



PERSONAL OVERDRAFT APPLICATION FORM
「就手錢」私人透支申請表

Note 注意：1. Please complete all sections in **Block Letters** and tick where applicable.
請用正楷填寫申請表上的各欄，並在適當的地方加上剔號。

Date 日期	day 日 / month 月 / year 年
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2. *Please delete whichever is not appropriate. *請刪去不適用者。
3. Joint applicant must be your spouse if you wish to have a joint application for the Personal Overdraft. Both applicants must complete this application form. 「就手錢」私人透支接受聯名申請，唯聯名申請人須為您的配偶。兩人均須填寫此申請表。
4. Please submit this application **In Person** to the nearest branch together with original Bank account statements or passbook (showing income) for the past 3 months. For self-employed (professional) customers, please also provide your Notice of Assessment for Tax for the past 3 years (No proof of income is required if you have been maintaining a payroll account with us for the past three months). 請親身將此申請表送交最近的滙豐分行，並同時遞交過去三個月的銀行月結單或存摺作為收入證明。如屬私人開業者（專業人士），請提交過去三年的評稅通知書紀錄（於過去至少連續三個月經滙豐自動轉賬支薪的客戶，可豁免入息證明）。
5. For The Government of the HKSAR Pensioner, please provide copies of the following 如為領取香港特別行政區政府所發的各類退休金人士，請提供下列文件副本：
- The latest IR56C Return for Pension issued for last financial year 上年度的稅務表格第 56C 號
- Pensioner card issued by The Government of the HKSAR 香港特別行政區政府所發的退休公務員證
- Bank book/statement/e-statement with monthly pension income for the last 3 months 最近三個月內的退休金證明的銀行存摺/ 結單/ 電子結單
6. Acceptance of this application, and the credit limit granted, shall be at the sole discretion of the Bank.
本行得有全權決定是否接納此申請及指定有關的信用限額。
7. Personal Overdraft facility is attached to your Current Account. Deposits in the Current Account are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong. 「就手錢」私人透支服務設於往來戶口內，往來戶口內的存款是符合香港的存款保障資格的存款。
8. Your request will normally be processed within 3 working days (excluding Saturday, Sunday and public holiday) upon receipt of your form. 在一般情況下，本行將在收到您的申請表後三個工作天內（不包括星期六、日及公眾假期）處理您的申請。

Personal Details 個人資料		
Full Name in English 英文全名 Salutation 稱謂： <input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士 <input type="checkbox"/> Other 其他 _____ Surname 姓 ▼ Given Name 名 ▼ Other Name 其他姓名 ▼		
Identification Document Details 身分證明文件資料 Type 種類： <input type="checkbox"/> Hong Kong Identity Card 香港身分證 <input type="checkbox"/> Passport 護照 (Place of Issue 簽發地點 _____) Number 號碼： _____		Name in Chinese 中文姓名 Date of Birth (day/month/year) 出生日期 (日/月/年) _____
Nationality (Country/Region) 國籍 (國家/地區)	Marital Status 婚姻狀況 <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widowed 寡婦	No. of Dependents 供養親屬人數
Education Level 教育程度 <input type="checkbox"/> University or above 大學或以上 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Primary or below 小學或以下		
Residential Address 住宅地址 *Room/Flat 室 _____ Floor 樓 _____ Block 座 _____ Name of Building 大廈名稱 _____ Name of Estate 屋邨名稱 _____ Number and Name of Street/Road 門牌號數及街道名稱 _____ District 地區 _____ *Hong Kong / Kowloon / New Territories *香港/ 九龍/ 新界		
Contact Telephone No. 聯絡電話號碼 Residential 住宅 _____ Office 辦公室 _____ Mobile 手提電話 _____		
Email Address 電郵地址 _____		
Residential Status 居住狀況 <input type="checkbox"/> Self Rented - Monthly Rent 由您名下租用—每月租金 HKD 港幣 _____ <input type="checkbox"/> Self Owned (With Mortgage) 自置 (有按揭) Bank/Financial Institution Name 銀行/ 財務公司名稱： _____ <input type="checkbox"/> Self Owned (Without Mortgage) 自置 (無按揭) _____ <input type="checkbox"/> Quarters/Company Provided 員工宿舍/ 由公司提供 <input type="checkbox"/> Others 其他 _____		
Length of Residence at Present Address 入住現址的年期 _____ Years 年 _____ Months 月		

Personal Details (Continued) 個人資料 (續)

Previous Address (Please complete if the length of residence at present address is less than one year) 前址 (如果居住現址未滿一年, 請註明之前的地址)

*Room/Flat 室	<input type="text"/>	Floor 樓	<input type="text"/>	Block 座	<input type="text"/>
Name of Building 大廈名稱	<input type="text"/>				
Name of Estate 屋邨名稱	<input type="text"/>				
Number and Name of Street/Road 門牌號數及街道名稱	<input type="text"/>				
District 地區	<input type="text"/> *Hong Kong / Kowloon / New Territories *香港/ 九龍/ 新界				
Length of Residence at Previous Address 入住前址的年期	<input type="text"/> Years 年	<input type="text"/> Months 月			

Correspondence Address 通訊地址

 Residential Address 住宅地址
 Office Address 辦事處地址
 Other Address (Please complete the Address Details below) 其他地址 (請填寫下列地址資料)

Address Details 地址資料 ▼

*Room/Flat 室	<input type="text"/>	Floor 樓	<input type="text"/>	Block 座	<input type="text"/>
Name of Building 大廈名稱	<input type="text"/>				
Name of Estate 屋邨名稱	<input type="text"/>				
Number and Name of Street/Road 門牌號數及街道名稱	<input type="text"/>				
District 地區	<input type="text"/> *Hong Kong / Kowloon / New Territories *香港/ 九龍/ 新界				

Occupation 職業

Employment Status 職業狀況

 Full-time Employed 全職
 Part-time Employed 兼職
 Self Employed 自僱
 Student 學生
 Housewife 主婦
 Retired 退休
 Not Currently Employed 非在職

Name of Employer/Business 僱主/ 公司名稱

Employer/Business Industry 僱主/ 公司業務

Occupation 職業

Job Title (if applicable) 工作職位 (如適用)

Office Address 辦事處地址

*Room/Flat 室	<input type="text"/>	Floor 樓	<input type="text"/>	Block 座	<input type="text"/>
Name of Building 大廈名稱	<input type="text"/>				
Name of Estate 屋邨名稱	<input type="text"/>				
Number and Name of Street/Road 門牌號數及街道名稱	<input type="text"/>				
District 地區	<input type="text"/> *Hong Kong / Kowloon / New Territories *香港/ 九龍/ 新界				

Salary Account Number 支薪戶口號碼

Length of Service with Present Employer 受僱於現僱主的年期

 Years 年
 Months 月

Length of Service with Previous Employer 受僱於前僱主的年期

(Please complete if length of service with present employer is less than one year 倘任現職不足一年, 請填寫此欄)

 Years 年
 Months 月

Monthly Salary Income 月薪

HKD 港幣

Other Monthly Income 其他每月收入

HKD 港幣

Spouse Information (For Joint Applicant Only) 配偶資料 (只適用於聯名申請人)

Full Name in English 英文全名

 Salutation 稱謂: Mr 先生 Mrs 太太 Miss 小姐 Ms 女士 Other 其他
 Surname 姓 ▼ Given Name 名 ▼ Other Name 其他姓名 ▼

Identification Document Details 身分證文件資料

Type 種類: <input type="checkbox"/> Hong Kong Identity Card 香港身分證 <input type="checkbox"/> Passport 護照 (Place of Issue 簽發地點 <input type="text"/>)	Name in Chinese 中文姓名
Number 號碼: <input type="text"/>	Date of Birth (day/month/year) 出生日期 (日/月/年) <input type="text"/>

Nationality (Country/Region) 國籍 (國家/ 地區)

Education Level 教育程度

 University or above 大學或以上
 Secondary 中學
 Primary or below 小學或以下

Spouse Information (For Joint Applicant Only) (Continued) 配偶資料 (只適用於聯名申請人) (續)		
Employment Status 職業狀況 <input type="checkbox"/> Full-time Employed 全職 <input type="checkbox"/> Part-time Employed 兼職 <input type="checkbox"/> Self Employed 自僱 <input type="checkbox"/> Student 學生 <input type="checkbox"/> Housewife 主婦 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Not Currently Employed 非在職		
Name of Employer/Business 僱主/ 公司名稱	Employer/Business Industry 僱主/ 公司業務	
Occupation 職業	Job Title (if applicable) 工作職位 (如適用)	
Office Address 辦事處地址 *Room/Flat 室 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Floor 樓 <input type="text"/> <input type="text"/> Block 座 <input type="text"/> <input type="text"/> Name of Building 大廈名稱 <input type="text"/> Name of Estate 屋邨名稱 <input type="text"/> Number and Name of Street/Road 門牌號數及街道名稱 <input type="text"/> District 地區 <input type="text"/> *Hong Kong / Kowloon / New Territories *香港/ 九龍/ 新界		
Office Telephone Number 辦事處電話號碼	Length of Service with Present Employer 受僱於現僱主的年期 Years 年 <input type="text"/> Months 月 <input type="text"/>	
Length of Service with Previous Employer 受僱於前僱主的年期 (Please complete if length of service with present employer is less than one year 倘任現職不足一年，請填寫此欄) Years 年 <input type="text"/> Months 月 <input type="text"/>	Monthly Salary Income 月薪 HKD 港幣 <input type="text"/>	Other Monthly Income 其他每月收入 HKD 港幣 <input type="text"/>

Relationship Declaration 關係申報			
<p>Are you and/or the joint applicant a ◆relative of any of the directors / ◆employees / ◆controllers / ◆minority shareholder controllers of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g., Hang Seng Bank), or other entities over which HSBC is able to exert control? 申請人及/ 或聯名申請人是否為香港上海滙豐銀行有限公司 (滙豐)、其分行、其附屬公司或其聯屬公司不論在香港境內或境外 (例如恒生銀行)、或滙豐能對其行使控制的其他實體的董事/ ◆僱員/ ◆控權人/ ◆小股東控權人的◆親屬?</p> <p><input type="checkbox"/> No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct 否，倘這些資料不再真實正確，我/ 我們同意儘速以書面通知貴行</p> <p><input type="checkbox"/> Yes, please state his/her full name: 是，請填上親屬的名字：</p>			
<input type="checkbox"/> For First Applicant 第一申請人	<table border="1"> <tr> <td>Full Name in English 英文全名</td> <td>Relationship 關係</td> </tr> </table>	Full Name in English 英文全名	Relationship 關係
Full Name in English 英文全名	Relationship 關係		
<input type="checkbox"/> For Joint Applicant 聯名申請人	<table border="1"> <tr> <td>Full Name in English 英文全名</td> <td>Relationship 關係</td> </tr> </table>	Full Name in English 英文全名	Relationship 關係
Full Name in English 英文全名	Relationship 關係		
<p>Are you and/or the joint applicant a director / employee / controller / minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in Hong Kong or overseas, or other entities over which HSBC is able to exert control? 申請人及/ 或聯名申請人是否為香港上海滙豐銀行有限公司 (滙豐)、其分行、其附屬公司或其聯屬公司不論在香港境內或境外，或滙豐能對其行使控制的其他實體的董事/ 僱員/ 控權人/ 小股東控權人?</p> <p><input type="checkbox"/> No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct 否，倘這些資料不再真實正確，我/ 我們同意儘速以書面通知貴行</p> <p><input type="checkbox"/> Yes, please state your staff number: 是，請填上職員號碼：</p>			
<input type="checkbox"/> For First Applicant 第一申請人	<table border="1"> <tr> <td>Staff Number 職員號碼</td> </tr> </table>	Staff Number 職員號碼	
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<input type="checkbox"/> For Joint Applicant 聯名申請人	<table border="1"> <tr> <td>Staff Number 職員號碼</td> </tr> </table>	Staff Number 職員號碼	
Staff Number 職員號碼			
<p>If you and/or the joint applicant answer "yes" to any of the above questions, please state the total amount of unsecured exposures of HSBC, its branches and its subsidiaries: 如申請人及/ 或聯名申請人就以上的問題的回答為「是」，請提供滙豐、其分行及其附屬公司對以下人士/ 機構的無保證風險承擔總額：</p> <ul style="list-style-type: none"> to you/joint applicant personally; 申請人或聯名申請人； to any firm, partnership or non-listed company controlled by you/joint applicant or of which you/joint applicant are interested as director, partner, manager or agent; and 對任何申請人或聯名申請人所控制或申請人或聯名申請人以董事、合夥人、經理或代理人的身分而具有權益的商號、合夥或非上市公司；及 to any individual, firm, partnership or non-listed company of which you/joint applicant are acting as a guarantor 對任何申請人或聯名申請人作為擔保人的個別人士、商號、合夥或非上市公司 			
<table border="1"> <tr> <td>HKD 港幣</td> </tr> </table>		HKD 港幣	
HKD 港幣			
<p>I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time. 我/ 我們確認我/ 我們已獲得以上提及的人士的同意提供其資料給滙豐、其分行及其附屬公司以便滙豐能夠遵守《銀行業條例》、《銀行業 (風險承擔限度) 規則》及/ 或不時在任何司法管轄區的其他類似法律及規定及/ 或對監管機構作出的相關承諾。</p> <p>I/We hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating their unsecured exposures to the above persons for the purpose of verifying the information provided by me/us. 我/ 我們授權滙豐的分行及附屬公司披露其對我/ 我們的無保證風險承擔的資料以便滙豐核實我/ 我們提供的資料。</p>			
<p>Note 注意： ◆ You may request from the Bank the definitions of these terms and a list of the abovementioned entities. ◆ 閣下可向本行查詢有關定義及以上所提及機構的名單。</p>			

Declaration of Credit Facilities 信貸資料申報

1. Do you maintain any [^]unsecured credit facilities with money lenders (excluding banks)? 您是否擁有其他財務機構（銀行除外）的[^]無抵押貸款？

No
否

Yes. Most recent total monthly repayment amount: 是，最近的每月供款總額：

HKD
港幣

元

2. Do you maintain any ⁺secured credit facilities (including mortgages) outside HSBC? 您是否於滙豐以外擁有其他⁺有抵押貸款（包括按揭）？

No
否

Yes. Most recent total monthly repayment amount: 是，最近的每月供款總額：

HKD
港幣

元

3. Are you currently applying for any [^]unsecured credit facilities outside HSBC? 您是否於滙豐以外正在申請其他[^]無抵押貸款？

No
否

Yes. Expected total monthly repayment amount: 是，預計的每月供款總額：

HKD
港幣

元

[^] Unsecured Credit Facilities include Credit Cards, Revolving Credit Facilities, Unsecured Overdrafts, and Unsecured Loans. 無抵押信貸包括信用卡、循環信用貸款、無抵押透支和無抵押貸款。

⁺ Secured Credit Facilities include Mortgages, Secured Overdrafts, and Secured Loans. 抵押貸款包括樓宇按揭、抵押透支和抵押貸款。

Personal Overdraft Facility 私人透支服務

Limit Requested 申請透支額

HKD
港幣

I/We wish to have the overdraft facility attached to: 我/我們欲將透支額設於：

my/our Current Account No. 我/我們的往來戶口，號碼為

a new Current Account. 新設的往來戶口。

Loan Purpose 貸款用途

- Personal Use 私人用途 Debts 償還債務 Home Improvement 家居裝修 Travel 旅遊 Education 進修 Wedding 婚禮
 Medical 醫療費用 Tax Payment 繳稅 Mortgage Down Payment 按揭首期 Others 其他：

ATM Facility 自動櫃員機服務

I/We wish to access my/our Current Account attached with Personal Overdraft Facility with my/our current ATM card. 我/我們希望透過我/我們現有的自動櫃員機卡使用我/我們設有「就手錢」私人透支服務的往來戶口。

Account no. encoded on the ATM card is 該自動櫃員機卡上的戶口號碼為

Please issue me/us with an ATM card on my/our Current Account attached with Personal Overdraft Facility. 請為我/我們設有「就手錢」私人透支服務的往來戶口發出自動櫃員機卡。

I/We have read and agree to be bound by the ATM card Terms and Conditions of The Hongkong and Shanghai Banking Corporation Limited. 我/我們已閱讀及同意受香港上海滙豐銀行有限公司的自動櫃員機卡章程條款所約束。

I/We wish to 我/我們希望

- a. have a separate card for joint applicant 各自擁有獨立的自動櫃員機卡 Yes 是 No 否
b. use the following language for ATM screen display: 自動櫃員機螢幕用以下語文顯示：

For First Applicant
第一申請人

English
英文

Chinese
中文

For Joint Applicant
聯名申請人

English
英文

Chinese
中文

Card to be collected at 自動櫃員機卡在 _____ Branch 分行領取

Account Information 戶口資料

Purpose of Account 戶口用途

Source of Funds 資金來源

Expected Normal Monthly Account Activity 預計正常每月戶口活動

Details 詳情	Total Credits per month 每月入賬總額	Total Debits per month 每月支賬總額
Total Amount of Transactions 交易總金額		
Total Number of Transactions 交易總次數		
Remarks 備註		

Declaration 聲明

- I/We certify that that above information is true and complete and authorise the Bank to contact all necessary parties for verification.
我 / 我們證實上述資料乃屬正確及完整，並授權貴銀行向所有有關方面查證。
- I/We agree that the Bank is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any credit reference agency. In particular, I/we understand that the Bank can routinely perform credit reviews and require at least monthly access to data from the credit reference agency to consider possible increase, decrease or modification of credit limits. I/We also understand that few facilities are affected by reviews.
我 / 我們同意貴行有權隨時向任何第三者索取有關我 / 我們的資料，包括但不限於向信貸資料服務機構進行查閱。尤其我 / 我們明白銀行會定期進行信貸覆查，並至少每月向信貸資料服務機構查閱客戶的資料，亦可能會適當地提高、降低或修訂信用額。我 / 我們並明白在一般情況下，客戶的戶口不會受影響。
- I/We agree that the balance of my/our Salary Account will be shown on the account statement of my/our Current Account attached with Personal Overdraft Facility if my/our Salary Account is a savings account. 如我 / 我們的支薪戶口為儲蓄戶口，我 / 我們同意貴銀行將該支薪戶口的結餘在設有「就手錢」私人透支服務的往來戶口月結單上顯示。
- I/We understand that notification by letter by The Hongkong and Shanghai Banking Corporation Limited to my/our correspondence address given above, to the effect that my/our application for a Personal Overdraft facility has been approved, constitutes my/our acceptance of the facility, and that my/our Personal Overdraft Facility will immediately thereafter be governed by the Terms and Conditions of The Hongkong and Shanghai Banking Corporation Limited.
我 / 我們明白香港上海滙豐銀行有限公司致函我 / 我們上述通訊地址，通知我 / 我們的「就手錢」私人透支申請已獲批准，即構成我 / 我們接受該項服務，並且我 / 我們的「就手錢」私人透支服務會即時受到香港上海滙豐銀行有限公司的「就手錢」私人透支服務條款及細則約束。
- I/We acknowledge that I/we have been provided with a copy of the Bank's "Notice relating to the Personal Data (Privacy) Ordinance" and the Key Facts Statement (see attachment). I/We confirm that I/we have read and understood the terms and conditions contained in the said Notice. I/We further agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently hold for the purposes as set out in the said Notice.
我 / 我們確認貴行已向我 / 我們提供一份《關於個人資料（私隱）條例的通知》和產品資料概要（見附件）。我 / 我們確認我 / 我們已參閱及明白該通知的條款及細則，並同意貴行可以根據列載於該通知的用途，而使用和披露貴行目前或隨後持有的有關我 / 我們的所有個人資料。
- I/We hereby agree that approval of this overdraft application and the credit limit granted shall be at the sole discretion of the Bank.
我 / 我們同意貴行有最終權利決定是否接受批出此透支申請及信用額。
- I/We agree that I/we shall operate my/our Current Account attached with Personal Overdraft Facility in an active and satisfactory manner as required by HSBC from time to time. 我 / 我們同意我 / 我們的設有「就手錢」私人透支服務的往來戶口將按貴銀行隨時指定的要求維持適當的進支。
- I/We declare that I/we am/are not delinquent in repaying any credit facilities with any financial institution, I/we am/are not a bankrupt or discharged bankrupt, I/we have no intention to declare bankruptcy and I/we am/are not aware of any bankruptcy proceedings made against me/us. 我 / 我們聲明我 / 我們並無拖欠或隱瞞任何財務機構的債務。我 / 我們聲明我 / 我們並非破產或曾經破產。我 / 我們並無意向申請破產及據我 / 我們所知我 / 我們現時並無進行任何有關我 / 我們的破產申請。
- I/We understand that the Bank does not appoint any third parties to refer personal overdraft facility applications to it and hereby confirm that this application was not referred by a third party under beneficial arrangement.
我 / 我們明白貴行並沒有委託任何第三方轉介私人透支服務申請且確認是次申請並非由第三方在有益安排下轉介。

X

Signature of Applicant 申請人簽署

X

Signature of Joint Applicant 聯名申請人簽署

[Should correspond with the specimen signature(s) for the above current account. Both parties to sign if joint account.]
(簽名式樣須與上述往來戶口的簽署式樣相同。如為聯名戶口，兩人均須簽署。)

For Bank Use Only 銀行專用

Personal Overdraft Current Account Number		Salary Account Number
Method of Income Payment <input type="checkbox"/> Direct to HSBC Account <input type="checkbox"/> Direct to Other Bank's Account <input type="checkbox"/> Cheque <input type="checkbox"/> Cash <input type="checkbox"/> Others		Frequency of Income Payment <input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly <input type="checkbox"/> Others
Residency Status <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> None		Income Source <input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/> Commission Based <input type="checkbox"/> Profit Based
Name of Current Main Banker		
Latest Account Balance	PPP Indicator <input type="checkbox"/> Yes <input type="checkbox"/> No	Branch Chop and Approved by
External Credit Record Marker	Credit Limit Granted HKD	

The Hongkong and Shanghai Banking Corporation Limited

PERSONAL OVERDRAFT FACILITY TERMS AND CONDITIONS

If we approve your application for Personal Overdraft facility (the "**Overdraft Facility**"), we will notify you by letter. The Overdraft Facility is provided subject to the following terms and conditions:

1. You are required to observe and you will be bound by:
 - (a) our ATM Card Terms and Conditions;
 - (b) our General Terms and Conditions; and
 - (c) these Personal Overdraft Facility Terms and Conditions (these "**Terms and Conditions**").

The provisions in these Terms and Conditions prevail over the provisions in the ATM Card Terms and Conditions and the General Terms and Conditions to the extent of any inconsistency between them.

2. You are required to pay an annual non-refundable service fee on the current overdraft limit. This service fee will be calculated at the rate which we set from time to time. We will debit this service fee from the Overdraft Account immediately upon approval of the Overdraft Facility, and then annually thereafter.
3. You are required to pay interest on the Overdraft Facility at the rate which we will set from time to time. We also have the right to vary such rate without giving any reasons from time to time. We will debit the interest monthly from the Overdraft Account.
4. You should notify us in writing of any change in your name, address or employment.
5. If you have any difficulty in repaying any amount outstanding under the Overdraft Facility, you should notify us as soon as possible.
6. If you will be absent from Hong Kong for more than one month, you will make arrangements to repay any amount outstanding under the Overdraft Facility that may fall due during your absence.
7. If we consider necessary, we have the right to contact all relevant parties to verify or obtain any other information about you either verbally or in writing from time to time.
8. We have the right, at any time, to:
 - (a) review the Overdraft Facility;
 - (b) demand immediate repayment in full of all amounts owing by you to us under the Overdraft Facility and withdraw the Overdraft Facility;
 - (c) cancel or suspend the Overdraft Facility; and
 - (d) not permit drawings in relation to the Overdraft Facility.

We may exercise such right for any reason, including where you are a salaried employee and no regular monthly salary is remitted into your account with us.

9. If you fail to pay any amount to us when due or if you breach these Terms and Conditions, we may enforce our rights or pursue remedies to collect or recover any outstanding amount under the Overdraft Facility. We are entitled to employ agents or service providers for such purposes. You are required to indemnify and reimburse us for all reasonable amounts of costs (including legal fees) and expenses reasonably incurred by us in demanding, collecting or recovering any outstanding amount.
10. Payments without deduction
 - (a) All payments to us under or in connection with the Overdraft Facility (including outstanding amount on the Overdraft Account, interest, fees and charges) must be paid in full. You will not deduct any sums owed by us to you from any payments made or to be made by you under or in connection with the Overdraft Facility. If a deduction on account of tax or a similar charge or any other reason is required by applicable laws or regulations, or we are later obliged under applicable laws or regulations to return any money received by us in payment of the amount owing, you must make up the payment so that we receive the full amount owing under or in connection with the Overdraft Facility.
 - (b) You agree that any termination of the Overdraft Facility is subject to the condition that no money that we received in payment of the amount owing will subsequently be returned or reduced under any applicable laws or regulations. If after the termination of the Overdraft Facility, we are later obliged under applicable laws or regulations to return any money received by us in payment of the amount owing, or if the Overdraft Facility is terminated without receiving full payment of the amount owing, you will remain liable for making up the shortfall or the remaining balance so that we will receive the full amount owing under or in connection with the Overdraft Facility, and we have a right to claim against you for the shortfall or the remaining balance as if we had never terminated the Overdraft Facility.

- (c) You hereby confirm that any withholding tax obligation or other obligations to make deduction or withholding (whether on account of tax or for any other reason), in respect of the Overdraft Facility whether under applicable laws or regulations of Hong Kong or applicable laws or regulations of any other country/region where you may reside, would be your responsibility. You will upon our request, deliver promptly evidence satisfactory to us that you have complied with applicable deduction or withholding obligations. You hold us harmless and agree to fully indemnify us on demand for all consequences of any failure to comply with such obligations including any claim which may be made against us by any authorities.
- (d) This Clause 10 will continue to be effective after the termination of the Overdraft Facility.
11. In addition to the general right of set-off or other rights conferred by law or under any agreement, we have the right, without prior notice, to
- (a) combine or consolidate any amount outstanding under the Overdraft Facility, as well as any other amounts payable by you under these Terms and Conditions or in connection with the Overdraft Facility, with the balance on any other accounts which you maintain with us; and
- (b) set off or transfer any money standing to the credit of any other accounts you maintain with us in or towards settlement of any amount owing by you to us under the Overdraft Facility and any other amounts payable by you under these Terms and Conditions or in connection with the Overdraft Facility.
12. If you and any other person sign or agree to be bound by these Terms and Conditions:
- (a) each person is jointly and severally liable with each other for the obligations and liabilities in connection with the Overdraft Facility or these Terms and Conditions; and
- (b) any notice from us to any one of these persons will be considered effective notice to all other persons.
13. The remuneration for our sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is not determined solely on his financial performance. Sales staff's remuneration is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers.
14. These Terms and Conditions are governed by and will be construed according to Hong Kong laws. You submit to the non-exclusive jurisdiction of the Hong Kong courts.
15. The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.
16. No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

Definitions

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

Overdraft Account means the account to which the Overdraft Facility has been granted.

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

you or **your** means the person to whom we grant the Overdraft Facility.

香港上海滙豐銀行有限公司

「就手錢」私人透支服務條款及細則

如閣下申請私人透支服務（「透支服務」）獲本行批核，閣下將獲專函通知。透支服務將受下列條款及細則規管：

1. 閣下須遵守並將會受下列條款及細則約束：
 - (a) 自動櫃員機卡條款及細則；
 - (b) 一般條款及細則，及
 - (c) 「就手錢」私人透支服務條款及細則（「本條款及細則」）。本行自動櫃員機卡條款及細則及一般條款及細則與本條款及細則如有任何不一致，概以本條款及細則為準。
2. 閣下每年須按當時的透支額支付一筆不可退還的手續費，本行會根據本行不時設定的收費率計算手續費。透支服務獲本行批核後，本行將即時及在隨後的每週年於透支服務戶口中支取手續費。
3. 閣下須按本行不時設定的利率支付透支服務的利息。本行有權不時修訂利率，而無需提供理由。本行將每月於透支服務戶口中支取利息。
4. 閣下的姓名、地址或職業如有任何更改，須書面通知本行。
5. 如閣下在清還透支服務下所欠款項有任何困難，應盡早通知本行。
6. 如閣下將離開香港一個月以上，應在離境前安排清還在將於離港期間到期的透支服務的任何金額。
7. 本行有權可按所需不時聯絡所有有關人士，以口述或書面形式核實或搜集與閣下有關的資料。
8. 本行有權隨時：
 - (a) 檢討透支服務；
 - (b) 要求閣下即時清還當時透支服務下尚欠本行的款額，及撤消透支服務；
 - (c) 取消或擱置透支服務；及
 - (d) 拒絕閣下在透支服務下的提款。本行可因任何原因行使此權利，包括若閣下是受薪僱員但並無固定月薪轉賬誌入閣下於本行的戶口。
9. 如閣下未能清還已到期的欠款，或違反本條款及細則，本行可強制執行本行的權利或採取補救方法收回或追討透支服務下的欠款。本行有權為該等目的聘用代理人或服務供應商。就本行為收回或追討任何欠款而合理地招致並金額合理的所有成本（包括法律費用）及開支，閣下須對本行作出彌償及向本行付還。
10. 不得從付款中扣減款項
 - (a) 所有根據或有關透支服務作出的付款（包括透支服務戶口未清還的結欠、利息、費用及收費）必須全數向本行支付。閣下不得從閣下根據或有關透支服務作出的任何付款中扣除本行欠下閣下的任何款項。如根據適用法律或法規須扣除稅款或類似的收費，或因任何其他原因須作出扣除，或本行之後須根據適用法律或法規退還任何所收到的支付欠款的款項，閣下必須補足差額，以確保本行全數收到根據或有關透支服務應付的款項。
 - (b) 閣下同意，作為終止透支服務的先決條件，本行所收到的還款不會於其後須根據任何適用法律或法規被退還或扣減。當終止透支服務後，若本行之後須根據適用法律或法規退還任何所收到的還款，或當終止透支服務時，若本行並未全數收到償還欠款的款項，則閣下仍然有責任支付差額或任何餘款，以確保本行能全數收到根據或有關透支服務應付的款項，而本行有權向閣下追討該差額或任何餘款，猶如本行從未終止透支服務。
 - (c) 閣下確認，根據香港的適用法律或法規，或任何其他閣下可能居住的國家／國家的適用法律或法規項下有關透支服務的任何預扣稅義務或其他扣減或預扣義務（無論是稅務或任何其他原因的扣減或預扣）均為閣下的責任。閣下將應本行的要求從速向本行提供本行認為滿意的證據，以證明閣下已遵守適用的扣減或預扣義務。有關未能履行此等義務的所有後果，包括任何機構可能就此向本行作出的任何申索，閣下確保本行不會招致任何損失，並同意應要求對本行作出全部彌償。
 - (d) 本第 10 條於終止透支服務後仍然繼續有效。
11. 除法律或任何合約下授予的任何一般抵銷權或其他權利外，本行亦有權在無需事先通知閣下的情況下：
 - (a) 將任何在透支服務下未清還的款項及閣下在本條款及細則下或因透支服務應付予本行的任何款項與閣下於本行維持的任何其他戶口的結欠合併或綜合計算；及

- (b) 以閣下於本行維持的任何其他戶口的結存抵銷或把結存轉賬，用以清還閣下的透支服務下所欠本行的款項及閣下在本條款及細則下或因透支服務應付予本行的任何款項。
12. 如閣下及任何其他人士簽署或同意受本條款及細則約束：
- (a) 各人須就有關透支服務或本條款及細則的責任及債務共同及各別負責；及
- (b) 本行向該等人士任何一人發出通知即被視為向該等人士全體發出有效通知。
13. 本行銷售人員的薪酬基於其整體表現並參考多種因素而釐定，並不單純按其財務表現來決定。為鼓勵銷售人員與客戶建立深厚、持久及互利的關係，其薪酬會不時檢討。
14. 本條款及細則受香港法律規管並按其詮釋。閣下服從香港法院的非專有管轄權。
15. 本條款及細則的英文及中文版本如有任何不一致，概以英文版為準。本條款及細則的任何中文版本僅供參考。
16. 除閣下及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

定義

香港指中華人民共和國香港特別行政區。

透支服務戶口指本行授予透支服務的戶口。

本行或本行的指香港上海滙豐銀行有限公司及其繼承人及受讓人。

閣下或閣下的指獲本行授予透支服務的人士。

The Hongkong and Shanghai Banking Corporation Limited

ATM CARD TERMS AND CONDITIONS

IMPORTANT! Before you use your ATM Card, please read these Terms and Conditions carefully. By using (which includes activating) your ATM Card, you will be considered to have accepted these Terms and Conditions and will be bound by them. The terms used in this Terms and Conditions are defined at the end.

1. Your ATM Card remains our property. You should return it to us upon our request.
2. We may offer, vary, suspend or withdraw any Service at any time without prior notice. Without limiting our right, we may set daily transaction limits or specify the scope of any Service available in or outside Hong Kong. If you want to use your Card at an ATM outside Hong Kong for cash withdrawals and transfers, you are required to set your ATM daily withdrawal and transfer limits and corresponding activation periods in advance. You have to set the limits and periods through one of the channels designated by us from time to time.
3. You should not transfer your ATM Card or PIN or allow any other person to use your ATM Card or PIN. You should keep your PIN strictly confidential. You should not write down or keep the PIN on or close to your ATM Card or handle it in any other way that may enable another person to use your ATM Card.
4. (a) You are responsible for all transactions effected by the use of your ATM Card (including all related fees and charges). You should promptly report to us any loss, theft, disclosure or unauthorised use of your ATM Card or PIN, followed by a written confirmation as soon as reasonably practicable. You will be responsible for all transactions effected by the use of your ATM Card before we receive your report.
(b) If you report loss, theft, disclosure or unauthorised use of your ATM Card or PIN in accordance with Clause 4(a), your maximum liability for unauthorised transactions is HKD500 per ATM Card.
(c) However, please note that the limit referred to in Clause 4(b) DOES NOT APPLY (and you will be liable for the full amount) in the cases below:
 - (i) if you have knowingly (whether or not voluntarily) permitted any other person to use your ATM Card or PIN; or
 - (ii) if you have acted fraudulently or with gross negligence in using or safeguarding your ATM Card or PIN. Your failure to follow any of the security measures recommended by us from time to time regarding the use or safekeeping of your ATM Card or PIN may be treated as your gross negligence.
(d) We have no obligation but may issue a replacement ATM Card to you. If we issue a replacement ATM Card, we will charge a handling fee by debiting any Account.
5. We will debit the amount withdrawn, transferred or otherwise disposed of by the use of your ATM Card from the related Account. You will be unable to effect a transaction if there are insufficient funds in the related Account.
6. (a) You may deposit any Item to your Account using any means accepted by us from time to time. Before depositing an Item, you will ensure that the Item is on its face in order. This includes ensuring that an Item is appropriately dated and signed, with the amounts in words and figures matched.
(b) We have the right to require you to provide details of an Item when depositing it. You will provide accurate and complete details. We are entitled to rely on the details provided by you in issuing a receipt and processing the Item. We also have the right to verify any details provided by you after issuing a receipt for the Item. If there is any discrepancy between a receipt and the outcome of our verification, the outcome of our verification is final and binding on you. We are entitled to adjust the applicable Account accordingly.
(c) We accept an Item for deposit into an Account subject to final payment or clearing. We may not make the proceeds available for use until receipt of unconditional payment. If unconditional payment of an Item is not actually received by us for any reason, we have the right to debit the relevant Account with the appropriate amount plus any charges.
7. We are not liable to you or any other person for the following (or any of them):
 - (a) any delay or failure in providing any of the Services or our equipment or other facilities to you to the extent that it is caused or attributable to any circumstance beyond our reasonable control; and
 - (b) any consequential or indirect loss arising from or in connection with the use of your ATM Card.
8. We will give prior notice for fees and charges in connection with the use of your ATM Card. We will debit the fees and charges as we consider reasonable from any Account.
9. You authorise us to disclose, in strict confidence, to other institutions (whether in or outside Hong Kong) personal data and information about you. Such disclosure may be required or appropriate in connection with any electronic fund transfer network or to enable us to provide the Services relating to your ATM Card.
10. We have the right to vary these Terms and Conditions (including fees and charges) from time to time. We will give you prior notice in a manner we consider appropriate. You will be bound by a variation unless your ATM Card is returned to us for cancellation before the date on which that variation takes effect.

11. We may give notice by way of publication, display at our premises, post or in any other manner we consider appropriate. Notice given in a manner we consider appropriate will be binding on you. You will be considered as having received any notice given by us by post after we have posted it to the address last notified by you:
 - (a) 48 hours after posting (if that address is in Hong Kong); or
 - (b) seven days after posting (if that address is outside Hong Kong).
12. If you and any other person sign or agree to be bound by these Terms and Conditions:
 - (a) each person is jointly and severally liable with each other for the obligations and liabilities in connection with the ATM Card, the Services or these Terms and Conditions; and
 - (b) any notice from us to any one of these persons will be considered effective notice to all other persons.
13. No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
14. These Terms and Conditions are governed by and will be construed according to Hong Kong laws. You submit to the non-exclusive jurisdiction of the Hong Kong courts.
15. The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

Definitions

Account means any account we allow you to access by the use of the ATM Card.

ATM means an automated teller machine.

ATM Card means any card issued to you by us in relation to any Account which may be used to effect transactions by electronic means, whether at an ATM, a point of sale terminal or other devices as we may make available or accept from time to time.

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

Item means any cheque or other monetary instrument which we may accept for deposit.

PIN means any personal identification number or code that applies or is used by us to identify you when you access information, give instructions or make a transaction using an ATM Card. A PIN may be designated by us or you.

Service means any service which we may provide or procure in relation to an ATM Card.

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

you or your means the person to whom we issue an ATM Card.

自動櫃員機卡條款及細則

重要提示！閣下在使用自動櫃員機卡前，請細閱本條款及細則。閣下使用（包括啟動）自動櫃員機卡，即被視為已接受本條款及細則並受其約束。在本條款及細則中使用的詞語的定義載於本條款及細則的末端。

1. 閣下的自動櫃員機卡屬本行所有。閣下須按本行要求將其歸還。
2. 本行可無需事先通知隨時提供、更改、暫停或撤銷任何服務。在不限制本行權利的情況下，本行可設定每日的交易限額或指定任何在香港境內或境外提供的服務範圍。如閣下欲於香港境外的自動櫃員機使用自動櫃員機卡提取現金及進行轉賬，閣下須透過本行不時指定的渠道預先設定閣下在境外自動櫃員機的每日提款及轉賬限額及相應生效期限。
3. 閣下不應轉讓閣下的自動櫃員機卡或私人密碼或容許任何其他人士使用閣下的自動櫃員機卡或私人密碼。閣下應對閣下的私人密碼嚴格保密。閣下不應寫下私人密碼，把它記在自動櫃員機卡上或與自動櫃員機卡一同存放，或以任何其他方式把它處理，以致他人可能使用閣下的自動櫃員機卡。
4. (a) 閣下須為使用閣下的自動櫃員機卡進行的所有交易（包括所有相關的費用及收費）負責。如自動櫃員機卡或私人密碼遺失、被盜、外洩或被未經授權使用，閣下應從速報告，並合理可行地盡快以書面方式確認。閣下須為本行收到閣下的報告之前以閣下的自動櫃員機卡進行的所有交易負責。
(b) 如閣下按第 4(a) 條報告自動櫃員機卡或私人密碼遺失、被竊、外洩或遭未經授權使用，則閣下就未經授權的交易須承擔的責任每一張自動櫃員機卡最高為港幣 500 元。
(c) 但請注意，第 4(b) 條提述的限額在下列情況下並不適用（即閣下須負責全數金額）：
 - (i) 如閣下在知情的情況下（不論是否自願）容許任何其他人士使用閣下的自動櫃員機卡或私人密碼；或
 - (ii) 如閣下就使用或保管自動櫃員機卡或私人密碼有欺詐行為或嚴重疏忽。如閣下未有採取本行就使用或保管自動櫃員機卡或私人密碼不時建議的任何安全防範措施，可能被視為閣下的嚴重疏忽。
(d) 本行無責任但可向閣下補發自動櫃員機卡。如本行為閣下補發自動櫃員機卡，本行可從任何戶口支取手續費。
5. 本行會從相關的戶口扣除以閣下的自動櫃員機卡提取、轉賬或以其他方式處置的金額。如相關戶口中資金不足，閣下即無法進行交易。
6. (a) 閣下可用本行不時接納的方法把任何項目存入閣下的戶口。在存入項目前，閣下須確保該項目表面上妥當。這包括適當地註明日期及已簽妥，而且以大寫及數字填寫的金額一致。
(b) 本行有權要求閣下在存入項目時提供該項目的詳細資料。閣下須提供準確及完整的詳情。本行有權根據閣下提供的詳細資料發出收據及處理項目。本行亦有權在發出收據後核實閣下提供的任何詳情。如收據與本行核實的結果不符，本行核實的結果為最終結果並對閣下具有約束力。本行有權對適用戶口作出相應調整。
(c) 被存入戶口的項目須待結算或本行收妥付款後才獲本行接受。本行可在收妥不附帶條件的付款後才讓閣下使用有關款項。如因任何原因本行未有就項目實際收到不附帶條件的付款，本行有權從相關戶口扣除適當金額及任何費用。
7. 本行無需就下列事項（或任何一項）對閣下或任何其他人士負責：
 - (a) 由於或可歸咎於本行合理控制以外的情況而導致本行未有向閣下提供任何服務、設備或其他設施或任何延誤；及
 - (b) 由於使用閣下的自動櫃員機卡而引致或與之有關的相應或間接損失。
8. 有關使用閣下的自動櫃員機卡的收費及費用，本行會給予閣下事先通知。本行會從任何戶口支取本行認為合理的收費及費用。
9. 閣下授權本行在保密的情況下向其他機構（不論在香港境內或境外）披露有關閣下的個人資料及其他資料。披露資料可能由於任何電子轉賬網絡所需或屬適當的或為讓本行能夠提供有關閣下的自動櫃員機卡的服務。
10. 本行有權不時更改本條款及細則（包括收費及費用）。本行會以本行認為適當的方式給予閣下事先通知。除非閣下於更改生效日期前將自動櫃員機卡歸還本行取消，閣下將受有關更改約束。
11. 本行可以刊登、在本行的範圍展示、郵寄或本行認為適當的任何其他方式給予閣下通知。任何以本行認為適當的方式發出的通知均對閣下具約束力。若本行向閣下最後通知的地址郵寄通知，閣下將於下列時限後被視為已收到通知：
 - (a) 郵寄後 48 小時（如屬香港地址）；或
 - (b) 郵寄後七日（如屬香港境外地址）。

12. 如閣下及任何其他人士簽署或同意受本條款及細則約束：

- (a) 各人須就有關自動櫃員機卡、服務或本條款及細則的責任及債務共同及各別負責；及
- (b) 本行向該等人士任何一人發出通知即被視為向該等人士全體發出有效通知。

13. 除閣下及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

14. 本條款及細則受香港法律管轄並按其詮釋。閣下服從香港法院的非專有管轄權。

15. 本條款及細則的英文及中文版本如有任何不一致，概以英文版本為準。本條款及細則的任何中文版本僅供參考。

定義

戶口指本行容許閣下使用自動櫃員機卡存取的任何戶口。

自動櫃員機卡指本行就任何戶口向閣下發出的卡，而該卡可透過電子方式進行交易，不論於自動櫃員機、銷售點終端機或本行可不時提供或接受的其他裝置。

香港指中華人民共和國香港特別行政區。

項目指可為本行接納存入的任何支票或其他金融票據。

私人密碼指當閣下以自動櫃員機卡存取資料、給予指示或進行交易時，適用於或本行用以識別閣下的個人識別號碼或密碼。私人密碼可由本行或閣下指定。

服務指本行可提供或促致的任何與自動櫃員機卡相關的服務。

本行或本行的指香港上海滙豐銀行有限公司及其繼承人及受讓人。

閣下或閣下的指獲本行發出自動櫃員機卡的人士。

Key Facts Statement (KFS) for Overdraft Facility

*Personal Overdraft
August 2017*

<p>This product is an overdraft facility.</p> <p>This statement provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility.</p>	
Interest Rates and Interest Charges	
Annualised Interest Rate	HSBC's Best Lending Rate + 7%
Annualised Overdue / Default Interest Rate	Not applicable
Overlimit Interest Rate	HSBC's Best Lending Rate + 8% on the amount in excess
Fees and Charges	
Annual Fee	1% of limit (minimum HKD200, maximum HKD700)
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	HKD 120 on each occasion
Returned Cheque / Rejected Autopay Charge	<p>HKD 150 per transaction due to insufficient funds on each occasion</p> <p><u>IMPORTANT NOTE ON UNAUTHORISED OVERDRAFT AND THE RELATED CHARGE</u></p> <p>If you issue a cheque or ask us to set up a standing instruction to pay from your account, which if honoured by us, would either cause your account to go overdrawn or over an existing overdraft limit, we will treat this as your informal request for an unauthorised overdraft. If we accept your request, the overlimit fee and interest quoted above would apply. We may refuse your request and charge, without prior notice, a handling charge for considering and refusing your request on each occasion.</p>
Additional Information	
<ul style="list-style-type: none"> • HSBC's Best Lending Rate is the Hong Kong dollar Best Lending Rate quoted by us from time to time. • Interest will be calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). • For the latest information, please refer to HSBC website (Product information under Borrowing> Overdrafts> Personal Overdraft) • Please note that we do not appoint any third parties to refer Personal Overdraft applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3000. 	

To borrow or not to borrow? Borrow only if you can repay!

透支服務產品資料概要

「就手錢」私人透支戶口
2017年8月

<p>此乃透支服務產品。 本概要所提供的利息、費用及收費等資料僅供參考， 透支服務的最終條款以貸款確認書為準。</p>	
利率及利息支出	
年化利率	滙豐最優惠利率 + 7%
逾期還款年化利率／就違約貸款收取的年化利率	不適用
超出信用額度利率	就超出額度收取滙豐最優惠利率 + 8%
費用及收費	
年費	信用額百分之一（最低港幣 200 元，最高港幣 700 元）
逾期還款費用及收費	不適用
超出信用額度手續費	每次港幣 120 元
退票／退回自動轉賬授權指示的收費	<p>每宗因款項不足而退回的交易將收取港幣 150 元</p> <p>未被授權的透支服務及有關收費的重要資訊</p> <p>若您發出支票或要求本行於您的戶口設立常行指示，而當本行執行該指示時，將會令您的戶口出現透支情況或超出現有透支限額，本行將視該指示為您臨時作出的未經授權透支要求。如本行接納您的指示，將就超出額度收取上列的收費及利率。本行可能拒絕您的要求，每次處理您的要求，本行可能（在不另行通知的情況下）收取手續費。</p>
其他資料	
<ul style="list-style-type: none"> 滙豐優惠利率指本行不時公布的港元最優惠利率。 私人透支戶口的利息將按實際用款日數並以每年 365 日（或閏年 366 日）為基礎計算。 最新資訊可參閱滙豐網頁（借貸 > 透支服務 > 「就手錢」私人透支戶口的產品資訊） 請留意本行並沒有委託任何第三方轉介「就手錢」私人透支戶口申請亦不會辦理任何由第三方在利益安排下轉介的申請。如有查詢，請致電熱線 2233 3000。 	

借定唔借？還得到先好借！

Data Privacy Notice

Notice relating to the Personal Data (Privacy) Ordinance

We protect your privacy. Read this notice to find out how we collect, store, use and share your personal data.

1

HOW WE COLLECT AND STORE YOUR DATA

We collect your data

- when you interact with us and use our products and services
- when you visit our websites (see "Privacy and Security" at the bottom of our webpage and refer to "Use of Cookies" section for details of how we use cookies)
- from other people and companies, including other HSBC group companies.

We may store your data locally or overseas, including in the cloud. We apply our global data standards and policies wherever your data is stored.

We're responsible for keeping your data safe in compliance with Hong Kong law.

2

WHAT WE USE YOUR DATA FOR

We use your data

- to send you direct marketing if you've consented to it
- to improve our products, services and marketing
- to help us comply with laws, regulations and requirements, including our internal policies, in or outside Hong Kong
- to detect, investigate and prevent financial crimes
- for the other purposes set out in section B.

3

WHO WE SHARE YOUR DATA WITH

We share your data with

- other HSBC group companies
- third parties who help us to provide services to you or who act for us
- third parties who you consent to us sharing your data with
- local or overseas law enforcement agencies, industry bodies, regulators or authorities
- credit reference agencies (including the operator of centralised database they use)
- the other third parties set out in section C.

We may share your data locally or overseas.

You can access your data

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices.

You control your marketing preferences

You control what marketing you receive from us and how you receive it.

You can change this at any time by contacting us or updating your preferences on internet banking.

You can contact us

dfv.enquiry@hsbc.com.hk
The Data Protection Officer
HSBC, PO Box 72677,
Kowloon Central Post Office,
Hong Kong

A

Collect and store

We may collect

- biometric data such as your voice ID, thumb print and facial recognition data
- your geographic data and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators.

If you don't give us data then we may be unable to provide products or services.

We may also generate data about you

- by combining information that we and other HSBC group companies have collected about you
- based on the analysis of your interactions with us
- through the use of cookies and similar technology when you access our website or apps.

B

Use

We use your data to

- provide products and services to you including conducting credit checks
- provide personalised advertising to you on third party websites (this may involve us aggregating your data with data of others)
- help us to comply with requirements or requests that we or the HSBC group have or receive such as legal or regulatory in or outside Hong Kong. Sometimes we may have to comply and other times we may choose to voluntarily comply
- manage our business, including exercising our legal rights
- other uses relating to the above or to which you have consented.

If you provide data about others

If you provide data to us about another person, you should tell that person how we will collect, use and share their data as explained in this notice.

C

Share

We share your data with

- local or overseas bodies or authorities such as legal, regulatory, law enforcement, government and tax and any partnerships between law enforcement and the financial sector
- any person who you hold a joint account with, people who can give instructions for you and anyone who is giving (or may give) security for your loans
- any third party who we may transfer our business or assets to so it can evaluate our business and use your data after any transfer
- partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- social media advertising partners (who can check if you hold an account with us and send our adverts to you and advertise to people who have a similar profile to you)
- third party service providers engaged by you using our application programming interfaces for the purposes notified to you by us or such third party service providers and/or as consented to by you, in accordance with your instructions to us or third party service providers you engaged.

We may share your anonymised data with other parties not listed above. If we do this, you won't be identifiable from this data.

D

Direct Marketing

This is when we use your data to send you details about financial, insurance or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use data such as your demographics, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics and information from third parties when we market to you.

We don't give your data to others for them to market their products and services to you. If we ever wanted to do this, we'd get your separate consent.

E

Your Credit Information

If you apply for, have, or have had, a loan including a home loan

We'll perform credit checks on you which may involve us providing your loan data to credit reference agencies (CRAs) (including the operator of any centralised database used by CRAs), and in the event of default, to debt collection agencies. The CRAs will add this data to their database and any centralised database used by them, which is available to other credit providers to help them assess whether to provide you with credit. The CRAs will keep your data. You can request that we ask the CRAs to delete it once you've fully repaid your loan. They will only do this if:

- none of your payments were more than 60 days overdue in the 5 years before you fully repaid your loan. If they were, the CRAs will keep your data for 5 years from the date you fully paid that missed payment.

- you're not declared bankrupt with an amount under your loan being written off. If you are, the CRAs will delete that record after 5 years from the date you're discharged from bankruptcy (you must tell them when this happens) or 5 years from the date you fully repay the overdue loan amount.

If you have a home loan, we'll ask for your consent to share previous home loan data with CRAs.

This notice will apply for as long as we store your data. We'll send you the latest version at least once a year. If we use your data for a new purpose, we'll get your consent.

資料私隱通知

關於個人資料（私隱）條例的通知

我們致力保護您的私隱。請閱讀此通知，了解我們如何收集、儲存、使用及披露您的個人資料。

1

我們如何收集及儲存您的資料

我們收集您資料的途徑包括

- 您與我們互動及使用我們的產品和服務
- 當您瀏覽我們網站（可參閱我們網頁最下方「私隱與保安」的「使用 Cookies」部分，了解我們如何使用「cookies」的詳情）
- 其他人士及公司（包括其他滙豐集團旗下公司）。

我們可能將您的資料儲存於本地或海外，包括雲端。無論您的資料儲存於何處，均受我們的環球資料標準及政策約束。

我們有責任根據香港法律保護您的資料安全。

2

我們如何使用您的資料

我們將您的資料用於

- 經您同意後向您發送直接促銷資料
- 改進我們產品、服務及市場推廣活動
- 幫助我們遵守香港或其以外的國家或地區的法律、法規和要求，包括我們的內部政策
- 偵測、調查及預防金融罪案
- B 部分所列的其他目的。

3

我們與誰披露您的資料

我們與下列人士披露您的資料

- 其他滙豐集團旗下公司
- 幫助我們向您提供服務或代表我們行事的第三方
- 您同意我們與之披露您資料的第三方
- 本地或海外執法機構、行業組織、監管機構或權力機關
- 信貸資料服務機構（包括信貸資料服務機構使用的中央資料庫之經營者）
- C 部分所列的其他第三方。

我們可能在本地或海外披露您的資料。

您可查閱自己的資料

您可要求查閱我們所儲存有關您的資料。我們可能就此向您收取費用。

您可要求我們

- 改正或更新您的資料
- 說明我們的資料政策及慣例。

您可控制自己的市場推廣偏好

您可控制收取市場推廣資料的類型，以及收取方式。

您可隨時聯絡我們對此作出更改，或透過網上理財更新有關偏好。

您可聯絡我們

dfv.enquiry@hsbc.com.hk

資料保護主任

香港上海滙豐銀行有限公司

香港九龍中央郵政局

郵政信箱 72677 號

A

收集及儲存

我們或會

- 收集生物辨識資料，例如您的語音認證、指紋及面部識別資料
- 基於您的流動或其他電子裝置收集您的地域及位置資料
- 從代表您的人士或您透過我們服務與之往來的人士收集資料
- 從公開渠道、信貸資料服務機構、債務催收及防範詐騙機構以及其他資料整合機構收集資料。

若您不向我們提供資料，我們可能無法提供產品或服務。

我們亦可能透過以下途徑衍生有關您的資料

- 整合我們及其他滙豐集團旗下公司收集的有關您的資料
- 分析您與我們的互動
- 於您瀏覽我們網站或應用程式時使用 cookies 或類似技術。

B

使用

我們將您的資料用於

- 為您提供產品及服務，包括進行信用檢查
- 於第三方網站上為您提供個人化廣告（這可能涉及我們將您與他人的資料進行整合）
- 幫助我們遵守包括香港或其以外的地區或國家的法律或監管機構對我們或滙豐集團現有或所收到的相關監管規定或要求。這些監管規定或要求可能是我們必須遵從或選擇自願遵從的
- 管理我們業務，包括行使我們的法律權利
- 與上述用途相關或經您同意的其他用途。

若您提供他人的資料

若您向我們提供有關其他人士的資料，您應按本通知所述，告知該人士我們將如何收集、使用和披露其資料。

C

披露

我們與下列人士披露您的資料

- 本地或海外法律、監管、執法、政府和稅務等機構或權力機關，以及執法機構與金融業界之間的任何合作夥伴
- 與您持有聯名戶口的任何人士、可代表您作出指示的人士以及為您的貸款提供（或可能提供）擔保的任何人士
- 我們可能轉讓業務或資產的任何第三方，以便其評估我們的業務及在轉讓後使用您的資料
- 獎賞、合作品牌或忠誠計劃的合作夥伴及供應商，以及慈善或非牟利機構
- 社交媒體廣告合作夥伴（可查看您是否擁有我們戶口，並向您及與您個人資料相似的人士發送我們的廣告）
- 您使用之第三方服務供應商（根據您向我們或您使用之第三方服務供應商所發出的指示，使用我們的應用程式介面），以作我們或該第三方服務供應商通知您的用途及/或您同意的用途。

我們可能與上文並未列出的其他人士披露您的匿名資料。在此情況下，有關資料將無法識別出您的身分。

D

直接促銷

指我們使用您的資料向您發送我們或我們的合作品牌、獎賞或忠誠計劃合作夥伴或慈善機構提供的金融、保險或相關產品、服務和優惠詳情。

向您進行市場推廣時，我們或會使用您的資料，例如人口統計資料、您感興趣的產品及服務、交易行為、投資組合資料、位置資料、社交媒體資料、分析和來自第三方的資料。

我們不會向他人提供您的資料，以供其向您推廣產品及服務。如有此意，我們會另行徵求您的同意。

E

您的信貸資料

若您申請、擁有或曾有貸款（包括房屋貸款）

我們會對您進行信用檢查，這可能涉及我們向信貸資料服務機構（包括信貸資料服務機構使用的任何中央資料庫之經營者），及在您違約的情況下，向債務催收機構提供您的貸款資料。信貸資料服務機構會將此類資料添加到其資料庫及其使用的任何中央資料庫，可供其他信貸提供者查閱，幫助評估是否向您提供信貸。

信貸資料服務機構將保存您的資料。您可在全數清還貸款後，指示我們要求信貸資料服務機構刪除有關資料。信貸資料服務機構僅會在下列情況下刪除您的資料：

- 您並無在全數清還貸款日之前的五年內，有任何逾期 60 日或以上之欠賬。若有，信貸資料服務機構會從欠賬全數清還日起計，將您的資料保留五年。

- 您未曾宣告破產並撤銷名下的貸款金額。若有，信貸資料服務機構將於您解除破產之日起計五年屆滿後（您須在解除時通知信貸資料服務機構），或您全數還清欠賬之日起計五年屆滿後，刪除您的相關紀錄。

若您擁有房屋貸款，我們將徵求您的同意，以與信貸資料服務機構披露之前您的房屋貸款資料。

本通知於我們儲存您的資料期間適用。我們亦會每年向您提供此通知的最新版本。若我們將您的資料用於新用途，則會徵求您的同意。