

Successful applicant of Public Bank (Hong Kong) Credit Card, besides enjoying incessant purchase benefits, can also enjoy series of exclusive bank privileges and flexible financial services.

### Permanent Annual Fee Waiver<sup>1</sup>

Principal and Supplementary Cardholders can enjoy permanent annual fee waiver.

### Overseas Spending Bank Charge Waiver<sup>2</sup>

Spending in overseas can enjoy a bank charge waiver.

### Cash Rebate up to 0.6%<sup>3</sup>

Monthly entitle up to 0.6% cash rebate on your card spending. Cash rebate will be credited directly to the Principle Cardholder's credit card account and it will be shown on the next monthly statement.

Monthly Card Spending	Cash Rebate
HK\$5,000 or above	0.60%
HK\$2,500 to HK\$4,999	0.55%
Below HK\$2,500	0.50%

### Cash Advance Service<sup>4</sup>

You can perform cash advance transactions at ATMs / banks labeled with JETCO or Visa logo.

### One-to-Many Octopus Automatic Add Value Service<sup>5</sup>

When your Octopus stored value is insufficient to cover the intended value deduction, it will be automatically reloaded with HK\$250 from your designated Public Bank (Hong Kong) Credit Card Account. Also, it will save your queuing time to reload your Octopus. With the service, you can apply for the Octopus Automatic Add Value Service for up to three family members, friends and relatives who are aged 12 or above, and all their Automatic Add Value Transactions are eligible to get the cash rebate in your designated Public Bank (Hong Kong) Credit Card Account.



### Exclusive Bank Privileges with Comprehensive Service<sup>6</sup>

#### Residential Mortgage

Privileged interest rates, 1<sup>st</sup> year premium waiver for fire insurance, application fee and valuation fee waivers.

#### Insurance Service

Special discount on application for "Public Travel Insurance", "Public GoldenHelper Insurance", "PublicHousemaid Insurance" and "PublicHome Insurance".

#### Personal Loan

Privileged interest rates.

#### Foreign Currency Exchange

Handling fee waiver.

#### Rental of Safe Deposit Box

2<sup>nd</sup> year rental fee waiver for 2 years' rental.

#### Other Privileges

Handling fee waiver on Gift Cheque and Traveller Cheque; 50% discount on handling fee for Demand Draft TT Remittance / Cashier's Order.

## Flexible Financial Management with Comprehensive Protection

### Up to 56 days Interest-free Repayment Period

All retail spending and Octopus Automatic Add Value Services can enjoy up to 56 days interest-free repayment period which let your finance become more flexible.

### 24-hour Global Emergency Assistance Services

Whenever and wherever, just call the local Visa emergency support hotline, you can get an emergency lost card replacement and other support services.

### Free Net Banking Services

Through Public Bank (Hong Kong) Net Banking service, you can simply and conveniently manage your credit card account via internet, including account information enquiry, un-billed transaction enquiry, latest statement enquiry, cash advance as well as the payment of credit card transactions. Please download the Application Form at [www.publicbank.com.hk](http://www.publicbank.com.hk).

Credit Card Customer Service Hotline : **3768 9700**

Website

: **[www.publicbank.com.hk](http://www.publicbank.com.hk)**

#### Remarks:

1. The waiver will be revoked if more than one time of late payment of the minimum payment stated on monthly statement is recorded in the past 12 months before the date of posting of annual fee.
2. Transactions effected in currencies other than Hong Kong dollars are debited into your credit card account after conversion into Hong Kong dollars on the date the items is processed at a rate (such exchange rate may differ from that on the transaction date due to market fluctuation) determined by Visa plus transaction fee charged by Visa to Public Bank (Hong Kong) Limited ("the Bank") (for details, please refer to Credit Card Fee Schedule or browse on the Bank Website at [www.publicbank.com.hk](http://www.publicbank.com.hk)).
3. The Program is only applicable to the amount of transaction actually posted to the monthly statement regarding retail purchase and Octopus Automatic Add Value Service transactions only. For the avoidance of doubt, transactions including but not limited to cash advance, cash instalment plan amounts, balance transfer amounts, free interest instalment plan amounts, tax payment amounts, internet bill payment, casino transactions, mobile transfer, purchase and/or recharge prepaid card or e-wallets (e.g. PayMe, WeChat Pay, TNG, etc.), charities organization donations, charities organization transaction amounts, speculation commerce, bank handling fees (including annual fees, finance charges, late charges, and cash advance handling fees), and/or unposted/cancelled/refunded transactions, all unauthorized transactions and any other service charges determined and informed by the Bank from time to time shall not be included as Eligible Transactions.
4. A cash advance fee calculated at the rate determined by the Bank at its absolute discretion from time to time in respect of the amount of each cash advance shall be charged to the Card Account (for details, please refer to Credit Card Fee Schedule).
5. Each Octopus can only be automatically reloaded once a day. If an applicant has an existing Octopus or Personalised Octopus, there is no application fee for first-time applicants for the Automatic Add Value Service ("AAVS"). HK\$20 handling fee will be charged for transferring the AAVS from one financial institution to another, reactivating the AAVS or altering the AAVS reload amount. If an applicant applies for a Personalised Octopus, the cost is HK\$100 which includes HK\$50 deposit, HK\$30 initial stored value and HK\$20 non-refundable handling fee.
6. Cardholders should show Public Bank (Hong Kong) Credit Cards to enjoy the privileges. The Bank reserves the rights to amend the relevant privileges at any time without prior notice.
7. The above services and privileges are bound by relevant terms and conditions, details please refer to the Bank Website at [www.publicbank.com.hk](http://www.publicbank.com.hk)

In case of any discrepancy or inconsistency between the English and Chinese versions of this application, the English version shall apply and prevail.

由大眾銀行(香港)有限公司刊發 Issued by Public Bank (Hong Kong) Limited

# Public Bank (Hong Kong) Credit Card Application Form

By Mail: Public Bank (Hong Kong) Limited  
Card Centre,  
12/F Public Bank Centre,  
120 Des Voeux Road Central, Hong Kong

## Type of Credit Card Applied

Please select One card and put a "✓".



Annual Income      Visa Platinum Card      Visa Gold Card      Visa Classic Card  
HK\$180,000      HK\$150,000      HK\$50,000

Remarks:

1. Applicant must be a Hong Kong resident aged 18 or above.
2. If the application requirement for Visa Platinum / Visa Gold Card cannot be fulfilled, the application will be processed as a Visa Gold / Visa Classic Card application.
3. Public Bank (Hong Kong) reserves the sole right to approve or decline any Public Bank (Hong Kong) Credit Card application.

## Personal Data

English Name as printed on HKID Card       Mr.       Ms.

Chinese Name      HKID Card / Passport No. (Please attach copy)

Date of Birth (DD/MM/YYYY)      Nationality

Marital Status      No. of Dependents  
 Single     Married     Divorced / Separated  
 Living Together     Widowed     Others

Education Level  
 Post-graduate or above     University     Post-secondary  
 Secondary     Form 3 or below     Primary

Home Address (in BLOCK LETTERS)  
Flat / Room      Floor      Block

Building / Estate

Street / Road

District

HK     KLN     NT      Year(s) There

Home Tel. No.      Mobile Phone No.

Email Address

Residential Status  
 Self-owned (with mortgage)     Self-owned (without mortgage)  
 Self-rented     Public Housing     Owned / Rented by Relative  
 Quarter / Company Provided

Monthly Instalment Amount / Rent (HK\$) \_\_\_\_\_

## Mailing Address

Please regard my designated mailing address as

Residential Address       Office Address

Overseas address and P.O. Box are not accepted.

## Occupation

Employed     Self-employed  
Name of Company (in BLOCK LETTERS)

Office Address (in BLOCK LETTERS)

Flat / Room      Floor      Block

Building

Street / Road

District

HK     KLN     NT      Office Tel. No.

Nature of Business      Year(s) of Service

Position / Title

Monthly Income HK\$      Annual Income HK\$

## Supplementary Card

Supplementary card applicant must be aged 15 or above.  
English Name as printed on HKID Card       Mr.       Ms.

Chinese Name      HKID Card / Passport No. (Please attach copy)

Date of Birth (DD / MM / YYYY)      Home Tel. No.

Relationship with Principal Card Applicant      Mobile Phone No.

Name of Company (in BLOCK LETTERS)      Office Tel. No.

## ATM Facilities

I / We wish my / our credit card(s) to have ATM access to my / our HKD current and / or savings account(s) opened with Public Bank (Hong Kong) Limited.

Account No.      Signature\*      (S.V.)

(S.V.)

\* Please use the signature filed with Public Bank (Hong Kong) Limited. For joint account, all account holders must sign.

Choice of Language on ATM Screen  
 Principal Card       Chinese       English  
 Supplementary Card       Chinese       English

# Public Bank (Hong Kong) Credit Card Application Form

By Mail: Public Bank (Hong Kong) Limited  
Card Centre,  
12/F Public Bank Centre,  
120 Des Voeux Road Central, Hong Kong

## Bank / Credit Reference

Account(s) at Public Bank (Hong Kong) Limited  Yes  No

Type of Account Account No.

Savings | 0 | 2 | 8 | - | | | | | | | | | | | | | | | | | | | | |

Current | 0 | 2 | 8 | - | | | | | | | | | | | | | | | | | | | | |

Payroll at Public Bank (Hong Kong) Limited  Yes  No

## Collection Point

Public Bank (Hong Kong) Credit Card collection letters will be sent to you separately. Please select collection location as follows:

### Hong Kong Island

- |  |  |
|--|--|
| <input type="checkbox"/> Main Branch         | <input type="checkbox"/> Central Branch            |
| <input type="checkbox"/> Aberdeen Branch     | <input type="checkbox"/> Shek Tong Tsui Branch     |
| <input type="checkbox"/> Western Branch      | <input type="checkbox"/> Wanchai Commercial Centre |
| <input type="checkbox"/> Causeway Bay Branch | <input type="checkbox"/> North Point Branch        |
| <input type="checkbox"/> Quarry Bay Branch   | <input type="checkbox"/> Shau Kei Wan Branch       |

### Kowloon

- |  |   |
|--|---|
| <input type="checkbox"/> Hunghom Branch        | <input type="checkbox"/> Tsim Sha Tsui Branch |
| <input type="checkbox"/> Yaumatei Branch       | <input type="checkbox"/> Mongkok Branch       |
| <input type="checkbox"/> Prince Edward Branch  | <input type="checkbox"/> Tai Kok Tsui Branch  |
| <input type="checkbox"/> Cheung Sha Wan Branch | <input type="checkbox"/> Wong Tai Sin Branch  |
| <input type="checkbox"/> To Kwa Wan Branch     | <input type="checkbox"/> Kowloon City Branch  |
| <input type="checkbox"/> San Po Kong Branch    | <input type="checkbox"/> Kwun Tong Branch     |

### New Territories

- |   |   |
|---|---|
| <input type="checkbox"/> Tseung Kwan O Branch | <input type="checkbox"/> Sai Kung Branch    |
| <input type="checkbox"/> Kwai Chung Branch    | <input type="checkbox"/> Tsuen Wan Branch   |
| <input type="checkbox"/> Tuen Mun Branch      | <input type="checkbox"/> Yuen Long Branch   |
| <input type="checkbox"/> Shatin Branch        | <input type="checkbox"/> Tai Po Branch      |
| <input type="checkbox"/> Fanling Branch       | <input type="checkbox"/> Sheung Shui Branch |

Others \_\_\_\_\_

## Relationship with Director / Employee of the Bank

Are you a relative / spouse of any of the Bank's directors or employees?

Yes (Please state his / her name)

English Name

| | | | | | | | | | | | | | | | | | | | | | | | | | | |

Chinese Name

Year(s) of Service

Department

Position / Title

Relationship

No (I hereby confirm that, as of the date of this application, I have no relationship with any of the Bank's directors or employees and I agree to notify the Bank promptly in writing if I become so related.)

## Overlimit Facility

With the **Overlimit Facility**, you may spend over your credit limit in times of need\*. When your current balance exceeds your credit limit, Public Bank (Hong Kong) Limited will charge an Overlimit Fee as specified in the Credit Card / Corporate Card Fee Schedule. Please "✓" the box if you do not require this facility:

Opt Out Overlimit Facility

Remarks:

- After the opt-out has taken effect, the card transaction which results in the current balance exceeding the assigned credit limit of the account will not be effected, whilst the account may still be subject to an overlimit scenario under certain circumstances (including but not limited to the posting of transactions which do not require authorisation for effecting payments and transactions approved yet late posted) without prior notice to the Cardholder.
- Upon approval of your application, this choice will also apply to ALL your existing Public Bank (Hong Kong) Credit Cards (if any).
- Public Bank (Hong Kong) Limited reserves the sole right to determine the overlimit amount.

## Declaration and Signature

- I / We, the undersigned, declare that the above information and document(s) enclosed are true and complete and authorise Public Bank (Hong Kong) Limited ("the Bank") to verify such information and to exchange such information with and to obtain credit related information of myself / ourselves, with any credit reference agencies and from whatever sources the Bank may consider appropriate.
- I / We confirm that no credit card under my / our name(s) issued by any financial institutions has been cancelled due to default in payment, and there is no current overdue payment exceeding 30 days in respect of my / our loan indebtedness (including credit card and any unsecured loans) with other financial institutions. 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 understand that if I / we knowingly make any false statement in my / our application with an intention to deceive, I / we may be liable to criminal prosecution.
- I / We have read and understood the "Notice to Customers relating to the Personal Data (Privacy) Ordinance" and agree that from time to time, the personal data relating to me / us may be used and disclosed by the Bank for the purposes of marketing, credit checking, and debt collection.

4. I / We understand that the Bank may refuse to accept this application in light of my / our individual circumstances. If this application is successful, I / we will be bound by the Public Bank (Hong Kong) Limited Credit Card Cardholder Agreement (“Agreement”) governing the use of the credit card (“the Card”), which will be supplied with the Card(s) and is available upon request.
5. I / We understand that Cash Rebate Program is bound by the Terms and Conditions, which will be supplied with the Card(s) and is available upon request.
6. I / We understand that the annual fee for principal platinum card, principal gold card and principal classic card are HK\$800, HK\$480 and HK\$220 respectively and the annual fees for their supplementary cards are HK\$400, HK\$240 and HK\$110 respectively. I / We agree to pay such fees upon being charged by the Bank if I / we decide to keep the Card(s). I / We also acknowledge that the finance charge for retail purchases and cash advances are calculated at 30% per annum (the annualised percentage rates are 34.49% and 36.16% respectively). Finance charge is calculated on a 365-day year basis.
7. The Card Embossing Process of the Bank Cards (include Credit Cards, PB Cards and any banking facility cards issued by the Bank from time to time) has been outsourced to the service provider(s) located in Hong Kong or outside Hong Kong, e.g. Mainland China (the “Service Provider(s)”). As a result, the personal data of the Bank Cardholders may be disclosed or transferred to the Service Provider(s) appointed by the Bank. The appointed Service Provider(s) will adopt stringent security measures to ensure the personal data of customers are kept in strict confidence in the Card Embossing Process. However, the personal data of customers may need to be provided or disclosed to any person to whom the Bank or any of its appointed Service Provider(s) is under an obligation to make disclosure under the requirements of any binding law, or under and for the purposes of any guidelines issued by regulatory or other authorities (including but not limited to government departments, judiciary or tax authorities) with which the Bank or any of its Service Provider(s) are expected to comply.
8. I / We understand that in the event of any default in payment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, I / we shall be liable to have my / our account data retained by the credit reference agency for a period of up to 5 years after repayment in full.
9. I / We confirm that I / we have read and understood the Summary of the Major Terms and Conditions of Agreement and the “Notice to Customers relating to the Personal Data (Privacy) Ordinance”.

**Opt-out from Use of Personal Data in Direct Marketing**

Please check and “ ✓ ” the box(es) below if you do not wish the Bank to use your personal data in direct marketing through the specified means below:

- Direct Mailing                       Telephone Calls  
 SMS     Email

**I / We understand that 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. I / We also understand that this opt-out request will become effective within 7 business days after the Bank properly receives.**

I / We understand that the above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank’s Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and the Bank’s Data Policy (“Notice”) and also understand that I / we could refer to the Notice 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.

I / We acknowledge receipt of the Notice and agree that from time to time, the personal data relating to me / us may be used and disclosed by the Bank in accordance with the Notice.

\* If there is any inconsistency between the English version and the Chinese version of this application form, the English version shall prevail.

**X** \_\_\_\_\_  
 Signature of Principal Card Applicant                      Date

**X** \_\_\_\_\_  
 Signature of Supplementary Card Applicant                      Date

**Documents Required**

Please submit copies of the following documents to facilitate our processing. Documents supplied including this application form will not be returned.

- HKID Card of principal and supplementary card applicants (if applicable); AND
- Residential proof within the latest 3 months, e.g. electricity bill, rate bill, bank statement; AND
- Any one of the following proofs of income / assets:
  - Latest income tax demand note or latest 3 months’ payroll slips; AND
  - Latest 3 months’ bank statement or passbook showing your name, account number and salary entry; OR
  - Company’s business registration certificate and latest tax return (applicable to sole proprietor of, or a partner in a business); OR
  - Other proof of assets (applicable to housewife or retiree)

Additional documents may be required for approval of application.

**For Bank Use Only**

SC  
 0 | 1 | 0 | 0 | 0 | 1 | 0 | 6 | 1 | | | | | | | | | |

## Public Bank (Hong Kong) Limited Major Terms and Conditions of Credit Card Cardholder Agreement

In compliance with the requirements of the Code of Banking Practice, Public Bank (Hong Kong) Limited (the "Bank") has outlined significant terms and conditions of the Credit Card Cardholder Agreement ("Agreement") as follows for your particular attention:

### 1. Safety of the Card and Secrecy of the PIN

Upon receipt of the Card, the Cardholder shall sign on the signature panel at the back of the Card(s) immediately and at all times take reasonable care of the Card(s) and the PIN(s) and keep the Card(s) safely under Cardholder's personal control and the PIN(s) secure and confidential and separately from the Card(s). Cardholder will at all times and from time to time fully indemnify the Bank against all losses and liabilities whatsoever suffered or incurred by the Bank in connection with or arising out of any failure or delay in so doing.

### 2. Maximum Liability for Card Loss or Theft of the Card

The maximum liability for unauthorised transactions before a card loss is reported to the Bank shall be HK\$500 if he / she has not acted fraudulently or with gross negligence. Cardholder indemnifies the Bank in full for all losses and / or other liabilities or damages it has incurred or sustained if Cardholder has acted fraudulently or with gross negligence or Cardholder has failed to inform the Bank as soon as reasonably practicable after having found that the Card has been lost or stolen.

### 3. Finance Charges and Service Charges

Cardholder shall be deemed to have accepted and agreed to pay the outstanding balances, the charges and handling fees incurred for any relevant service(s) printed on the statement including but not limited to i) finance charge for retail purchases; ii) finance charge and handling fee for cash advance; iii) late charge; iv) annual fee, returned cheque fee and autopay reject fee; v) overlimit fee; vi) card replacement fee. All fees and charges have been specified in the Fee Schedule. The Bank may vary the finance charges, fees, charges and / or handling fees from time to time as it may determine at its absolute discretion and announced to the Cardholder in such manner as the Bank may consider appropriate.

### 4. Expenses of Enforcement

Upon the cancellation of the Card for any reason or upon Cardholder's bankruptcy or death, the whole of the outstanding balance on the card account (including transactions authorised but not yet charged to the account) will become immediately payable. If Cardholder fails to pay any amount to the Bank when due, the Bank may incur legal,

collection or other expenses in recovering the amount from Cardholder and Cardholder will be liable for all reasonable cost and expenses reasonably incurred by the Bank.

### 5. Responsibility to Examine Statements

Cardholder must notify the Bank in writing of any alleged error or omission or of any missing or lost statement within 60 days from the statement date, failing which, the statement shall be conclusive.

### 6. Right to Set-off

Cardholder agrees that without prejudice to other rights conferred by law or under any other agreement, the Bank may at any time and without prior notice set off or transfer any monies standing to the credit of Cardholder's account(s) opened with the Bank of whatever held singly or jointly with others in or towards satisfaction or discharge of all sums due to the Bank by Cardholder in connection with the Card(s).

### 7. Cardholder's Liability

The principal Cardholder will be liable for all transactions and obligations of the Card(s) including those incurred by the supplementary Card Cardholder(s) and the supplementary Card Cardholder will only be liable for his / her transactions and obligations.

### 8. Bank's Right to Demand Immediate Payment

The Bank reserves the right to demand immediate repayment of outstanding in full.

### 9. Right of Card Termination

Any notice given by the Cardholder for termination of use of the Card shall be in writing and Cardholder should cut the Card into halves and return to the Bank.

### 10. Amendments on the Agreement

The Bank reserves the right at any time to amend the terms of the Agreement by notice to Cardholder and the changes will apply to Cardholder unless the Card is returned to the Bank for cancellation before the changes take effect.

Please note that the above summarised terms and conditions are for reference only and you should read the full version of the Agreement which shall prevail in the event of discrepancy. The use of the Card will constitute Cardholder's acceptance to the Agreement and the Cardholder will be bound by it. The full version will be available in all branches of the Bank. For any enquiries, please call the Customer Services Hotline on 3768 9700.

**借定唔借？還得到先好借！**

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

**Public Bank (Hong Kong) Limited 大眾銀行(香港)有限公司**  
**Customer Declaration of Business Referral 推薦貸款業務客戶聲明書**

**Note 註**

1. Please complete this form in Block Letters and where necessary, put a "✓" in the appropriate box  
請以正楷填寫及在空格內加上“✓”
2. To verify whether a third party is authorised by Public Bank (Hong Kong) Limited for referral business, please call (852) 8107 0818.  
如要核實第三方是否已獲大眾銀行(香港)有限公司授權進行業務轉介，請致電(852) 8107 0818 查詢。

**Type of Banking Service Application 銀行服務申請類別**

<input type="checkbox"/> Credit Card 信用卡*	<input type="checkbox"/> Commercial Loan 商業貸款
<input type="checkbox"/> Property Mortgage Loan 物業貸款	<input type="checkbox"/> Personal Loan 私人貸款*
<input type="checkbox"/> Vehicle / Taxi / Public Light Bus Financing 車輛 / 的士 / 小巴貸款	

\* Business referral of credit card and personal loan is not accepted. 恕不接受信用卡及私人貸款之推薦。

**Customer Information 客戶資料**

<b>Customer Name</b> 客戶名稱	
<b>BR/CI Number</b> 商業登記 / 公司註冊號碼 (for corporate customers only 只適用於企業客戶)	
<b>HKID Card/Passport Number</b> 香港身份證 / 護照號碼 (for personal customers only 只適用於個人客戶)	

**Declaration and Signature by Customer 客戶聲明及簽署**

**I/We declare and confirm that the following information given is correct and true:**

**本人/吾等聲明及證實下述之資料全屬正確及真實：**

<b>1.</b>	<b>Is this application referred by a third party (e.g. Property Agent, Car Dealer, Insurance Agency or friend / relative, etc.)("Referrer")? 此申請是否由第三方轉介(如: 物業代理、車行、保險代理或朋友/親戚等)(「推薦人」)?</b>
<input type="checkbox"/>	No, this application is not referred by a Referrer and does not involve any loan-related fees. 否，此申請並非由推薦人轉介及涉及收取任何與貸款有關之費用。
<input type="checkbox"/>	Yes, this application is referred by a Referrer (please specify the information in below) 是，此申請是由推薦人轉介 (請註明資料如下)
	(a) Name of the Referrer 推薦人之名稱:  _____
	(b) Relationship with the Referrer (if any) 與推薦人之關係 (如有):  _____
	(c) Contact person and contact number of the Referrer 推薦人之聯絡人及電話:  _____
	(d) Whether the Referrer has charged or will charge you any loan-related fees? If yes, please specify the amount of fees. 推薦人會否已經或將會向你/你們收取任何與貸款有關之費用? 若會，請註明費用金額。 <input type="checkbox"/> No 否 <input type="checkbox"/> Yes 有 (HK\$ _____) or 或 (貸款額的 _____ % of loan amount) or 或 (Other basis, please specify 其他方式，請註明 _____)
	(e) Handling of the loan application and submission of related documents 處理貸款申請及遞交有關文件: <input type="checkbox"/> Handled by myself/ourselves 由本人/吾等自行處理 <input type="checkbox"/> Authorise the Referrer to handle on my/our behalves 授權推薦人處理

**2. Where this application is referred by a Referrer:**

如此申請由推薦人轉介：

- (a) I/We confirm that I/We have authorised the Referrer to refer my/our loan application and personal particulars to Public Bank (Hong Kong) Limited ("PBHK"). 本人/吾等確認推薦人已獲本人/吾等授權將本人/吾等之貸款申請以及個人資料轉給大眾銀行(香港)有限公司(「大眾銀行(香港)」)。
- (b) I/We understand and consent to the Referrer receiving service fee from PBHK upon approval and drawdown of the loan, if any. 本人/吾等明白並同意於本人/吾等取得貸款後，推薦人會收取大眾銀行(香港)支付之介紹手續費(如有)。
- (c) I/We understand and accept that acceptance of my/our loan application, loan amount and the relating terms and conditions are subject to the sole discretion and the approval of PBHK. 本人/吾等明白及接受由大眾銀行(香港)全權決定及批核是否接受本人/吾等之貸款申請、貸款額及其有關條款及細則。
- (d) I/We have read and agreed to be bound by relevant Terms and Conditions of Business Referral as stipulated in the Form. 本人/吾等已閱讀此表格內之相關推薦貸款業務條款及細則及同意受其約束。

**Terms and Conditions of Business Referral 推薦貸款業務條款及細則**

- The personal data collected by PBHK in the Business Referral Application Form ("the Form") will be handled in accordance with PBHK's privacy policy. Those personal data will only be used for verification purposes in respect of the loan application. 所有個人資料會根據大眾銀行(香港)的私隱與保安守則下收集。於推薦貸款表格所提供的個人資料，大眾銀行(香港)將會用作申請貸款的核實用途。
- PBHK reserves the right to modify, suspend or terminate the business referral and to amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of PBHK on all matters relating to the business referral shall be final and binding all parties concerned. 大眾銀行(香港)有權隨時修訂、暫停或終止此推薦貸款業務及更改其條款及細則而毋須另行通知。如有任何爭議，大眾銀行(香港)對此推薦貸款業務之所有事宜均有最終決定權，並對所有相關人士具約束力。
- No person other than the Referrer, customer and PBHK 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. 除推薦人、客戶及大眾銀行(香港)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。
- This referral of loan application is subject to the prevailing legal and regulatory requirements. 此推薦貸款申請受法律及監管條例約束。
- These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region. 所有上述條款及細則均受香港特別行政區之法律所規管及闡釋。
- In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail. 本條款及細則的中、英文版本有歧異，概以英文版本為準。

S.V.

Customer Signature 客戶簽名

Date 日期

For Bank Use Only		(Application Ref: _____)			
HP Phone Verification	Date	Time	Ext. No.	Handled by	
Form Received: <input type="checkbox"/> Applicant <input type="checkbox"/> Referrer	Refer? <input type="checkbox"/> Yes <input type="checkbox"/> Appointed <input type="checkbox"/> Other <sup>1</sup> (please provide the justification _____) <input type="checkbox"/> No	Credit card or personal loan? <input type="checkbox"/> Yes <input type="checkbox"/> No	Cross-check <input type="checkbox"/> Agree <input type="checkbox"/> Disagree <sup>2</sup>	Loan related fee <input type="checkbox"/> Yes <input type="checkbox"/> No	Result <input type="checkbox"/> Approve <input type="checkbox"/> Reject
<b>Declaration by application handling branch staff</b>					Handled By:
Where the application is rejected, I have explained the reasons for rejection to the applicant.					
<b>Remarks:</b>					Approved By:
1. Only accept existing customer of the Bank who receive (a) no commission from the Bank nor applicant or (b) referral fee approved by Head of Proposing Unit.					
2. Before ticking this box, follow-up and require relevant party to revise the form if selected case should be rejected.					

**Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited's Data Policy etc.**

This Notice provides information regarding the policy and practice of Public Bank (Hong Kong) Limited (the "Bank") in relation to personal and other data concerning Data Subjects.

- (a) From time to time, it is necessary for Data Subjects to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected from Data Subjects in the ordinary course of the continuation of the banking relationship (for example, when customers write cheques or deposit money or apply for credit facilities) and where relevant from other parties in the ordinary course of or for the purpose of the Bank's business (e.g. from credit reference agency for the purpose of credit assessment when considering credit application, from the Bank's corporate customer in which the Data Subject is a shareholder director or other officer when the corporate customer opens an account with the Bank).
- (d) The purposes for which data relating to a Data Subject may be used are as follows:
  - (i) provision of financial banking and other related services (including but without limitation to deposit, financing, investment management, dealing, advisory, financial planning and custody services) and operation of the services and credit facilities provided to customers;
  - (ii) conducting credit and other status checks, whether at the time of application for credit or regular or special reviews (which normally will take place one or more times each year) or otherwise;
  - (iii) processing applications for banking and/or other financial services and facilities;
  - (iv) creating and maintaining the Bank's credit scoring and risk related models;
  - (v) provision of reference (status enquires);
  - (vi) maintaining credit history of Data Subjects;
  - (vii) assisting other financial institutions to conduct credit checks, collect and recover debts and enforce judgments;
  - (viii) ensuring ongoing credit worthiness of Data Subjects;
  - (ix) designing and improving financial services or related products for Data Subjects' use;
  - (x) marketing services, products and other subjects (please see further details in paragraph (g) below);
  - (xi) internal monitoring and control, including but without limitation to determining amounts owed to or by Data Subjects;
  - (xii) enforcement of Data Subjects' obligations, including but without limitation to collection of amounts outstanding from Data Subjects and those providing security or otherwise acting as surety for the obligations of customers and other parties having liability to the Bank;
  - (xiii) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or the Bank Group Company or that it is expected to comply according to:
    - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
    - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative

Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);

- (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of Bank Group Company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
  - (xiv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
  - (xv) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the Data Subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
  - (xvi) conducting matching procedures (including related comparisons), whether for credit checking, data verification or otherwise and whether or not for and/or would result in adverse actions against the Data Subjects;
  - (xvii) responding to requests for information made for the purpose of complying with legal and/or regulatory requirements or by the court, the police, the law enforcement, supervisory or regulatory authority;
  - (xviii) research and statistical analysis (including behavioral analysis);
  - (xix) all other incidental and associated purposes relating to any of the foregoing purposes.
- (e) Data (except data already in the public domain) held by the Bank relating to a Data Subject will be kept confidential but the Bank may provide such information to the following parties for any of the purposes set out in paragraph (d) above, irrespective of whether the place of business of the recipient is within or outside Hong Kong, whether or not the data would be transferred outside Hong Kong and whether the data will following such disclosure be collected held processed or used by such recipient in whole or in part outside Hong Kong :
- (i) any agent, any contractor, third party service provider, adviser or consultant who provides administrative, telecommunications, computer, data processing and analysis, payment, securities clearing, debt collection, valuation, research, legal, financial, accounting, audit or other services to the Bank or any Bank Group Company in connection with the operation of their respective business;
  - (ii) any Bank Group Company and any other person who has expressly or impliedly undertaken to keep such information confidential or otherwise is under a duty of confidentiality to the Bank;
  - (iii) any financial or other institution, credit charge or other card company with which the Data Subject has or proposes to have dealings;
  - (iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
  - (v) credit reference agencies, and, in the event of default, to debt collection agencies;
  - (vi) any person to whom the Bank or any Bank Group Company is under an obligation or otherwise required to make disclosure under the requirements of any law, rule, regulation and court order binding on or applying to the Bank or any Bank Group Company or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self regulatory or industry bodies, or associations of financial services providers with which the Bank or any Bank Group Company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any Bank Group Company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;

- (vii) any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations;
  - (viii) any party making any request mentioned in paragraph (d)(xvii) above;
  - (ix) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the Data Subject;
  - (x)
    - (1) Bank Group Company;
    - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - (3) third party reward, loyalty, co-branding and privileges programme providers;
    - (4) co-branding partners of the Bank and Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
    - (5) charitable or non-profit making organizations; and
    - (6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(x) above. Such information may be transferred to a place outside Hong Kong; and
  - (xi) legal and other professional advisers of any party mentioned in paragraphs (e)(i) to (e)(x) above.
- (f) With respect to data in connection with mortgages applied by Data Subjects (whether as a borrower, mortgagor or guarantor and whether in the Data Subjects' sole name or in joint names with others) on or after 1 April 2011, the following data relating to Data Subjects (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
- (i) full name;
  - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the Data Subjects' sole name or in joint names with others);
  - (iii) Hong Kong Identity Card Number or travel document number;
  - (iv) date of birth;
  - (v) correspondence address;
  - (vi) mortgage account number in respect of each mortgage;
  - (vii) type of the facility in respect of each mortgage;
  - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
  - (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by Data Subjects with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the Data Subjects' sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance (the "Ordinance")).

(g) USE OF DATA IN DIRECT MARKETING

The Bank intends to use Data Subjects' data in direct marketing and the Bank requires the Data Subjects' consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of Data Subjects held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
  - (1) financial, insurance, credit card, banking and related services and products;

- (2) reward, loyalty or privileges programmes and related services and products;
  - (3) services and products offered by the Bank's or the Bank Group Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (4) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
- (1) the Bank Group Company;
  - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - (3) third party reward, loyalty, co-branding or privileges programme providers;
  - (4) co-branding partners of the Bank and the Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (5) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires Data Subjects' written consent (which includes an indication of no objection) for that purpose;
- (v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the Data Subjects' consent or no objection as described in paragraph (g)(iv) above, the Bank will inform the Data Subjects if it will receive any money or other property in return for providing the data to the other persons.

**If any individual does not wish the Bank to use or provide to other persons his/her data for use in direct marketing as described above, he/she may exercise his/her opt-out right by notifying the Bank.**

- (h) Under and in accordance with the Ordinance and the Code of Practice on Consumer Credit Data, any individual has the right:
- (i) to check whether the Bank holds data about him/her and of access to such data;
  - (ii) to require the Bank to correct any data relating to him/her which is inaccurate;
  - (iii) to ascertain the Bank's policies and practices in relation to personal data and to be informed of the kind of personal data held by the Bank;
  - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or in the event of default to debt collection agencies, and be provided with further information to enable the making of a data access and/or correction request to the relevant credit reference agency or debt collection agency; and
  - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- (i) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (h)(v) above) may be

retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.

- (j) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- (k) The Bank may charge a reasonable fee for the processing of any data access request (whether or not by virtue of exercise of its right under the Ordinance).
- (l) In relation to the rights of individuals as mentioned in paragraphs (h)(i) to (h)(iii) above, the person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of personal data held are to be addressed is as follow:  
  
The Data Protection Officer  
Public Bank (Hong Kong) Limited  
120 Des Voeux Road Central  
Hong Kong  
Tel.: (852) 2541 9222  
Fax: (852) 2541 0009
- (m) The Bank may have obtained a credit report on the Data Subject from a credit reference agency in considering any application for credit. In the event that the Data Subject informs the Bank that it wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (n) Nothing in this Notice shall limit the rights of Data Subjects under the Ordinance.
- (o) Data Subject may, at any time, choose not to receive the Bank's promotional material. Data Subject should notify the Bank of such choice.

In this Notice, unless the context does not permit or otherwise requires,

**"Bank Group Company"** means any company which is a member of the group of companies to which the Bank belongs;

**"Consumer Credit"** has the meaning ascribed thereto under the Code of Practice on Consumer Credit Data (i.e. any loan, overdraft facility or other kind of credit provided by the Bank to and for the use of an individual, or to and for the use of another person for whom an individual acts as guarantor);

**"Data Subjects"** means customers of the Bank and other parties whose data have been supplied to (whether by themselves or otherwise) or otherwise held or obtained by the Bank, including but without limitation to applicants for banking services and facilities, sureties, suppliers, contractors and service providers of the Bank (whether the prospective or the actual ones), officers, representatives, managers, partners of any company, partnership, association or organization having banking or other relationship with the Bank;

**"Bank"** means Public Bank (Hong Kong) Limited (including all its branches and offices, whether within or outside Hong Kong) and its successors and assigns.

#### Notes

1. **By using or continuing to use any of the Bank's services and products (including but without limitation to opening and maintaining any account with the Bank), providing information about the Data Subject himself/herself/itself, acting as surety for the liability of any other party to the Bank, providing service to, entering into commercial or other contractual arrangements with the Bank, a Data Subject is deemed to have accepted and agreed to the**

arrangements set out and to be bound by the provisions herein unless there is evidence to prove that the Data Subject has not received this Notice beforehand and has not become bound by any terms and conditions which make reference to this Notice or incorporate this Notice by reference.

2. This Notice may from time to time be revised and updated by the Bank and prior notice of the amendments will be given.
3. Whether or not a copy of the latest version of this Notice has been provided by the Bank to a Data Subject or a prospective Data Subject, the Data Subject and the prospective Data Subject are welcome to obtain the latest version thereof from any branch of the Bank in Hong Kong or by calling the Bank's Customer Hotline (852) 8107-0818 or by downloading from the Bank's website: www.publicbank.com.hk.
4. In the event of any conflict or inconsistency between the Chinese and English versions of this Notice, the English version shall prevail.

Public Bank (Hong Kong) Limited

如需索取中文版本，請致電 (852) 8107-0818 與大眾銀行職員聯絡。

ST-700 (OPTS) 12/2016

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**Instruction Form for Use of Personal Data in Direct Marketing**

Date: \_\_\_\_\_

To: Public Bank (Hong Kong) Limited (Attn: Data Protection Officer)  
GPO Box 824, Hong Kong

I do not wish the Bank to use my personal data in direct marketing through the following specified means *(Please tick the box(es) below where appropriate):*

- Direct mailing (Please provide address\*: \_\_\_\_\_)
- Phone calls (Please provide phone number(s)\*: \_\_\_\_\_)
- SMS (Please mobile phone number(s)\*: \_\_\_\_\_)
- E-mail (Please provide e-mail address\*: \_\_\_\_\_)

*(If you sign and return this Form without ticking any of the boxes above, it means that you have no objection to the Bank's use of your personal data in direct marketing through any means.)*

\* For non-customer of the Bank, information must be provided. Otherwise, the Bank will be unable to process the instruction.

**I understand that the above represents my present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me to the Bank prior to this instruction. I also understand that this instruction will become effective within 7 business days after the Bank properly receives.**

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

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Account Number (For the Bank's customer only): \_\_\_\_\_