

申請人必須為年滿18歲之香港永久居民。若閣下申請多張信用卡，所批核之信用額將為各卡所共用。提交之文件（包括申請表）將不被發還。如表格不敷填寫，可自行影印表格。

The Principal Card applicant must be a HK permanent resident aged 18 or over. If more than one card is applied, the credit limit will be shared by all cards.

All documents supplied (including this application form) are not returnable. Photocopies of application form are accepted.

永亨 better 萬事達白金卡申請表

WING HANG better PLATINUM MASTERCARD APPLICATION FORM

T1 / CBC1010

申請信用卡類別 Type of Credit Card Applied

永亨better萬事達白金卡 (C528)
Wing Hang better Platinum MasterCard

白金卡特低年薪要求!
Extra low income requirement for Platinum Card

註：永亨better萬事達白金卡申請人之年薪約需HK\$150,000。若閣下之年薪未能符合要求，則會作普通卡之申請處理，而不作另行通知（普通卡之年薪要求約為HK\$60,000）。
Note: Annual income requirement for Wing Hang better Platinum MasterCard applicant is around HK\$150,000. Without prior notice, any application which does not meet the Platinum Card requirement may be considered as Classic Card application (annual income requirement is around HK\$60,000 for Classic Card application).

白金卡簽賬獎賞計劃 PLATINUM CARD SPENDING REWARD SCHEME

請選擇你屬意的簽賬獎賞計劃（如未指明，簽賬獎賞將設為「0.8%現金回贈」。）
Please indicate your Spending Reward Program (If no choice is indicated, "0.8% Cash Rebate" Scheme will be applied).

「0.8%現金回贈」計劃 "0.8% Cash Rebate" Scheme
 「永亨飛行里數」計劃 "Wing Hang Mileage" Scheme

長期免年費
Long-term Annual Fee Waiver

主卡迎新禮品 CREDIT CARD WELCOME GIFT

請選擇其中1款迎新禮品：
Please select ONE of the following welcome gifts:

EIGHTH Blu-ray影碟機 (FE)
Blu-ray Player
以特惠分期價HK\$98 x 6個月換購
Purchase by a HK\$98 x 6-month interest-free installment plan

稻香集團 HK\$300禮券 (FC)
HK\$300 Gift Voucher

新渡輪澳門船票換票券 (FD)
Ticket Exchange Coupon

註 Notes:

- 禮品換領信將於發卡後兩個星期內寄予主卡客戶。
Gift redemption letter will be sent to the principal cardholder's mailing address within 2 weeks after card issuance.
- 客戶須於發卡後2個月內憑卡簽賬或現金透支滿HK\$1,888。
Cardholder has to make purchase/cash advance of HK\$1,888 or above within 2 months after card issuance.
- 若客戶於申請此永亨better卡前過往12個月內持有任何永亨信用卡（包括聯營卡），將不獲贈迎新禮品。
Offers are not available to the customers who have held a Wing Hang Credit Card (including co-branded card) in the past 12 months from the date of the applications.

就業資料 JOB DETAILS

是否自僱？
Self-employed? 是 (請提供商業登記副本及個人利得稅單副本)
Yes (Please submit copies of Business Registration Certificate and Profit Tax Record)
 否 No

公司名稱 (請以英文填寫) Company Name (In English)

公司地址 (請以英文填寫) Company Address (In English)

室 FLAT / ROOM 樓層 FLOOR 座 BLOCK

大廈 BUILDING

街道及門牌號碼 STREET / ROAD AND NO.

地區 DISTRICT 香港 Hong Kong 九龍 Kowloon 新界 N.T.

公司電話 Office Phone No. 內線 ext (流動電話及傳呼機號碼恕不接受)
(Mobile Phone and Pager No. are not accepted)

現職年期 Year(s) of service 年 Yr 月 Mth

任職此行業之年期 Year(s) in current profession 年 Yr 月 Mth

行業 Nature of Business

職位 Position

部門 Department

每年收入(包括其他收入) Annual Income (include all income) HK\$ 月 Months

請以正確填寫下列各項 Please fill in the following in BLOCK letters

個人資料 PERSONAL DETAILS

先生 Mr 太太 Mrs 小姐 Miss

英文姓名(請先填寫姓氏) Full English Name (Family name first)

中文姓名 Name in Chinese 出生日期 Date of Birth 日 DD 月 MM 年 YY

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

婚姻狀況 Marital Status
 未婚 Single (S) 已婚 Married (M) 離婚/分居 Divorced/Separated (D)
 寡孀 Widowed (W) 同居 Living Together (L)

學歷程度 Education
 碩士或以上 Post Graduate (16) 大學 University (14) 預科/專業學院 Post Secondary (13)
 中學 Secondary (12) 中三或以下 Form 3 or Below (15) 小學 Primary (11)

住宅狀況 Residential Status
 自置私人物業 Self-Owned Private Housing (04) 自置公屋/居屋物業 Self-Owned Public Housing (10)
 按揭私人物業 Mortgaged Private Housing (05) 按揭公屋/居屋物業 Mortgaged Public Housing (11)

你需負責之每月供款 HK\$ 你需負責之每月供款 HK\$

Specify the Monthly Instalment that You Are Responsible for

公司宿舍 Company Provision (09) 租住(公屋/居屋) Rental (Public Housing) (08)
 與家人/親戚同住 Live with Relatives (06) 租住(私人物業) Rental (Private Housing) (07)

現址居住年期 Years There 年 Yr 月 Mth 供養人數 No. of Dependents

現居地址 (請以英文填寫) Current Address (In English)

室 FLAT / ROOM 樓層 FLOOR 座 BLOCK

大廈/屋邨 BUILDING / ESTATE

街道及門牌號碼 STREET / ROAD AND NO.

地區 DISTRICT 香港 Hong Kong 九龍 Kowloon 新界 N.T.

住宅電話 Home Phone No. 流動電話 / 傳呼機號碼 Mobile Phone / Pager No.

電郵地址(最多30個字母) E-mail Address (Maximum 30 characters)

通訊地址 Correspondence Address 住宅 Home 辦公室 (郵政信箱恕不接受) Office (P.O. Box is not accepted)

附加賬戶服務 SUBSIDIARY A/C SERVICES

自動櫃員機螢幕顯示之語言 Language on ATM Screen 中文 (1) Chinese 英文 (2) English

閣下是否永亨銀行之客戶？ Are you a customer of Wing Hang Bank? 是 Yes 否 No

本人欲透過自動櫃員機處理本人在貴行之下列儲蓄/往來戶口。
I wish to have ATM facilities on my credit card for my WHB Savings / Current account(s) listed below.
(不適用於聯名戶口或公司戶口。Not applicable to joint accounts or corporate account(s).)

賬戶號碼 A/C No. 開戶行所 A/C Opening Branch

每日提取現金限額 Daily cash withdrawal limit HK\$20,000(A) HK\$10,000(B)

若未指明，每日提取現金限額將設為HK\$10,000。
If no choice is indicated, HK\$10,000 daily cash withdrawal limit will be applied.

本人欲申請使用「購買香港賽馬會現金券」服務。
I wish to have "Hong Kong Jockey Club Cash Voucher Purchase Facility"
(購買香港賽馬會現金券須透過「易辦事」電子轉賬服務進行，其每日交易限額為HK\$50,000。本行保留更改此交易限額之權利。)
(The Hong Kong Jockey Club Cash Voucher Purchase Facility is an EPS debit facility and is subject to the EPS daily transaction limit of HK\$50,000. The Bank reserves the right to change it.)

附屬卡資料 SUPPLEMENTARY CARD

附屬卡申請人必須為主卡申請人年滿十六歲之直系親屬。
Supplementary Card Applicant must be a direct family member of Principal Card Applicant and aged 16 years old or above.

先生 Mr 太太 Mrs 小姐 Miss

英文姓名(請先填寫姓氏) Full English Name (Family name first)

中文姓名 Name in Chinese 出生日期 Date of Birth 日 DD 月 MM 年 YY

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

與申請人之關係 Relationship with principal applicant

辦公室 / 聯絡電話 Office / Contact Phone No.

如欲獲得更高信用限額，請附上有關入息證明副本。
Should you need a higher credit limit, please attach proof of income.

與本行董事 / 僱員關係 RELATIONSHIP WITH DIRECTOR / EMPLOYEE OF THE BANK

本人(等)確認除連同申請表另附上書面通知予貴行外，本人(等)現在並無與永亨銀行及其附屬機構之董事或僱員有任何親屬關係。倘若本人(等)日後與永亨銀行及其附屬機構之董事或僱員有任何親屬關係，本人(等)定當盡快以書面通知貴行。本人(等)上述所作的確認及(如適用)現在或日後按上述向貴行通知的一切有關資料均屬真實及正確，並對本人(等)具約束力。

I/We confirm that unless otherwise notified to the Bank in writing together with this application form, I/We am/are not related to any director or employee of Wing Hang Bank Limited and its subsidiaries. I/We shall notify the Bank promptly in writing if I/We hereafter shall become a relative of any director or employee of Wing Hang Bank Limited and its subsidiaries in the future. I/We hereby confirm the truthfulness and correctness of my/our above confirmation and where applicable, the contents of all such written notification, which shall be binding on me/us.

請先細閱才簽署 PLEASE READ BEFORE SIGNING

- 本人(等)證實上述資料全屬正確並授權永亨銀行(簡稱「貴行」)以任何其認為適當之途徑以確認該等資料之真確性及與有關方面交換資料。
- 本人(等)明白貴行會考慮環聯資訊有限公司之信貸報告，並授權貴行在其認為適當之情況下，可一次或以上使用本人(等)之資料作信貸查閱。本人(等)可致電環聯資訊有限公司索取報告(電話: 2577 1816)。
- 本人(等)確認在過往三年，本人(等)名下由任何金融機構批出之信用卡或信貸，從沒有因欠賬而被取消。
- 本人(等)確認本人(等)名下現於其他金融機構之賬項，並沒有逾期繳款超過三十天。
- 本人(等)確認本人(等)沒有申請破產或意圖於短期內進行破產申請或聲稱本人對本人(等)提出破產申請。
- 本人(等)知悉及同意任何有關本人(等)應履行之要求而提供之個人資料或因本人(等)與貴行之間所作交易而貴行收集到的資料，貴行可透露或使用及保留予任何機構或任何收數公司、信貸資料公司或為貴行提供有關服務的機構(公司使其可核實有關資料或使其能提供有關資料予其他機構/公司，藉以(a)讓該等機構/公司查証本人(等)之信貸及其他狀況；及(b)協助該等機構/公司追收債項)。
- 本人(等)知悉及同意貴行可根據不時給予客戶之結單、通函、通知、章則及條款內所載有關披露個人資料的政策作指定用途及向指定人士披露本人(等)的個人資料。同時本人(等)同意貴行可將本人(等)的個人資料轉移至香港特別行政區以外地方，並可根據個人資料(私隱)條例所述的核對程序核對本人(等)的個人資料及其他關於本人(等)的個人資料，並透露資料予非屬貴行集團公司(包括貴行之母公司、任何附屬公司、聯營公司及此等公司的繼承人及受讓人)作促銷及提供銀行證明書或信貸諮詢用途。
- 本人(等)並明確授權貴行將本人(等)的個人資料和/或戶口之任何資料提供予於香港或香港境外(包括但不限於中國內地)之第三者服務供應商作各類產品壓印工。
- (如適用)貴行將透過圖文傳真方式傳送並收妥的申請及/或證明文件作真確處理，並對本人(等)具約束力。銀行保留要求本人(等)出示文件正本之權利。
- 本人(等)明白由貴行索取之個人資料(私隱)條例的客戶及其他個人士通知之內容。
- 本人(等)明白及同意信用卡的使用受到永亨銀行信用卡持卡人協議書之條款及細則所規限，而該協議書已上載於貴行的網站(www.whbkhk.com)。本人(等)明白本人(等)需於使用信用卡前仔細閱讀該協議書及了解其內容(若本人(等)此申請獲批准)，本人(等)亦可向貴行職員索取該協議書之印刷本。倘若本人(等)不完全同意該協議書的內容，定當立即將信用卡沿磁帶對為兩半交回貴行註銷。信用卡一經使用，即表示您已接納該協議書上所有的條款及細則。
- 本人(等)明白及同意貴行可郵寄宣傳資料往通訊地址。倘若本人(等)不願意接受此等資料，定當以書面通知貴行。
- 本人(等)明白及同意成功申請的信用卡將以郵寄方式寄往本表格上通訊地址。
- 根據條例中規定，任何人：
 - 有權審查銀行是否持有其資料及有權查閱有關的資料。
 - 有權要求銀行對其不準確的資料作出更正。
 - 有權查悉銀行對有關資料的政策及守則並獲告知銀行持有其個人資料的類別。
 - 有權在與個人信貸有關的情況下，要求獲告知哪些資料是通常會向信貸資料服務機構或收數公司披露的，以及獲提供進一步資料，藉以向有關信貸資料服務機構或收數公司提出查閱和改正資料要求。
- 貴行保留拒絕有關申請的權利而毋須披露任何理由。
- 如本文件之中、英文版互不相符，概以英文版為準。

- I/We confirm that the above information is true and correct and authorise Wing Hang Bank Limited (referred to as "your Bank"), to communicate and to exchange such information with whatever sources your Bank may consider appropriate for the purpose of verifying the same.
- I/We understand your Bank will consider a credit report from TransUnion Limited ("TU"), and authorize your Bank to access my/our data with TU one or more times for the purposes of credit checking when deemed necessary. To access the report, I/We may call TU at 2577 1816.
- I/We have not had any credit card or loan facility cancelled due to default payment in the last 3 years.
- I/We currently do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness with other financial institutions.
- There is no bankruptcy order 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 hereby acknowledge and agree that any information with respect to me/us which is provided by me/us at the request of your Bank or collected in the course of dealings between me/us and your Bank may be disclosed to, or used and retained by, any other Institution or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions; (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts.
- I/We acknowledge and agree that all personal data relating to me/us (the "Data") may be used and disclosed by your Bank for such purposes and to such persons in accordance with your Bank's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by your Bank to customers from time to time. I/We also agree that your Bank may transfer the Data outside the Hong Kong Special Administrative Region, conduct marketing procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me/us, disclose the Data to any non-group company of your Bank for marketing purposes and provide banker's or credit references in respect of me/us (if any).
- I/We expressly authorize your Bank to disclose the Data and/or any information regarding my/our account(s) to third party service provider located in Hong Kong or outside Hong Kong (including but not limited to Mainland China) for card embossing purpose.
- Where applicable) Your Bank will treat the application form and/or the supporting documents received by your Bank by fax as true and correct in all respect and shall be binding on me/us. Your Bank reserves the right to require the production of the original documents.
- I/We understand the contents of the Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance obtained from your Bank.
- I/We acknowledge that the use of the Credit Card(s) is subject to the terms and conditions of the Wing Hang Bank Credit Card Cardholder Agreement, which is posted at the Bank's website (www.whbkhk.com). I/We understand that I/we should read carefully and understand the said agreement, before use of the Credit Card(s) (if my/our application herein shall be approved), and I/We may request a printed version of the said agreement from the staff of your Bank. Should the said agreement is not completely acceptable to me/us, the issued card(s) will be cut into halves across the magnetic stripe and immediately returned to your Bank for cancellation. By using your card, you will be deemed to have accepted all the terms and conditions of said agreement.
- I/We acknowledge and agree that your Bank will deliver promotion materials to the correspondence address. If I/We am/are not willing to receive these information, I/We shall notify your Bank in writing.
- I/We acknowledge and agree that the Credit Card(s) will be sent to the correspondence address mentioned in this application form after approval.
- Under and in accordance with the terms of the Ordinance any individual:
 - has the right to check whether the Bank holds data about him and the right of access to such data;
 - has the right to require the Bank to correct any data relating to him which is inaccurate;
 - has the right to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - has the right, in relation to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency.
- The Bank reserves the right to decline the application without disclosing any reason.
- If there is any conflict or inconsistency between the Chinese and English version of this document, the English version shall prevail.

持卡人協議之重點 MAJOR TERMS AND CONDITIONS

- 有關持卡人須承擔之責任及義務之重要條款，已於持卡人協議中列出，並在下述重點簡介以供參考。
- 如信用卡持卡人（“持卡人”）有欺詐行為或嚴重疏忽而導致永亨銀行（“銀行”）有所損失，持卡人須對一切有關損失承擔責任。
 - 如持卡人並無欺詐行為或嚴重疏忽，且在發現信用卡、信用卡賬戶號碼或私人密碼遺失、被竊或外洩後，即儘快通知銀行，並對該信用卡未經授權而被他人使用，持卡人亦須對信用卡賬戶之有關欠款負責。
 - 銀行及永亨銀行集團之母公司、任何附屬公司、聯營公司及此等公司之繼承人及受讓人（“銀行集團公司”）有權動用持卡人在銀行或銀行集團戶口中之結餘以清還持卡人欠下銀行或任何銀行集團公司之債務。
 - 持卡人同意在收到信用卡後立即在卡上簽署。
 - 持卡人須謹慎處理銀行所提供之私人密碼，否則須對一切有關損失承擔責任。
 - 持卡人須準時繳交信用卡之未清還賬項及在永亨信用卡持卡人協議內所列之任何罰款。
 - 如持卡人並無於結單日起計六十天內向銀行報告發現未經授權之交易，則該結單所載之一切交易，均被視為已核對無誤，並具約束力。
 - 銀行有權隨時要求持卡人立即全數繳付信用卡賬戶內之未清還賬項（包括應計之利息及收費）。
 - 主卡持卡人須對附屬卡持卡人之一切交易及責任全責。附屬卡持卡人則須對其本身之交易及責任負責。主卡持有人或附屬卡持有人均可取消附屬卡，但須以書面通知，並將附屬卡歸還銀行。倘報失主卡（或任何有關私人密碼已遺失或外洩），則附屬卡可遭銀行暫時停用。持卡人明白，根據永亨銀行信用卡持卡人協議書，主卡持有人將對任何使用附屬卡而引起的賬項負責，直至附屬卡歸還銀行或報失後所需執行程序完成為止。
 - 持卡人須遵照已設定之信用限額使用信用卡。
 - 持卡人不得使用永亨信用卡進行非法之交易。
 - 持卡人若未能按銀行對條款及細則作出之任何修改，可根據永亨銀行信用卡持卡人協議書終止信用卡服務。
 - 持卡人須負責用於向其追討到期應繳款項的合理法律費用和其他費用（上述費用最高可達債項總額的三成）。
 - 持卡人確認其提供之一切資料，包括財務狀況，僅為正確無誤，及持卡人沒有申請破產或意圖於短期內進行破產申請或察覺他人對其提出破產申請，持卡人明白可能會因提供虛假資料而負上刑事責任。

The major Cardholder obligations and liabilities, set out in the Cardholder Agreement, are highlighted below for easy reference.

- The Cardholder will accept the liability for all losses suffered by Wing Hang Bank (the "Bank") if the Cardholder has acted fraudulently or with gross negligence.
- Provided that the Cardholder has not acted fraudulently, with gross negligence and has not failed to inform the Bank as soon as reasonably practicable after having found that the Credit Card (the "Card") or Card Account Number or PIN has been lost, stolen or disclose to a third party, the Cardholder shall not be responsible for the amounts debited to the Card Account, which arise from the unauthorized use of the Card.
- The Bank and any other company of the Wing Hang Bank Group being the parent or any subsidiary or associate company of the Bank, and includes each such company's successors and assigns ("Bank Group Company") have the right to set off any credit balance maintained by the Cardholder with the Bank or any Bank Group Company against the Cardholder's liabilities to the Bank of any Bank Group Company.
- The Cardholder agrees to duly sign the Card(s) immediately when it is received.
- The Cardholder should handle any personal identification number provided by the Bank with due care and be responsible for all losses when failing to do so.
- The Cardholder will pay the outstanding balance of the Card(s) on time and any penalty charges as set out in the Wing Hang Bank Credit Card Cardholder Agreement.
- The Cardholder agrees that a statement of account is conclusive if the Cardholder does not report any unauthorized transaction to the Bank within 60 days from the statement date.
- The Bank has the overriding right to demand at any time full and immediate repayment of the outstanding debit balance on the Card Account, including accrued interest, fees and charges.
- The Principal Cardholder is fully liable for all transactions & obligations of the Supplementary Cardholder(s). Supplementary Cardholder(s) is/are only liable for his/her own transactions and obligations. A supplementary card may be cancelled by either the Principal Cardholder or Supplementary Cardholder by written notice and returning the supplementary card to the Bank and may be suspended by the Bank upon the report of loss of the principal card (or loss/disclosure of any related Personal Identification Number). The Cardholder understand that, until the supplementary card is returned or procedures following such a report are implemented, the Principal Cardholder may be liable for any payments arising from the use of the supplementary card in accordance with the Wing Hang Bank Credit Card Cardholder Agreement.
- The Cardholder should observe the credit limit of the Card.
- The Cardholder should not use the Card for payment of any illegal transaction.
- The card service can be terminated at the discretion of the Cardholder if the Cardholder does not accept any amendment to the terms and conditions proposed by the Bank.
- The Cardholder is responsible for reasonable legal and other costs for recovering amounts due from him/her, up to 30% of the total debt.
- The Cardholder confirms the accuracy of information, including financial information provided by the Cardholder and that no petition for bankruptcy has been or will be filed by him or against him. The Cardholder understands that he may be criminally liable for giving false information.

請附上下列文件副本 DOCUMENTS REQUIRED

為使閣下之申請能儘速辦理，請緊記附上下列文件副本，並於空格內加「✓」號註明：
To facilitate our processing, please attach copies of the following documents and please "✓" in the appropriate boxes:

- 閣下及附屬卡申請人之香港身份證 / 護照 (文件副本應清晰影印並以A4紙放大)
HKID Card/ Passport of Principal Card and Supplementary Card applicant(s) (Document copies should be clear and enlarged to A4)
- 附有閣下姓名之最近1個月現居住址證明，例如電費單或銀行月結單
Latest 1 month's residential address proof showing your name, e.g. Electricity Bill or Bank Statement
- 以下其中一項薪金 / 資產證明：
Any one of the following income / asset proofs：
● 附有閣下姓名、戶口號碼及最近3個月薪酬之銀行月結單 / 存摺
Latest 3 months' Bank Statements / Passbook showing your name, account number and salary entry
● 附有閣下姓名、戶口號碼及薪酬之最近1個月銀行月結單 / 存摺及最新之薪務稅單
Latest 1 month's Bank Statement / Passbook showing your name, account number and salary plus latest Income Tax Demand Note
● 如閣下並非在職人士或沒有固定收入，請附上資產證明，例如定期存款通知書、樓宇按揭證明
If your monthly income is not fixed or if you are not employed, please provide proof of asset(s), e.g. Time Deposit Advice, Mortgage Loan Statement

聲明及簽署 DECLARATION & SIGNATURE

本人(等)已閱讀，明白及同意，列印於此申請表內之有關條款及細則並同意受其約束。
I/We have read, understood and hereby agreed with the terms and conditions stated in this application form and agreed to be bound by them.

X  **X**
主卡申請人簽署
Principal Card Applicant's Signature
附屬卡申請人簽署
Supplementary Card Applicant's Signature

日期 Date _____ 日期 Date _____

如申請人欲透過自動櫃員機處理在銀行之賬戶，簽署須與銀行記錄相同。
If the Applicant asks for ATM facilities on his Credit Card to access his WHB accounts, his signature should correspond with the specimen signature of the Bank's record.

永亨銀行有限公司(「銀行」)及其香港附屬公司將不時根據適用的香港法律及條例盡力保護資料的私隱。銀行及其香港附屬公司(銀行及每一上述附屬公司(「公司」)),均須遵守列於此通告內的資料政策(除另有訂明外)。

本通告的條文為各客戶及其他個人人士所持有的任何一間公司之戶口的適用條款,及/或已經或可能與公司訂立的協議或安排所涉及的條款的一部份。上述條款與本通告的條文如有任何歧異,概以本通告的條文為準。

- (a) 本通告的條文為各客戶及其他個人人士所持有的任何一間公司之戶口的適用條款,及/或已經或可能與公司訂立的協議或安排所涉及的條款的一部份。上述條款與本通告的條文如有任何歧異,概以本通告的條文為準。
- (b) 客戶及其他個人(包括但不限於銀行/財務服務及銀行融資/信貸便利的申請人、為銀行融資/信貸便利而提供抵押或擔保的擔保人及人士、公司客戶或申請人的股東、董事、高級職員及管理人員)(統稱「資料當事人」),就各項事宜例如申請開立或延續戶口、建立或延續銀行融資/信貸便利或要求提供有關銀行/財務服務時,需不時向公司提供有關資料。
- (c) 若未能向公司提供有關資料,可能導致無法開立或延續戶口、建立或維持銀行授信/信貸便利、提供銀行或其他金融服務。
- (d) 在持續與資料當事人的正常業務往來過程中,公司亦會收集資料當事人的資料,例如:當資料當事人開出支票、存款或發出指令時。
- (e) 有關資料當事人的資料將可能會用於不同用途,視乎資料當事人與公司關係的性質而定。大致而言,用途可包括下列全部或任何一項或多項:(i) 處理銀行及/或金融服務及授信的申請;(ii) 向資料當事人提供的服務及信貸授信的日常運作;(iii) 進行借貸及其他狀況審查,及由公司或其他銀行集團公司進行核對程序(根據條例之定義);(iv) 編制及維持公司或永亨銀行集團的信貸評分模式;(v) 協助其他財務機構進行信貸審查及追收債務;(vi) 確保資料當事人的信用維持良好;(vii) 設計供資料當事人使用的金融服務或有關產品;(viii) 為公司或其他銀行集團公司或特選公司推廣服務或產品;(ix) 計算公司與客戶之間的債務;(x) 向資料當事人及為資料當事人的責任提供抵押的人士追收欠款;(xi) 進行保險索償或分析;(xii) 作公司或其他銀行集團公司營運用途、信貸評估或統計分析(包括行為分析);(xiii) 維持資料當事人之信貸檔案以作公司或其他銀行集團公司現在或將來之參考(不論資料當事人與公司存在關係與否);(xiv) 根據公司或其他銀行集團公司須遵守的任何適用法例、規則、法院指令的要求,或預期公司或其他銀行集團公司應遵從的監管機構的指引,向監管機構、警方或法院作出所需披露;(xv) 協助公司或其他銀行集團公司的受讓人或建議受讓人,或公司或其他銀行集團公司對資料當事人的權利的參與人或次級參與人或承轉人,評估涉及有關該轉讓、參與或次級參與的交易;(xvi) 一切與上述有關的用途。公司僅於上述用途上需要或適用法例規定的期間保存有關資料。
- (f) 公司將會對所有有關資料當事人的資料保密,但公司可以因(e)段所列的用途而把有關資料提供予下列類別人士:(i) 向公司或其他銀行集團公司提供行政、電訊、電腦、支付、債務追收或證券結算、資料處理或其他與其業務運作有關的服務之其他銀行集團公司、代理人、承包商或第三者服務供應商;(ii) 曾向公司明文或指示承諾將有關資料保密的任何其他人士(包括其他銀行集團公司);(iii) 付款銀行向出票人提供已付款支票的副本(而其中可能載有關於付款人的資料);(iv) 信貸資料服務機構;而在拖欠款項情況下,則可將該等資料提供給收數公司;(v) 公司或其他銀行集團公司根據對其具有約束力的任何法例、規則、法院指令或預期其應遵從的監管機構的指引,須向其作出披露的任何人士;(vi) 公司或其他銀行集團公司的任何受讓人或建議受讓人,或公司或其他銀行集團公司對資料當事人的權利的參與人或次級參與人或承轉人;及(vii) 其他銀行集團公司或公司選定的其他公司,目的是為提供公司相信對其客戶有興趣的服務。公司向任何或所有上述人士披露資料。即使收受資料一方的營業地點在香港境外(包括中國及澳門),或隨披露後該收受資料一方將在香港境外收集、持有、處理或使用全部或部份有關資料,公司亦可作出披露。
- (g) 根據條例中的條款及根據條例核准和發出的個人信貸資料實務守則,任何資料當事人有權:(i) 審查公司是否持有他的資料,並查閱有關資料;(ii) 要求公司更正有關其不準確資料;(iii) 查悉公司對於資料的政策及實務,並獲知會公司持有的個人資料類別;(iv) 查詢並獲回覆,公司例行向信貸資料機構或收數公司披露的個人資料類別,及獲提供進一步資料,以便資料當事人向有關信貸資料機構或收數公司提出查閱和改正資料的要求;及(v) 於悉數清償欠款而結束賬戶時,指示公司要求該信貸資料機構,從資料庫刪除公司曾經提供的賬戶資料,惟是項指示須於結束賬戶後五年內發出,而該賬戶在緊接結束之前五年內,並無拖欠超過60天的記錄。假如該賬戶有拖欠超過60天的記錄,信貸資料機構可以保留有關記錄,直至欠款悉數清償之日起計滿5年為止,或公司接獲的解除破產令生效日期起計滿5年為止,以較早發生者為準。
- (h) 根據條例中的條款,公司有權就處理任何查閱資料的要求收取合理費用。
- (i) 任何人士根據條例的條款提出的關於資料查閱或更正,或索取有關公司的資料政策及實務及所持有資料類別的要求,應向下列人士提出:
資料保護主任 永亨銀行集團 香港中環皇后大道中161號
- (j) 公司在批核信貸申請時,可能參考由信貸資料機構提供有關客戶的信貸報告。假如客戶有意索取有關報告,可要求公司提供有關信貸資料機構的聯絡詳情。
- (k) 本通告不會限制資料當事人在條例下所享有的權利。
- (l) 在本通告內,下列詞組具以下涵義:
「銀行集團公司」指銀行的任何附屬公司、銀行的任何直接或間接控股公司、任何上述控股公司的任何附屬公司或其任何有關連公司(即股權由任何上述公司持有的公司)。
「附屬公司」及「控股公司」指《公司條例》(第32章)賦予的相同涵義。
- (m) 中英文本如有歧異,應以英文本為準。

2007年4月

Wing Hang Bank Group
Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

Wing Hang Bank, Limited (the "Bank") and its various subsidiaries in Hong Kong from time to time are committed to protecting data privacy in accordance with applicable Hong Kong legal and regulatory requirements. Accordingly, the Bank and its Hong Kong subsidiaries, (the Bank and each such subsidiary, a "Company") (unless otherwise provided), each adheres to the data policy as set out in this Notice. This Notice is provided to notify customers and other individuals of the data policy of Wing Hang Bank Group.

- (a) The provisions of this Notice form part of the account terms and conditions and/or the agreement or arrangements that a customer or other individual has or may enter into with any Company. If any inconsistency is found, the provisions of this Notice shall prevail.
- (b) From time to time, it is necessary for customers and various other individuals (including without limitation applicants for banking and/or any other financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, officers and managers of corporate customers or applicants (collectively called "data subjects")) to supply the Company with data in connection with the opening or continuation of accounts, the establishment or continuation of banking/ credit facilities or provision of banking and/or any other financial services.
- (c) Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue banking/credit facilities or provide banking and/or other financial services.
- (d) It is also the case that data are collected by the Company from data subjects in the ordinary course of the continuation of the relationships with them, for example, when data subjects write cheques, deposit money or give instructions.
- (e) The purposes for which data relating to a data subject may be used will vary depending on the nature of the data subject's relationship with the Company. Broadly, they may comprise any or all of the following purposes: - (i) processing of applications for banking and/or any other financial services and facilities; (ii) the daily operation of the services and banking/credit facilities provided to data subjects; (iii) conducting credit or other status checks and carrying out matching procedures (as defined in the Ordinance) by the Company or any Bank Group Company; (iv) creating and maintaining the credit scoring models of the Company or Wing Hang Bank Group; (v) assisting other financial institutions to conduct credit checks and collect debts; (vi) ensuring ongoing credit worthiness of data subjects; (vii) designing financial services or related products for data subjects' use; (viii) marketing services or products of the Company or any Bank Group Company or selected companies; (ix) determining amounts owed to or by data subjects; (x) collection of amounts outstanding from data subjects and those providing security for data subjects' obligations; (xi) conducting insurance claims or analysis; (xii) for operational purposes, credit assessment or statistical analysis (including behaviour analysis) of the Company or any other Bank Group Company; (xiii) maintaining a credit history of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference of the Company or any Bank Group Company; (xiv) meeting the requirements to make disclosure to the relevant supervisory or regulatory authorities, police or court of law under the requirements of any law, regulation or court order binding on the Company or any Bank Group Company, or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Company or any Bank Group Company is expected to comply; (xv) enabling an actual or proposed assignee of the Company or any Bank Group Company, or a participant, sub-participant or transferee of the rights of the Company or any Bank Group Company in respect of the data subjects, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and (xvi) purposes relating thereto.
- The Company keeps data only for as long as is reasonably required for any of the above purposes or as required by the applicable law or regulation.
- (f) Data held by the Company relating to a data subject will be kept confidential but the Company may provide such information to the following parties for the purposes set out in paragraph (e): - (i) any Bank Group Company, agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, securities clearing, data processing or other services to the Company or any Bank Group Company in connection with the operation of its business; (ii) any other person (including any Bank Group Company) under a duty of confidentiality to the Company which has undertaken to keep such information confidential; (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer; (iv) credit reference agencies, and, in the event of default, to debt collection agencies; (v) any person to whom the Company or any Bank Group Company is under an obligation to make disclosure under the requirements of any law, regulation or court order binding on the Company or any Bank Group Company or any guidelines issued by regulatory or other authorities with which the Company or any Bank Group Company is expected to comply; (vi) any actual or proposed assignee of the Company or any Bank Group Company or participant or sub-participant or transferee of the rights of the Company or any Bank Group Company in respect of the data subjects; and (vii) to any Bank Group Company or selected company for the purpose of informing data subjects of services which the Company believes will be of interest to data subjects.
- The Company may disclose data to any or all of the parties stated above and may do so notwithstanding that the recipient's place of business is outside Hong Kong, including Mainland China and Macau or that such information following disclosure will be collected, held, processed or used by such recipient in whole or part outside Hong Kong.
- (g) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any data subject has the right: - (i) to check whether the Company holds data about him and of access to such data; (ii) to require the Company to correct any data relating to him which is inaccurate; (iii) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company; (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and (v) in relation to data which has been provided by the Company to a credit reference agency, to instruct the Company upon termination of an account by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within five years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days the data 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 or five years from the date of discharge from a bankruptcy as notified to the Company, whichever is earlier.
- (h) In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.
- (i) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:
The Data Protection Officer, Wing Hang Bank Group, 161 Queen's Road Central, Hong Kong.
- (j) The Company may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the data subject wishes to access the credit report, the Company will advise the contact details of the relevant credit reference agency.
- (k) Nothing in this Notice shall limit the rights of data subjects under the Ordinance.
- (l) In this Notice, the following terms shall have the following meanings:
"Bank Group Company" means any subsidiary of the Bank, any direct or indirect holding company of the Bank, any subsidiary of any such holding company or any of their related companies (being a company in which an equity interest is held by any of the foregoing).
"subsidiary" and "holding company" bear the same meanings given to them under the Companies Ordinance (Cap.32).
- (m) In the event of any inconsistency between the English and Chinese versions of this Notice, the English version shall prevail.

April 2007



永亨銀行
WING HANG BANK