



The DBS Black Card申請表 Application Form

申請信用卡類別 TYPE OF CREDIT CARD APPLIED

<input checked="" type="checkbox"/>		The DBS Black Card (755)	
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申請The DBS Black Card之年費要求約為HK\$150,000。閣下所有個人信用卡戶口(包括附屬卡戶口)均共用一個總信貸額。Annual income requirement for application of The DBS Black Card is around HK\$150,000. All your personal credit card accounts (including supplementary card accounts) will share an overall credit limit.

迎新優惠 WELCOME OFFER

請選擇以下其中一項迎新優惠。Please select either one welcome offer below.

500 里數 (以6,000積分換領) + HK\$4 (即12積分) = 1里數換算
Miles (Redeemed by 6,000 Bonus Points) + HK\$4 (i.e. 12 Bonus Points) = 1Mile Conversion (2)

0% 利息「現金轉戶」計劃
Interest Rate "Funds Transfer" Program (R)

在本入經本推廣申請之信用卡獲批准後，請於該信用卡卡賬戶扣除本人下列之轉戶款額並存入指定之港幣往來/儲蓄戶口。
Upon approval of my credit card application, please deduct the below transfer amount from my credit card account and transfer to my specified HK Dollar current / saving account.

所需存入港幣往來/儲蓄戶口號碼* HK Dollar Current / Saving Account No. for transfer*	銀行編號 Bank Code	分行編號 Branch Code	本人之戶口號碼 (聯名戶口恕不接受) Account Number (Account will not be accepted)
港幣往來/儲蓄戶口所屬之銀行名稱 Bank Name of HK Dollar Current / Saving Account			
轉戶款額 (HK\$)* Transfer amount (HK\$)*			

必須為持卡人以個人名義於香港開設及有效之港元銀行戶口(不適用於繳付閣下於星展銀行(香港)有限公司(「本行」)在任非私人賬戶戶口)。聯名戶口並不適用。請附戶口證明。 Must be an active Hong Kong Dollar bank account maintained in Hong Kong under cardholder's name (not applicable to repay any of your personal loan account maintained with the Bank). Joint account will not be accepted. Please provide account proof.

*轉戶款額不少於HK\$5,000。但轉戶款額上限不得超出獲批准信用卡賬戶之可用信貸額之80%或HK\$100,000。(以較低者為準)。如閣下填寫之轉戶款額超出轉戶款額上限，或並未填寫此欄，本行將以轉戶款額上限作為閣下之轉戶款額。The transfer amount must not be less than HK\$5,000, while the maximum transfer amount must not exceed 80% of the credit limit of the approved credit card account or HK\$100,000 (whichever is lower). If the requested transfer amount exceeds the maximum transfer amount, or if this field is left blank, the maximum transfer amount will apply.

註 Remarks:

1. 「500里數及HK\$4=1里數換算」不適用於現在及/或過往6個月內曾持有或取消由本行或其前任者發出之The DBS Black Card主卡之申請人。*500 miles and HK\$4=1Mile Conversion* is not applicable to principal card applicant who currently holds and/or in the past 6 months has held or cancelled any principal The DBS Black Card which is issued by the Bank or its predecessors. 2. 0%利息「現金轉戶」計劃不適用於現在及/或過往6個月內曾持有或取消由本行或其前任者發出任何DBS信用卡或聯名卡、Comix VISA或3 Everyday Comix VISA之主卡申請人。0% Interest Rate "Funds Transfer" Program is not applicable to principal card applicant who currently holds and/or in the past 6 months has held or cancelled any DBS Credit Card or its co-branded card, Comix VISA or 3 Everyday Comix VISA issued by the Bank or its predecessors. 3. 如閣下未有在此選擇迎新優惠，則當作選擇「500里數及HK\$4=1里數換算」。If no choice of welcome offer is indicated in this form, your welcome offer will be assigned as "500 miles and HK\$4 = 1Mile Conversion". 4. 本人已細閱並同意受本申請表上所載之條款及細則(包括迎新優惠條款及細則、「現金轉戶」計劃之條款及細則(如適用))所約束。* I have read and agreed to be bound by the Terms and Conditions in this application form (include welcome offer Terms and Conditions, Terms and Conditions for Funds Transfer Program (if applicable)).

個人資料 PERSONAL DATA

申請人必須年滿十八歲。* Applicant must be over 18 years old.

稱謂 Salutation 先生 Mr. (M) 小姐 Ms. (F)

香港身份證上之英文姓名 English Name as printed on HKID Card

姓 Family Name 名 Given Name

香港身份證上之中文姓名 姓 Family Name 名 Given Name

國籍 Nationality 香港特別行政區 HKSAR (05) 其他 Others婚姻狀況 Marital Status 單身 Single (1) 已婚 Married (2)

出生日期 Date of Birth 日 月 年 香港身份證號碼 HKID No. (請附副本 Please attach copy)

教育程度 Education 預科或以下 (1) 大學或專業 (2)
Post-secondary or below University or Professional

住宅地址(請以英文正楷填寫，恕不接受外圍地址及郵政信箱)
Home Address (in BLOCK LETTERS, overseas address and P.O. Box are not accepted)

香港 HK (01) 九龍 KLN (02) 新界 NT (03) 居住年數 年 月 日
 按揭 Mortgaged (2) 租 Rented (3)
 每月供款/租金 Monthly Instalment / Rental (HK\$)
 自置物業 Self-owned (毋須供款 No Instalment) (1) 公司提供 Company Provided (4)
 與父母同住 Live with Parents (5) 其他 Others (6)

電郵地址 E-mail Address

住宅電話號碼(恕不接受流動電話號碼/傳呼機號碼)
Home Tel. No. (Mobile Phone No. / Pager No. is not accepted)
流動電話號碼/傳呼機號碼
Mobile Phone No. / Pager No.

TO1001-WXBPFD

申請人現享用之服務 SERVICES CURRENTLY ENJOYED BY APPLICANT

申請人請選擇現享用下列由星展銀行提供之服務：Please select from below the Bank's services currently enjoyed by applicant:

星展豐盛理財 DBS Treasures (戶口號碼 Account No. _____)
 DBS私人銀行 DBS Private Banking

職業 OCCUPATION

受僱 Employed (2) 自僱 Self-employed (1) (請附商業登記副本 Please attach Business Registration Certificate copy)
 主婦 Housewife (2) 退休 Retired (2) 臨時性質/兼職/合約僱員 Temporary / Part time / Contract (3)

公司名稱(請以英文正楷填寫) 註
Company Name (in BLOCK LETTERS) (Remark)

公司地址(請以英文正楷填寫) Office Address (in BLOCK LETTERS)

香港 HK (01) 九龍 KLN (02) 新界 NT (03) 辦公電話號碼
Office Tel. No. _____

僱主/公司業務 Employer / Business Nature:

銀行及金融/投資 Banking & Finance / Investment (04) 製造/電子 Manufacturing / Electronics (13)
 飲食 Catering (05) 零售/批發 Retail / Wholesales (18)
 建築/裝修 Construction / Decoration (07) 社會服務或非牟利機構 Social Services / NGO (20)
 工程 Engineering (28) 貿易/船務 Trading / Shipping (22)
 物業代理/物業管理 Estate Agency / Property Management (08)
 政府/半政府機構 Govt / Quasi Govt Org (09) 運輸/貨運業 / 物流 Transportation / Terminals / Logistics (02)
 資訊科技/電訊 Information Technology / Telecommunication (06)

職位 Position:

廚師/侍應 Cook / Waiter (400) 地產代理 Real Estate Agent (302)
 證券及期貨交易從業員/經紀/投資顧問 Dealer / Broker / Investment Consultant (301) 零售業銷售員 Retail Sales (303)
 司機 Driver (450) 保安員/管理員 Security Guard / Building Attendant (605)
 工程師 Engineer (601) 公司股東/合夥人/獨資經營者 Shareholder / Partner / Sole Proprietor (802)
 保險經紀/從業員 Insurance Agent / Underwriter (300) 技術員 Technician (604)
 市場推廣從業員 Marketing Executive (304) 其他(請列明) Others (please specify)
 戶外工人 Outdoor Worker (699)

任職年數 Year(s) of Service 年 月 日 月薪(港元) Monthly Income (HK\$) _____ x _____ 月

註：如於現職機構工作少於6個月，請填寫以下前僱主資料。
Remark: If current employment is less than 6 months, please fill in the following information of previous employer.

前僱主/公司業務性質 Previous Employer / Business Nature _____ 前任職年數 Previous Year(s) of Service 年 月 日

個人選擇 YOUR PREFERENCE

1. 請將月結單寄往 Please send statement to* 住址 Home (H) 公司 Office (W)

申請如獲批准，本行將以上述所選擇之地址作為閣下所有信用卡之通訊地址。如閣下未有在此選擇，則當作以住址作為所有信用卡之通訊地址。If the application is approved, the address chosen will be used as official correspondence address for ALL your credit card accounts with us. If no choice is indicated, home address will be used as official correspondence address for ALL your credit card accounts with us.

*請附居住地址證明。外圍地址及郵政信箱恕不接受。Please attach residential address proof. Overseas address and P.O. Box are not accepted.

2. 本人欲透過自動櫃員機操作個人銀行賬戶，使用「24小時客戶服務熱線」繳賬服務，並同意遵守有關之使用條款。
I wish to have ATM access to my personal bank account(s), to use the "24-hour Customer Services Hotline" payment service, and I agree to comply with all corresponding terms and conditions.

星光幕顯示語言 Language on screen 中文 Chinese (1) 英文 English (2)

星展銀行儲蓄戶口號碼
DBS Bank Savings Account No. _____

星展銀行支票戶口號碼
DBS Bank Current Account No. _____

本行會核對申請人之簽章是否與上述任何一個戶口之留存本行之印鑑相符。The Bank will verify the applicants' signature(s) with the specimen signature(s) of any one of the above mentioned accounts filed with the Bank.

3. 獎賞計劃 Rewards Scheme (2)

「無限期積分獎賞」計劃將預設予The DBS Black Card之申請人。Lifetime Bonus Point Scheme will default for the applicant of The DBS Black Card.

4. 本行將於核撥信用卡後同時為申請人開立ec-banking網上理財戶口。如申請人欲使用有關服務，請填寫以下表格：
The Bank will set up an ec-banking Internet Banking account for card applicant upon approval of credit card. Please put a tick in the box below if you do not wish to use the service:

本人不欲使用有關服務 I do not wish to use the service (TO1001-WEBPDF)

*如閣下已持有ec-banking網上理財戶口，本行將不會重新為閣下開立有關戶口。If you already have an ec-banking Internet Banking account with the Bank, the Bank will not arrange the account set up for you again.

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須附文件 DOCUMENTS REQUIRED

請附上下列各證明文件副本以處理閣下之申請。所有文件連同此申請表概不退還。Please attach copies of the following documents for our processing. Documents submitted including this application are not returnable.

閣下之香港永久性居民身份證¹(文件副本應以A4紙放大及清晰影印) 及
HK Permanent Identity Card of principal card applicant¹
(Document copies should be enlarged and copied in clear quality with A4 paper) AND

最近2個月內之居住地址證明(如：電費單、差餉單、銀行月結單) 及
Latest 2-month's residential address proof (E.g. electricity bill, rate bill, bank statement) AND

以下其中一項附有閣下姓名之薪金/資產證明：
Any one of the following income/asset proofs showing your name:

- 最新之完整薪俸稅單 或
Latest full set of income tax demand note OR
- 最近1個月之糧單 或
Latest 1 month's payroll slip OR
- 最近3個月附有閣下姓名、賬戶號碼及薪酬紀錄之完整銀行月結單/存摺 或
Latest 3 months' complete bank statement / passbook showing your name, account number and salary entry² OR
- 如閣下並非在職人士，請附最近一個月之資產證明(如：定期存款通知書、銀行投資月結單)
If you are not employed, please provide latest 1 month asset proof (E.g. time deposit advice, bank investment statement)

選擇0%利息「現金轉戶」計劃之申請人適用 Applicable to applicant selected 0% Interest Rate "Funds Transfer" Program:

印有銀行名稱、閣下姓名及戶口號碼並用作存入閣下現金轉戶款額之港幣往來/儲蓄戶口之月結單(網上月結單除外)或存摺首頁之副本(聯名戶口恕不接受)

Photocopy of the bank statement (except online statement) or first page of passbook showing the bank name, your name and account number for which the transfer amount of the Program is transferred to (Joint account will not be accepted)

1 如申請人並未持有香港永久性居民身份證，請提供香港身份證及有效護照/旅遊證件副本。For applicants who are not holders of HK Permanent ID Card, please provide copies of HKID Card and valid passport / travel document.

2 如閣下是自僱人士，請提供最近3個月附有閣下姓名、賬戶號碼及往來紀錄之完整銀行月結單/存摺；及最新之完整個人稅單。If you are self-employed applicant, please provide the latest 3 months' complete bank statement / passbook showing your name, account number and transaction entry; AND latest full set of personal tax demand note.

本行可能需閣下提供額外文件以作核實。The Bank reserves the right to request additional documents for application approval.

本人已詳閱及同意遵守此申請表所刊載之所有條款及細則。

I have read and agreed to be bound by all the Terms and Conditions contained in this application form.

本人聲明及保證 (a) 並沒有超過30日逾期還款之信用卡或貸款；(b) 並沒有任何信用卡是因拖欠款項而被取消；及(c) 並沒有破產紀錄及未有申請或意圖申請破產。

I declare and warrant I have (a) no overdue credit card or other loan payments outstanding for over 30 days; (b) not had any credit cards in my name cancelled due to payment default; and (c) not had a bankruptcy petition made against me and I am not petitioning or intending to petition for my bankruptcy.

本人聲明若本人/任何提供之擔保人乃星展銀行(香港)有限公司(「銀行」)或母公司星展銀行有限公司或其任何附屬機構之董事或僱員之親屬/配偶，本人定必隨申請表附上書面通知予銀行。倘本人/任何提供之擔保人日後有此等關係，本人亦必盡速以書面通知銀行。

I declare that if I am/am any proposed guarantor is relative(s)/spouse(s) of any of the directors or employees of DBS Bank (Hong Kong) Ltd (the "Bank") or its parent, DBS Bank Ltd, or any of its other subsidiaries, I will inform the Bank in writing together with this application form. I will also notify the Bank promptly in writing when I/am any proposed guarantor become(s) so related in the future.

本人明白並同意本申請之最終批准權在銀行。銀行保留對信用卡及優惠之最終批准權。

I understand and agree that this application is subject to the Bank's final approval. All applications and offers are subject to the final approval of the Bank.

X

主卡申請人簽署 Signature of Principal Card Applicant

日期 Date

申請表格可傳真至Application can be done via fax 2904 7836

註：如條款及細則/聲明之英文本與中文譯本有任何歧異，概以英文本為準。
Remark: In case of any discrepancy between the English version of terms and conditions/declaration and its Chinese translation, the English version shall prevail.

如欲申請附屬卡，請填妥隨新卡通知書附帶上之附屬卡申請表。
For application of supplementary card, please complete the Supplementary Card Application Form enclosed with the card mailer.

本行專用 FOR OFFICE USE ONLY

A/C Off Code	Branch Code	Program Code	
		TO1001-WXBPFD	
AB	AP/CX/RJ	CL	CRM/CAU
FT	APPROVE	PENDING	REJECT
Card No.			

TO1001-WXBPDF

THE DBS Black Card獎勵優惠計劃之**主要條款及細則**

- 憑信用卡簽賬 (第2條條款及細則所述之簽賬除外)，每HK\$250本地零售簽賬消費，可獲HK\$2現金回贈或每HK\$1本地零售簽賬消費，可獲1積分。
- 憑信用卡簽賬 (第2條條款及細則所述之簽賬除外)，每HK\$250海外零售簽賬消費，可獲HK\$3現金回贈或每HK\$1海外零售簽賬消費，可獲3積分。海外零售簽賬均以海外及外國貨幣簽賬為準。如以港幣或澳門幣簽賬則不會被視為海外零售簽賬。
- 持卡人每支付HK\$250之八達通自動增值服務金額 (包括八達通自動增值服務申請費用及手續費)，均可獲HK\$1現金回贈或每支付HK\$1之八達通自動增值服務申請費用及手續費及銀HK\$1之八達通自動增值服務，均可獲1積分。
- 持卡人透過過港、網上、流動電話理財或其他不時由本行展現在(香港)有限公司〔「本行」〕提供之繳費方法繳付每HK\$250之賬項 (不包括第2條條款及細則所述之繳賬項目)，均可獲HK\$1現金回贈或每HK\$1之賬項，可獲1積分。
- 持卡人以本行之免息分期付款計劃購物，均可獲HK\$1現金回贈或每HK\$1之消費，可獲1積分。有關免息分期付款之交易，只有已結賬之每月供款才被計算。
- 本行保留權利更改信用卡簽賬取獎優惠比率，並通知持卡人。
- 現金透支及有關手續費行政費、籌碼兌換、外幣兌換、財務費用、逾期費用、信用卡年費、[迅用錢]、結餘轉戶、「現金轉戶」計劃、「輕鬆分期付款」計劃、透過銀過/網上/流動電話理財服務執行銀行或信用卡服務、「信信用卡錢」、「信貸服務」、「稅務局」、「稅務」之賬項或其他不時由本行提供之繳費方法繳付有關商戶賬項之交易、未結賬/沖正簽賬、已被取消之簽賬、正在進行索償、退貨及/或退款等之簽賬或本行不時決定之其他類別之簽賬，均不計算在本計劃內。
- 所有簽賬獎賞 (包括但不限於現金回贈及積分) 均不可兌換現金及/或用作繳付最低付款額。

For details of the spending rewards terms and conditions and the English version, please refer to www.dbs.com/hk/blackcard.

MSIG旅遊保險**優惠之條款及細則**

- 優惠期由2010年1月1日至2010年3月31日止。
- 有關旅遊保障均由三井住友海上火災保險 (香港) 有限公司 (「三井住友保險」) 承保。三井住友保險保留最終核賠的權利。
- 皇展銀行 (香港) 有限公司 (「本行」, 表示包括其繼承人和受讓人) 為三井住友保險授權之保險代理人。
- 優惠只適用於首年保單。
- 優惠均可不轉換、另換現金、轉讓或退回。
- 優惠並不可與其他推廣優惠同時使用。
- 本行及三井住友保險有權修改本條款及細則，更改或終止上述優惠而毋須另行通知。如有任何爭議，本行及三井住友保險保留最終決定權。
- 本單張並非保單，有關條款細則及不承保範圍，請參閱保單條款。

TERMS AND CONDITIONS FOR MSIG TRAVEL INSURANCE

- Promotion period is from 1 January 2010 to 31 March 2010.
- The travel insurance plan is underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG"). MSIG reserves the right of final approval.
- DBS Bank (Hong Kong) Limited ("the Bank", which expression includes its successors and assigns) is an insurance agent authorised by MSIG.
- The offer is applicable to first year policy only.
- The offer is non-replaceable, non-refundable, non-transferable and non-returnable.
- The offer cannot be used in conjunction with other promotional offers.
- The Bank and MSIG reserve the right to amend these terms and conditions as well as to vary or terminate the offer without prior notice. In case of disputes, the decision of the Bank and MSIG shall be final and binding.
- This leaflet is not a policy. Coverage and exclusions of the insurance plan is subject to the policy provisions.

DBS信用卡申請之條款及細則

- 透過書面或以電話申請，本人即被視作已接受申請表及隨附之宣傳單張上 (如適用) 之所有條款及細則。
- 本人使用信用卡及其相關服務 (例如網上購物賬戶、「迅用錢」計劃及結餘轉戶，如本人選擇申請該等相關服務) 將受信用卡使用條款之所有條款及細則 (主要條款已包括在此申請表內) 及相關服務之條款及細則所約束。信用卡使用條款及該等相關服務之條款及細則將於申請成功批核後隨信用卡交付予本人。本人如欲索取有關之條款及細則，可致電皇展銀行 (香港) 有限公司 (「銀行」) 24小時客戶服務熱線2290 8888或瀏覽銀行網址www.dbs.com/hk或前往銀行分行索取。如本人不能接洽該等條款及細則，本人亦將按信用卡開卡兩期後，並立刻交回銀行註銷。信用卡 (或其相關服務) 一經啟用或使用，即表示本人同意接受該等條款及細則的約束。
- 申請The DBS Black Card之年薪要求約為HK\$150,000。
- 本人向銀行聲明及保證本申請表所提供之資料均屬真實、正確及完整，並為處理本申請及其後信用卡戶口之運作所必需的。如本人未能提供所需資料，則本申請可能會被拒絕。
- 本人同意所有由銀行不時發出予客戶的通訊資料 (包括及不限於客戶政策、通知及其他關於客戶的通訊) 均適用於所有由本人在此申請表提供之資料。本人可向銀行各行索取該等政策及/或其他通訊，或瀏覽相關網頁www.dbs.com/hk。本人同意就本申請所提供的所有資料，或得自其他來源，或得自本人與銀行或與任何其他皇展集團公司之間的關係而獲得的資料 (「資料」) 均受制於該等政策及/或其他通訊 (包括不時發出之更改)。
- 本人特此同意銀行會：
 - 向其其他組織、機構或人士印證、提供及收集本人之資料；
 - 將有關資料從香港轉移至其他地方，包括新加坡；
 - 將任何資料與本人的資料比較，並利用比較結果作任何用途，包括任何不利於本人利益的用途 (包括拒絕本申請)；及
 - 將本人的資料提供予信貸資料服務機構，及在拖欠款項的情況下，提供予追收服務機構。
- 本人明白並同意本人有責：
 - 要求知悉日常按電子信貸資料服務機構或追收服務機構的資料項目；
 - 要求知悉進一步資料以便向有關信貸資料服務機構或追收服務機構要求查詢及更正資料；及
 - 當信用卡戶口在信貸全數結清而結束之年的5年內沒有超過60天的欠繳記錄，可要求銀行向有關信貸資料服務機構提出從其資料庫刪除本人的消費信貸資料。如本人在銀行有任何上一類之欠繳記錄，本人之信貸資料可被信貸資料服務機構保留直至完全清還該次欠繳項目日起計5年或在信貸資料服務機構獲通知有關本人的解除破產令生效日期起計5年為止，以較早發生者為準。

The DBS Black Card年費為HK\$800，附贈**年**年費為HK\$400。

- 財務費用之實際利率為：現金透支 (The DBS Black Card 35.89%-37.49%)；零售交易 (The DBS Black Card 34.44%-36.07%)。有關選擇獲批核之利率，請參閱隨單附奉之新卡通知或由本行不時發出的其他通知。
- 本人同意若本人在銀行發出任何信用卡後一年內取消該信用卡，銀行保留權利向本人收取按每張已取消的信用卡計HK\$500之行政費用。

DBS信用卡使用條款之主要條款及細則

重要提示：閣下宜仔細閱讀DBS信用卡使用條款，尤須注意以下主要條款及細則。

- 持有人在收到皇展銀行 (香港) 有限公司 (「銀行」) 發出的信用卡後須立刻在本卡上簽名。
- 本人須合理謹慎保管信用卡及/或私人密碼 (如適用)。如發現或懷疑信用卡遺失、被竊或私人密碼外洩時，持卡人須在合理可行範圍內盡快通知銀行。
- 假若持卡人作出欺詐行為、嚴重疏忽或未履行以上第2條條文所述之責任，則持卡人須對因使用信用卡及/或私人密碼 (如適用) 而引起之一切未經授權交易及銀行所蒙受之損失負責。
- 若銀行認為持卡人已誠實地，本於善意及謹慎行事，則銀行絕對可以酌情免除其未經授權交易的責任。
- 主卡持卡人須完全負責附屬卡持卡人的一切交易及債務。附屬卡持卡人亦須負責其本人的交易和義務。
- 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)。
- 銀行可以持卡人於銀行開設之銀行賬戶結餘抵銷信用卡賬戶之到期應繳款項。
- 假若銀行在信用卡賬戶結單日起60天內並無收到持卡人的通知說明結單有錯誤或任何未經授權交易，則該結單將被視為已被接納及確定。
- 持卡人必須支付信用卡賬戶結單內顯示的最低付款額，否則應付逾期費用。
- 持卡人若不接受銀行提出任何使用條款或費用及收費的修訂，可終止信用卡。

TERMS AND CONDITIONS FOR DBS CREDIT CARD APPLICATION

- By making an application in writing or by telephone, I accept all Terms and Conditions set out in this application form, its accompanying leaflet (if applicable).
- I will be bound by all terms and conditions stated in the Credit Card Terms and Conditions (highlights of which are appended in this application) and Terms and Conditions governing the use of the related services (such as Internet Account, "Call-a-bank" Service and Balance Transfer, if I have selected to apply these services), which will be supplied to me with the credit card on approval of the application. Copies of such Terms and Conditions are available on request from the 24-hour Customer Services Hotline 2290 8888 of DBS Bank (Hong Kong) Limited ("the Bank") or the Bank's website www.dbs.com/hk or at any branches of the Bank. If I do not accept such Terms and Conditions, I will cut the credit card in half and return it to the Bank. Activation or use of the credit card (or any such related services) constitutes my acceptance of such Terms and Conditions.
- Annual income requirement for application of The DBS Black Card is around HK\$150,000.
- I declare and warrant to the Bank that the information provided in this application is true, correct and complete. It is required for processing this application and thereafter operating the credit card. If it is not provided, this application may be rejected.
- I agree that the applicable data policies, notices and other communications to customers concerning their data from time to time issued by the Bank shall apply to all information provided by me in this application. A copy is available on request at any branches of the Bank or from its website (www.dbs.com/hk). I agree that all information in this application, or that is obtained from any other sources or that arises from my relationship with the Bank, or any other DBS Group company ("Data") will be subject to such policies and/or other communications (as may be varied from time to time).

I agree in particular that the Bank may:

- verify, provide and collect information about me from other organizations, institutions or other persons;
 - transfer Data outside the Hong Kong SAR including to Singapore;
 - compare any data obtained with my Data, and use the results for taking of any actions including actions that may be adverse to my interests (including declining this application); and
 - provide my Data to credit reference agencies, and, in the event of default, to debt collection agencies.
- I understand and agree that I have the right to:
 - request to be informed which items of Data are routinely so disclosed to credit reference agencies or debt collection agencies;
 - request to be provided with further information to enable an access and correction request to be made to the relevant credit reference agency or debt collection agency; and
 - ask the Bank to request the relevant credit reference agencies to delete my consumer credit data upon termination of the credit card account by full payment, if there is no payment default in excess of 60 days in the past 5 years. If I have any such payment default, I am liable to have my consumer credit data retained by the relevant credit reference agencies until 5 years from the final settlement date of the default amount or 5 years from the date of discharge of my bankruptcy as notified to the credit reference agency whichever is earlier.
 - Annual fee for The DBS Black Card is HK\$800, while that for the supplementary card is HK\$400.**
 - Annualized percentage rate of the finance charge is: Cash Advance (The DBS Black Card 35.89% -37.49%); Retail Transaction (The DBS Black Card 34.44%-36.07%). For approved rates, please refer to the card mailer along with the new credit card or other notifications from the Bank from time to time.**
 - I agree if I cancel any credit card issued by the Bank during the period of one year from the date of issue of that card, the Bank reserves the right to charge me an administration fee of HK\$500 for each card cancellation.**

HIGHLIGHTS OF DBS CREDIT CARD TERMS AND CONDITIONS

Important Notes: You are advised to read carefully the entire DBS Credit Card Terms and Conditions. Your attention is particularly drawn to the following major Terms and Conditions.

- The Cardholder shall sign the credit card immediately upon receipt of the credit card from DBS Bank (Hong Kong) Limited ("the Bank").
- The Cardholder shall exercise reasonable care and diligence in safeguarding the credit card and/or the personal identification numbers ("PIN") (if applicable). In the case of any loss, theft or unauthorized disclosure of any of them, the Cardholder should report to the Bank as soon as reasonably practicable upon notice or suspicion thereof.
- The Cardholder shall be liable for all unauthorized transactions and losses suffered by the Bank involving the use of the credit card and/or the PIN (if applicable) if you have acted fraudulently or with gross negligence or failed to fulfill the obligations as set out in Clause 2 above.
- Provided the Cardholder has acted honestly, in good faith and with due care, the Bank may at its absolute discretion exclude liability for unauthorized transactions.
- The Principal Cardholder is fully liable for all transactions and obligations of the Supplementary Cardholder(s). Supplementary Cardholder(s) is/are only liable for his/her own transactions and obligations.
- The Cardholder is responsible for reasonable legal and other costs for recovering amounts due from him/her, up to 30% of the total debt.
- Amounts due from a Cardholder may be set off against his/her bank accounts with the Bank.
- Card Account statement shall be considered conclusive if the Bank does not receive from the Cardholder notice of errors or unauthorized transactions within 60 days of the statement date.
- The Cardholder must pay the minimum payment due as shown in the Card Account statement otherwise an additional fee is payable.
- The Cardholder may terminate the credit card if he/she does not accept any amendments to the Terms and Conditions or fees and charges proposed by the Bank.

迎新優惠條款及細則：

- 迎新優惠只適用於現在及/或過去6個月內曾持有或取消由本行或其前任者發出之The DBS Black Card主卡申請人。
- 已選擇之迎新優惠將不能更改。
- 如客戶 (以任何方法) 在不符合換領資格之情況下換領迎新優惠，重複換領迎新優惠或以任何皇展銀行 (香港) 有限公司 (「本行」) 認為不符合規格的簽賬/易換迎新優惠，本行保留向客戶收取 (包括直接向有關信用卡戶口扣除) 所換領迎新優惠之價值/現金帳戶計劃利率差額 (如選「0%利息」[現金轉戶]計劃) 的權利。
- 客戶如透過不同申請表重複申請，亦只能換領迎新優惠一次。
- 如閣下未有在申請表選擇迎新優惠，則當作選擇「500里數及HK\$4+1里數換算」。
- 本行有權修改條款及細則，更改或終止迎新優惠。如有任何爭議，本行保留最終決定權。

選擇「500里數及HK\$4+1里數換算」之申請人適用：

- 迎新優惠不適用於現在及/或過去6個月內曾持有或取消由本行或其前任者發出之The DBS Black Card主卡申請人。
- 成功申請主卡者於發出新卡後1個月內確認新卡方可獲獎6,000積分，用以換領500里數 (以「亞洲萬里通」之里數兌換方法計算)。積分將於發出新卡後之4個月內直接存入符合要求之客戶之信用卡戶口，並顯示於月結單上。
- 成功申請主卡者於發出新卡後2個月內 (「簽賬期」) 零售簽賬及/或現金透支支滿HK\$20,000 (含資格交易，定義以第10條條款及細則為準)，方可於簽賬期內尊享本地零售簽賬 (定義以「The DBS Black Card簽賬獎賞計劃」條款及細則之條款3(a)為準，詳情請瀏覽www.dbs.com/hk/blackcard+) 每HK\$4 (即12積分) = 1里數 (即除原有之2倍簽賬積分，獲額外1倍積分，合共3倍積分)。HK\$4+1里數換算只適用於簽賬期內首HK\$40,000本地零售簽賬 (即120,000積分，用以換領10,000里數)，原有之2倍積分將符合資格交易結賬後直接存入客戶之信用卡戶口，並顯示於月結單上，額外之1倍積分將於簽賬期結束後之兩個月內直接存入符合簽賬要求之客戶之信用卡戶口，並顯示於月結單上。簽賬期後，有關信用卡之積分獎賞將回復至本地簽賬每HK\$6 (即12積分) = 1里數，海外簽賬每HK\$4 (即12積分) = 1里數。
- 只將已結賬之本地零售簽賬及/或現金透支交易方計算入簽賬要求內 (有關分期付款之交易，只有已結賬之每月供款才被計算)。以下類別之交易將不會計算在簽賬要求內：現金透支有關手續費行政費、籌碼兌換、外幣兌換、財務費用、信用卡年費、[迅用錢]、結餘轉戶、「現金轉戶」計劃、「輕鬆分期付款」計劃、應付稅項、透過銀過/網上24小時客戶服務熱線/流動電話理財服務或其他不時由本行提供之繳費方法繳付之其他繳賬項目，已被取消之簽賬、正在進行索償、退貨及/或退款等之簽賬或本行不時決定之其他類別之簽賬。
- 簽賬要求按每張主卡獨立計算，不同主卡之合資格交易不得合併計算。
- 兌換積分為里數以亞洲萬里通及KrisFlyer之里數兌換計算方法為準。客戶須自行兌換積分為里數。獎賞積分之使用詳情，請參閱「The DBS Black Card簽賬獎賞計劃」條款及細則。客戶可於www.dbs.com/hk/blackcard下載或致電24小時客戶服務熱線2290 8888索取。

選擇「0%利息」[現金轉戶]計劃」(「本計劃」)之申請人適用：

- 迎新優惠不適用於現在及/或過去6個月內曾持有或取消由本行或其前任者發出任何DBS信用卡或聯營卡、Cov/ps VISA或3veynedy Cov/ps VISA之主卡申請人。
- 本計劃之結欠在首4個月結單 (即由轉戶生效日期起至轉戶生效日期後之第4個月結單日期間，首尾兩天包括在內) 之年息為0% (實際年利率0.07%)，由第4個月結單日算一起，財務費用將按現行之現金透支利率計算，有關現金透支利率請參閱隨新卡附奉之新卡通知或列印於閣下信用卡結單上之現行現金透支利率。本行將按獲批核之轉戶之現金轉戶手續費 (即手續費將取信用卡賬項下信用卡戶口內扣除。首4個月結單之實際年利率 (選HK\$100手續費計算在內) 及根據《銀行業守則》之指引計算)。
- 本計劃之轉戶款額不得少於HK\$5,000，同時轉戶款額上限 (隨利息、費用、收費及所容許之任何新增轉戶款額) 不得超過已經獲批核之適用信用卡用額之80%或HK\$100,000 (以較低者為準)。
- 閣下必須附上印有銀行名稱、閣下姓名及信用卡號碼並存在閣下現金轉戶款額之港幣往來/儲蓄戶口之月結單 (網上月結單除外) 或存摺首頁之副本。聯名戶口恕不接受。如本行未能收到上述副本，本行將不能處理本計劃之申請。
- 閣下並同意本行於閣下信用卡帳後，可於閣下未確認新卡前，於閣下適用信用卡賬戶扣除閣下之現金轉戶款額及有關之手續費。
- 不論何原因取消或停用信用卡戶，閣下須立即全數清還適用信用卡戶口內尚未清還的款項，包括現金轉戶欠款、財務費用 (如適用) 及逾期的費用及收費。
- 本計劃須受「現金轉戶」計劃之條款及細則限制，有關條款及細則已刊於本宣傳單張。

如本條款及細則之中，英文版本有任何歧異，概以英文版本為準。

WELCOME OFFER TERMS & CONDITIONS:

- The welcome offer is only valid for successful principal card application submitted on or before 31 March 2010.
- Change of selected welcome offer is not acceptable.
- DBS Bank (Hong Kong) Limited ("the Bank") reserves the right to charge cardholder (including by charging to the relevant card account) the value of the welcome offer redeemed/the value of interest difference of "Funds Transfer" Program (applicable to customers selected "0% Interest Rate "Funds Transfer" Program") if cardholder (by any means) redeems the welcome offer to which he/she is not entitled, makes duplicate redemption or uses ineligible transactions as the Bank may at its discretion determine to redeem the welcome offer.
- If customers applied via different application forms successfully, only one welcome offer will be offered.
- If no choice of the welcome offer is indicated in the application form, your welcome offer will be assigned as "500 Miles + HK\$4+1Mile Conversion".
- The Bank reserves the right to vary the terms and conditions, change or terminate the welcome offer. In case of any dispute, decision of the Bank shall be final and binding.

Applicable to applicant selected "500 Miles + HK\$4+1Mile Conversion":

- Welcome Offer is not applicable to principal card applicant who currently holds and/or in the past 6 months has held or cancelled any principal The DBS Black Card which is issued by the Bank or its predecessors.
- Successful principal card applicant who activated the new card within 1 month from card issuance date will be eligible for 6,000 Bonus Points for redemption of 500 Miles on their own (calculated base on the Asia Miles Conversion Rate). Bonus Points will be credited to eligible cardholder's applicable account within 4 months from card issuance date and shown on the monthly statement.
- Successful applicant Card applicant with accumulated retail spending and/or cash advance of HK\$20,000 or above (eligible transaction defined in Clause 10) will be the first 2 months from card issuance date ("Spending Period") can enjoy local retail spending (as defined in clause 3(a) in "The DBS Black Card Rewards Programme Terms and Conditions", please refer to www.dbs.com/hk/blackcard for details) of every HK\$4 (i.e. 12 Bonus Points) = 1 mile within the Spending Period (i.e. additional 1 time Bonus Points on top of the original 2 times Bonus Points rewarded from original retail spending, adding to a total of 3 times Bonus Points). The maximum local retail spending limit to enjoy this offer is HK\$40,000 within the Spending Period (i.e. 120,000 Bonus Points) for redemption of 10,000 miles. The original 2 times Bonus Points rewarded from retail spending will be credited to cardholder's applicable account on the first statement date following posting of the eligible transactions and shown on the monthly statement. The additional 1 time Bonus Points will be credited to cardholder's applicable account within 2 months from the end of Spending Period and shown on the monthly statement. After the Spending Period, the relevant conversion will be changed back to every local retail spending of HK\$6 (i.e. 12 Bonus Points) = 1 mile; every overseas spending of HK\$4 (i.e. 12 Bonus Points) = 1 mile.
- Only posted local retail transactions and/or cash advances are counted towards the spending requirement (for instalment transactions, only posted monthly instalments are counted). The following types of transactions will not be calculated in the spending requirement: cash advance relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-bank, Balance Transfer, Funds Transfer, Fee Based Instalment, tax payment, other bill payment transactions made via JETCO/Internet/24-hour Customer Services Hotline/Mobile Banking Service or other means as provided by the Bank from time to time, transaction that has been subject to cancellation, charge-back, return of goods and/or refund or any other categories as the Bank may at its discretion determine from time to time.
- Spending requirement for each principal card is counted separately. Eligible transaction of different principal cards cannot be combined.
- The conversion of Bonus Points to miles is based on the conversion rate for Asia Miles and KrisFlyer. The redemption of Bonus Points to miles need to be applied by Cardholders. Regarding the use of Bonus Point, please refer to The DBS Black Card Rewards Programme Terms and Conditions, which is available at www.dbs.com/hk/blackcard or can be obtained by calling 24-hour Customer Services Hotline at 2290 8888.

Applicable to applicant selected 0% Interest Rate "Funds Transfer" Program ("the Program"):

- The Program is not applicable to principal card applicant who currently holds and/or in the past 6 months has held or cancelled any DBS Credit Card or its co-branded card, Cov/ps VISA or 3veynedy Cov/ps VISA issued by the Bank or its predecessors.
- The interest rate of outstanding balance of this Program is 0% (Annualized Percentage Rate (APR) 0.07%) for the first 4 monthly statements (from Transfer Effective Date to the 4th monthly statement date after Transfer Effective Date, both dates inclusive). From the date after the 4th monthly statement date onwards, the finance charge will be calculated according to the prevailing rate for cash advance. Please refer to the prevailing cash advance rate as printed on the card mailer along with the new card or your credit card statement. The Bank will charge a handling fee of HK\$100 on the approved transfer amount which will be deducted from the approved credit card account upon loan. The APR for the first 4 monthly statements (including the HK\$100 handling fee) is calculated in accordance with guidelines as set out in the Code of Banking Practice.
- Total transfer amount for the Program must be at least HK\$5,000. Maximum total transfer amount (together with interest, fees, charges and any additional transfer amount allowed) must not exceed 80% of the credit limit of the applicable credit card account approved through this promotion or HK\$100,000 (whichever is lower).
- You must submit photocopy of the bank statement (except online statement) or first page of passbook showing the bank name, your name and account number for which the funds of the Program is transferred to. Joint account will not be accepted. If the Bank does not receive such photocopy, the Bank cannot process the Program's application.
- You also agree that, before your new card activation, the Bank can debit the funds and related fees and charges of the Program to the newly approved credit card account.
- For termination of the credit card account due to any reason, cardholder should repay in full all due amount in your applicable credit card account, including the transfer balance, finance charge (if applicable) and all applicable fees and charges.
- The program is governed by the Funds Transfer Program Terms and Conditions, which are printed on this relevant leaflet.

In the event of discrepancy or inconsistency between English version of these terms and conditions and the Chinese version, the English version shall prevail.

星展銀行(香港)有限公司

「現金轉戶」計劃之條款及細則

請於申請「現金轉戶」計劃(除非特別說明,以下簡稱爲「本計劃」)前細閱本條款及細則。在閣下閱讀本條款及細則時,請注意:以下字眼如「閣下」以及「閣下的」所指的是星展銀行(香港)有限公司(以下簡稱「本行」)並包括其繼承人及承讓入)發出的信用卡之主卡持卡人。

不論閣下透過書面形式、電話或其他本行不時認爲適合的方法申請參加本計劃,即被視爲已接受本條款及細則。

- 閣下可申請將:
 - 現金款額由本行發出並用以申請本計劃的信用卡戶口(「信用卡戶口」)轉戶入閣下的指定銀行戶口;或
 - 現金款額由信用卡戶口轉賬至閣下於任何香港認可財務機構(不包括本行)設立之港幣信用卡/循環貸款戶口,用以償還該等戶口之結欠。將現金款額轉賬償還循環貸款戶口之結欠只適用於Pay Less VISA戶口。閣下的申請一經本行批核,閣下即被視爲已授權本行:
 - 將獲本行批核之轉戶款額借記入信用卡戶口;及
 - 將轉戶款額轉入閣下指定的、及閣下名義於香港認可財務機構開設的港幣往來/儲蓄銀行戶口/信用卡/循環貸款戶口(不適用於償還設立於本行之任何信用卡/循環貸款戶口/私人貸款戶口)。本行並有權決定以任何形式將批核金額存入指定戶口,其財務機構所收取的任何費用一概須由閣下自行負責。
- 本行會在本計劃的申請表格或宣傳單張上列明每次申請本計劃之最高及最低限額。每次申請之轉戶款額不得超過或低於申請表格或宣傳單張上列明之最高或最低限額。
- 本計劃申請及轉戶款額須經由本行全權批核,所批核之轉戶款額有可能低於申請金額。**本行亦不會爲未能通過批核或部份批核的申請給予任何解釋。
- 申請手續將於收受所有所需文件後大約7個工作天內完成。申請一經批核,閣下將收到確認信。申請將轉戶款額轉入任何香港認可財務機構用以償還港幣信用卡/循環貸款戶口之結欠之客戶在**未獲通知轉賬已完成之前,閣下須繼續向有關財務機構繳付欲轉賬之賬項,本行並不負責該賬項之利息或其他費用。**
- 獲批核之轉戶款額將會從信用卡戶口之可用信貸額中扣減。
- 經本計劃轉賬之轉戶款額將不獲享積分獎賞/現金回贈/ComPass[即享錢]或其他獎賞或優惠計劃。
- 本行有權於每次現金轉戶申請成功批核後,收取手續費及其他費用。本行在本計劃批核後,將即時從信用卡戶口中扣除由本行不時釐定收費率的不可退還的手續費。
- 在信用卡戶口狀況正常、信用狀況良好及無逾期還款的情況下,轉戶款額之財務費用將由轉賬日起按日計算,並按即於申請表格、宣傳單張或其他不時由本行發出的通知上所列之利率計算。如閣下未能在月結單上所示之到期繳款日前繳交最低付款額,閣下之信用卡戶口會被視爲逾期還款,而財務費用將按調整利率徵收。調整利率之詳情如下:**
 - 按本行所有刊載於本行月結單或不時發出的其他通知上之現金透支之標準年息加
 - 由本行不時發出的通知上之逾期還款調整息率。閣下只須於其後任何月結單上列明之到期繳款日或之前繳付月結單所示之結欠總額或最低付款額,利率將於該期月結單隨後之一期月結單日之翌日,自動回復至調整利率適用之前的利率;否則調整利率將繼續生效。
- 閣下之付款將會先用以償還閣下的信用卡戶口內的**本計劃欠款**,或按本行不時全權決定適當的次序用以償還閣下的信用卡戶口內的任何其他欠款。
- 如閣下於到期繳款日或之前仍未全數繳付有關信用卡月結單上總結欠之全部款項,除本計劃之財務費用外,閣下須支付本行所有刊載於本行的收費表或不時由本行發出的其他通知上之財務費用(例如零售交易、現金透支及按逾期還款調整息率徵收之利息等財務費用),直至信用卡戶口之總結欠全數清付爲止。所有財務費用均按日計算及累積。閣下可向本行各分行或致電客戶服務熱線索取該收費表或於本行網頁 www.dbs.com/hk 下載。
- 財務費用均以一年365日爲計算標準。
- 如於轉戶後,閣下於本行之任何信用卡賬戶狀況欠佳,本行有權隨時撤銷本計劃,並無需預先通知。
- 本行有權對閣下進行信貸調查及要求閣下提供額外文件。
- 本條款及細則將附加於適用於信用卡使用條款之上。如本條款及細則與適用於信用卡使用條款之間有任何抵觸,將以本條款及細則爲準。
- 本行有權以其唯一酌情權拒絕閣下申請本計劃,若有任何爭議,本行將保留最終決定權。
- 本行有權不時提高或變更費用或收費(包括與本計劃相關的費用或收費及本行不時規定的任何其他費用或收費)及徵收新費用及收費,並以本行認爲適當的方式發出此等修訂通知閣下。閣下須受此等修訂約束,除非閣下於任何修訂生效前將本計劃從有關信用卡戶口取消並全數清還本行有關本計劃之一切欠款,則作別論。
- 本行可不時修改或變更本條款及細則及/或加入新條款及細則,而該等修訂及/或增加在本行發出通知後即告生效(任何修訂如關於本行控制範圍內的費用及收費及閣下的責任及義務,本行會於生效日期前最少30天發出通知;至於其他修訂,本行將按照個別情況釐定合理的通知期限)。所有通知可以於本行分行張貼告示、廣告或其他本行認爲適當的方式發出。閣下須受此等修訂約束,除非閣下於任何修訂生效前將本計劃從有關信用卡戶口取消並全數清還本行有關本計劃之一切欠款,則作別論。
- 本條款及細則受香港特別行政區法律所管轄,並按該等法律詮釋。如本條款及細則之中英文版本有任何歧異,一概以英文版本爲準。

DBS Bank (Hong Kong) Limited

Terms and Conditions for Funds Transfer Program

Please read these Terms and Conditions carefully before you apply for the "Funds Transfer Program" (unless otherwise specified, this program shall be referred to as "the Program"). When you read these Terms and Conditions, bear in mind that "you" and "your" mean the Principal Cardholder of a credit card issued by DBS Bank (Hong Kong) Limited ("the Bank") which expression includes its successors and assigns.

Your request for the Program, either in writing, by telephone or through other means as the Bank considers appropriate from time to time, will be deemed to be acceptance of these terms & conditions.

- You can apply to:
 - transfer available funds from the account of your credit card issued by the Bank (for which you have applied for the Program) ("Card Account") to your designated bank account; or
 - transfer available funds from the Card Account to repay the debit balances of any Hong Kong dollar credit card / revolving loan account maintained with any recognized financial institutions in Hong Kong (excluding those maintained with the Bank). Transferring available funds to repay debit balances of a revolving loan account is only applicable to Pay Less VISA Account.If such application is approved by the Bank, you are deemed to have authorised the Bank to:
 - debit the Card Account by the transfer amount approved by the Bank; and
 - transfer the transfer amount to your designated Hong Kong dollar current / saving bank account / credit card account / revolving loan account maintained with any recognized financial institutions in Hong Kong under your name (not applicable to repay any of your credit card / revolving loan / personal loan account maintained with the Bank). The Bank shall be entitled to determine how the approved amount shall be deposited to the designated accounts, and you will be responsible for all fees and charges imposed by those financial institutions.
- The Bank will set a minimum and maximum limit on the total transfer amount for each application of the Program which will be stated on the application form or marketing materials of the Program. The total transfer amount for each application of the Program must not exceed the maximum and must not be less than the minimum limit.

- Application and the transfer amount of the Program are subject to the approval of the Bank at its absolute discretion.** Reasons need not be given for any non-approval or partial approval. The Bank may approve a transfer amount less than the amount requested in the application.
- Application processing will normally be completed within 7 working days following receipt of all required documentation. You will receive a confirmation letter following approval. **For applicants of transferring transfer amount to repay debit balances of credit card / revolving loan account maintained with any recognized financial institutions in Hong Kong, you should continue to make payment to the relevant recognized institutions for which fund transfer is sought until the transfer is fully completed. The Bank will not be liable for any interest or other charges incurred.**
- The approved transfer amount will be withheld from the available credit limit of the Card Account upon approval.
- The transfer amount transferred under the Program is not eligible for bonus point / cash rebate / ComPass Dollar or other reward or benefits scheme.
- The Bank shall be entitled to levy an administration fee and other related charges, as the case may be, arising from each successful application. A non-refundable administration fee calculated at the rate from time to time determined by the Bank will be payable immediately upon approval of the Program and debited to the Card Account.
- A finance charge will be debited on the outstanding transfer amount on a daily basis, from the date of transfer, according to the rate printed on the application form, marketing materials or other notices issued by the Bank from time to time provided that the Card Account is normal, in good standing and with no delinquent record. If you fail to pay the minimum payment on the due date as specified on any monthly statement, your Card Account will be regarded as in delinquent status and the finance charge on the outstanding transfer amount will be charged by an adjusted interest rate, which is:**
 - the applicable standard annual rate for cash advance (which is shown on your monthly statement or other notices issued by the Bank from time to time)
 - PLUS
 - the delinquency adjustment rate (which shall be notified by the Bank to you from time to time).Once such adjusted interest rate applies, it will continue until you pay in full or at least the minimum payment due on or before the due date shown on any subsequent statement. The original applicable rate for finance charge shall resume from the following day of the coming statement date of such statement.
- Any payment to your Card Account shall be applied to repay the outstanding balances of the Program first or be applied to repay any due amount in your Card Account in any order as from time to time determined in the Bank's absolute discretion.**
- If the entire outstanding amount stated in any monthly statement is not received in full on or before the payment due date, apart from the finance charge of the Program, you shall pay the Bank all other applicable finance charges (such as the finance charge of retail transaction and cash advance, delinquency adjustment etc) as stipulated in the Bank's Fee Schedule or other notices provided by the Bank from time to time, until full payment is credited to your Card Account. All finance charges are calculated and accrued on a daily basis. The Bank's Fee Schedule is available on request from branches, Customer Services Hotline and can be downloaded from the Bank's website at www.dbs.com/hk.
- The finance charge will be calculated on a 365-day yearly basis.
- If any of your Credit Card Account is not maintained in good standing after any funds transfer, the Bank reserves the right to revoke the availability of the Program at any time without notice.
- The Bank has the right to conduct a credit checking on you and to request additional documents from you.
- The Program shall operate in addition to the applicable credit card terms and conditions. In case of any conflict between these Terms and Conditions and that of the applicable credit card, the former shall prevail.
- The Bank reserves the right to reject any application under the Program at its sole discretion. In the event of dispute, the decision of the Bank shall be final and conclusive.
- The Bank shall be entitled to increase or alter its fees and charges (including the fees and charges in respect of the Program and any other fees and charges as stipulated by the Bank from time to time), as well as impose new fees and charges, from time to time and may notify you of such increase, alteration or imposition in any manner it thinks fit. You will be bound by such increase, alteration or imposition unless the arrangements in respect of your Card Account(s) under the Program is cancelled and the outstanding amount(s) due to the Bank under the Program is repaid in full before the date on which such increase, alteration or imposition becomes effective.
- The Bank may revise or alter these Terms and Conditions and/or introduce additional terms and conditions from time to time and such revision and/or addition shall become effective subject to the Bank's giving notice to you (for a period of at least 30 calendar days for any variation of terms and conditions affecting fees and charges under the control of the Bank or affecting the liabilities or obligations of you or for such reasonable period as the Bank may prescribe in the case of any other variations). All notices may be given by display at the Bank's branches, advertisement or other means as the Bank thinks fit and shall be binding on you unless the arrangements in respect of your Card Account(s) under the Program is cancelled and the outstanding amount(s) due to the Bank under the Program is repaid in full before the date on which such variation becomes effective.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

請立即瀏覽 www.dbs.com/hk/blackcard

申請表格可傳真至: **2904 7836**

如已傳真申請,請勿重複郵寄。

24小時客戶服務熱線: **2290 8888**

星展銀行,帶動亞洲思維