

The Hongkong and Shanghai Banking Corporation Limited (“The Bank”)

Important Notes and Declarations for UnionPay Dual Currency Credit Card Applicants (Applicable to Credit Card Application by Phone)

Important Notes

1. All primary card applicants must be the holder of Hong Kong Identity Card and Hong Kong Special Administrative Region residents and aged 18 or above.
 2. Primary card applicant who is not a holder of HK ID card must be the holder of a single name RMB savings account in his/her own name or it can be operated by any one of the account holders if it is a joint/multiple name RMB savings account. It is mandatory to set up a standing instruction for the applicant’s RMB savings account with The Hongkong and Shanghai Banking Corporation Limited (the “Bank” and/or “HSBC”) to settle the monthly repayment of the Dual Currency Credit Card’s RMB sub-account (at least the Minimum Payment Due).
 3. To be eligible for the credit card, applicant’s annual income must meet the following requirements: UnionPay Dual Currency Diamond Card: HK\$150,000 or above; UnionPay Dual Currency Card: HK\$60,000 or above.
 4. Existing accountholders of the Bank will be entitled to an annual fee waiver for the new primary card (and all combined additional cards) for a period specified by the Bank from time to time. The Bank reserves the right to terminate the credit card annual fee waiver when the relevant account at the Bank is closed and such termination will be effective without prior notice to the credit cardholder(s).
 5. If you wish to enjoy the Hong Kong Jockey Club Cash Voucher Purchase Facility, please contact any branch for arrangement.
 6. Your new card provides free use of the ATM/EPS facility. A PIN for ATM transactions will be mailed to you after successful card activation. If you do not wish to have this service, please call HSBC Customer Service Hotline on (852) 2233 3000 for arrangement. Please note that without an ATM PIN, cardholders will not be able to access the ATM/EPS facility (including the credit card cash advance function through ATM) or register the phonebanking service through ATM/HSBC Customer Service Hotline with the card.
 7. Phonebanking service can be registered via HSBC Customer Service Hotline on (852) 2233 3000 or at any HSBC ATM in Hong Kong using your ATM PIN as first time authentication.
 8. If the whole amount of the statement balance is not received by the Bank on or before the payment due date, a finance charge will accrue daily at 2.625% per month (equivalent to an Annualized Percentage Rate (APR) of up to **36.43%** on purchase and **37.75%** on cash advance, inclusive of the handling and cash advance fees for all listed card types)*, and will be applied to (a) the unpaid statement balance, from the statement date immediately preceding the said payment due date until payment in full; and (b) the amount of each new transaction posted to your card account since that statement date, from the transaction date until payment in full.
 9. The Bank may, at our sole discretion, decide whether to approve your application, and whether to issue a UnionPay Dual Currency Diamond Card or a UnionPay Dual Currency Card. If you have applied for UnionPay Dual Currency Diamond Credit Card which is not approved, the Bank may issue to you a UnionPay Dual Currency Card (For Dual Currency Diamond card applicants). If you wish to cancel your card, please call HSBC Customer Service Hotline (852) 2233 3000.
 10. Cardholders may be requested to key-in their personal identification number (PIN) when making a transaction in merchant with UnionPay Dual Currency Credit Card. Please tell the merchant a password is not needed, and then the merchant will treat it as a normal credit card transaction.
 11. The remuneration for sales staff is determined based on the staff’s overall performance with reference to a wide range of factors, and 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. It is not determined solely on financial performance.
- * The APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. The APR may also be different for cards not offered in this application. Please call HSBC Customer Service Hotline on (852) 2233 3000 for enquiries.

Declarations

My/Our information

1. I/We confirm that the information given by phone is correct and complete. I/We authorise The Hongkong and Shanghai Banking Corporation Limited (the “**Bank**”) to obtain and verify information relating to me/us from or with any other person or source at any time and from time to time as the Bank may decide. In particular, for considering possible increase, decrease or modification of credit limits of my/our credit card(s) or other credit facilities provided to me/us by the Bank, I/we agree that the Bank is entitled to:
 - (i) conduct checks with any credit reference agency at any time; and
 - (ii) perform routine credit reviews and make at least monthly access to data from the credit reference agency.
2. By making this application by phone, I/we agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently holds for the purposes as set out in:
 - (i) the Notice relating to the Personal Data (Privacy) Ordinance; and
 - (ii) the terms and conditions of the agreement governing the provision and use of each type of credit card.

Annual fee

3. I/We accept that the annual fee of each credit card to be charged by the Bank is as follow: (i) UnionPay Dual Currency Diamond primary card – **HK\$1,800**; (ii) UnionPay Dual Currency primary card – **HK\$300**; (iii) UnionPay Dual Currency Diamond additional card – **HK\$900**; (iv) UnionPay Dual Currency additional card – **HK\$150**.

My/Our employment and financial status

4. I/We declare that: (i) I am/we are currently employed as I/we confirmed by phone; (ii) I am/we are not delinquent in repaying any credit facilities from any financial institution or lender; (iii) I am/we are not a bankrupt or discharged bankrupt; (iv) I/we have no intention to declare bankruptcy; and (v) I am/we are not aware of any bankruptcy proceedings made against me/us.

My/Our linked account for ATM or EPS facilities

5. I/We confirm that:
- (i) each of my/our savings or current accounts for which ATM or EPS facilities are requested is a single name account in the name of the related cardholder, or is operated by the related cardholder singly if it is a joint or multiple names account; and
 - (ii) I/we will use the ATM and EPS facilities subject to the ATM Card Terms and Conditions. I/We understand that the ATM Card Terms and Conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.
6. A PIN mailer for ATM cash advance and my/our banking account access (if applicable) will be sent to me/us after successful card activation. If I/we do not wish to use the ATM and EPS facilities, I/we should call HSBC Customer Service Hotline on (852) 2233 3000 for arrangement. I/We understand that without an ATM PIN, I/we will not be able to:
- (i) access the ATM and EPS facilities (including the credit card cash advance function through ATM); or
 - (ii) register for the phone banking service through ATM or HSBC Customer Service Hotline with the credit card.

Additional card(s)

7. I/We understand that if an additional card is applied for in this application:
- (i) the primary cardholder will be liable for the use of both the primary card and the additional card while the additional cardholder will only be liable for the use of his/her additional card;
 - (ii) an additional card may be terminated by either the primary or additional cardholder by giving the Bank written notice and returning the additional card to the Bank;
 - (iii) use of an additional card may be suspended by the Bank upon the report of loss, theft, disclosure or unauthorised use of the primary card, the additional card or any related personal identification number; and
 - (iv) until the additional card is returned to the Bank or the Bank is able to implement the necessary procedures following a report in (iii) above, the primary cardholder may be liable for any transactions and payments arising from the use of the additional card.

Terms and conditions governing credit card(s); Welcome Pack

8. I/We acknowledge that the provision and use of the credit card(s) are subject to the terms and conditions of the Bank's Credit Card Cardholder Agreement. I/We understand that such terms and conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.
9. By making this application by phone, I/we confirm that I/we have read and understood the following documents related to this application and agree to be bound by them:
- (i) the Important Notes and Declarations of this application;
 - (ii) Key Facts Statement;
 - (iii) Major Terms and Conditions of Credit Card Cardholder Agreement;
 - (iv) the Notice relating to the Personal Data (Privacy) Ordinance; and
 - (v) promotional offer terms and conditions (if applicable).
10. (Applicable to customers with email address record with the Bank)
- (a) I/We understand that:
 - (i) a welcome email will be sent to me/us within 3 working days once this application has been approved;
 - (ii) an eWelcome Pack, will be sent to me/us via email or by post where the email delivery fails;
 - (iii) the eWelcome Pack includes information regarding the credit card(s), the Credit Card Cardholder Agreement governing the provision and use of the credit card(s), the ATM Card Terms and Conditions and the RewardCash Programme Terms and Conditions; and
 - (iv) contents of the eWelcome Pack may also be accessed at the Bank's website.
 - (b) I/We agree that:
 - (i) before I/we activate the credit card(s) I/we applied for, I/we will read the contents of the eWelcome Pack and in particular, the Credit Card Cardholder Agreement governing the provision and use of the credit card(s), the ATM Card Terms and Conditions and the RewardCash Programme Terms and Conditions;
 - (ii) even if I/we do not obtain or read the terms and conditions, I/we will still be fully bound by them upon activating the card(s); and
 - (iii) I/we will contact the Bank promptly to obtain the hard copies of the contents of the eWelcome Pack if I/we do not receive them by the time I/we receive the card(s).

Miscellaneous

11. I/We understand that I/we may authorise a person in writing to collect my/our credit card(s) on my/our behalf. I/We agree that:
- (i) each person collecting my/our card(s) has authority to sign acknowledgement of receipt of the card(s) on my/our behalf; and
 - (ii) I/we will be responsible for any misuse of the card(s) or other consequences arising from this arrangement.
12. I/We understand that the Bank does not appoint any third parties to refer credit card applications to it and hereby confirm that this application was not referred by a third party under beneficial arrangement.
13. I/We agree that the Bank has the right to accept or reject this application without giving reasons.

香港上海滙豐銀行有限公司（「本行」）

申請銀聯雙幣信用卡的重要事項及聲明（適用於經電話申請信用卡之客戶）

重要事項

1. 基本卡申請人必須為持有香港身分證的香港特別行政區居民，年滿18歲或以上。
2. 非持有香港身分證的基本卡申請人必須持有以其本人名字為戶口名稱的單名人民幣儲蓄戶口或可以任何一個戶口持有人操作的聯名/複名人民幣儲蓄戶口。並必須以其本人在香港上海滙豐銀行有限公司（「本行」及/或「滙豐」）的人民幣儲蓄戶口設立一個直接付賬安排以支付雙幣信用卡之人民幣子戶口的月結賬款。
3. 基本卡申請人的年薪必須符合以下條件：銀聯雙幣鑽石卡：港幣150,000元或以上；銀聯雙幣卡：港幣60,000元或以上。
4. 本行的現有戶口持有人，可於本行不時指定的年期內獲享新基本信用卡（及其所有附屬卡）的豁免年費優惠。本行有權在閣下於本行擁有的戶口終止時，取消該等信用卡的豁免年費優惠，而毋須事先通知信用卡持有人。
5. 如閣下希望透過「易辦事」電子轉賬服務購買香港賽馬會現金券，請聯絡本行任何分行。
6. 閣下將可憑新卡使用免費自動櫃員機/「易辦事」服務。本行將於閣下的信用卡確認收妥後寄上自動櫃員機服務私人密碼。若閣下不希望獲取此等服務，請致電滙豐客戶服務熱線（852）2233 3000 辦理。請注意，持卡人若沒有使用自動櫃員機的私人密碼，將不可以信用卡使用自動櫃員機/「易辦事」服務（包括透過自動櫃員機提取現金貸款）或透過自動櫃員機/滙豐個人理財服務熱線登記電話理財服務。
7. 閣下可透過致電滙豐客戶服務熱線（852）2233 3000 或在香港使用任何一部滙豐自動櫃員機，以閣下的自動櫃員機卡密碼即時登記電話理財服務。
8. 如本行在到期日或該日前未收到結單結欠的全數金額，本行會以月息2.625%（則最高相等於購物簽賬的實際年利率**36.43%**及現金貸款的實際年利率**37.75%**，有關實際年利率已包括適用於該等卡類的現金貸款費及手續費在內）* 就(a) 未清還結單結欠（由緊接到期日前的結單日起至本行收到全數金額為止）；及(b)自該結單日起被誌入閣下信用卡戶口的每項新交易金額（由交易日期起至本行收到全數金額為止）按日計息。
9. 本行可自行決定有關閣下的信用卡申請是否獲批核，及有權批發銀聯雙幣鑽石卡或銀聯雙幣卡。如閣下申請銀聯雙幣鑽石信用卡而未獲批核，本行可發出銀聯雙幣信用卡給申請人。如閣下欲取消該卡，請致電滙豐客戶服務熱線（852）2233 3000。
10. 持卡人於銀聯商戶以銀聯雙幣信用卡消費時，或會被要求持卡人輸入密碼。請告知商戶此卡毋須輸入密碼，該商戶即會以一般的信用卡交易處理。
11. 為鼓勵銷售人員與客戶建立深厚、持久及互利的關係，銷售人員的薪酬會參照多種因素及因應其整體表現不時檢討，並不單純按其營業額方面的表現來釐定。
* 此實際年利率乃根據銀行營運守則提及的有關指引所列一套準則計算，與實際適用於個別客戶的實際年利率或有差異。除於此申請提及以外，適用於其他信用卡的實際年利率或有不同，請致電滙豐客戶服務熱線（852）2233 3000查詢。

聲明

本人/我們的資料

1. 本人/我們確定本人/我們透過電話提供的資料正確及完整。本人/我們授權香港上海滙豐銀行有限公司（「貴行」）可不時及隨時向任何其他人士或來源獲取及核實與本人/我們相關的資料。尤其本人/我們同意，為考慮可能提高、降低或修訂本人/我們的信用卡或其他由貴行向本人/我們提供的信貸便利的信用限額，貴行可：
 - (i) 隨時向信貸資料服務機構進行查閱；及
 - (ii) 進行定期的信貸複查並最少每月向信貸資料服務機構獲取有關本人/我們的資料。
2. 本人/我們透過電話申請，即表示本人/我們同意貴行可以根據列載於下列文件的用途，使用及披露貴行目前或隨後持有的有關本人/我們的所有個人資料：
 - (i) 關於個人資料（私隱）條例的通知；及
 - (ii) 規管各類信用卡的提供及使用的合約的條款及細則。

年費

3. 本人/我們接受貴行就各信用卡徵收下列年費：
 - (i) 銀聯雙幣鑽石卡基本卡 — **港幣1,800元**；
 - (ii) 銀聯雙幣卡基本卡 — **港幣300元**；
 - (iii) 銀聯雙幣鑽石卡附屬信用卡 — **港幣900元**；
 - (iv) 銀聯雙幣卡附屬信用卡 — **港幣150元**。

本人/我們的就業及財政狀況

4. 本人/我們作出下列聲明：(i) 本人/我們現正受僱於本人/我們透過電話確認的僱主；(ii) 本人/我們就任何財務機構或貸款人提供的信貸便利並無拖欠還款；(iii) 本人/我們並非破產或曾經破產；(iv) 本人/我們無意宣布破產；及(v) 據本人/我們所知現時並無任何有關本人/我們的破產申請在進行中。

本人/我們就自動櫃員機或易辦事服務的連結戶口

5. 本人/我們確定下列事項：
- (i) 本人/我們每個申請使用自動櫃員機或易辦事服務的儲蓄或往來戶口都是以相關信用卡持卡人的名字為戶口名稱的單名戶口或可被相關信用卡持卡人單獨操作的聯名或複名戶口；及
 - (ii) 本人/我們會按自動櫃員機卡條款及細則使用自動櫃員機及易辦事服務。本人/我們明白可向貴行索取自動櫃員機卡條款及細則，而該等條款及細則亦會在本申請獲批核後連同信用卡向本人/我們發送。
6. 就自動櫃員機提取現金貸款及登入本人/我們的銀行戶口（如適用）而設立的私人密碼會在成功啟動信用卡後向本人/我們寄出。如本人/我們不欲使用自動櫃員機及易辦事服務，本人/我們須致電滙豐客戶服務熱線 (852) 2233 3000 作有關安排。本人/我們明白如無自動櫃員機私人密碼，則不可：
- (i) 使用自動櫃員機及易辦事服務（包括從自動櫃員機提取現金貸款的功能）；或
 - (ii) 以信用卡透過自動櫃員機或滙豐客戶服務熱線登記電話理財服務。

附屬信用卡

7. 本人/我們明白，如在本申請中申請附屬信用卡：
- (i) 基本卡持卡人須為使用基本卡及附屬信用卡負責，而附屬卡持卡人只須為各自使用其附屬信用卡負責；
 - (ii) 基本卡持卡人或附屬卡持卡人均可給予貴行書面通知並歸還附屬信用卡以終止附屬信用卡；
 - (iii) 如收到有關基本卡、附屬信用卡或任何相關的個人識別號碼遺失、被竊、外洩或遭未經授權使用的報告，貴行可暫停附屬信用卡的使用；及
 - (iv) 直至附屬信用卡已歸還貴行或在收到上述第 (iii) 段的報告後貴行能作出必要程序，基本卡持卡人須為任何使用附屬信用卡產生的交易及付款負責。

規管信用卡的條款及細則；迎新小冊子

8. 本人/我們確認信用卡的提供及使用受貴行的信用卡持卡人合約的條款及細則約束。本人/我們明白可向貴行索取該等條款及細則，而該等條款及細則亦會在本申請獲批核後連同信用卡向本人/我們發送。
9. 本人/我們透過電話申請，即表示本人/我們定已閱讀及明白下列有關本申請的文件，並同意受該等文件約束：
- (i) 在本申請中的重要事項及聲明；
 - (ii) 信用卡資料概要；
 - (iii) 信用卡持卡人合約的主要條款及細則；
 - (iv) 關於個人資料（私隱）條例的通知；及
 - (v) 推廣優惠的條款及細則（如適用）。
10. (適用於在貴行存有電郵地址記錄的客戶)
- (a) 本人/我們明白下列事項：
 - (i) 在本申請獲批核後的三個工作天內會向本人/我們發送迎新電郵；
 - (ii) 會以電郵或（如電郵未有成功發送）郵寄方式向本人/我們發送迎新小冊子；
 - (iii) 迎新小冊子包括有關信用卡的資料、規管信用卡的提供及使用的信用卡持卡人合約、自動櫃員機卡條款及細則，及「獎賞錢」計劃條款及細則；及
 - (iv) 迎新小冊子的內容亦可在貴行的網站取得。
 - (b) 本人/我們同意下列事項：
 - (i) 在啟動本人/我們所申請的信用卡前，本人/我們會閱讀迎新小冊子的內容，尤其是規管信用卡的提供及使用的信用卡持卡人合約、自動櫃員機卡條款及細則，及「獎賞錢」計劃條款及細則；
 - (ii) 即使本人/我們未有獲取或閱讀該等條款及細則，一經啟動該等卡本人/我們依然會完全地受該等條款及細則約束；及
 - (iii) 如本人/我們在收到該等卡時未有收到迎新小冊子，本人/我們會從速向貴行索取迎新小冊子內容的紙張版本。

雜項

11. 本人/我們明白本人/我們可以書面授權一名人士代表本人/我們收取本人/我們的信用卡。本人/我們同意下列事項：
- (i) 每位代表本人/我們收取該等卡的人士均有權代表本人/我們簽署有關已收到該等卡的確認書；及
 - (ii) 本人/我們會為任何不當使用該等卡或因此安排產生的其他後果負責。
12. 本人/我們明白貴行並沒有委託任何第三方轉介信用卡申請至貴行且確認是次申請並非由第三方在利益安排下轉介。
13. 本人/我們同意貴行有權無需給予理由接受或拒絕本申請。