

ICBC兩幣卡申請表格 ICBC DUAL CURRENCY CREDIT CARD APPLICATION FORM

(只適用於昆侖國際會員 Applicable to KVB's members only)

請以英文正楷填寫。Please complete in English BLOCK letters.

信用卡類別 CREDIT CARD TYPE

永久免年費
Perpetual Annual
Fee Waiver

註：申請人必須年滿18歲。
Note: Applicant must be aged 18 or above.

本人欲申請

I would like to apply for



ICBC 兩幣卡
ICBC Dual Currency VISA Card
(802-101-02)

迎新禮品 WELCOME GIFT

請選擇以下一款迎新禮品並於適當方格內加上 [✓] 號。Please select ONE of the following welcome gifts by putting a "✓" in appropriate box.

LANVIN 名貴原子筆連鎖匙扣套裝 (63)
Roller Pen & Keychain Set

LANVIN "Compagnon de Voyage" 護照旅行皮包 (64)
"Compagnon de Voyage" Travel Wallet

如閣下沒有註明，本行將代為選擇 LANVIN 名貴原子筆連鎖匙扣套裝。禮品一經確認，恕不接受任何更改。If no choice indicated, your welcome gift will be assigned as LANVIN Roller Pen & Keychain Set. Choice of welcome gift cannot be changed once confirmed.

迎新禮品適用於2005年12月31日或之前成功申請之會員。會員須於發卡後3個月內實際消費或現金透支滿港幣或人民幣2,800元，方可獲享迎新禮品。禮品數量有限，換完即止。上述優惠不適用於現有或於過去6個月內取消任何 ICBC 信用卡之會員。

如新卡會員於發卡後12個月內取消ICBC兩幣卡，本行將向會員收取手續費HK\$700。

Welcome offer is valid for successful application on or before 31 December 2005. Successful applicant of ICBC Dual Currency Credit Card is required to spend or cash advance for HKD/RMB2,800 within the first 3 months of card issuance. Welcome gifts are available on a first-come-first served basis while stock lasts. Existing ICBC credit cardmember or applicant who has cancelled any ICBC Credit Cards in the past 6 months will not be eligible for the welcome gift.

The Bank will charge a handling fee of HK\$700 if new cardmember cancels the ICBC Dual Currency Credit Card within 12 months from card issuance.

個人資料 PERSONAL INFORMATION

稱謂 Title 先生 Mr. 女士 Ms.

(於香港身份證/護照上之姓名 Name as appeared on your HKID Card/Passport)
英文姓名 English Name

中文姓名 Chinese Name

(請附上香港身份證/護照副本 Please enclose copy of HKID Card/Passport)
香港身份證/護照號碼 HKID Card/Passport No.

出生日期 Date of Birth 年齡 Age 國籍 Nationality
日DD / 月MM / 年YY

婚姻狀況 Marital Status
 未婚 Single (S) 已婚 Married (M) 離婚 Divorced (D)

電郵地址 (如適用) E-mail Address (if applicable)

住宅地址 (請以英文正楷填寫，郵政信箱恕不接受)
Full Residential Address (Please complete in English BLOCK letters, P.O. Box is not accepted)

單位 Unit / 室 Flat / 室 Room 樓 Floor 座 Block

大廈名稱 Name of Building

街道名稱及號數 No. and Name of Street

地區 District

香港 Hong Kong (001) 九龍 Kowloon (002) 新界 New Territories (003)

省 Province / 州 State / 城市 City

國家 Country

郵政編碼 Postal code

現址居住年數 Years there 住宅電話號碼 Residential Telephone No. 手提電話 / 傳呼機號碼 Mobile / Pager No.

就業資料 OCCUPATION INFORMATION

公司名稱 Company Name (請以英文正楷填寫 Please complete in English BLOCK letters)

公司地址 Company Address (請以英文正楷填寫 Please complete in English BLOCK letters)
單位 Unit / 室 Flat / 室 Room 樓 Floor 座 Block

大廈名稱 Name of Building

街道名稱及號數 No. and Name of Street

地區 District

香港 Hong Kong (001) 九龍 Kowloon (002) 新界 New Territories (003)

省 Province / 州 State / 城市 City

國家 Country

郵政編碼 Postal code

公司電話 Office Telephone No.

內線 (如適用) Extension (if applicable)

職位 Position

中國內地意外急救醫療保險卡 EMERGENCY MEDICAL CARD

本人接受由中國太平洋保險發出之中國內地意外急救醫療保險卡
I, hereby accept the CPI Emergency Accidental Medical & Hospitalization Card ("Medical Card") issued by China Pacific Insurance Co. (H.K.) Ltd.

回鄉證 / 回鄉卡 / 護照號碼：

(請附上證件副本)

Entry Home Permit/Passport No.: _____
(Please enclose copy of document)

條款及細則：

- 本人明白如本人於首12個月或於取消ICBC兩幣卡時之總簽賬低於\$10,000 (人民幣與港幣簽賬可一併計算)，中國工商銀行香港信用卡中心將即時於本人的ICBC兩幣卡賬戶扣除手續費HKD450。
- 本人授權中國工商銀行香港信用卡中心披露本人之任何資料予中國太平洋保險，以處理此保險卡。
- 本人同意授權中國工商銀行香港信用卡中心與中國工商銀行(亞洲)有限公司交換本人的資料，以處理此保險卡。
- 本人明白中國內地意外急救醫療保險卡有效期為一年，如本人於有效期內終止本人之ICBC兩幣卡服務，此保險卡之服務亦將即時停止。

Terms & Conditions:

- I understand that if my total spending is under HK\$10,000 (spending of RMB and HKD can be combined) for the first 12 months or upon cancellation of my ICBC Dual Currency Credit Card, a handling fee of HKD450 will be debited from my ICBC Dual Currency Credit Card account immediately.
- I fully authorize The Industrial and Commercial Bank of China, Hong Kong Credit Card Centre to disclose my information to China Pacific Insurance Co. (H.K.) Ltd. for the purpose of processing this Medical Card.
- I confirm and authorize the exchange of my information between The Industrial and Commercial Bank of China, Hong Kong Credit Card Centre and Industrial and Commercial Bank of China (Asia) Limited for the purpose of processing this Medical Card.
- I understand that this Medical Card will be valid for 1 year. The service of the Medical Card will be suspended immediately upon the cancellation of my ICBC Dual Currency Credit Card.

服務選擇 CHOICE OF SERVICES

自動櫃員機服務 ATM Services

(如未說明，將代為選擇接納以自動櫃員機操作閣下之ICBC兩幣卡賬戶。PIN will be issued of ATM facilities if no instruction is given.)

本人不欲以自動櫃員機操作本人之ICBC兩幣卡賬戶。請勿發私人密碼予本人。
I do not wish to access my ICBC Dual Currency Credit Card account through ATM facilities. Please do not issue me a PIN.

本人欲以自動櫃員機操作本人之ICBC兩幣卡賬戶，請發私人密碼予本人。
I wish to access my ICBC Dual Currency Credit Card account through ATM facilities, please issue me a PIN.

(如欲登記內地中國工商銀行個人網上銀行服務及ICBC「VISA驗證」服務，必須先申請此私人密碼。The PIN is required to register internet banking of ICBC, Mainland China and ICBC "Verified by VISA" Services.)

請選擇櫃員機螢幕顯示之語言 Please select language on ATM Screen

(如未說明，將以中文處理 Screen will be in Chinese if no instruction is given)

中文 Chinese (0) 英文 English (1)

賬單寄發地址 Billing Address (郵政信箱恕不接受 P.O.Box is not accepted)

住宅地址 Home Address 公司地址 Office Address

與本銀行關係 RELATIONSHIP WITH THE BANK

申請人是否中國工商銀行香港信用卡中心或中國工商銀行(香港分行)或其附屬機構的董事 / 僱員之親屬? Are you a relative of any director/employee of The Industrial and Commercial Bank of China, Hong Kong Credit Card Centre or The Industrial and Commercial Bank of China, Hong Kong Branch or any of its subsidiaries?

是 是 (請填寫其資料 Please state his / her details)

否，但本人承諾如將來有此發生，本人將以書面通知中國工商銀行香港信用卡中心。
No, but I shall inform The Industrial and Commercial Bank of China, Hong Kong Credit Card Centre in writing should such relationship arise in future.

董事 / 僱員姓名 Name of Director / Employee

關係 Relationship

公司名稱 Company Name

部門 Department

職位 Position

請附上下列文件 PLEASE ENCLOSE

為儘快辦理 閣下之申請，請緊記附上下列文件之副本。To speed up your application, please remember to enclose copies of the following documents.

申請人之香港身份證 / 護照

HKID Card / Passport of the Credit Card applicant

最近三個月內之現居住址證明，如電費單或銀行月結單

Residential address proof within the latest 3 months, e.g.: electricity bill or bank statement

回鄉證 / 回鄉卡或護照 (適用於申請中國內地意外急救醫療保險卡)

Entry Home Permit or Passport (applicable to Medical Card applicant)

註：本行保留向申請人索取額外文件之權利。

Note: The Bank reserves the right to request additional documents from the applicant.

銀行專用 FOR BANK USE ONLY

BC	PC	PCT: NCA	
ACC1			
CL(D)	OTH CL	TTL EXP	
DCL APP			
CYC: 28	EC	OWNER	OFF 0 / 1
DC	TU	SETUP	RL
VER	CHK	ATM CHK	
STAFF CODE:			
SOURCE CODE: Y1A51000			

請先細閱才簽署 PLEASE READ BEFORE SIGNING

- 以上資料均屬詳實，本人授權中國工商銀行香港信用卡中心(“貴銀行”)向本人的僱主(“僱主”)、與本人有上述客戶關係的投資公司(“公司”)、財務機構及信用諮詢公司或任何其他信用狀況或資料來源查詢核實以上資料，並收取該等資料用以處理及評核申請，並在本人同意貴銀行批准後，用以操作本人的戶口。
- 本人明白於中國工商銀行香港信用卡中心派發及通知此申請獲批准後隨卡附上之關於個人資料(私隱)條例致啟者及其他人士的通知。
- 根據《個人資料(私隱)條例》所核准及發出的“個人信貸資料實務守則”，信貸供應商現可透過信貸調查機構共同分享個人的正面信貸資料。如閣下反對閣下的信貸資料被納入有關已取消賬戶的正面信貸資料報告制度，請聯絡本行的客戶服務熱線2533 8888以作安排。
- 如有任何拖欠還款，除非欠賬金額在由欠賬日期起計60日屆滿前全數清還，否則本人明白本人賬戶資料可在最終清還欠賬金額後，由信貸調查機構再保留5年。
- 在清還欠款而取消信用卡賬戶及在緊隨取消賬戶前5年並沒有任何重大的信用卡賬戶拖欠的條件下，本人明白本人有權自行要求信貸調查機構清除其資料庫中有關該取消賬戶的任何賬戶資料。
- 本人明白及同意貴銀行資料處理及打卡過程由貴銀行設於中國內地的外判服務者進行，並由嚴密保安系統及運作程序監管，確保貴銀行資料絕對保密，除法律規定或經本人同意外，絕不會向第三者(不論是否處於香港)披露。本人亦同意就為信用卡處理及打卡的目的，貴銀行可披露本人的資料予貴銀行之信用卡處理及打卡外判服務提供者。此外，本人明白及同意貴銀行信用卡之人民幣賬戶由中國內地之中國工商銀行總行維持及記錄，並由中國人民銀行法規所管轄。
- 本人明白並同意貴銀行有權要求本人呈交其他證明文件。
- 儘管第14條及第15條另有規定，本人並授權貴銀行向下列者披露本人及/或此項申請及/或本人的戶口之任何資料，可獲披露及可獲資料者為：(i)貴銀行聘用之員工、代理人及承包商，用以處理及核實此申請；(ii)貴銀行聘請的服務提供者，對客戶賬戶的操作(包括信託管理服務)和賬戶服務之市場推廣有關之服務；(iii)中國工商銀行及其附屬機構(包括信用卡卡上出現其名稱或標誌的第三者。本人亦明白及同意貴銀行將本人之資料從香港轉運至其他地方，包括中國內地。本人亦明白及同意 貴銀行可利用本人之資料及/或本人於貴銀行戶口之資料作市場推廣用途，及為了市場推廣目的與特約的商業夥伴交換資料。
- 本人並同意完全遵守中國工商銀行香港信用卡中心信用卡會員合約及其後可能修訂之條款(“該合約”)，該合約將在申請獲得批准後與卡一併發出給本人。
- 儘管債主或公司(視乎情況而定)已簽署擔保書及/或存款押記的情況下，本人明白及同意按會員合約而繳交的信用卡付款款將由本人負責。
- 本人同意及明白(或就貴銀行債主或公司(視乎情況而定)通知，指債主或公司(視乎情況而定)因任何原因將會停止提供擔保及/或就信用卡的付款提供保證，本人於貴銀行的戶口將被凍結，直至貴銀行另行通知為止。而且，取決於貴銀行的全權裁量，本人於貴銀行的戶口隨後可能會或可能不會重新啟動。
- 本人明白及承諾，一旦本人與債主的僱傭關係或本人與公司的客戶關係被終止(“終止”)，本人將立即通知貴銀行。本人同意及授權債主或公司(視乎情況而定)或此時代表本人通知貴銀行及停止本人於貴銀行的戶口。本人明白及承諾，一旦終止及/或在貴銀行的要求下，本人會將信用卡或附屬或以其他形式損毀，及立即將損毀的信用卡交回 貴銀行。
- 本人明白及授權貴銀行於本人受聘於僱主期間或本人仍是公司客戶期間，將一套詳列了姓名、戶口號碼、信用額、信用卡的結欠額及 貴銀行認為合理的其他資料的月結單摘要，並將該月結單的電子版本發送予僱主或公司的地址記錄。
- 本人同意及授權貴銀行於本人受聘於僱主期間或本人仍是公司客戶期間，可向僱主或公司(視乎情況而定)披露本人的個人資料(包括但不限於本人的財政狀況及本人信用卡的交易紀錄)。
- 本人謹此鄭重及誠實地作出如下聲明：(i)本人從未在香港或任何其他地方，被宣告破產，或成為任何破產案件或類似的法律程序的被申請者，或受任何接管令或類似命令的約束，及(ii)本人已經小心及謹慎地考慮過本人的資產及負債狀況，本人並無任何意圖，於香港或任何其他地方，申請本人的破產令或類似的命令，或向本人的債權人作出任何本人願安排或類似的安排的建議，而本人亦不覺得有任何理由需要提出任何上述申請或建議。
- 本人聲明本人名下其他金融或財務機構發出之信用卡及/或個人貸款並沒有因需要而取消，並聲明本人現於其他金融或財務機構之貸款(包括信用卡及其他貸款)並沒有逾期還款超過三十天。
- 如本人與貴銀行董事或職員有任何親屬關係，本人將立即通知貴銀行。
- 本人明白若在此申請中蓄意作出虛假陳述意圖欺騙，本人可能會受刑事檢控。
- 本人已細心閱讀清楚明白列印於本申請表內的中國工商銀行香港信用卡中心信用卡會員合約的重要條款及細則。注意事項：
 - 除銀行另有豁免外，每張金卡主卡年費為港幣480元。根據銀行營運則採用淨現值法計算，港幣賬戶之零售息費及現金透支之實際年利率分別為24.38%及26.42%。人民幣賬戶之零售息費及現金透支之實際年利率分別為19.90%及21.19%。
 - 如信用卡在首次發出後一年內自願取消，銀行有權收取取消費。
 - 正面信貸資料是指個人的信貸程度(如信貸額及未償還金額)及還款記錄。
 - 作為申請用途，銀行將查閱信貸調查機構的資料庫，以進行申請人的信用檢討。
 - 中國工商銀行香港信用卡中心對此申請之審批/拒絕，指派之信用額及有關年利率將保留絕對決定權並須作出任何解釋。
 - 假如本申請表以傳真方式傳送至貴行，貴行有權將收到之傳真本視為在任何方面皆為真確及對本人有約束力。註：所有提交之文件(包括此申請表)無論此申請批准與否，恕不退還。

- I confirm that the above information is true and complete and hereby authorize The Industrial and Commercial Bank of China, Hong Kong Credit Card Centre (“the Bank”) to contact my employer referred to above (“the Employer”), the investment company with whom I maintain a client relationship referred to above (“the Company”) or any financial and credit institutions or any other credit or information sources for the verification thereof and for the collection of such information as required for the processing and evaluation of this application and, if my application is approved, for the operation of my account(s).
- I confirm that I have read and understood the “Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance” which is available at the Bank for customers’ collection and will be sent to me along with the Card if this application is approved.
- In accordance with the terms of the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance, positive credit data of individuals may now be shared by banks through credit reference agencies. If you do not wish your credit data to be included in the positive credit data reporting system in respect of closed account data, please call our Credit Card Customer Service Hotline at 2533 8888 for full reply.
- In the event of any default in repayment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, the individual shall be liable to have his account data retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default.
- Upon termination of the account by full payment and on condition that there has not been, within 5 years immediately before account termination, any material default on the account, I shall have the right to instruct the Bank to make a request to the credit reference agency to delete from its database any account data relating to the terminated account.
- I understand and agree that the card processing and the card embossing activities in relation to the Card will be conducted by service providers of the Bank in Mainland China under strict security measures and operational controls to ensure that any information of the cardmembers be kept strictly confidential and will not be disclosed to any third party (whether in Hong Kong or elsewhere), except as required by law, or with my consent. I hereby also consent to the disclosure of my information to the service provider(s) of the Bank for the purpose of providing the card processing and the card embossing services to the Bank by such provider(s). I also understand and agree that the RMB card account will be maintained and booked by the Head Office of Industrial and Commercial Bank of China in Mainland China, which is bound by the regulations of the People’s Bank of China.
- I agree that the Bank reserves the right to request other supporting documents from me.
- Notwithstanding anything contained herein clause 14 and clause 15, I further authorize the Bank to disclose any information regarding me and/or this application and/or my account(s) with the Bank confidentially to (i) the Bank’s employees, agents and contractors for the purpose of processing and verifying this application; (ii) third parties retained by the Bank to provide services in connection with the operation of customer accounts (including credit check and debt collection service) and marketing of account services; (iii) Industrial and Commercial Bank of China and its subsidiaries; and (iv) any third party whose name or logo appears on the Card. I also understand and agree that the Bank may transfer to and use my data in Hong Kong or Mainland China. I also understand and agree that the Bank may use the information regarding me and/or my account(s) with the Bank for marketing purposes and may exchange information with selected business partners for marketing purposes.
- I agree to be bound by the terms and conditions of the Bank’s Cardmember Agreement and any further amendment on the terms and conditions thereafter, a copy of which will be sent to me with the Card.
- I understand and agree that I will be liable for any payment in relation to the Card pursuant to the Cardmember Agreement notwithstanding Guarantee and/or Deposit Charge have been provided by the Employer or the Company (as the case may be).
- I agree and understand that my account(s) with the Bank will be frozen until further notice from the Bank if the Bank has been notified by the Employer or the Company (as the case may be) that the Employer or the Company (as the case may be) will cease to guarantee and/or secure the payments in relation to the Card for whatever reason; and, subject to the sole discretion of the Bank, my account(s) with the Bank may or may not be reactivated thereafter.
- I agree and undertake that I will promptly notify the Bank of the termination of my employment with the Employer or my client relationship with the Company (“the Termination”). I agree and authorize the Employer or the Company (as the case may be) that upon the Termination, to notify the Bank of the Termination and to terminate of the account with the Bank on my behalf. I further agree and undertake that if I terminate my employment or request by the Bank, I will cut the Card in half or otherwise defaced, and instead of returning the pieces to the Bank as provided in the Cardmember Agreement, I will return the pieces to the Employer or the Company (as the case may be) forthwith.
- I agree and authorize the Bank, during the continuation of my employment with the Employer or my client relationship with the Company, to issue a summary of statement and to send an electronic form of this statement setting out the name, account number, credit limit and the outstanding balance amount effected by the Card and other information as the Bank thinks reasonable to the Employer/s or the Company/s (as the case may be) address for record.
- I agree and authorize the Bank, during the continuation of my employment with the Employer or my client relationship with the Company, to disclose my personal information (including but not limited to my financial status and transaction records in relation to the use of my Card) to the Employer or the Company (as the case may be).
- I hereby solemnly and sincerely declare that (i) I have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of receiverships or similar order, in Hong Kong or elsewhere; and (ii) I have carefully and 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.
- I declare that I did not own any credit card and/or personal loan issued by other financial institutions that was cancelled due to default payment and also declare that I currently do not have any overdue payment (including credit card and other loans) on other financial institutions exceeding 30 days.
- I agree to inform the Bank in writing if I have any relationship with any of the Bank’s directors or employees.
- I understand that if I knowingly make any false statement in my application with an intention to deceive, I may be liable for criminal prosecution.
- I have carefully read and fully understand the Major Terms and Conditions of the Bank’s Cardmember Agreement printed on this application form.

Notes:

- Subject to waiver by the Bank, annual fee for each Principal Gold Card is HK\$480. According to the guideline of the Code of Banking Practice, Annualized Percentage Rate is calculated based on the Net Present Value (NPV) method; the Annualized Percentage Rates for HKD for retail purchase and cash advance are 24.38% and 26.42% respectively. The Annualized Percentage Rate for RMB for retail purchase and cash advance are 19.90% and 21.19% respectively.
- The Bank shall have the right to charge a cancellation fee if the Card is terminated within one year of its issue.
- Positive credit data refer to information on an individual’s credit exposure (e.g. credit limits and outstanding amounts on credit facilities) and payment history.
- The Bank may, for the purpose of the application, conduct a credit review on the applicant by accessing the credit reference agency’s database.
- Approval/Rejection of the application, assignment of credit limit(s) and corresponding interest rate(s) shall be at the sole discretion of the Bank without giving any reason.
- In case this application is sent to the Bank by fax, the Bank is entitled to treat the faxed copy received as true and correct in all aspects and shall be binding on me.

Remark: Documents supplied (including this application form) are not returnable no matter this application is approved or not.

X

申請人簽署 (請勿塗改)

日期 Date

Signature of the Card applicant (Please do not alter)

僱主/公司簽註：本人等(i)證明上述提供的申請人資料均正確無誤及(ii)確認本人批准上述申請。Endorsement from the Employer/the Company: We (i) certify that the Card applicant’s information provided above is true and correct and (ii) confirm our approval to the above application.

X

授權簽署 (連公司章)

日期 Date

Authorized Signature(s) (with company chop)

姓名Name

職位Title

中國工商銀行香港信用卡中心信用卡會員合約之主要條款及細則

Major Terms and Conditions of The Industrial and Commercial Bank of China, Hong Kong Credit Card Centre Cardmember Agreement

為配合「銀行營運守則」的規定，中國工商銀行香港信用卡中心(“本行”)將信用卡會員合約(“合約”)之主要條款及細則概述如下：

- 信用卡及私人密碼的安全
會員於收領信用卡時，必須立即簽署，並通知本行收妥信用卡。會員不應允許第三者使用該信用卡，並應在會員的控制下在什麼時候交還信用卡。會員不應透露密碼予第三者，同時應小心謹慎保管密碼。如信用卡遺失或密碼外洩，必須盡快通知本行。否則，會員須承擔因此而起之一切責任。
- 遺失信用卡之最高責任
如會員將信用卡遺失或被確立即通知本行，並且沒有欺騙或瞞著惡行為，會員對未經授權的賬項之最高責任為港幣500元。相反地，若會員未履行上述責任，則必須對所有未經授權的賬項承擔所有責任。
- 財務費用
根據銀行營運守則的指引，引用向財務費用以實際年利率計算。
- 服務費用
會員須支付月結單上提及之有關使用信用卡服務衍生的收費及手續費。有關詳情，請參閱本行之信用卡服務收費表。
- 強制執行的費用
會員須負擔所有因本行執行合約時產生之一切合理費用，包括律師費及收賬費用。
- 會員的真意
會員須對信用卡於本行所欠之賬項負責。
- 審員必須核對每張月結單上的交易賬項。如有任何問題，會員須於月結單日起計六十天內聯絡客戶服務部。
- 本行的抵銷權
信用卡卡服務適用：本行可隨時在毋須事先知會下於會員在本行開設的賬戶(不論個人或聯名戶口/港元或任何其他貨幣戶口)，以抵銷債務或從該賬戶中撥款以償還港元戶口中的總欠數。如本行行使此抵銷權將立即通知會員。信用卡卡服務戶口適用：中國工商銀行內地任何分支行可隨時在毋須事先知會下於會員在內地中國工商銀行開設的人民幣賬戶(不論個人或聯名戶口)，以抵銷債務或從該賬戶中撥款以償還人民幣戶口中的總欠數。如內地中國工商銀行行使此抵銷權，本行將立即通知會員。
- 終止信用卡賬戶
本行可隨時終止信用卡賬戶，而毋須通知及申述理由。會員亦可隨時終止使用信用卡，並同時交還已毀毀之信用卡予本行。
- 修訂會員合約
本行可隨時或不時修訂信用卡會員合約，並知會會員有關修訂。啟者戶不接受有關條款修訂，可交還已毀毀之信用卡予本行以終止有關信用卡服務。
- 要求即時清還結欠權利
本行保留要求客戶即時全數清還結欠額之權利。

如中、英文版本有任何不相符或有抵觸，則以英文版本為準。
以上主要條款及細則只供參考，一切以會員合約全文為準，請會員詳細閱讀。
會員合約全文可於中國工商銀行香港信用卡中心或中國工商銀行(亞洲)任何一間分行索取及將隨卡附上會員。申請人所提供的資料，本行會根據閣下個人資料(私隱)條例致啟者及其他人士的通知的條款作出處理。
信用卡一經簽署或使用，將構成會員同意會員合約條款及細則約束。如有任何查詢，請致電中國工商銀行香港信用卡中心24小時客戶服務熱線2533 8888。

- In compliance with the requirements of the Code of Banking Practice, the Industrial and Commercial Bank of China, Hong Kong Credit Card Centre (the “Bank”) has outlined significant terms and conditions of the Cardmember Agreement (the “Agreement”) as follows for your particular attention:
- Safety of the Card and Secrecy of the PIN**
The Cardmember must sign the Card immediately upon receipt, in the signature panel provided. Cardmember should acknowledge receipt to the Bank immediately in the way required by the Bank. Cardmember should not permit any other Person to use the Card and has the responsibility to safeguard the Card at all times and keep the Card under the Cardmember’s personal control. Cardmember shall not disclose the PIN to any persons and shall exercise reasonable care and diligence in keeping the PIN in secret. In case of Card loss or accidental disclosure of PIN, Cardmember should notify the Bank as soon as reasonably practicable. Failure to observe the above will result in full responsibility.
 - Maximum Liability for Card Loss and Disclosure of PIN**
Provided the Bank has received proper notice of the loss or theft of the Card from Cardmember and the Cardmember has not acted fraudulently or with gross negligence, the maximum liability of the Cardmember for unauthorized Charges will be HK\$500. Where he has acted fraudulently or with gross negligence, the Cardmember shall be fully liable for any claimed unauthorized Charges prior to giving notice to the Bank.
 - Finance Charge**
Finance Charges quoted are calculated on APR according to the guidelines of the Code of Banking Practice.
 - Payment**
The Cardmember 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. For details, please refer to the Fee Schedule of the Bank.
 - Expenses of Enforcement**
The Cardmember shall indemnify the Bank in respect of any and all reasonable expenses reasonably incurred by the Bank in enforcing or attempting to enforce the Agreement including all reasonable legal fees, charges of debt collection agencies and disbursements.
 - Liability of the Cardmember**
Cardmember shall be liable for the use and the total amount of Charges due to the Bank in respect of the Card.
 - Examination of the Statement**
Cardmember must examine the contents of each Statement carefully. In case of any query, the Cardmember must contact our Customer Service Department within 60 days from the issue date of the statement, otherwise, the content of the statement shall be final.
 - Bank’s Right to Set-off**
For Hong Kong Dollars Card Account, the Bank shall have the right to set-off or transfer at any time without prior notice, any monies of whatever description standing in the books of the Bank to the credit of the Cardmember, whether held singly or jointly with others and whether in Hong Kong Dollars or any other currency in or towards discharge of the total amount of Charges in Hong Kong Dollars Card Account attributable to the use of the Card. The Bank shall promptly notify the Cardmember if the Bank exercises its rights of set off or transfer. For Renminbi Dollars Card Account, any branch of Industrial and Commercial Bank of China in Mainland China shall have the right to set-off or transfer at any time without prior notice, any monies of whatever description standing in the books of Industrial and Commercial Bank of China in Mainland China to the credit of the Cardmember, whether held singly or jointly with others and in Renminbi or in towards discharge of the total amount of Charges in Renminbi Dollars Card Account attributable to the use of the Card. The Bank shall promptly notify the Cardmember if any branch of Industrial and Commercial Bank of China in Mainland China exercises its rights of set off or transfer.
 - Termination of Card**
The Bank may at any time, with or without notice as the Bank may determine in the circumstances, terminate the Card without giving any reasons. The Cardmember may also at any time cancel the Card by cutting the Card in halves and returning them to the Bank.
 - Amendments to the Agreement**
The Agreement may be amended at any time and from time to time by notice from the Bank to the Cardmember. Cardmember has the right to terminate the card services by returning the card cut into halves to the Bank if cardmember does not accept the amendment.
 - Bank’s Right to Demand Immediate Payment**
The Bank reserves the right to demand immediate repayment of outstanding balance in full.
If there is any inconsistency or conflict between English and Chinese versions of terms and conditions, the English version will prevail.
Please note that the above summarized terms and conditions are for reference only. Cardmember should read the full version of the Agreement which shall prevail in the event of discrepancy. The full version of the Agreement is available at The Industrial and Commercial Bank of China, Hong Kong Credit Card Centre or any branch of ICBC (Asia) and will be sent to the Cardmember along with the card.
The Bank will handle applicant’s information according to the terms of Notice to Customer and Other Persons relating to the Personal Data (Privacy) Ordinance.
By using or signing the Card, the Cardmember will be deemed to have accepted all the terms and conditions contained in the Agreement and will be bound by them. For any enquiries, please call The Industrial and Commercial Bank of China, Hong Kong Credit Card Centre 24-hour Customer Service Hotline at 2533 8888.