號	Floor 樓	Block 座	Building 大廈	
Estate 屋苑	Street 街道			District 地區	HK / KLN / NT * 香港/九龍/新界*
Appurtenance 附屬物	Car park space 車位				
Purchase Price (HKD) 買入價錢 (港幣)	Verbal Valuation (HKD) 口頭估值價錢 (港幣)		Type of Valuation 估值類別	Desk / Bulk Desk / Full / Block * 簡易 / 大量簡易 / 詳盡 / 整幢 *	
Expected OP Issuance Date/Age of Property* 預計出入伙紙日期 / 樓宇年期*	Gross Area 建築面積		(sq.ft) (平方呎)	Net Area 實用面積	(sq.ft) (平方呎)
Reference No. 參考編號	Date of Valuation 估值日期		Valuer 估值公司名稱		
Contact person for property inspection (if applicable) 驗樓聯絡人 (如適用)	Telephone No. 電話號碼				
Use of Property 按揭物業用途	<input type="checkbox"/> Self-occupancy 自住	<input type="checkbox"/> Investment 投資	<input type="checkbox"/> Others (please specify) 其他 (請註明)	Name of Solicitor 律師樓名稱	

Loan Request 信貸服務

The Bank reserves the right to pass this application to another group company of Standard Chartered Bank for applying for a mortgage product made available by that other group company as the Bank sees fit. 銀行保留在銀行認為適當的情況下將此申請轉交予另一渣打集團公司，以作申請該渣打集團公司提供之按揭產品之用。

Type of Mortgage 按揭類別	<input type="checkbox"/> EM 樓花按揭	<input type="checkbox"/> HIP 樓宇按揭	<input type="checkbox"/> HEP (Cash Out Refinancing) 樓宇加按	<input type="checkbox"/> HEP (Transfer The Loan Outstanding Amount) 樓宇轉按	
Mortgage Plan / Mortgage Service 按揭計劃 / 按揭服務	<input type="checkbox"/> MortgageOne® MortgageOne® 按揭增值戶口				<input type="checkbox"/> LinkOne™ LinkOne™
Cash Rebate/Subsidy (HKD) 現金回贈/補貼 (港幣)	Offered by the Bank / Developer * 銀行 / 發展商*給予		Value of Other Incentive (HKD) 現金優惠 (港幣)	Offered by the Bank / Developer * 銀行 / 發展商*給予	
Net Purchase Price (HKD) 淨購入價 (港幣)	Loan Amount (HKD) 貸款金額 (港幣)		Loan-to-Value Ratio 貸款與估值比率		% %
Loan Interest Rate 貸款利率	<input type="checkbox"/> Floating Interest Rate (Subject to fluctuation) 浮息利率 (浮動)		<input type="checkbox"/> HIBOR Rate 香港銀行同業拆息		<input type="checkbox"/> Fixed Rate 定息
Length of Instalment Period 還款年期	Months 月	Monthly Repayment (HKD) 每月供款額 (港幣)	Loan Repayment Account No. 還款戶口號碼		
Loan Repayment Method 還款方法	<input type="checkbox"/> Straight Line 定額供款計劃		<input type="checkbox"/> Reducing Balance 遞減供款計劃	<input type="checkbox"/> Graduated Repayment 恆息恆年還款計劃	<input type="checkbox"/> Interest-only Repayment: Interest-only Period 淨息供款計劃: 淨息還款期
		Deferred Principal Repayment: 延期還款計劃:		Deferred Principal Loan Amount (HKD) 延期還款本金 (港幣)	
When interest rate changes 利率變動時	<input type="checkbox"/> Adjust Instalment Amount 調整每月供款金額		<input type="checkbox"/> Adjust Tenor (applicable to loan tenor below 30 years) 調整還款年期 (只供還款年期少於三十年者)		
Co-financing Loan/Others* (Please specify) 二按貸款/其他* (請註明) (如適用)			Loan Repayment Tenor 還款年期	Monthly Repayment (HKD) 每月供款額 (港幣)	
Overdraft (HKD) 透支 (港幣)	Prime +/- 最優惠年利率加/減*		% i.e. 厘, 即	% p.a. 厘	Overdraft Current Account No. 透支往來戶口號碼

For Home Equity Mortgage Application Only 只適用於樓宇加按貸款申請

<input type="checkbox"/> Self-Owned (Fully Paid) 自置 (毋須供款)	<input type="checkbox"/> Mortgage Loan with the Bank 按揭於渣打	<input type="checkbox"/> Mortgage Loan with 按揭於	(Bank) (銀行)	Loan Account No. 貸款戶口號碼
Mortgage Loan Outstanding (HKD) 貸款餘額 (港幣)		Top Up Loan (HKD) 加按貸款 (港幣)		
Monthly Repayment of Current Loan (HKD) 現時每月供款額 (港幣)		Loan Purpose 貸款目的		
<input type="checkbox"/> We have participated government housing assistance scheme (e.g. Home Purchase Loan Scheme, Home Assistance Loan Scheme, Sandwich Class Housing Scheme, Home Financing Scheme, Home Starter Scheme etc.) for the above said property. 本人就上述之樓宇, 已參與政府房屋資助計劃 (例如自置居所貸款計劃, 置業資助貸款計劃, 夾心階層住屋貸款計劃, 公務員住屋貸款計劃, 首次置業貸款計劃等。)				
(please specify) (請註明)				

Insurance Arrangement 保險服務

1. Building (Fire) 大廈火險	Sum Insured (HKD) 保額 (港幣)	<input type="checkbox"/> Loan Value 按揭金額		
		<input type="checkbox"/> Reinstatement Value 重建價	A service fee of HKD 安排估重建價服務費港幣	for obtaining the valuation of reinstatement value will be charged annually 將會每年徵收一次
Coverage and Premium (HKD) 保障範圍及保費 (港幣)	<input type="checkbox"/> Fire & Allied Perils (0.11% p.a. of the Sum Insured) 火險及附加險 (每年保額之 0.11%)		<input type="checkbox"/> Comprehensive/Houseowner (0.195% p.a. of the Sum Insured) 全面保險 (每年保額之 0.195%)	
	<input type="checkbox"/> Master Policy 總保險		<input type="checkbox"/> Other Arrangement 其他安排	
2. Mortgage Life Assurance Plan 樓宇按揭壽險保障計劃	<input type="checkbox"/> Self-financed Single Premium 由客人自付單一保費		<input type="checkbox"/> Bank-financed Single Premium 經銀行貸款單一保費	
3. Homeowner Insurance Plan 「置安居」保障計劃	<input type="checkbox"/> Landlord Liability Insurance Plan 業主責任保障計劃		<input type="checkbox"/> Home Contents Insurance Plan 家居財物保障計劃	<input type="checkbox"/> Home Decoration Insurance 家居裝修保障計劃
	<input type="checkbox"/> Domestic Helper insurance 家務助理保障計劃		<input type="checkbox"/> Home Protection Plan 「家居樂」保障計劃	

Credit Card Application 渣打信用卡申請 (Applicable to application for principal credit card only 只適用於申請信用卡主卡)

To enjoy Credit Card services with Standard Chartered, please "✓" where appropriate. If you apply for Standard Chartered American Express® Card at the same time, please select a rewards scheme. 如欲兼享渣打信用卡, 請填上"✓"號。如同時申請渣打American Express®卡, 請選擇一個獎賞計劃。

	Standard Chartered VISA Card / MasterCard AND Standard Chartered American Express® Card 渣打 VISA / 萬事達卡及渣打American Express®卡	Standard Chartered VISA Card / MasterCard 渣打 VISA / 萬事達卡	For Bank Use Only ( MD / MB / ) 銀行專用
Applicant 1 申請人一	<input type="checkbox"/> Cash Reward Scheme 007 現金獎賞計劃	<input type="checkbox"/> Bonus Points Scheme 006 積分獎賞計劃	Platinum MasterCard 白金萬事達卡 88200/80200 (005) VISA Platinum Card 白金VISA卡 88200/80100 (005) MCVC / MG1M / MG2M / MPLT / MB3A
Applicant 2 申請人二	<input type="checkbox"/> Cash Reward Scheme 007 現金獎賞計劃	<input type="checkbox"/> Bonus Points Scheme 006 積分獎賞計劃	Gold Mastercard 萬事達金卡 88000/10800 (001/003) VISA Gold Card VISA金卡 88000/01100 (001/003) MasterCard 萬事達卡 88000/10100 (003) VISA Classic Card VISA卡 88000/00100 (003)

Principal Standard Chartered American Express® Card will only be issued if it is applied at the same time with a Principal Standard Chartered VISA Card or MasterCard.  
主卡申請人於申請渣打American Express®卡時同時申請渣打 VISA 卡或萬事達卡主卡, 方會獲發予渣打American Express®卡主卡。  
Customers who do not specify a choice of rewards scheme under Standard Chartered American Express Card® application will automatically be registered for Bonus Points Scheme.  
若未有就渣打American Express®卡申請選擇獎賞計劃, 客戶將自動成為積分獎賞計劃之會員。  
The type of Credit Card approved (Standard Chartered Platinum Credit Card/Standard Chartered Gold Credit Card/Standard Chartered Classic Card/Standard Chartered American Express® Card) for each applicant is subject to the Bank's internal credit policies. Approval is at the Bank's absolute discretion.  
銀行將按內部信貸政策批核每位申請人所獲批核之信用卡類別 (渣打白金信用卡 / 渣打金卡 / 渣打普通信用卡 / 渣打American Express®卡), 銀行擁有批核與否之絕對權力。  
The Credit Card application will only be processed upon successful approval of the mortgage loan applied hereunder.  
此信用卡申請只會就此按揭貸款獲成功批核方開始處理。  
If the applicant already holding a VISA Card issued by the Bank, a MasterCard will be issued upon successful application and vice versa.  
若申請人已持有銀行發出之VISA / 萬事達卡, 於成功申請後將獲發萬事達 / VISA卡。

Free ATM Facilities △ 免費自動櫃員機服務△

To enjoy free ATM facilities with Standard Chartered Credit Card, please "✓" where appropriate.  
如欲以渣打信用卡免費兼享免費自動櫃員機服務，請在適當的方格內加上"✓"號：

The following applicant(s) would like to have ATM facilities on Standard Chartered Credit Card for Standard Chartered Account(s) listed below:  
以下申請人欲將渣打信用卡用於自動櫃員機以一併處理以下之渣打戶口：

<input type="checkbox"/> Applicant 1 申請人一	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<input type="checkbox"/> Applicant 2 申請人二	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
Language on Screen: 螢幕顯示之語言	<input type="checkbox"/> English 英文	<input type="checkbox"/> Chinese 中文	Language on Screen: 螢幕顯示之語言:	<input type="checkbox"/> English 英文	<input type="checkbox"/> Chinese 中文

△ Please note that the ATM facilities are only applicable to cardholders with Standard Chartered bank account(s) and are not applicable to Standard Chartered American Express® Card.  
請注意：自動櫃員機服務只適用於持有渣打之銀行戶口之客戶及不適用於渣打American Express®卡。

Relationship with director/controller^ / employee (with lending authority) of the Bank 與銀行董事 / 控權人^ / 具有批核貸款權的僱員關係

**Applicant's declaration:** By signing this application form, I/we hereby declare that (save and except the matters otherwise disclosed by me/us below, if any): i) I/we am/are not a relative or spouse\* of any of the Bank's employees with lending authority, controller^ or directors; and ii) none of the Bank's directors, controllers^, or their relatives, is my/our guarantor for any other matters. I/We agree to notify the Bank in writing as soon as reasonably practicable if I/we subsequently become aware of any changes in the matters declared or disclosed pursuant to this clause.  
申請人聲明：若本人 / 吾等簽署本申請表，即構成本人 / 吾等在此聲明（除本人 / 吾等在下文另行所披露的資料外（如有的話））：(一)本人 / 吾等並非銀行董事之親屬或配偶\*、控權人^之親屬或配偶\*或具有批核貸款權的僱員之親屬或配偶\*；及(二)銀行之任何董事、控權人^或其親屬並非本人 / 吾等之任何其他事務的擔保人。若日後本人 / 吾等知悉任何曾按本條款作出的聲明或披露之資料有任何轉變，本人 / 吾等同意在可能情況下盡速以書面通知銀行。

\* Ex-spouse is included.  
包括前配偶在內。

^ Controller refers to any person holding 10% or more of the Bank's issued shares.  
控權人指任何人士持有銀行已發行股本百分之十或以上。

Please specify below the name(s) of the person(s) having the abovementioned relationship with you and the relationship, if any (please use supplementary sheets if more than one person is disclosed):-  
請列出與閣下有上述關係之人士（如有的話）的姓名及其關係（如披露多於一位人士，請使用附加紙張）:-

Name in English 英文姓名	<div></div>	Relationship 關係	<div></div>
Name in Chinese 中文姓名	<div></div>		

Declaration for Credit Card Application 信用卡申請聲明

- I/We have read and agreed with all the Terms and Conditions for Standard Chartered Credit Card Application and Rewards Scheme (if applicable), a copy of which has been provided to me/us.  
本人 / 吾等已詳閱並收到及同意信用卡申請及獎賞計劃（如適用）之條款及細則。
- I/We confirm that no Credit Card under my/our name(s) issued by any financial institutions has been cancelled due to default in payment, and there is no current overdue payment exceeding 1 month in respect of my loan indebtedness (including Credit Card and any unsecured loans) with other financial institutions. I/We further confirm that no bankruptcy order has ever been made against me/us and I/each of the Borrowers/Mortgagors/Guarantors am/are not in the process of petitioning for bankruptcy nor have any intention so to do.  
本人 / 吾等確認本人 / 吾等名下之由任何金融機構發出之信用卡從沒因為欠賬而被取消，並確認本人 / 吾等現於其他金融機構貸款（包括信用卡及所有無抵押貸款）並沒有逾期繳款超過一個月。本人 / 吾等進一步確認本人 / 吾等從沒有被頒佈破產令。本人 / 每位貸款人 / 按揭人 / 擔保人沒有向法院申請破產或意圖申請破產。
- For Applicant(s) who have selected to enjoy ATM facilities with Credit Card only:  
只適用於選擇以渣打信用卡享有自動櫃員機服務之申請人：  
I/We acknowledge that I/We am/are the sole signatory of the account(s) and/or an "either to sign" signatory to a joint account(s) ("the said Account(s)"). I/We hereby authorize the Bank to link the said Account(s) to my/our respective Credit Card(s) provided the identity document number corresponds with the Bank's records. I/We understand and agree that usage of the ATM facilities is subject to the Bank's Terms and Conditions governing these services.  
本人 / 吾等確認本人 / 吾等乃該等戶口之簽署人及 / 或該等聯名戶口（以下簡稱「該等戶口」）之其中一名有效簽署人。本人 / 吾等現授權銀行，倘若身份證明文件號碼與銀行紀錄相同，將該等戶口與本人 / 吾等各自之信用卡相連。本人 / 吾等明白及同意按照銀行所訂定的有關條款及細則使用銀行的自動櫃員機服務。

Declaration for Mortgage Application 樓宇按揭申請聲明

- In case I/we have applied or I/we later decide to apply for additional finance secured by the property from the Developer or other Lending Institution or entity, I/we undertake to notify the Bank in writing immediately of the details of such finance including but not limited to any cash rebate or other discount offer. I/We understand that any loan offer made by the Bank may be revised following such notification.  
如本人 / 吾等曾經申請或日後決定申請就物業由發展商或其他貸款機構或團體提供的二按貸款，本人 / 吾等承諾立即以書面通知銀行有關貸款的詳情，包括但不限於任何現金回贈或其他折扣優惠。本人 / 吾等明白，在作出上述通知之後，銀行提供的貸款條件可能會被作出修訂。
- I/We undertake to provide the Bank with the sale and purchase agreement and any supplemental agreement thereto and all details regarding payment and calculation of the consideration/purchase price (including details of any rebate in whatever form) of my/our intended purchase of the property.  
本人 / 吾等承諾向銀行提供有關本人 / 吾等擬購物業的買賣協議及其任何補充協議以及所有有關該物業作價 / 買價的支付及計算詳情（包括任何形式的回贈詳情）。
- I/We hereby authorise the Bank to effect insurance on the above property and all subsequent renewals on my/our behalf and I/we agree to pay the premium on demand or authorise the Bank to debit my/our account with the Bank accordingly.  
本人 / 吾等茲授權銀行就上述物業購買保險並代表本人 / 吾等就此保險安排有關之續期事宜。本人 / 吾等並同意在銀行要求時支付或授權銀行從本人 / 吾等之戶口直接扣除一切與此保險服務有關之費用。
- I/We confirm that if the Bank agrees to extend the facilities applied for herein to me/us, I/we confirm to be bound by the applicable terms and conditions which will be sent to me/us on the Bank's issue of the Letter of Offer.  
本人 / 吾等證明如銀行同意給予本人 / 吾等有關上述申請之信貸服務。本人 / 吾等同意遵守並受銀行寄予或遞交本人 / 吾等之樓宇按揭要約書內所列明之條款及細則約束。

The Bank hereby gives you notice and you acknowledge and understand that the deposit credited to the MortgageOne® Account is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

銀行謹此通知閣下而閣下確認及明白存入MortgageOne®按揭戶口之存款並非受保障存款，亦不受香港之存款保障計劃所保障。

Remarks: If there is any inconsistency or conflict between English and Chinese version, the English version shall prevail for all purposes.  
附註：中、英文文本之文義如有歧異，在任何情況下概以英文文本為準。

\* Delete if inappropriate  
請刪去不適用者

If you wish to provide us with your feedback on our services, please refer to our Customer Feedback leaflet which sets out how you can reach us and what follow-up procedures we will take. The leaflet is available at all branches of the Bank upon request.  
倘若您想對我們的服務提出意見，請參閱我們的「客戶意見」單張，單張內列出聯絡我們的方法及意見處理的程序。有關單張可在銀行各分行索取。

<div></div>	<div></div>
Signature of Applicant 1 申請人一簽署	Signature of Applicant 2 申請人二簽署

For Bank Use Only 銀行專用

<input type="checkbox"/> RLS <input type="checkbox"/> MFES Total Pages fax to Credit Operations _____ / Credit Evaluation _____ Risk Level: SDD / EDD * SRL Checked by _____ (Full Signature) Reviewed by _____ (Full Signature) _____ (Signing No.) _____ (Signing No.) Prepared by _____ (Full Signature) _____ (Name) Staff ID No. _____ Easi ID _____ Telephone No: _____ Fax No: _____ Branch Code _____ MSM Code _____ Name of MSM _____ Campaign / Project Code (if any) _____ Development Code (if any) _____ Direct purchase from Developer: <input type="checkbox"/> Yes (41) <input type="checkbox"/> No (42) Business Source from: Agency (English Name _____) / Broker (English Name _____) Solicitor / Project / Branch / Walk-in / Off-site / MGM / Direct Marketing / Telemarketing / Staff Referral / Others _____ Property Type: Project / Blue Chip / Non-blue Chip / House / Village type / "Tong Lau" Loan Type: HFS / HPS / HLS / HILSS / GHOS (Delete if inappropriate)	<u>For Credit Evaluation Use Only</u> Income of Applicant 1 _____ Income of Applicant 2 _____ Income of Applicant 3 _____ Applicant (1) - TU Checked (Y / N) Applicant (2) - TU Checked (Y / N) Applicant (3) - TU Checked (Y / N) Verified by _____ (Full Signature) Name _____ Date _____ Special Handling
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## Declaration 聲明

I/We confirm the information set out above is true and complete and authorise the Bank to make such enquiries as the Bank considers necessary to verify such information and for credit assessment purposes. I/We agree that all personal data relating to me/us collected by the Bank from time to time may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the Bank's policies on use and disclosure of personal data set out in statements, circulars, notices or terms and conditions made available by the Bank to its customers from time to time and such data may be **(i) disclosed and passed together with this application and the documents accompanied with this application to another group company of Standard Chartered Bank for the purpose of an application for a mortgage product offered by such other group company**, (ii) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance), (iii) disclosed (by way of bank references or otherwise) to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit checks on me/us; and (iv) supplied to a credit reference agency and in the event of my/our default, to a debt collection agency.

本人 / 吾等證明申請表內所提供的資料全部確實無訛，並授權銀行向有關方面諮詢各項詳情。本人 / 吾等同意，銀行不時蒐集有關本人 / 吾等之個人資料，可根據銀行不時備有供客戶索取之聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士（不論在香港境內或境外）披露，且該等資料可(i)可以向任何其他渣打集團公司透露及將此申請表與此申請表一併遞交之文件轉交予該渣打集團公司，以用作申請其按揭產品之用；(ii)供核對程序（定義見《個人資料（私隱）條例》）之用；(iii)向和本人 / 吾等已有或打算有交易的任何財務機構（以銀行信用查詢或其他方式）透露，使該財務機構能對本人 / 吾等進行信貸調查；及(iv)提供給信貸資料服務機構，而在本人 / 吾等欠賬時，則可將該等資料提供給收數公司。

I/We understand that under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, I/we have the right to request to be informed 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 an access or correction request to the relevant credit reference agency or debt collection agency.

本人 / 吾等明白根據《個人資料（私隱）條例》中的條款及根據條例核准和發出的個人信貸資料實務守則，本人 / 吾等有權要求獲告知那些資料是會向信貸資料服務機構或收數公司例行披露的，以及獲提供進一步資料，藉以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要求。

I/We understand 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/we shall be liable to have my/our account data retained by a credit reference agency for a period of up to 5 years after repayment in full.

本人 / 吾等明白在還款拖欠的情況下，除非本人 / 吾等於欠款日起計六十天內全數償還所有欠款，否則本人 / 吾等的欠款資料將被交予信貸資料服務機構。而該機構將於全數償還欠款當天起計的五年內把有關的欠款資料記錄在案。

I/We agree to pay and reimburse the Bank on demand all costs and incidental expenses including an arrangement fee of such sum as may be determined by the Bank to be the administrative costs incurred by the Bank in connection with the application and mortgage. I/We hereby authorise the Bank to debit any of my/our accounts with the Bank with all sums due to the Bank as specified herein.

本人 / 吾等願意支付一切與申請及按揭有關之必要費用及開支，包括由銀行釐定所需之手續費。本人 / 吾等同意並授權銀行從本人 / 吾等之戶口直接扣除上述一切有關之費用。

The following applies to applicant for Government Home Purchase Loan/Home Assistance Loan:

以下條款適用於自置居所 / 置業資助貸款之申請人：

I/We confirm that I am/we are eligible for a Home Purchase Loan/Home Assistance Loan from the Hong Kong Housing Authority (the Authority) and hereby authorise the Bank to disclose all details of this application to the Authority as the Bank thinks fit to process this application.

本人 / 吾等證明本人 / 吾等是持有房屋署自置居所 / 置業資助貸款計劃之合適資格及授權銀行在必要時向房屋署透露本人 / 吾等之資料以助申請之用。

I/We understand and agree that the Bank is not obliged to disburse the proceeds of the Home Purchase Loan/Home Assistance Loan to my/our order unless and until it has received the actual fund from the Authority.

本人 / 吾等了解及同意銀行在收到房屋署之自置居所 / 置業資助貸款後才發放該單款項與本人。

The following applies to applicants under tripartite mortgage/with guarantor(s):

以下條款適用於有額外提供擔保或抵押人士之申請人：

I/We hereby consent to your providing to any co-borrower, guarantor or provider of security and/or to the solicitor acting for such co-borrower, guarantor or provider of security the following:

本人 / 吾等同意銀行向任何聯名貸款人、提供擔保或抵押的人士或其代表律師提供下列各項：

- any financial information concerning me/us;  
任何有關本人 / 吾等的財務資料；
- a copy of the contract and copies of the contracts from time to time evidencing the obligations to be guaranteed or secured or a summary thereof;  
不時簽訂的有關借款合約的副本或摘要，以示所擔保的義務；
- a copy of any formal demand for overdue payment which is sent to me/us after I/we have failed to settle an overdue amount following a customary reminder; and  
若本人 / 吾等在接獲例行的催繳款項通知後仍未清還逾期未付款項，提供已發給本人 / 吾等的任何有關逾期未付款項的正式還款通知的副本；及
- from time to time on request by any co-borrower, guarantor or provider of security, a copy of the latest statement of account provided to me/us  
在聯名貸款人、提供擔保或抵押的人士不時要求下，提供已向本人 / 吾等提供的最近期結單的副本。

The following applies to applicants with co-financing loans:

以下條款適用於同時申請二按揭貸款之申請人：

I/We further authorise the Bank (but the Bank is not obliged) to, after grant of any loan pursuant to this application (if any), from time to time disclose any information regarding me/us and my/our account particulars in respect of the loan to the developer or other lending institution which has provided any finance to me/us against the security over the property or their potential assignees, for the purpose of enabling their potential assignee to evaluate intended assignment of such finance.

本人 / 吾等進一步授權銀行（但銀行並無責任）在本貸款申請獲批核（若有）後，不時將有關本人 / 吾等及本人 / 吾等貸款戶口的資料披露予已向本人 / 吾等提供物業抵押貸款的發展商或其他貸款機構或其可能的承讓人，以便其可能的承讓人能評估擬進行的上述貸款的轉讓。

## SUMMARY OF BUILDING INSURANCE COVERAGE 樓宇結構保險保障範圍

### 1. Fire and Allied Perils 火險及附加險

The policy covers loss of or damage to the property arising from fire and lighting, explosion damage caused by domestic gas appliances, overflowing of water tanks, apparatus and pipes, sprinkler leakage, riot and strikes, malicious damage, earthquake fire, shock and flood, typhoon, windstorm and flood, aircraft damage and road vehicles damage.

承保樓宇結構受災禍而導至的損毀如火災及閃電、家庭氣體燃爐爆炸、水箱滿溢或漏水、水管爆裂、消防花洒漏水、暴亂、示威、惡意破壞、地震或地震引致火災、震動或水浸，颱風引致損毀或水浸，飛機或交通工具撞擊。

### 2. Homeowners 全面保險

The policy covers loss of or damage to the property arising from fire and lighting, thunderbolt, subterranean fire, explosion damage caused by domestic gas appliances, overflowing of water tanks, apparatus and pipes, sprinkler leakage, theft, riot and strike, malicious damage, earthquake fire, shock and flood, volcanic eruption and overflow of the sea, typhoon, windstorm and flood, hurricane, cyclone and overflow of the sea, aircraft and road vehicles damage, alternative accommodation and loss of rent and owner liability.

承保樓宇結構受災禍而導至的損毀如火災及閃電、雷電及地下火，家庭氣體燃爐爆炸、水箱滿溢或漏水、水管爆裂、消防花洒漏水、盜竊、暴亂、示威、惡意破壞、地震或地震引致火災、震動或水浸，火山爆發引致火災，震動或泛濫，颱風引致損毀或水浸，颱風、旋風引致損毀或泛濫，飛機或交通工具撞擊，臨時居所津貼，租金損失及個人法律責任。

### 3. Optional 附加保險（山崩或地陷）

The optional extension covers loss of or damage to the property directly caused by subsidence of the site or landslip.

承保因山崩或地陷而導至樓宇結構的損毀。

### 4. Flexi-Loan Protection Plan/Mortgage Life Assurance Plan 「更輕鬆」貸款保障計劃 / 「樓宇按揭壽險」保障計劃

The policy covers loss of life of the insured arising from any circumstance except suicide in the first 13 months.

承保投保人因任何情況下導致的死亡，首十三個月內自殺除外。

（本規章之中文譯本如與英文有異，蓋以英文作準。）

#### Terms and Conditions for Standard Chartered Credit Cards Application

- By making an application in writing or by telephone, I accept all Terms and Conditions set out in this application form, its accompanying leaflet (if applicable) as well as all Terms and Conditions stated in the Cardholder Agreement.
- Minimum salary (per annum) for Classic Card, Gold Card, Platinum Card, Standard Chartered American Express Card application are HK\$60,000, HK\$150,000, HK\$1,000,000 and HK\$150,000 respectively. If my Platinum / Gold Card application does not meet the Platinum/Gold Card requirements, it may be considered as a Gold / Classic Card application. If I have multiple Standard Chartered Credit Cards, I shall have one approved credit limit which is to be shared among all Credit Cards. Total monthly transactions will also be consolidated in one statement.
- I confirm, warrant and represent to Standard Chartered Bank (Hong Kong) Limited ("the Bank") that (1) the information stated in this application and the documents accompanied with this application is correct and complete and authorize the Bank to verify from any source the Bank may choose and (2) the Principal Card applicant is a Hong Kong resident and is at least 18 years of age. I agree to be bound by the Terms and Conditions of the Standard Chartered Credit Card Cardholder Agreement ("Cardholder Agreement", highlights of which are appended in this application) and those governing the Dial-The-World Service (for Platinum and Gold Card only) and Phone Banking Services which are available upon request at any Standard Chartered branches or through Standard Chartered Credit Card 24-Hour Customer Service Hotline at 2886 4111 and will be sent to me with my Card(s) on approval of the application.
- I understand that a Principal Standard Chartered American Express Card will only be issued if (i) it is applied at the same time with a Principal Standard Chartered Visa Card or MasterCard or (ii) the Principal Card applicant holds a valid Principal Standard Chartered Visa Card or MasterCard at the time when the Principal Standard Chartered American Express Card is issued.
- Annual fee for Principal VISA Platinum/Platinum MasterCard, VISA Gold / Gold MasterCard and VISA Classic / MasterCard are HK\$1,800, HK\$550 and HK\$250 respectively, and HK\$900 (annual fees are permanently waived for up to 3 Supplementary Platinum Cards. Each Supplementary Card issued thereafter will be subject to an annual fee of HK\$900), HK\$275 and HK\$125 for each respective Supplementary Card.** (Do not include payment now, we will bill you later.)
- I agree to be bound by the Terms & Conditions of the Privilege Club(s) (applicable to Standard Chartered Classic/Gold Cardholders), which are available upon request through Standard Chartered Credit Card 24-Hour Customer Service Hotline at 2886 4111.
  - Classic Cardholders / Gold Cardholders are entitled to join one / two Club(s) free of charge respectively, regardless of the number of Cards held.
  - For additional Club enrolment, a HK\$150 club annual fee will be charged.**
  - The choice of Real Life Privilege Club indicated in this application form will override any existing Club membership.
  - Gold Cardholder will automatically be registered for Shoppers' Privilege Club and Travellers' Privilege Club; Classic Cardholder will automatically be registered for Shoppers' Privilege Club.
- I agree to be bound by the Rewards Scheme Terms & Conditions (applicable to Standard Chartered American Express Cardholders), which are available upon request through Standard Chartered Credit Card 24-Hour Customer Service Hotline at 2886 4111.
  - Each Cardholder is entitled to join either Cash Rewards Scheme or Bonus Points Scheme. The choice of rewards scheme cannot be altered after card application.
  - The annual scheme fees for Principal and Supplementary Card are HK\$250 and HK\$125 respectively.** (Do not include payment now, we will bill you later.)
- I agree that the Bank reserves the right to offer an alternative Standard Chartered Credit Card in lieu of my originally chosen Card(s).
- Annualized Percentage Rates of interest ("APR") for Classic Card / Gold Card / Platinum MasterCard and Standard Chartered American Express Card/VISA Platinum are 25.5% and 28.5% respectively for retail purchase and 34.2% (inclusive of cash advance handling fee) for cash advance or in each case at such higher rate which the Bank may in its sole discretion (subject to applicable laws and regulations) determine from time to time. APR is calculated according to the Net Present Value Method specified in the Code of Banking Practice.** (For details, please refer to the list of service charges available in the Standard Chartered American Express Card's user guide or Standard Chartered Bank website.)
- Benefits for successful application are offered subject to availability and with notice may be changed at the discretion of the Bank from time to time.
- I understand that I may enquire about the status of this application and, where my application has been approved, activate the Card(s) being applied for, in each case by using the Credit Card 24-Hour Automated Phone Enquiries System ("the System") designated by the Bank for such purposes.
- I understand that from time to time, it is necessary for customers or potential 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 service. 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 services. Accordingly, I agree that all information provided by me in this application form may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the Bank's policies on use and disclosure of personal data as set out in statements, circulars, notices or Terms and Conditions made available by the Bank from time to time.
- I have read and understood the Bank's Personal Data Collection Statement. I have obtained a copy of, read and understood the Bank's policy on use and disclosure of personal data as referred to in the previous paragraph.
- I further agree that the information referred to above and such further personal information regarding me as may be collected by the Bank from time to time may be (1) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance); (2) disclosed (by way of bank references or otherwise) to any financial institution with which I have or propose to have dealings to enable such financial institution to conduct credit checks on me; and (3) supplied to a credit reference agency and, in the event of my default, to a debt collection agency.
- I understand that under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, I have the right to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies and to be provided with further information to enable the making of an access or correction request to the relevant credit reference agency or debt collection agency.
- 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 a credit reference agency for a period of up to 5 years after repayment in full.
- I further understand that in the event this application is approved, I shall have the right to instruct the Bank to request the relevant credit reference agency to delete all account data in relation to the account upon termination thereof 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.
- In the event of any inconsistency between the Terms and Conditions expressly referred to by name herein and those outlined in any part of this Application Form, the former shall prevail.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

#### Important Notes

You are advised to read carefully the entire Standard Chartered Credit Card Cardholder Agreement. Your attention is particularly drawn to the following major Terms and Conditions.

- The Cardholder shall sign the Card immediately upon receipt from the Bank.
- The Cardholder shall take good care of the Card and keep the Personal Identification Number ("PIN") (if any) and Tele-electronic Identification Number ("TIN")\* (if any) secure and confidential at all times without disclosing them to any person. The Cardholder shall not allow the Card, the PIN (if any) and/or the TIN (if any) to be used by any other person.
- The Cardholder has to pay a late charge if he/she fails to pay the Minimum Payment Due specified in a statement before the Payment Due Date. Notwithstanding the stipulation of the Minimum Payment Due and the Payment Due Date in a statement, the Bank may at any time demand immediate repayment of all sums outstanding on the Credit Card account.
- Statements shall be considered conclusive if the Bank does not receive from the Cardholder notice of errors or unauthorized transactions within the period specified in the statement.
- The Cardholder may terminate the card service if he/she does not accept any amendment to the Cardholder Agreement proposed by the Bank.
- The Cardholder shall be liable to indemnify the Bank all costs of recovery and enforcement, including the fees of debt collection agents and legal fees and expenses on an indemnity basis, which are of reasonable amount and reasonably incurred.
- If the Card is lost or stolen or if a PIN/TIN is disclosed to any person, the Cardholder is liable for all losses arising from transactions effected before the Bank receives notification of such loss, theft or disclosure. The Cardholder's maximum liability for any such losses arising from transactions effected in respect of the Credit Card account before the Bank receives notification of the loss or theft of the Card will be HK\$500 if he/she (a) has not acted fraudulently or with gross negligence, (b) has not knowingly provided the Card and/or disclosed the PIN/TIN to a third party (whether voluntarily or otherwise), and (c) has informed the Bank as soon reasonably practicable after discovering the loss or theft. Failure to follow the measures recommended by the Bank from time to time on safeguarding the Card and the PIN/TIN will be deemed gross negligence.
- The Principal Cardholder is responsible for the liabilities of the Principal Cardholder and all Supplementary

Cardholders under the Cardholder Agreement. A Supplementary Cardholder is liable for all debts incurred and transactions made by him/her.

- The Bank is entitled to apply credit balances in any Principal Cardholder's accounts with the Bank and any Standard Chartered Bank group company to settle the liabilities of the Principal Cardholder and all Supplementary Cardholders. Credit balances in the Supplementary Cardholder's account with the Bank and any Standard Chartered Bank group company may be applied to discharge such Cardholder's liabilities under the Cardholder Agreement.

\*No PIN or TIN will be issued in respect of any Standard Chartered American Express Card.

#### Additional Important Notes for Standard Chartered American Express Card

- The Standard Chartered American Express Card issued to the Account Holder and each other Cardholder will be automatically terminated if the use of all Classic VISA Card(s), VISA Gold Card(s), VISA Platinum Card(s), MasterCard(s), Gold MasterCard(s) and Platinum MasterCard(s) issued under the same Account Holder are being terminated.
- Standard Chartered American Express Card cannot, and shall not, be used at any automated teller machine for carrying out any Transaction Instruction. Standard Chartered American Express Cardholder is liable to, and shall indemnify, the Bank for damage caused to any automated machine as a result of use of Standard Chartered American Express Card.

#### Rewards Scheme Terms and Conditions

- Cardholders ("Cardholders", each a "Cardholder") of the Standard Chartered American Express Card (the "Card") are entitled to enroll in either one (or not both) of the rewards schemes, namely Cash Rewards Scheme and Bonus Points Scheme, free for the first Membership Year. For the purpose of these Terms and Conditions, a "Membership Year" means:
  - in relation to the first Membership Year, the period starting from the Principal Card issuance date up to the statement date of the 12th monthly statement of the Card account after the Principal Card issuance date; and
  - in relation to each subsequent Membership Year, the period starting from the day following the last day of the previous Membership Year up to the statement date of the 12th monthly statement of the Card account issued since the last day of the previous Membership Year. (**Starting from the second Membership Year, both the Principal Cardholder and Supplementary Cardholder(s) are required to pay the annual rewards scheme fees respectively.**) If the aggregate spending (including retail purchase and cash advances) of the Card Account (as defined in clause 2 below) reaches HK\$36,000 in a Membership Year, the annual rewards scheme fee payable by the Principal and Supplementary Cardholders for the following Membership Year will be waived.
- Transactions made by both Principal and Supplementary Cardholders of the same Standard Chartered American Express Card Account (the "Card Account") are counted collectively in calculating the Cash Back/ Bonus Points. The Principal and Supplementary Cardholders of the same Card Account can enroll only in the same one rewards scheme (and not both rewards schemes).
- Cash Back / Bonus Points (the "Rewards") earned are based on retail purchase transactions (including local and overseas transactions) posted to the Card Account during a Billing Year for the Cash Rewards Scheme / a Billing Year for the Bonus Points Scheme (collectively "Billing Year"). For the purpose of these Terms and Conditions, a Billing Year means:
  - in relation to the Cash Rewards Scheme - the first Billing Year shall be the 12-month period starting from the Principal Card issuance date. If the last day of the first Billing Year is not the last day of the month in which it falls, the last day of the first Billing Year will be automatically extended to the last day of that month. Subsequent Billing Years will be every successive 12-month period thereafter.
  - in relation to the Bonus Points Scheme - the first Billing Year shall be the period starting from the Principal Card issuance date up to the anniversary of the date of the 1st monthly statement of the Card account. If such anniversary date does not fall in the same month as the month in which the Principal Card was issued in the preceding year, the first Billing Year shall end on the numerically corresponding day in the immediately preceding month. Subsequent Billing Years will be every successive 12-month period thereafter.
- Cash advances, balance transfers, "installment credit" amounts, "credit-to-cash" amounts, bill payments, purchase of merchants' cash coupon/ gifts certificates, finance charges and fees do not earn any Rewards. Any unposted / cancelled / refunded / falsified / unauthorized transactions are also excluded.
- The Rewards for spending are based on the accumulated retail purchase amount and the type of purchase during a Billing Year as follows:

Billing Year's Accumulated Retail Purchases Amount (HK\$)	Designated Merchants Purchases *		All Other Purchases	
	Cash Rewards Scheme	Bonus Points Scheme	Cash Rewards Scheme	Bonus Points Scheme
\$0 - \$10,000	8% Cash Back	4 x Bonus Points	1% Cash Back	4 x Bonus Points
> \$10,000 - \$120,000	1% Cash Back	4 x Bonus Points	1% Cash Back	4 x Bonus Points
> \$120,000	0.4% Cash Back	1 x Bonus Points	0.4% Cash Back	1 x Bonus Points

\* Designated Merchants Purchases are purchases made at supermarkets and department stores in Hong Kong, as shall be specified by Standard Chartered Bank (Hong Kong) Limited (the "Bank") from time to time. (An up-to-date list of designated merchants is available upon request through Standard Chartered Credit Card 24-hour Customer Service Hotline at 2886 4111.)

- Bonus Points will be calculated and credited to the Card Account monthly. Cash Back will be calculated every 3 months and credited to the Card Account within the following month.
- Cash Back will be rounded to the nearest cents and cannot be withdrawn as cash. The usage of the Bonus Points will be subject to all terms and conditions set out in the Standard Chartered Credit Card Bonus Points Reward Catalogue as amended from time to time. The Rewards are non-transferable.
- Decisions of the Bank regarding any disputes in relation to the Rewards shall be final.
- Once the Rewards are issued and the value of any transaction(s) forming part or all of the Rewards is either refunded or cancelled, the Bank has the right to debit an amount equivalent to the value of the Rewards from the respective Card Account without prior notice.
- If the Card Account is voluntarily / involuntarily closed, all unredeemed Rewards and Rewards not yet credited to the Card Account are immediately forfeited.
- To be eligible for the Rewards, the Card Account must be valid and in good financial standing at the time when the Rewards are awarded. The Bank reserves the right to refuse to issue or honour any Reward if the Cardholder fails once or more to pay on or before the relevant due date any Minimum Payment Due specified in a monthly statement of Card account issued during the Billing Year.
- The Bank reserves the right to alter or terminate the Cash Rewards Scheme/ Bonus Points Scheme and/or amend the terms and conditions thereof at any time, including, but not limited to, the Cash Back percentage / Bonus Points multiplier, the spending tier, the type of purchase and the list of designated merchants. In case of disputes, decisions of the Bank shall be final.**
- If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.



渣打信用卡申請之條款及細則

- 透過書面或以電話申請，本人即被視作已接受申請表及隨附之宣傳單張上（如適用）之所有條款及細則，以及信用卡持卡人協議上之所有條款及細則。
- 申請普通卡 / 金卡 / 白金卡 / 渣打 American Express 卡之年薪要求分別為港幣 60,000 元 / 港幣 150,000 元 / 港幣 1,000,000 元及港幣 150,000 元以上。若本人之白金卡 / 金卡申請未能符合有關要求，則會當作金卡 / 普通卡之申請處理。若本人申請多張渣打信用卡，最終所批核之信用額將為各卡所共用。各卡之賬目將會列明於一份綜合月結單上。
- 本人向渣打銀行(香港)有限公司（下稱「銀行」）確認、保證及聲明（1）本申請表所填寫之資料及隨附本申請之文件乃屬正確及完整，並授權銀行向任何方面查證。（2）主卡申請人為年滿十八歲之香港居民。本人同意遵守渣打信用卡持卡人協議(「信用卡持卡人協議」)，重要條款亦已包括在此申請表內）及「環球電話直通服務」（只適用於白金卡及金卡）及「電話銀行服務」之所有條款及細則。此等條款及細則將會於申請獲成功批核後一併寄予本人。本人亦可於任何渣打分行或透過渣打信用卡 24 小時客戶服務熱線 2886 4111 索取。
- 本人清楚明白銀行只會在下述情況下才發予渣打 American Express 卡主卡: (i) 主卡申請人於申請渣打 American Express 卡時同時申請渣打 VISA 卡或萬事達卡主卡; 或(ii)於銀行發渣打 American Express 卡予主卡申請人時已持有有效之渣打 VISA 卡或萬事達卡。
- VISA 白金卡 / 白金萬事達卡、VISA 金卡 / 萬事達金卡及 VISA 卡 / 萬事達卡之主卡年費分別為港幣 1,800 元、港幣 550 元及港幣 250 元，附屬卡年費則分別為港幣 900 元（白金卡主卡持卡人可獲享多達三張附屬卡年費永久全免,此後每張附屬卡年費為港幣 900 元），港幣 275 元及港幣 125 元。（所有年費暫時無須繳付直至申請獲接納後再另行通知。）
- 本人同意遵守「尊利會」(只適用於普通卡及金卡客戶)附帶的條款及細則。有關之條款及細則可透過渣打信用卡 24 小時客戶服務熱線 2886 4111 索取。
  - 若客戶擁有多於一張渣打普通卡，亦最多可免費自選加入一個「尊利會」。若多於一張渣打金卡，客戶亦最多可免費加入兩個「尊利會」。
  - 除免費享有之「尊利會」會籍外，客戶如欲同時加入其他「尊利會」，每一額外會籍只需繳付港幣 150 元之年費。
  - 若閣下已加入「尊利會」，則現在閣下在此表格所選擇的「尊利會」便會取代閣下現有的「尊利會」。
  - 金卡客戶將自動成為「購物尊利會」及「旅遊尊利會」之會員；而普通卡客戶則自動成為「購物尊利會」會員。
- 本人同意遵守「現金 / 積分獎賞計劃」附帶的條款及細則(只適用於渣打美國 American Express 卡客戶)。有關之條款及細則可透過渣打信用卡 24 小時客戶服務熱線 2886 4111 索取。
  - 每位客戶只可申請參加「現金獎賞計劃」或「積分獎賞計劃」。客戶所選擇之「現金獎賞計劃」或「積分獎賞計劃」，於申請卡後不能作出任何更改。
  - 主卡及附屬卡之「現金獎賞計劃」或「積分獎賞計劃」之計劃年費分別為港幣 250 元及港幣 125 元。（所有計劃年費暫時無須繳付直至申請獲接納後再另行通知。）
- 本人同意銀行保留權利發予另一渣打信用卡，以取代本人原先所選擇之信用卡。
- 普通卡 / 金卡 / 白金萬事達卡及渣打 American Express 卡 / VISA 白金卡之零售購物之實際年利率分別為 25.5% 及 28.5%，而現金透支之實際年利率則為 34.2%（連現金透支手續費計算在內），惟銀行可不時先酌酌情（在符合有關法律及規例限制之情況下）收取更高之利率。實際年利率乃根據《銀行營運守則》所載之淨信法計算。（詳情請參閱渣打 American Express 卡使用手冊內之服務費用一覽表或瀏覽渣打銀行網頁。）
- 銀行可因優惠供應及在事先通知的情況下而酌情更改優惠詳情。
- 本人清楚明白本人可藉信用卡 24 小時電話自動服務系統查詢本申請之進展情況；且在指示下，於本人之申請獲批准後，可透過信用卡 24 小時電話自動服務系統確認收妥新卡。
- 本人明白客戶或準客戶在開立或繼續使用賬戶，或設立或繼續使用銀行融通或銀行服務時，需不時向銀行提供個人資料。如未能向銀行提供有關資料，或會導致銀行無法開立或延續賬戶，或設立或繼續提供銀行融通或銀行服務。因此，本人同意，所有由本人在此申請表提供之資料，可根據銀行不時備有供客戶索取之聲明、通告、通知或條款及細則所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士（不論在香港境內或境外）披露。
- 本人已閱讀及明白銀行之個人資料蒐集聲明。本人已獲取並已閱讀及明白對於上一條所提及銀行就使用及披露個人資料的政策。
- 本人進一步同意，上文所指之資料及銀行不時蒐集有關本人的其他個人資料，可（1）供核對程序（定義見《個人資料（私隱）條例》）之用；（2）向和本人已有或打算有交易的任何財務機構（以銀行信用查詢或其他方式）透露，使該財務機構能對本人進行信貸調查；及（3）提供給信貸資料服務機構，而在本人欠賬時，則可將該等資料提供給收數公司。
- 本人明白根據《個人資料（私隱）條例》中的條款及根據條例核准和發出的個人信貸資料實務守則，本人有權要求獲告知哪些資料是會向信貸資料服務機構或收數公司例行披露的，以及獲提供進一步資料，藉以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要求。
- 本人明白在還款拖欠的情況下，除非本人於欠款日起計 60 天內全數償還所有欠款，否則本人的欠款資料將被交予信貸資料服務機構。而該機構將於全數償還欠款當天起計的 5 年內把有關的欠款資料記錄在案。
- 本人更明白在此申請被成功批核的情況下，倘若戶口在結束之前的 5 年內從未出現欠款期超過 60 日的欠款紀錄，本人有權要求銀行向有關的信貸資料服務機構安排刪除根據本申請表開設的戶口資料。
- 在本文內以名稱指明的條款及細則與本申請表內任何部份所概述的條款及細則如有任何不相符之處，應以前者為準。

上述聲明之中文譯本如與英文版有歧義，概以英文本為準。

重要提示

閣下宜仔細閱讀渣打信用卡持卡人協議全文，尤須注意以下主要條款及條件。

- 持卡人在收到渣打銀行（香港）有限公司（下稱「本行」）發出的信用卡後須立刻在卡上簽署。
- 持卡人在任何時候均須小心保管信用卡，並對私人密碼（「私人密碼」）(如有)及電子理財私人密碼（「電子理財私人密碼」）(如有)加以妥善保管及保密，不得向任何人士透露，亦不應容許信用卡私人密碼 (如有) 及 / 或電子理財私人密碼 (如有) 被任何其他人土使用。
- 倘若在任何月結單上所列明的最低付款額並未在繳款日期前繳付，則持卡人須繳付逾期費用。儘管月結單上訂明最低付款額及繳款日期，本行可隨時要求持卡人立即償還信用卡賬戶的所有欠款。
- 倘本行在月結單規定的期限內並無收到持卡人的通知說明月結單有錯誤或任何交易未經授權，則該月結單將被視為確證。
- 持卡人若不接受本行提出任何對持卡人協議的修訂，可終止信用卡服務。
- 持卡人須負責全數彌償本行因追收債項及執行本協議合理地引起的合理費用，包括但不限於收數公司費用及按彌償基準計算的律師費及有關支出。
- 若信用卡遺失或被竊，或私人密碼 / 電子理財私人密碼已向任何人士洩露，持卡人須對本行在收到上述有關遺失、被竊或洩露的通知之前執行的交易所引起的全部損失負責。只要持卡人（a）並無欺詐行為或嚴重疏忽，（b）並未故意向任何第三方提供信用卡及 / 或洩露私人密碼 / 電子理財私人密碼（不論是自願或非自願），及（c）在知悉信用卡遺失或被竊後已在合理可行的情況下盡快通知本行，則持卡人就本行在接獲信用卡遺失或被竊的通知之前就信用卡賬戶所執行的指示所產生的損失須負的責任以港幣 500 元為限。持卡人若並未遵照本行不時就信用卡及私人密碼 / 電子理財私人密碼的安全作出的建議，將視作嚴重疏忽。
- 主卡持卡人須對主卡持卡人及任何附屬卡持卡人根據持卡人協議須承擔的債項負責。附屬卡持卡人須對本身承擔的債項及作出的交易負責。
- 本行有權用任何主卡持卡人在本行及任何渣打銀行集團公司開設的賬戶內的存款，以償還主卡持卡人及所有附屬卡持卡人的債項。附屬卡持卡人在本行及任何渣打銀行集團公司開設的賬戶內的存款，可用以償還該附屬卡持卡人根據持卡人協議所欠的債項。

\* 本行不會就任何渣打 American Express 卡發出主卡密碼或電子理財私人密碼。

渣打 American Express 卡之額外重要提示

- 若賬戶持有人名下的所有 VISA 卡、VISA 金卡、VISA 白金卡、萬事達卡、萬事達金卡及萬事達白金卡的使用被終止，則向賬戶持有人及每名持卡人發出的渣打 American Express 卡將會自動被終止。
- 渣打 American Express 卡不能及不應透過任何自動櫃員機進行任何交易指示。渣打 American Express 卡持卡人須就因其使用渣打 American Express 卡而對自動櫃員機做成的任何損毀對本行負責及補償。

獎賞計劃條款及細則

- 渣打 American Express 卡（「信用卡」）客戶（「客戶」，個別為「客戶」）可參加「現金獎賞計劃」或「積分獎賞計劃」其中一項獎賞計劃（但不可同時參加兩項獎賞計劃），並獲豁免首個會籍年度之獎賞計劃年費。就本條款及細則，「會籍年度」指：
  - 就首個會籍年度而言，即主卡發卡日期起至主卡發卡後信用卡戶口之第 12 期月結單上之截數日期的期間；及
  - 就每一其後會籍年度而言，即上一會籍年度之終結日翌日起至該上一會籍年度終結日翌日起計信用卡戶口之第 12 期月結單上之截數日期的期間。(由第二個會籍年度起，主卡客戶及附屬卡客戶須分別繳付獎賞計劃年費。) 如信用卡戶口 (定義見下列條款 2) 於任何會籍年度的總簽賬金額（包括零售 購物簽賬及現金透支）達港幣 36, 000 元，主卡客戶及附屬卡客戶可獲豁免隨後一個會籍年度之獎賞計劃年費。

- 渣打 American Express 卡戶口（「信用卡戶口」）之主卡及附屬卡之簽賬將合併計算現金回贈 / 積分獎賞。同一信用卡戶口之主卡及附屬卡客戶只可共同參加其中一項獎賞計劃，並不可分別參加兩項獎賞計劃。
- 客戶可得之現金回贈 / 積分獎賞（「獎賞」）乃根據每一「現金獎賞計劃」簽賬年度 / 「積分獎賞計劃」簽賬年度（稱為「簽賬年度」）已於信用卡戶口結賬之零售購物簽賬 (包括本地及海外簽賬) 計算。就本條款及細則，簽賬年度指：
  - 就「現金獎賞計劃」而言 - 首個簽賬年度由主卡發卡日期起計 12 個月期間。如首個簽賬年度之終結日並非當月最後一日，則首個簽賬年度之終結日將自動延至當月最後一日。其後之簽賬年度則以其後每連續 12 個月期計算。
  - 就「積分獎賞計劃」而言 - 首個簽賬年度由主卡發卡日期起至信用卡戶口之第 1 期月結單日期之周年日的期間。如該周年日之月份並非與對上一年簽發主卡日之月份相同，則首個簽賬年度會於周年日月份對上一個月之同一數字日完結。其後之簽賬年度則以其後每連續 12 個月期計算。
- 現金透支、結餘轉賬、「信用額兌現」金額、「兌現分期」金額、繳付賬單、購買商戶現金券 / 禮券、財務費用及任何其他費用均不可獲得任何獎賞。所有未結賬 / 取消 / 退款 / 偽造 / 未經許可的交易，均不會計算在零售購物簽賬金額內。
- 獎賞將根據每一簽賬年度之累積零售購物簽賬金額及簽賬類別計算如下：

簽賬年度之累積零售購物簽賬金額(港幣)	指定商戶類別簽賬*		所有其他簽賬	
	現金獎賞計劃	積分獎賞計劃	現金獎賞計劃	積分獎賞計劃
0 元 - 10,000 元	8% 現金回贈	4 倍積分獎賞	1% 現金回贈	4 倍積分獎賞
> 10,000 元 - 120,000 元	1% 現金回贈	4 倍積分獎賞	1% 現金回贈	4 倍積分獎賞
> 120,000 元	0.4% 現金回贈	1 倍積分獎賞	0.4% 現金回贈	1 倍積分獎賞

\* 指定商戶類別簽賬即於由渣打銀行(香港)有限公司(「本行」)不時指定之本港超級市場及百貨公司所作之簽賬。(最新指定商戶類別名單可透過渣打信用卡 24 小時客戶服務熱線 2886 4111 索取。)

- 積分獎賞將每月結算及存入信用卡戶口。現金回贈則每 3 個月結算及於隨後一個月內存入信用卡戶口。
- 現金回贈將被兌換至數位數值及不可當作現金提取。積分獎賞之使用須受本行不時修訂之渣打信用卡積分優惠特刊內之所有條款及細則約束。獎賞不可轉讓。
- 如就獎賞有任何爭議，本行將保留最終決定權。
- 如客戶於獲享獎賞後退款或取消用作計算獎賞的任何簽賬，本行有權從信用卡戶口內扣除相等於該獎賞之價值金額而毋須事先通知。
- 如取消信用卡戶口（不論是自願或非自願），所有未換領之獎賞及未存入信用卡戶口之獎賞將被即時取消。
- 有關之信用卡戶口必須於存入獎賞時仍為有效及信用狀況良好，方可享有獎賞。若客戶於簽賬年度內曾一次或以上未能於任何信用卡戶口之月結單上列明的繳款日期或之前繳付最低還款額，本行保留不給予獎賞之權利。
- 本行保留隨時更改或終止現金獎賞計劃 / 積分獎賞計劃及 / 或修訂條款及細則之權利，包括但不限於現金回贈比率、積分獎賞倍數、簽賬金額之等級 / 級數、簽賬類別及指定商戶類別名單。如有任何爭議，本行將保留最終決定權
- 中英文版之內容如有歧義，概以英文版本為準。