

渣打「倍多紛」信用卡申請表

STANDARD CHARTERED "SHOP 'n GAIN" CREDIT CARD APPLICATION FORM

Mail to: Standard Chartered Credit Card Centre
P.O.Box 68394
Kowloon East Post Office
Kowloon



請以英文正楷填寫本表格及於所選擇之方格內加上「✓」號。
Please complete this form in **BLOCK LETTERS** and put a "✓" against the appropriate box.

信用卡類別 Card Type



☐ 「倍多紛」Visa白金卡
"Shop 'n Gain" Visa Platinum Card
31100 (004)

豁免首年年費
First Year Annual Fee Waiver



☐ 「倍多紛」Visa卡
"Shop 'n Gain" Visa Classic Card
30100 (004)

30100

白金卡年費要求為港幣250,000元。
本行保留權利在其認為適當的情況下將閣下之白金卡申請視為普通卡申請處理。
本行保留在本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信用卡產品之用。
所需條件請參閱頁背之條款及細則。

Annual income requirement is HK\$250,000 for Platinum Card.
The Bank reserves the right to treat a Platinum Card application as a Classic Card application as the Bank sees fit.
The Bank reserves the right to pass this application to another group company of Standard Chartered Bank for applying for a card product made available by that other group company as the Bank sees fit.
Please refer to the Terms and Conditions overleaf for requirements.

迎新禮品 Welcome Gift

請選擇以下其中一份迎新禮品：
Please select a welcome gift below:

- ☐ 水晶麻雀套裝
Crystal Mahjong Set SJ07
- ☐ 30,000積分獎賞
30,000 Bonus Points SB07

主卡申請人如於過去12個月內曾經取消或已經持有渣打「倍多紛」信用卡，將不會獲享此迎新禮品。
閣下沒有選擇迎新禮品，本行將代為選擇30,000積分獎賞。禮品一經確定，恕不接受任何更改。
優惠須受有關條款及細則約束，詳情請參閱迎新禮品之條款及細則。

Principal card applicants who have held or cancelled Standard Chartered "Shop 'n Gain" Credit Card within the past 12 months are not eligible for the welcome gifts.
Offer item cannot be changed nor exchanged for cash or other offers once confirmed. If you do not indicate your offer preference, you will receive 30,000 Bonus Points. No change will be accepted.

Terms and Conditions apply. For details, please refer to the Welcome Gift Terms and Conditions.

「倍多紛尊利會」"Shop 'n Gain Privilege Club"

☐ 是，本人欲參加「倍多紛尊利會」。(只適用於渣打倍多紛主卡客戶)
Yes, I would like to enroll in "Shop 'n Gain Privilege Club". (Only applicable to Principal Standard Chartered Shop 'n Gain Credit Card Accounts)

本人明白渣打銀行(香港)有限公司會向主卡客戶於登記參加渣打倍多紛尊利會時，收取港幣二十元的渣打倍多紛尊利會年費(會費)。會費將於每年信用卡到期月份(顯示於信用卡)開始時，從客戶戶口中扣除。若客戶於任何時候內登記渣打倍多紛尊利會，會費亦將全數收取。I understand that an "Shop 'n Gain Privilege Club" Annual Fee ("Club Fee") of HK\$20 will be charged to the Principal Cardholder for each enrolment into the "Shop 'n Gain Privilege Club". The Club Fee will be debited from Cardholder's account upon each year's renewal month (as shown on the credit card). If the Cardholder shall register in the "Shop 'n Gain Privilege Club" anytime in a year, the Club Fee shall be payable in full.

SH-1

現有渣打客戶 Existing Standard Chartered Customer

*無須附上入息證明(只適用於持有有效之渣打銀行戶口)。
No income proof is required (Only applicable to valid account holder of Standard Chartered Bank).

- ☐ 銀行戶口客戶(包括創智理財、優先理財及出糧戶口)
Banking Customer (including excel banking, priority banking and payroll account)
- ☐ 信用卡客戶(包括渣打信用卡及MANHATTAN信用卡)
Credit Card Customer (including Standard Chartered Credit Card and MANHATTAN Credit Card)

個人資料 Personal Data

☐ 先生 Mr ☐ 女士 Ms 姓 Family Name 名 Given Name

香港永久性居民 1/1 身份證號碼 2/0 () 出生日期 Date of Birth: 日 月 年

Hong Kong Permanent Identity Card No.:

國籍 Nationality: ☐ 中國籍 Chinese ☐ 其他 Others

婚姻狀況 Marital Status: ☐ 未婚 Single 0 ☐ 已婚 Married 1 ☐ 其他 Others 6 供養人數 No. of Dependents:

教育程度 Education Level: ☐ 中學 Secondary 1 ☐ 大學/大學 Tertiary / University 5 ☐ 職業訓練/工業學院 Vocational / Technical Institute 7 ☐ 其他 Others 8

住宅地址 Residential Address (恕不接納郵政信箱 P.O. Box is not accepted):
(請以英文正楷填寫 Please complete in BLOCK LETTERS)

室 Flat/Room 層 Floor 座 Block 大廈/屋邨 Building / Estate

街道號數及名稱 No. and Name of Street 地區 District

☐ 香港 HK 0 ☐ 九龍 KLN 0 ☐ 新界 NT 0 已居住年數 Years There: 年 YR(S) 月 MTH(S)

住宅電話號碼 Home Tel. No.: 手提電話/傳呼機號碼 Mobile Phone/Pager No.: 1

☐ 自置物業 Self-owned 1 ☐ 按揭物業 Mortgaged 2 ☐ 租賃 Rented 3 ☐ 公司宿舍 Company Quarters 4

☐ 親屬物業 Property Owned by Relatives 5 ☐ 公屋 Public Housing 6 ☐ 其他 Others 10

每月按揭供款/租金(港幣) Monthly Mortgage Instalment / Rental Payment (HK\$): 元

賬單寄發地址 Billing Address: ☐ 住宅 Residential 1 ☐ 公司 Office 2

電子郵件地址 E-Mail Address:

職業 Occupation

*如閣下是家庭主婦/退休人士，請註明並提供資產證明(存款戶口紀錄或樓宇按揭還款表)。
If you are a housewife / retiree, please specify and attach asset proof copies (deposit account record or mortgage repayment schedule).

公司名稱 Company Name:

公司地址 Office Address (請以英文正楷填寫 Please complete in BLOCK LETTERS):

室 Flat/Room 層 Floor 座 Block 大廈名稱 Building / Estate

街道號數及名稱 No. and Name of Street 地區 District

☐ 香港 HK 0 ☐ 九龍 KLN 0 ☐ 新界 NT 0 公司電話號碼 Office Tel. No.: -

(恕不接納手提電話及傳呼機號碼 Mobile Phone and Pager No. are not accepted)

職位* Position*: 業務性質 Nature of Business:

☐ 自僱人士 Self-employed 1 業務成立日期 Business Establishment Date: 月 年 Y Y Y Y

(只適用於自僱人士 For self-employed only)

在職年數 Years of Service: 年 YR(S) 月 MTH(S) 全年入息(港幣) Annual Income (HK\$): 元

閣下是否經渣打戶口出糧 Payroll with Standard Chartered Account: ☐ 是 Yes ☐ 否 No

Signature of Principal Card Applicant 主卡申請人簽署

Please continue to fill in the second page.
請繼續填寫第二頁。

Issued by Standard Chartered Bank (Hong Kong) Limited
由渣打銀行(香港)有限公司刊發

STANDARD CHARTERED "SHOP 'n GAIN" CREDIT CARD APPLICATION FORM

銀行資料 Bank Reference

現有其他銀行戶口數目 ☐ 1 ☐ 2 ☐ 3 或以上 ☐ 無
No. of Other Bank Accounts Held: **AC** or above None

現有其他信用卡戶口數目 ☐ 1-2 ☐ 3-5 ☐ 6-10 ☐ 11 或以上 ☐ 無
No. of Other Credit Cards Held: **CC** or above None

諮詢人 Personal Referee (不同住之親友 Relative / Friend Not Living With You)

諮詢人姓名 1/U

Name of Referee:

關係

Relationship:

聯絡電話號碼

Contact Tel. No.:

本人證實已事先獲得諮詢人的同意可使用其姓名。
I confirm that I have obtained the prior consent of the referee for his/her name to be used.

免費自動櫃員機服務* Free ATM Facilities*

如欲以渣打Visa卡免費兼享自動櫃員機服務，請在適當的方格內加“✓”號：
To enjoy free ATM facilities with Standard Chartered Visa Card, please “✓” where appropriate:

☐ 本人欲將渣打Visa卡用於自動櫃員機以一併處理以下之渣打戶口：
I wish to have ATM facilities on my Standard Chartered Visa Card for my Standard Chartered Account(s) listed below:

			-	-						-	
			-	-						-	

螢光幕顯示之語言Language on screen: ☐ 中文 Chinese 1 ☐ 英文 English 2

* 有關免費自動櫃員機服務（只適用於信用卡客戶），本人確認本人及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，將該等戶口與本人信用卡相連。本人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。

For free ATM Services (for Credit Card only), I acknowledge that I am the sole signatory of the account(s) and/or an "either to sign" signatory to a joint account(s) ("the said Account(s)"). I hereby authorize the Bank to link the said Account(s) to my Credit Card(s) provided the identity document number corresponds with the Bank's records. I understand and agree that usage of the ATM facilities is subject to the Bank's Terms and Conditions governing these services.

所需文件 Documents Required

為方便儘速辦理閣下之申請，請附交下列各類文件副本：

- ☐ 閣下之香港永久性居民身份證 / 護照 (如適用)
- ☐ 入息證明
- 閣下最近由稅務局發出之繳稅通知書 或
 - 附有閣下姓名、賬戶號碼及薪酬之最近三個月銀行月結單 / 存摺紀錄 或
 - 商業登記證 (只適用於自僱人士)
- ☐ 地址證明
- 附有閣下姓名之住宅地址證明 (例如最近3個月之公用事務賬單或銀行月結單)
 - 如永久地址與住宅地址不同，附有閣下姓名之永久地址證明 (例如最近3個月之銀行月結單或政府部門發出之文件)
 - 附有閣下姓名之最近期賬單寄發地址證明 (如與住宅或永久地址不同)

請注意：我們將不會退還本表格及任何附交之文件，而銀行亦可能需要閣下提供額外文件以作批核。

To expedite processing of your application, please attach copies of documents below:

- ☐ Your Hong Kong Permanent Identity Card / Passport (if applicable)
- ☐ Income proof
- Your latest tax demand note (from Inland Revenue Department) OR
 - Bank statement / passbook showing your name, account number and salary entries for the last 3 months OR
 - Business Registration Certificate (for self-employed only)
- ☐ Address proof
- Your latest residential address proof showing your name (e.g. utility bill or bank statement issued within the last 3 months)
 - Your permanent address proof showing your name, if permanent address is different from residential address (e.g. bank statement issued within the last 3 months or official document issued by a government body)
 - Your latest billing address proof showing your name (if different from residential or permanent address)

Please note that this form and any document submitted will not be returned. The Bank may request additional documents for processing.

簽署 Signature

本人已詳閱及同意遵守此申請表所刊載之所有條款及細則及渣打倍多紛信用卡申請之條款及細則。
I have read and agreed to be bound by all the Terms and Conditions contained in this application form and the Terms and Conditions for Standard Chartered Shop 'n Gain Credit Card Application.

本人確認本人名下之由任何金融機構發出之信用卡從沒有因為欠賬而被取消，並確認本人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。本人進一步確認本人從沒有被頒佈破產令，亦沒有向法院申請破產或意圖申請破產。

I confirm that no Credit Card under my name 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 further confirm that no bankruptcy order has ever been made against me and I am not in the process of petitioning for bankruptcy nor have any intention so to do.

本人在此簽署本申請表並聲明(除附於此申請表所披露的事項外)：(一)本人並非貴行董事、控權人*或具貸款批核權員工之親屬或配偶；及(二)貴行之董事、控權人*或其親屬或配偶*並非本人之任何其他事務的擔保人。若日後本人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，本人同意馬上以書面通知貴行。

By signing this application form, I hereby declare that (save for the matters disclosed herewith*): i) I am not a relative or spouse* of any of the Bank's employees with lending authority, controllers* or directors; and ii) none of the Bank's directors, controllers*, or their relatives or spouses*, is my guarantor for any other matters. I agree to notify the Bank in writing promptly if I subsequently become aware of any changes in the matters declared or disclosed pursuant to this clause.

^ 請使用附加紙張填上與你構成以上陳述之其中一種關係之人士姓名及他/她與你之關係，並連同此申請表一併寄回。

Please provide the name of the person connected with you in the nature as described above and his/her relationship with you on a separate sheet of paper and attach to this form.

包括前配偶在內。 Ex-spouse is included.

* 控權人指任何人士持有本行已發行股本百分之十或以上。

Controller refers to any person holding 10% or more of the Bank's issued shares.

X

主卡申請人簽署 Signature of Principal Card Applicant

日期 Date

FOR BANK USE ONLY		
Normal	_____ SW _____ / 0000	
PB	ZP / _____ SW _____ / ZPB	
Excel	ZE / _____ SW _____ / ZEX	
Payroll	HF / _____ SW _____ / PAYL	
ACC _____	OCC _____	A-INC _____
RAP = 11.17 + No RTN		
MD:		
PWID	PWID	PWID
<input type="checkbox"/> R _____	<input type="checkbox"/> S _____	<input type="checkbox"/> C _____

查詢熱線 Enquiry Hotline: 2886 4111

SNG WEB 11/07

Terms and Conditions for Standard Chartered Shop 'n Gain Credit Card Application:

1. 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.
2. Minimum salary (per annum) for Standard Chartered Shop 'n Gain Credit Card and Standard Chartered Shop 'n Gain Platinum Credit Card application are HK\$60,000 and HK\$250,000 respectively. If my Platinum Card application does not meet the Platinum Card requirements, it may be considered as a Standard Chartered Shop 'n Gain Credit Card application.
3. 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 accompanying 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 Shop 'n Gain Credit Card Cardholder Agreement and Standard Chartered Shop 'n Gain Platinum Credit Card Cardholder Agreement (collectively "Cardholder Agreement", highlights of which are appended in this application) and those governing the Dial-The-World Service (if applicable) 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 on approval of the application.
4. Annual fee for Principal Standard Chartered Shop 'n Gain Platinum Credit Card and Standard Chartered Shop 'n Gain Platinum Credit Card are HK\$200 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) and HK\$125 for each respective Supplementary Card. (Do not include payment now, the Bank will bill you later).
5. I agree that the Bank reserves the right to offer an alternative Standard Chartered Credit Card in lieu of my originally chosen Card(s).
6. Annualized Percentage Rates of Interest ("APR") for Standard Chartered Shop 'n Gain Credit Card and Standard Chartered Shop 'n Gain Platinum Credit Card are 28.5% 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 and is for reference only.
7. Benefits for successful applicants are offered subject to availability and with notice may be changed at the discretion of the Bank from time to time.
8. I understand that I may enquire about the status of this application and, where my application has been approved, activate the Card and apply for use by using the Credit Card 24-Hour Automated Phone Enquiries System ("the System") designated by the Bank for such purposes.
9. 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 services. 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 or not they are named in this application) 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.
10. 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.
11. I further agree that the information referred to above and such further information regarding me as may be collected by the Bank from time to time may be (1) disclosed and passed together with this application and the documents accompanying with this application to another group company of Standard Chartered Bank for the purpose of an application for a card or product offered by such other group company as the Bank sees fit; (2) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance); (3) disclosed (by way of bank reference or otherwise) to any financial institution with which I have or propose to have dealings to enable me to apply for or to conduct credit checks on me; and (4) supplied to a credit reference agency and, in the event of my default, to a debt collection agency.
12. 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 and 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.
13. 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.
14. 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.
15. 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.

HIGHLIGHTS OF TERMS AND CONDITIONS OF STANDARD CHARTERED SHOP 'n GAIN CREDIT CARD CARDHOLDER AGREEMENT / STANDARD CHARTERED SHOP 'n GAIN PLATINUM CREDIT CARD CARDHOLDER AGREEMENT:

Important Notes: You are advised to read carefully the entire Terms and Conditions of the Standard Chartered Shop 'n Gain Credit Card Cardholder Agreement and Standard Chartered Shop 'n Gain Platinum Credit Card Cardholder Agreement. Your attention is particularly drawn to the following major Terms and Conditions.

1. The Cardholder shall sign the Card immediately upon receipt from the Bank.
2. 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.
3. 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.
4. 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.
5. The Cardholder may terminate the card service if he/she does not accept any amendment to the Cardholder Agreement proposed by the Bank.
6. The Cardholder shall be liable to indemnify the Bank all costs of recovery and enforcement, including the fees of debt collection agencies and legal fees and expenses on an indemnity basis, which are of reasonable amount and reasonably incurred.
7. 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 immediately upon receipt 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.
8. 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.
9. 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.

Important Notes for Payment Due Date:

If your Standard Chartered Shop 'n Gain Credit Card / Platinum Credit Card application under this application form is successfully approved, the Payment Due Date for your newly approved Standard Chartered Shop 'n Gain Credit Card / Platinum Credit Card will be Statement Date plus 15 days.

Standard Chartered Shop 'n Gain Credit Card Rewards Scheme Terms and Conditions:

1. Cardholders ("Cardholders", each "Cardholder") of Standard Chartered Shop 'n Gain Credit Card (the "Card") are entitled to enroll in Bonus Points Scheme automatically.
2. Transactions made by both Principal and Supplementary Cardholder(s) of the same Standard Chartered Shop 'n Gain Credit Card (the "Card Account") are counted collectively in calculating the Bonus Points.
3. Bonus Points (the "Rewards") earning shall only be based on retail purchase transactions (including local and overseas transactions) posted to the Card Account.
4. Cash advances, balance transfers, "instalment 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 in the Rewards Scheme.

5. The Rewards are based on the retail purchase amount as follows:

	Shop 'n Gain Platinum Credit Card	Shop 'n Gain Credit Card
Supermarket Purchases	2X Bonus Points*	2X Bonus Points*
Department Store Purchases	2X Bonus Points*	1X Bonus Points*
Shopping day in "Double Points" Merchants' Purchases on every 8 th of the month	6X Bonus Points*	6X Bonus Points*
Others Purchases	1X Bonus Points	1X Bonus Points

- * 2X Bonus Points is inclusive of those basic 1X Bonus Points offered through the use of credit card under respective credit card promotional programs as well as the extra Bonus Points offered under this Promotion.
- * 8X Bonus Points is inclusive of those basic 1X Bonus Points offered through the use of credit card under respective credit card promotional programs as well as the extra Bonus Points offered under this Promotion.
- * "Double Points" Merchants' Purchases are purchases made at supermarkets and/or department stores by Shop 'n Gain Platinum Credit Card or purchases made at supermarkets by Shop 'n Gain Credit Card, as specified by Standard Chartered Bank (Hong Kong) Limited (the "Bank") from time to time. Shopping day in "Double Points" Merchants' Purchases are purchases made on every 8th of the month in "Double Points" Merchants. (An up-to-date list of "Double Points" Merchants is available upon request through Standard Chartered Credit Card 24-hour Customer Service Hotline at 2886 4111 or visit Standard Chartered website www.standardchartered.com.hk)
6. Bonus Points will be calculated and credited to the Card Account according to every Statement Period.
7. The usage of the Bonus Points will be subject to the terms and conditions set out in the Standard Chartered Shop 'n Gain Credit Card Bonus Points Rewards Catalogue as amended from time to time. The Rewards are non-transferable.
8. Annual spending counts the accumulate spending between the expiry month (as shown on the credit card) of current year and the expiry month of subsequent year. A cardholder is entitled to a maximum of 240,000 Bonus Points for accumulated purchases made in "Double Points" Merchants and Shopping day in "Double Points" Merchants Purchases on every 8th of the month; and further retail purchase amount will be entitled to 1X Bonus Points.
9. Decisions of the Bank regarding any disputes in relation to the Rewards shall be final.
10. 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.
11. If the Card Account is closed for whatever reason, all unredemed Rewards and Rewards not yet credited to the Card Account will immediately be forfeited.
12. To be eligible for the Rewards, the Card Account must be valid and in good financial standing at the time when the Rewards are credited to the Card Account. The Bank reserves the right to refuse to issue or honour any Rewards if the Cardholder has ever failed to pay on or before the relevant due date any Minimum Payment Due specified in the monthly statement of Card Account issued during the Billing Year.
13. The Bank reserves the right to alter or terminate the Bonus Points Scheme and / or amend the terms and conditions thereof at any time, including, but not limited to, Bonus Points multiplier, the spend up to, the type of purchase and the list of designated merchants. In case of disputes, decisions of the Bank shall be final.
14. If there is any inconsistency or conflicts between English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Standard Chartered "Shop 'n Gain Privilege Club" terms and conditions:

1. Cardholder is required to register for the "Shop 'n Gain Privilege Club" for discount bonus points redemption.
2. "Shop 'n Gain Privilege Club" is applicable to each Principal Standard Chartered Shop 'n Gain Credit Card Accounts. If a Cardholder has more than one Card Account, the Cardholder is required to register each respective participating Credit Card Account separately.
3. An "Shop 'n Gain Privilege Club" Annual Fee ("Club Fee") of HK\$20 will be charged to the Principal Cardholder for each enrolment into the "Shop 'n Gain Privilege Club". The Club Fee will be debited from Cardholder's account upon each year's renewal month (as shown on the credit card). If the Cardholder shall resign his/her "Shop 'n Gain Privilege Club" membership, the Club Fee shall be payable in full.
4. For registered accounts, Cardholders are entitled to discount redemption for cash coupon in Standard Chartered Bonus Points Rewards Catalogue. The discount is based on the accumulated annual retail purchase amount as follows:

Accumulate Annual Spending	Bonus points required for HK\$100 cash coupon in Standard Chartered Bonus Points Rewards Catalogue
HK\$48,000 – HK\$100,000	20,000
Over HK\$100,000	15,000

5. A discount coupon redemption order form will be sent to eligible Cardholder within 6-8 weeks after the accumulate annual spending requirement has been met by end of the expiry month in the subsequent year. Details of redemption procedure will be described in the discount coupon redemption order form.
6. The Bank reserves the right to alter or terminate the "Shop 'n Gain Privilege Club" and / or amend the terms and conditions thereof at any time. In case of disputes, decisions of the Bank shall be final.
7. If there is any inconsistency or conflicts between English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Welcome Gift Terms and Conditions:

1. The welcome gifts are applicable to Principal Card applicants who have submitted application form and successfully applied for Standard Chartered Shop 'n Gain Credit Card / Standard Chartered Shop 'n Gain Platinum Credit Card on or before 31 January 2008.
2. Principal Card applicants who have held or cancelled Standard Chartered Shop 'n Gain Credit Card / Standard Chartered Shop 'n Gain Platinum Credit Card within the past 12 months are not eligible for the welcome gift.
3. To be eligible for the welcome gift of Crystal Mahjong Set or 30,000 Bonus Points, Principal Cardholder is required to spend HK\$3,800 or more with the new card within the first two months from the date of card issuance.
4. Eligible transactions include retail purchases (except instalment purchase) and cash advances (including both local and overseas transactions). Any whole amount of instalment purchase, gambling tokens, tax payment via Phone Banking Services or Standard Chartered On-line, unposted / cancelled / refunded / falsified / unauthorized transactions are not included.
5. Applicable to cardholder who chooses Crystal Mahjong Set: A redemption letter will be sent to the eligible Principal Cardholder within 6-8 weeks after the spending requirement has been met. Details of the redemption procedure will be described in the redemption letter.
6. Applicable to cardholder who chooses 30,000 Bonus Points: Bonus Points will be credited to eligible Cardholder's Credit Card account on/before 30 April 2008 and will be shown on the monthly statement. To be eligible for the Bonus Points, the relevant Credit Card account must be valid and in good financial standing at the time of crediting the Bonus Points, otherwise the Bonus Points will be forfeited.
7. Once the welcome gift is chosen, it cannot be exchanged for alternative. Applicant will receive 30,000 Bonus Points if no preference has been indicated.
8. The welcome gifts are available on a first-come-first-served basis while stock lasts. Standard Chartered Bank (Hong Kong) Limited (the "Bank") reserves the right to offer an alternative gift as replacement in case of shortage.
9. The welcome gifts are not transferable, returnable or redeemable for cash.
10. Each successful Principal Card applicant will only be entitled to the welcome gift once regardless of the number of approved applications they made within the promotion period.
11. Cardholders understand and accept that the Bank is not the supplier of the welcome gifts offered in this promotion. The Bank shall have no legal liability relating to any respect of the products / services including, without limitation, their quality and the supply.
12. If customer who has already redeemed the welcome gift cancels the new Standard Chartered Shop 'n Gain Credit Card / Standard Chartered Shop 'n Gain Platinum Credit Card during the period of one year from the date of new card issuance, the Bank reserves the right to charge the customer an administration cost of HK\$500 for each card cancellation.

General Terms & Conditions:

1. The approval of the credit card application is subject to the final decision of the Bank.
2. The Bank reserves the right to amend the contents and all the terms and conditions contained in this promotional leaflet at any time. In case of disputes, the decision of the Bank shall be final.
3. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

渣打多份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，以及信用卡卡人協議上之所有條款及細則。
- 申請渣打多份信用卡/渣打多份白金信用卡之年費要求為港幣60,000元/港幣250,000元以上。若本人之渣打多份白金信用卡申請未能符合有關要求，則會當作渣打多份信用卡卡人之申請處理。
- 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卡人協議(「信用卡卡人協議」，重要條款亦已包括在此申請表內)及「環球電話直通服務」(如適用)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准後一併寄予本人。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。
- 渣打多份白金信用卡及渣打多份信用卡之主卡年費分別為港幣1,800元及港幣250元，附屬卡年費則為港幣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)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。
- 渣打多份信用卡及渣打多份白金信用卡之零售購物之實際年利率為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)，惟銀行可不時全權酌情(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》所載之浮息法計算，僅供參考。**
- 銀行可因提供惠顧及在事先通知的情況下而酌情更改惠惠詳情。
- 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接獲收妥新卡。
- 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、通知、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，就上文所指之資料及銀行不時蒐集有關本人的其他資料，銀行可(1)向任何其他渣打集團公司透露及將此申請與此申請一併提交之文件轉交予該渣打集團公司，以用作申請該渣打集團公司所提供的信用卡產品之用；(2)供核對程序(定義見《個人資料(私隱)條例》)之用；(3)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(4)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》中的條款及根據核對標準和發出的個人資料信貸資料實務守則，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的披露的，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。
- 本人明白在逾期拖欠的情況下，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數天起計的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准的情況下，倘若戶口在結賬之年的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載述的條款及細則如有任何不相符之處，應以前者為準。

渣打多份信用卡持卡人協議 / 渣打多份白金信用卡持卡人協議之主要條款及細則：

重要提示：閣下宜仔細閱讀渣打多份信用卡持卡人協議 / 渣打多份白金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)被任何其他人士使用。
- 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。儘管月結單上已明確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鑿。
- 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。
- 持卡人須負責全數還清本行因追收債項及執行本協議合理引起的合理費用，包括但不限於收數公司費用及按債務基準計算的律師費及有關支出。
- 若信用卡遺失或被損壞，或私人密碼 / 電子理財私人密碼已向何人士洩露，持卡人須對本行在收到上述有關通知、被竊或流竊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)並無濫詐行為或嚴重疏忽，(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)在如悉信用卡遺失或被損壞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損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。

繳款日期之重要提示：

如閣下依據此申請表之渣打多份信用卡/渣打多份白金信用卡申請獲成功批准，閣下之新獲批准的渣打多份信用卡 / 渣打多份白金信用卡之繳款日期將為數日期加上15日。

渣打多份信用卡獎賞計劃條款及細則

- 渣打多份信用卡(「信用卡」)客戶(「客戶」，個別為「客戶」)將自動參加「積分獎賞計劃」。
- 渣打多份信用卡戶口(「信用卡戶口」)之主卡及附屬卡之簽賬將合計算獎賬分。
- 客戶可得之積分獎賬(「獎賞」)乃根據信用卡戶口結賬之零售購物簽賬(包括本地及海外簽賬)。
- 現金透支、結餘轉賬、「信信額兌現」金額、「兌現分期」金額、繳付賬單、財務賬單、購買任何商戶現金券之金額及任何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，均不會計算在獎賞計劃內。

5. 獎賞將根據零售購物簽賬金額計算如下：

	渣打多份白金信用卡	渣打多份多份信用卡
超級市場簽賬	2X積分獎賞*	2X積分獎賞*
百貨公司簽賬	2X 積分獎賞*	1X 積分獎賞
每月8號惠顧「雙倍積分」商戶 ¹ 簽賬	8X 積分獎賞*	8X 積分獎賞*
其他簽賬	1X積分獎賞	1X積分獎賞

- + 2X積分已包括客戶根據有關之信用卡優惠計劃簽賬可享之原有1倍積分及此推廣計劃贈予額外積分。
 - * 2X積分已包括客戶根據有關之信用卡優惠計劃簽賬可享之原有1倍積分及此推廣計劃贈予額外積分。
 - * 「雙倍積分」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/或百貨公司所作之簽賬(適用於渣打多份白金信用卡)或本港超級市場所作之簽賬(適用於渣打多份多份信用卡)。(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索取或可瀏覽網頁www.standardchartered.com.hk)
- 積分獎賞將根據每個月結單期結算及存入信用卡戶口。
 - 積分獎賞之使用須受本行不時修訂之渣打多份多份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。
 - 每年簽賬將計算到期月份(顯示於信用卡)及之後一年到到期月份間之簽賬，每個賬戶於「雙倍積分」商戶及客戶於每月8號惠顧「雙倍積分」商戶之零售購物簽賬可獲最多240,000積分獎賞；其後之零售購物簽賬金額可獲1倍積分獎賞。
 - 如欲獎賞有任何爭議，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。
 - 如因任何理由取消信用卡戶口，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積分獎賞計劃及/或修訂條款及細則之權利，包括但不限於，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異，概以英文版為準。

渣打多份多份專利會條款及細則

- 客戶若登記其戶口方可享用渣打多份多份專利會。
- 渣打多份多份專利會只適用於渣打多份多份主卡客戶。如客戶持有超過一個渣打多份多份信用卡戶口，客戶須分別將該等參與之信用卡戶口登記。
- 渣打銀行(香港)有限公司(「本行」)會向主卡客戶於登記參加渣打多份多份專利會時，收取港幣二十元的渣打多份多份專利會年費(「會費」)。會費將於每年信用卡到期月份(顯示於信用卡)開始時，從客戶戶口內扣除。若客戶於任何時候內登記渣打多份多份專利會，會費亦將全數收取。**
- 已登記之客戶可於渣打信用卡積分優惠特刊以優惠積分換取購物現金券。所需優惠積分將根據該全年累積簽賬計算，詳情如下：

全年累積簽賬金額(港幣)	於渣打信用卡積分優惠特刊換取港幣100元購物現金券之所需累積積分
48,000元 – 100,000元	20,000
100,000元以上	15,000

- 優惠積分換領價值將於客戶於該指定會籍年度符合簽賬要求後6-8星期內寄予合資格之主卡客戶。換領辦法及細則印於優惠積分換領上。
- 本行保留隨時更改或終止渣打多份多份專利會及/或修訂條款及細則之權利，包括但不限於會費。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異，概以英文版為準。

迎新禮品的條款及細則：

- 此迎新禮品適用於2008年1月31日或以前遞交表格並成功申請渣打多份多份信用卡 / 渣打多份白金信用卡之主卡申請人士。
- 主卡申請人如於過去12個月內曾領取或已經持有渣打多份多份信用卡 / 渣打多份白金信用卡，將不會獲享此迎新禮品。
- 主卡客戶須於信用卡獲發出後首兩個月內憑新批核之渣打多份多份信用卡 / 渣打多份白金信用卡簽賬滿HK\$3,800，方可獲贈水晶燭臺套裝乙副或30,000獎賬積分。
- 合資格之簽賬包括零售購物簽賬(分期付款購物除外)及現金透支(包括本地及海外)。所有分期付款購物之全部貨款、兌換票碼、透過電話理財及網上繳稅及未結賬 / 取消 / 退款 / 偽造 / 未經許可的交易，均不會計算在簽賬金額內。
- 適用於選擇水晶燭臺套裝之客戶：禮品換領信將於客戶符合簽賬要求後6-8星期內寄予合資格之主卡客戶。換領辦法及細則印於換領信上。
- 適用於選擇30,000獎賬積分之客戶：簽賬積分將於2008年4月30日或之前存入合資格之主卡客戶之信用卡戶口並顯示於月結單上。有關之信用卡戶口必須於存入簽賬積分時仍為有效及信用狀況良好，否則簽賬積分會被取消。
- 禮品一經選定，將不可更改其他禮品。如申請人並無選擇迎新禮品，將自動獲30,000簽賬積分。
- 禮品數量有限，一旦換領，渣打銀行(香港)有限公司(「本行」)有權以其他禮品取代選定的禮品。
- 迎新禮品不可轉讓，退換或兌換現金。
- 推廣期內，不論成功申請次數多寡，每位主卡客戶只可獲享迎新禮品一次。
- 客戶明白及接納所有產品 / 服務並非由本行所提供，因此有關各項產品及服務的各方面(包括但不限於質素及供應量)，本行理應毋須負上任何法律責任。
- 已換領迎新禮品之客戶若在新批核之渣打多份多份信用卡 / 渣打多份白金信用卡發出後一年內取消該信用卡，本行保留權利向客戶收取按每張被取消的信用卡計HK\$500之行政費用。

一般條款及細則：

- 信用卡申請之批核須視乎本行之最終決定。
- 本行保留隨時修訂此宣傳單張上所列之內容及所有條款及細則之權利及此推廣計劃的一切爭議之最終決定權。
- 中英文版之內容如有歧異，概以英文版為準。