

CHONG HING CREDIT CARD APPLICATION FORM (Exclusively for Local Tertiary Institution Students)

To: Chong Hing Bank Limited (the "Bank")

Unless otherwise specified, please fill in all the information fields on the form. Otherwise, the Bank may not be able to process the application.

CHONG HING CREDIT CARD TYPE

Annual fee waiver will be offered during the study period.

Please select credit card type.

- ☐ Chong Hing Titanium Mastercard (367TT1)
- ☐ Chong Hing UnionPay Dual Currency Diamond Card (628QD1)
- ☐ Chong Hing Visa Platinum Card (188PV1)

Remarks:

- The Bank reserves the right of final approval of all applications. If no card type is selected or the selected card type is not approved, Chong Hing Bank Limited (the "Bank") will offer Chong Hing Titanium Mastercard to the applicant.
- The Bank may ask for additional documentation at the year of graduation from the cardholder for card renewal purpose.

Program ID		
MT	UPD	VP
T-STUD	GUSTUD	VPSTUD

CHONG HING CREDIT CARD (EXCLUSIVELY FOR LOCAL TERTIARY INSTITUTION STUDENT) MGM PROGRAMME

(optional field)

- ☐ I would like to participate in the MGM Programme and attach the "Chong Hing Credit Card (Exclusively for Local Tertiary Institution Student) MGM Programme Referral Form" when submitting the credit card application form.

WELCOME GIFT

I would like to apply for 1 Chong Hing UnionPay Dual Currency Diamond Card or 1 Chong Hing Visa/ Mastercard

- ☐ 40,000 "Point to Gift" Bonus Points (value at HK\$200) (UP:17109/VM: 24007)

The above-mentioned welcome gift to principal cardholders is only available for applicants (a) for a full time local tertiary institution student; (b) not holding any personal credit card issued by the Bank (including co-branded cards) in the past 12 months; and (c) fulfilling the Bank's designated spending requirements. For the spending requirements, please refer to the relevant promotion details and the terms and conditions of the welcome gift in the Bank's website www.chbank.com.

REWARD SCHEME

- ☒ "Point-to-Gift" Redemption Programme (0)

PERSONAL DATA

Applicant must be a Hong Kong resident aged 18 or above and a full time tertiary institution student attending a course at diploma level or above offered by local higher education tertiary institutions recognised by the Hong Kong Education Bureau (www.edb.gov.hk) or a self-financing post-secondary institution recognised by the Committee on Self-financing Post-secondary Education (www.cspe.edu.hk).

- ☐ Mr (1) ☐ Mrs (0) ☐ Ms (0)

English name as printed on HKID Card (In BLOCK LETTERS)

Name in Chinese _____ HKID Card No. _____

Former and Other Names _____

Date of Birth _____ DD _____ MM _____ YY

Nationality (For HK non-permanent residents only) _____

Marital Status ☐ Married (1) ☐ Single (0) ☐ Divorced (3) ☐ Others (2)
(Optional field)

Education ☐ Post - Secondary (P) ☐ University (U) ☐ Post Graduate (X)

Present Residential Address (In BLOCK LETTERS) _____

Year(s) of Residence _____ Year(s) _____ Month(s) _____

Please state your permanent address if it is different from the above residential address (e.g. Mainland China / overseas address as permanent address for Mainland Chinese / overseas citizens).

☐ Mortgaged Private Housing (M) ☐ Mortgaged Public Housing (N)

☐ Rented Private Housing (R) ☐ Rented Public Housing (P)

☐ Quarters (Q) ☐ Self-owned (S) ☐ Live with Parents (L)

☐ Others (T) Monthly Installment / Rental HK\$ _____

Please fill in your mobile phone number for receiving the credit card related SMS (e.g. verification code / service confirmation etc.), the latest promotional offers of the Bank and e-Statements notification

Home Telephone No. _____ Mobile Phone No. _____

E-mail Address (Please fill in for receiving our latest promotional offers and e-Statements notification)

INSTITUTION INFORMATION

Institution Name _____

Expected Course End Date month year

RELATIONSHIP WITH THE BANK

Is the applicant a director/substantial shareholder/chief executive/employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including Chong Hing Bank), or a relative or trustee of any such director/substantial shareholder/chief executive/employee?

Bank Relation (S / M / P / _)

- ☐ Yes. I am a director/substantial shareholder/chief executive/employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including Chong Hing Bank).

Company Name _____ (Chinese)

_____ (English)

- ☐ Yes. I am a RELATIVE or TRUSTEE of any director/substantial shareholder/chief executive/employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including Chong Hing Bank).

Company Name _____ (Chinese)

_____ (English)

Relative Name _____ (Chinese)

_____ (English)

Relationship _____ Position _____

- ☐ No. I confirm there is no such relationship at present. I shall notify the Bank promptly in writing if I become so related in future.

Note : The above information shall replace the declaration I previously made to the Bank.

ATM FACILITIES

I wish to have ATM access to my Chong Hing Bank account(s) listed below via my Credit Card(s). I understand and agree that usage of the ATM facilities are subject to the Account Terms (For Personal/Joint Account) of Chong Hing Bank.

Language on screen	☐ Chinese(01)	☐ English(02)
Current A/C No.		
Savings A/C No.		

Note: This service is only applicable to the personal account of the applicant (**Joint name or company account is not applicable**) .

STATEMENT SERVICE

e-Statement Service

To promote environmental protection, I agree to receive e-Statements through Chong Hing Internet Banking and Mobile Banking.

^A If you have not registered for Chong Hing Bank Internet Banking or Mobile Banking Services, you will receive paper statement by default. You can change the paper statement status through Chong Hing Internet Banking or Mobile Banking.

Note: Paper Statement fee may be applied for paper statement (Please refer to the Bank's announcement and refer to the Credit Card Charges Table for details).

- ☐ I wish to receive paper statement. Paper Statement fee may be applied if you choose to receive paper statement (Please refer to the Bank's announcement and refer to the Credit Card Charges Table for details.)

Please send the credit card(s), statement(s) and correspondence to my BR:997/ _____

☐ Present Residential Address ☐ Address of Present Employer

Note :P.O. Box is not acceptable. The Bank reserves its right by designating its branch for card collection under special circumstances.

NOTICE

To speed up the application process, please attach copies of the following documents and put a "✓" against the appropriate box(es). Documents supplied (including this Application Form) are not returnable.

- ☐ **Hong Kong Identity Card of applicant.**
(For Hong Kong non-permanent residents, please provide copy of valid passport/travel document; for applicants who have former or other name(s), please provide supporting documents)
- ☐ **Valid tertiary institution student card (front and back)**
- ☐ **Present residential address proof within the past 3 months**, e.g. telephone bill, electricity bill water bill or letter from a Hong Kong University or college, etc.

Note: Additional documents may be required by the Bank.

THIS DECLARATION IS LEGALLY BINDING, PLEASE READ THIS DECLARATION AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF APPROPRIATE BEFORE SIGNING.

Unless otherwise expressly provided, capitalised terms and expressions defined in the Agreement (as defined below) shall have the same meanings in this Declaration.

1. I declare and confirm that all information and documents provided in this application are true, complete, updated and not misleading. I authorise Chong Hing Bank Limited (the "Bank") to provide, verify and/or exchange of such information and documents with credit reference agencies (approved for participation in the Multiple Credit Reference Agencies Model), any third party or whatever sources as the Bank may think fit.
2. I agree that the information and documents provided, and information derived from the application for and use of the credit card(s) (the "Card") issued under this application and related services may be used and dealt with in accordance with the Bank's personal data and privacy policy (www.chbank.com) in force from time to time.
3. I declare and confirm that I am not referred by any third party in relation to this application. I understand that the Bank will not accept and proceed with this application if it is referred by a third party.
4. I understand and agree that (A) the embossing and personalisation services of the Bank's credit cards have been outsourced to service provider(s) located in Hong Kong and/or outside Hong Kong, e.g. Mainland China (the "Service Provider(s)"); (B) it is always the policy of the Bank to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) regarding the disclosure or transfer of any personal data; and (C) the Bank has controls in place to monitor on a continuous basis the performance of the appointed Service Provider(s) in the course of services engaged and to ensure proper safeguards are established for protecting the integrity and confidentiality of customer information. The appointed Service Provider(s) will also apply stringent controls to safeguard the confidentiality and security of customer data during the credit card embossing and personalisation process. Further, I agree that customers' personal data may also be disclosed or provided to any person (including authorities in Hong Kong and/or outside Hong Kong) to whom the Bank or the appointed Service Provider(s) is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).
5. I acknowledge that the Bank has the absolute right to refuse this application without disclosing the reason. If this application is approved, I shall be bound by the Terms and Conditions of the Bank's "Credit Card Cardholder Agreement"/"Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement" (the "Agreement") which copy I have already received and read. I also acknowledge that the use of ATM facilities is further subject to the Bank's Account Terms which copy I have also received. Updated copies of these Terms and Conditions and the Agreement are available at the Bank's Hong Kong Main Branch, branches or the Bank's website www.chbank.com which may be amended or supplemented by the Bank at its sole discretion from time to time. If I do not accept any of these Terms and Conditions or the Agreement, I shall cut the Card(s) into halves and return them to the Bank before the effective date thereof. I agree that my use, continued use or retention of the Card(s)/Card Account(s) shall constitute my acceptance of all such Terms and Conditions and the Agreement as amended or supplemented by the Bank.
6. **I understand that the annual fee for principal Diamond Card shall be HK\$1,800; the annual fee for Titanium Card and Gold Card shall be HK\$600, which is payable upon demand unless otherwise waived by the Bank at its absolute discretion. the annual fees and other charges of the Bank are set out in the Charges Table, which may be amended or supplemented by the Bank at its sole discretion.**
7. I understand and agree that if the transaction amount exceeds the credit limit on the Card, I may not be able to effect the transaction. However, such credit limit on the transactions shall not apply to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, late posting of authorised transactions, and any other transactions beyond the Bank's control. Under these circumstances, I will be liable to immediately make good any debit amount in the Card account in excess of the credit limit, and pay an over limit charge as set out in the "Chong Hing Credit Card Charges Table" for each billing cycle.
8. I understand and agree that I shall be liable for all transactions and obligations of the Card(s). I also agree to make immediate full payment of all monies due to the Bank with respect to my Card on demand by the Bank.
9. I hereby confirm and declare that:
 - (a) I did not have any credit card or other facility that was cancelled or suspended due to default payment in Hong Kong or elsewhere. I have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere.
 - (b) No petition for bankruptcy or for similar order against me, individual voluntary arrangement with my creditor(s) or similar arrangement is made or otherwise is in process, whether in Hong Kong or elsewhere. I do not have any overdue payment over 30 days in respect of my indebtedness.
 - (c) I have conscientiously considered the status of my assets and liabilities. I have no intention to petition for my own bankruptcy or for any similar order, or propose to enter into with my creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I see any reason why I should do so.
10. I hereby undertake to notify the Bank promptly in writing of any change in the information or documents provided (including but not limited to any change of my student status and residential correspondence address).
11. I understand that my consumer credit data will be shared by the Bank with all selected credit reference agencies (including the operator of any centralised database used by credit reference agencies) under the Multiple Credit Reference Agencies Model.
12. I acknowledge that when the Bank considers this application, the Bank may access and refer to my credit report(s) from credit reference agency(ies), during the approval process. The contact details of the credit reference agencies are as below:
 - (a) TransUnion
Consumer Services & Operations
811, 8/F Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong
Tel: (852) 2577 1816
E-mail: tufoc@transunion.hk
Website: www.transunion.hk
 - (b) Pingan OneConnect Credit Reference Services Agency (HK) Limited
Operations and CS
Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
Tel: (852) 2271 6268
E-mail: cra_contact@paoc.com.hk
Website: www.paocra.com.hk
13. I understand that I am entitled to request for a Credit Report from each selected credit reference agency without charge in any twelve-month period respective to selected credit reference agency. For details, I shall contact the selected credit reference agency.
14. In case of any inconsistencies between the English and the Chinese versions of the Declaration, the English version shall prevail. In case and to the extent of any inconsistencies between the Declaration and the Agreement, then the Agreement shall prevail.

USE OF DATA IN DIRECT MARKETING

Please check ("✓") the following box(es) if you **do not wish** the Bank to use your personal data and/or provide the relevant data to any other persons for their use in direct marketing.

☐ I **do not wish** the Bank to use my personal data in direct marketing via (may choose more than one option):

☐ Telemarketing ☐ Electronic Means (Email & SMS) ☐ Direct Mail

☐ I **do not wish** the Bank to provide my personal data to the classes of entities provided in the "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" paragraph 8(c) for their use in direct marketing.

The above represents my present choice whether or not to receive direct marketing contact or information. This replaces any of my choice communicated to the Bank prior to this application.

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" attached to this form. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which the personal data may be provided for them to use in direct marketing.

DECLARATION AND SIGNATURE

I hereby confirm that I have read, understood and agree to be bound by the relevant terms and conditions stated on this application, declaration of applicant, the Agreement (as defined in the Declaration of the form), Account Terms and your Bank's "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" attached to this form. I also agree to notify the Bank immediately by filling in the "Credit Card Services Change Instruction(s) Form" for any change to my personal information including but not limited to address and phone number(s).

X

Signature of Applicant

Date

FOR THE BANK'S USE ONLY

Branch Code		Staff No.		<table><tr><td>SCE</td></tr><tr><td>ST001/MST001</td></tr></table>		SCE	ST001/MST001
SCE							
ST001/MST001							
AP/RJ/CX	SIG1	SIG2	CL	FE	AOD		
				1			
RR	OF	INP1	CHK1	INP2	CHK2		

PCPS/MA-1394/11-25EN

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