

Shanghai Commercial Bank Credit Card / Co-branded Card Application – Supplement and Confirmation

Please sign and together with the required documents

Email to : issue.creditcard@shacombank.com.hk OR Fax to : 2816 2699 OR
 Mail to : Shanghai Commercial Bank Limited – Credit Card Dept. Level 26, Tower 2, Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai OR
 Chung, New Territories, Hong Kong

Submit to : Any Shanghai Commercial Bank branch

I / We confirm my/our online application of your Bank's credit card through the Bank's website and hereby request you to process my/our application based on the information submitted thereof.

My (Principal Card applicant) HKID Card No. is : ()

The following document(s) is/are attached:

- Shanghai Commercial Bank Credit Card / Co-branded Card Application - Supplement and Confirmation (Refer to this form)
- Copy of my and Supplementary Card applicant (if any)'s Hong Kong Identity Card.
- Copy of my current residential proof, e.g. the latest 3 months rate bill, electricity bill, bank statement.
- Copy of my income proof/ asset proof, e.g.: Pay-roll record for the latest 3 month/or latest income tax demand note (dated within 6 months). /OR Latest 1 month's bank statements/passbook showing your name, account number and salary entry./ OR Latest 3 months' banking deposit account statement or other asset proof (For housewife or retired person).
- Copy of my valid Staff Card / Membership Card (Applicable to Co-branded Card application only, if any)

Apart from the above required documents, I understand that your bank may request me to provide other additional information for processing of application. Documents supplied (including the Application Form) are not returnable.

UnionPay Dual Currency Diamond Credit Card Limit Distribution Percentage (if applicable)

The credit limit will be evenly divided into your HKD Account and RMB Account if customer does not specify

HKD credit limit: _____ % RMB credit limit: _____ % (The minimum credit limit of HKD account is HK\$5,000, while the minimum credit limit of RMB account is RMB¥5,000 subject to the final credit limit offered by the Bank)

Membership / staff information

Please provide the membership / staff information and membership / staff card copy to apply related Co-branded Credit Card in order to enjoy the related credit card membership privilege.
 Membership / Staff No. (if any): _____ Membership valid date (if any): To _____ M _____ Y _____

Other Information

Is this credit card application referred by an intermediary/third party*?

<input type="checkbox"/> No	<input type="checkbox"/> Yes (Please Specify)
Name of Intermediary / person* _____	
Phone No. _____ Business Registration /Licence No.(applicable to Intermediary only) _____	
* Relationship with the person <input type="checkbox"/> Friend <input type="checkbox"/> Relative <input type="checkbox"/> No relationship, the person is engaged in referring applications	
Are there any related fees and/or charges imposed or to be imposed by the intermediary / person? <input type="checkbox"/> No <input type="checkbox"/> Yes (Charge Amount _____)	

Over Credit Limit Facility Opt-out

Please allow 7 working days for processing this facility

After you have opted out of the over credit limit facility, credit card transactions that cause the current balance exceeding the credit limit will be declined by online authorization network. However, your credit card may still be subject to an over credit limit condition, as a result of the posting of offline transactions, transactions that do not require authorization or transactions authorized but with billing delayed (for example, using the credit card for monthly telecommunication/internet service recurring payment, Octopus automatic add-value service, car park charges).

Opt-out of over credit limit facility

Signature _____

If you do not exercise your opt-out right, the Bank may impose an Over Credit Limit Handling Fee and other applicable interests and charges (if any) as specified in the Fee schedule of Credit Card Service for the over-the-limit transactions. The Bank reserves the right to accept or reject any over-the-limit transaction conducted with the card at its sole discretion without prior notice.

Declaration and Signature

I/We confirm that I/we did not own any credit card that was cancelled due to default payment and currently I/we do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institution. I/We further confirm that no bankruptcy order has ever been made against me/us and I/we am/are not in the process of petitioning for bankruptcy nor have any intention to do so. I/We confirm that the information herein provided is true and complete and authorize Shanghai Commercial Bank Ltd. ("the Bank") to verify from any source the Bank may choose and agree that any information provided by me/us or collected in the course of dealings between me/us and the Bank may be disclosed to, or used and retained by, any other financial institutions or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to the other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts. I/We acknowledge and agree that all personal data supplied herein ("the Data") are given by me/us on a voluntarily basis. I/We confirm that I/we have read and understood the attached Bank's Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (as may be varied or updated from time to time) ("the Circular"), a copy of which is also available to me/us upon request and at the Bank's website. I/We authorize the Bank to use and/or disclose the Data in accordance with the Circular. I/We understand that the Personal Identification Number (PIN) for accessing ATM and other terminals, and the Credit Card Automated Phone Enquiry (CAPE PIN) Service PIN* for accessing the CAPE service will be sent to me/us upon issuance of card. The use of the Credit Card/PIN constitutes my/our acceptance of General Terms & Conditions of the application form, all terms and conditions of the Credit Card Cardholder Agreement and the Circular. I/We confirm that I/we have read the contents thereof before I/we use or activate the use of the Credit Card. I/We agree the Bank to use and/or disclose the Membership No. and credit card expiry date to related Co-branded card partner for record use only. I/We understand, acknowledge and agree that the General Terms and Conditions, Keys Provision of Terms and Conditions of Cardholder Agreement and Key Facts Statement stated overleaf shall be binding on me/us.

*If I/We do not wish to have this service, I/we can call your Customer Service Hotline on 2818 8236 for arrangement. I/We understand that without ATM PIN, I/We will not be able to access ATM/EPS/Card-on-net and the related services.

I/We should check ("✓") this box if I/we do not wish the Bank to use my/our personal data in direct marketing.

The Bank may provide my/our personal data to other persons for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. I/We should check ("✓") this box if I/we do not wish the Bank to provide my/our personal data to any other persons for their use in direct marketing.

The above represents my/our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me/us to the Bank prior to this application. If none of the above boxes are checked, it represents my/our consent to receive direct marketing contact or information.

I/We understand that my/our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Circular. I/We may refer to the Circular on the kinds of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

X _____	Date	X _____	Date
Signature of Principal Card Applicant		Signature of Supplementary Card Applicant	
The Signature(s) should be the same as that will appear on the Credit Card.			

For Bank Use only

GROUP	CRA- Y / N	AP/WD/DC	FC
E/S A/C NO: 82 - _____ - _____	TCR () _____ K TOS _____ K	_____ K	MEMO _____
NAME: _____	TCR () _____ K TOS _____ K	SC _____ HRC _____	PN / SN _____
REFERRAL CARD NO XXXX - XX _____ - _____	_____	A/C _____ CT _____	_____
REF GC: _____	_____	_____	_____

General Terms & Condition

- For Octopus Automatic Add-Value Service (“AAVS”) application is free for the first time user. To change the service bank or restart the AAVS, Octopus Cards Limited will charge **HK\$20** as handling fee. Cardholders can download the Octopus AAVS application form in our website www.shacombank.com.hk. Each Octopus card can add value of **HK\$250/HK\$500** automatically once every day. The transaction will be shown on your credit card monthly statement.
- Cardholders can apply Purchase Instalment Scheme 7 working days before the payment due date by calling 2818 8236. A flat monthly handling fee will be charged.
- Every retail purchase would be HK\$1 = 1 Bonus Point (RMB ¥1 = 1 Bonus Point). Validity of Bonus Point is up to two years.
- Please visit our website or any branch of the Bank for details of fees and charges. The Annualized Percentage Rate is calculated based on the requirement of the Code of Banking Practices. The Bank reserves the final right on approval of issuance of card and to revise of the above terms at any time.
- For the subject credit card type, the Bank did not engage any intermediary / third party for referral of credit card application.
- If your credit card application is referred by an intermediary or third party, the Bank may decline to process your application in accordance with the relevant regulatory requirements.

Key Provision of Terms and Conditions of Cardholder Agreement

- Each Cardholder shall sign the signature panel on the back of his Card immediately upon receipt thereof.
- The Principal Cardholder and the Supplementary Cardholder(s) shall be jointly and severally liable for all obligations imposed hereunder on a Cardholder. Supplementary Cardholder(s) shall not be held liable for the Charges as a result of the use of the Card by the Principal Cardholder or other Supplementary Cardholder(s) (if any).
- In addition to a finance charge, a late payment charge shall be levied if the “Minimum Payment Amount” as specified on the statement is not received by the Bank on or before the Latest Payment Date. Notwithstanding anything to the contrary herein provided, the full amount outstanding under the Account is payable by the Cardholder upon demand by the Bank.
- The Cardholders agree and shall have the duty to check and examine the correctness of a statement of Charges. If no query thereof is received by the Bank within sixty days from the date of the relevant statement the Cardholders shall be conclusively deemed to have accepted the relative statement of Charges.
- Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his/her Card has been lost or stolen, the liability of the Cardholder for any unauthorized transaction shall be confined to a maximum of **HK\$500**. However, Cardholder shall keep the Card safe and the PIN confidential at all time, failing which, Cardholder shall be liable for all losses for the use of Card/PIN whether or not authorized. The Cardholder shall also be liable for all debts and liability incurred under the Account and all losses and damages suffered by the Bank, if the Cardholder has acted fraudulently or with negligence.
- Subject to return of the Card after having cut it into halves, the Principal and Supplementary Cardholder may terminate this Agreement at any time by giving written notice to the Bank. The Principal Cardholder must return all Supplementary Cards after cutting them into halves, if he wishes to terminate this Agreement. The aforesaid termination will only come into effect after such notice and the relative Cards have been received by the Bank.
- The Bank reserves the right to combine or consolidate the outstanding balance of the Account for which the Cardholder is liable with any other accounts which that Cardholder maintains with the Bank whether in the name of that Cardholder or in the name of that Cardholder and any other persons at any time without prior notice. In the case of a joint account in the names of that Cardholder and any other person, the Bank may apply any credit balance on such joint account toward satisfaction of indebtedness owed to the Bank by any holder of such joint account under this agreement.
- The Cardholders shall pay the Bank forthwith all reasonable costs and expenses including but not limiting to legal expense on a solicitor and own client basis and collection agents fee which are of reasonable amount and were reasonable incurred by the Bank in recovering or attempting to recover monies owed hereunder as a result of defaults on the part of the Cardholders to perform any of their obligations in this Agreement.

Key Facts Statement

Interest Rates and Interest Charges

Annualised Percentage Rate (APR) for Purchase Finance Charge	APR 34.49% when you open your account, minimum HK\$5 / RMB¥5 (whichever is higher), and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, Purchase Finance Charge will be chargeable on (i) the unpaid balance billed in the previous statement from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
APR for Cash Advance Interest Rate	APR 36.11% when you open your account and it will be reviewed from time to time. Cash Advance Interest will be chargeable on the daily unpaid cash advance balance from the date of cash advance.
APR for Special Purchase Finance Charge / Special Cash Advance Interest Rate	APR 37.67% (for Special Purchase Finance Charge) / APR 39.42% (for Special Cash Advance Interest Rate) will be chargeable on the delinquent account if you have failed to pay the Minimum Payment Amount for consecutive two statements until payment has resumed normal.
Interest Free Period	<ul style="list-style-type: none"> Up to 56 days No interest-free period on Cash Advance and Bill Payment of other credit card bills
Minimum Payment Amount	Total sum of item (i) to (iii) : (i) all interest, fees and charges including annual fees; (ii) over credit limit amount; (iii) 1% outstanding balance excluding item (i) and (ii); Minimum HK\$50 / RMB¥50 (whichever is higher)

Fees

Annual Fee	Card Type	Principal Card	Supplementary Card
	World Credit Card	HK\$3,000	HK\$1,500
	Dual Currency Diamond Card / Platinum Credit Card	HK\$1,200	HK\$600
	Titanium Credit Card / Gold Credit Card	HK\$480	HK\$240
	Classic Credit Card	HK\$220	HK\$110
	Platinum Business Credit Card/ Dual Currency Diamond Corporate Credit Card	N/A	HK\$500
Cash Advance Handling Fee	3% on the amount of each cash advance or Minimum HK\$100 / RMB¥100 (whichever is higher)		
Fees relating to Foreign Currency Transactions	VISA / MasterCard Credit Card: To be converted into HKD at the rate adopted by VISA / MasterCard on the date of conversion plus 1.95% (including the mandatory charges imposed by VISA / MasterCard on the Bank, if applicable) and debited to the credit card account. UnionPay Credit Card: Currencies other than RMB and HKD will be converted into HKD and debited to the credit card account at the exchange rate adopted by UnionPay on the date of conversion without charges.		
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	<ul style="list-style-type: none"> Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. No further handling fee is charged by the Bank if you choose to settle foreign currency transaction in Hong Kong dollars at the point of sale overseas. 		
Late Payment Charge	5% of Minimum Payment Amount or Minimum HK\$180 / RMB¥180 or Maximum HK\$250 / RMB¥250 (whichever is higher)		

Over Credit Limit Handling Fee	HK\$180 / RMB¥180 per statement cycle
Bounced Cheque / Rejected Direct-Debit Payment Handling Fee	HK\$150 / RMB¥150 per item

Note: The above-mentioned interest rates, fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at the discretion of Shanghai Commercial Bank Limited (“the Bank”) from time to time. Such variations or amendments will be notified by the Bank to the Cardholder in any manner the Bank deems fit and will become effective pursuant to the relevant terms and conditions of the relevant Credit Card Cardholder Agreements. The above interest rates are calculated on the basis of 365 days per year and the APR is calculated based on the Net Present Value (NPV) method in accordance with the guideline of the Code of Banking Practice. In the event of any discrepancy between the English and Chinese versions of this statement, the English version shall prevail.

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