

DBS/ComPass 信用卡附屬卡申請表

DBS Credit Card/COMPASS Card Supplementary Card Application Form

毋須入息證明

Income proof is not required



傳真熱線 Fax No.: 2904 7836



星展銀行(香港)有限公司 — 香港島東華蘭路18號港島東中心8樓(信用卡申請)
DBS Bank (Hong Kong) Limited – (Credit Card Application) 8/F, One Island East, 18 Westlands Road, Island East, Hong Kong



CA9105

XSUP-WEL

下列各欄均須填寫 All fields are mandatory

主要持卡人資料 Principal Cardholder's Details

請以**正楷**填妥下列各項。Please fill in the followings in **BLOCK** letters.

香港身份證上之**英文**姓名 **English** Name as printed on HKID Card
姓 Family Name 名 Given Name

香港身份證號碼 HKID Card No. ()

出生日期 Date of Birth 日D 月M 年Y

辦公室電話號碼 Office Tel. No.

流動電話號碼 Mobile No.

信用卡號碼 Credit Card No.

或 or

#3771 - - - - -

* 適用於DBS Black American Express Card

Applicable to DBS Black American Express Card

附屬卡申請人資料

Supplementary Card Applicant's Details

附屬卡申請人必須年滿18歲。Supplementary card applicant must be over 18 years old.

香港身份證上之**英文**姓名 **English** Name as printed on HKID Card
姓 Family Name 名 Given Name

香港身份證號碼 HKID Card No. ()

(請附副本 Please attach copy)

稱謂 Salutation 先生 Mr. (M) 小姐 Ms. (F)

出生日期 Date of Birth 日D 月M 年Y

流動電話*/辦公室電話號碼

Mobile Phone*/Office Tel No.

與主要持卡人之關係

Relationship with Principal Cardholder

附屬持卡人須與主要持卡人共用同一總信用額。附屬卡申請不適用於學生身份之主要持卡人。Supplementary cardholder shall share the same combined credit limit with principal cardholder. Supplementary card application is not applicable to those principal cardholders who are students.

* 請注意, 星展銀行(香港)有限公司(「本行」)將以上述之流動電話號碼發送 Verified by Visa/MasterCard SecureCode 一次專用密碼予你, 讓你處理需要身份驗證的網上信用卡交易。有關ComPass信用卡附屬卡之申請, 若你未有向本行提供你的流動電話號碼, 本行將不會批准此申請表申請的信用卡進行某些毋須出示信用卡的交易。Please note that DBS Bank (Hong Kong) Limited ("the Bank") will send the Verified by Visa/MasterCard SecureCode one-time password to you via the above mobile phone number for you to conduct online credit card transactions which require identity authentication. Relating to ComPass VISA supplementary card application,

if you have not provided us with your mobile phone number, we will not approve certain card-not-present transactions conducted with the credit card applied through this application form.

拒絕將個人資料用於直銷推廣

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

星展銀行(香港)有限公司(「銀行」)擬將附屬卡申請人(「申請人」)的個人資料用於直銷推廣, 惟必須先獲得申請人的同意。如申請人**不欲**銀行將申請人的個人資料用於直銷推廣或**不欲**收到經若干途徑發出的直銷推廣資訊, 須於以下適當方格加上剔號(“/”), 說明申請人拒絕經哪些途徑收取有關資訊:

- 電郵(以上提供之電郵地址)
- 短訊(以上提供之流動電話號碼)
- 所有途徑(包括電郵、郵寄、短訊、電話)

拒絕將個人資料提供予其他人士作直銷推廣用途

銀行或會將申請人的個人資料提供予其他人士作直銷推廣用途, 不論該等人士是否銀行集團成員。如申請人**不欲**銀行將申請人的個人資料提供予任何其他人士作直銷推廣用途, 須在此方格加上剔號(“/”)。如申請人已申請或將申請任何由銀行及聯營品牌合作夥伴共同提供的產品或服務, 此項選擇將不適用於申請人同意向其提供個人資料的該等聯營品牌合作夥伴。

以上是申請人目前是否接收直銷推廣聯繫或資訊所作出的選擇, 將取代申請人以往曾向銀行表明的選擇。

注意: 以上選擇適用於銀行的資料政策通告內列明的各類產品、服務及/或項目的直銷推廣、哪些資料可能會用於直銷推廣及哪些人士可能會獲提供的資料作直銷推廣用途。

DBS Bank (Hong Kong) Ltd ("The Bank") intends to use personal data of the supplementary card applicant ("Applicant") in direct marketing and cannot do so without Applicant's consent. If Applicant **does not** wish the Bank to use Applicant's personal data in direct marketing or **does not** wish to receive direct marketing materials by certain channels, Applicant should tick ("✓") any of the following opt-out channel(s):

- Email (email address provided above)
- SMS (mobile phone number provided above)
- All channels (including email, mail, SMS, phone)

Opt-out from Provision of Applicant's Personal Data to Other Persons for Direct Marketing

The Bank may provide Applicant's personal data to other persons for their use in direct marketing and, whether or not such persons are members of the Bank's group. Applicant should tick ("✓") this box if Applicant **does not** wish the Bank to provide Applicant's personal data to any other persons for their use in direct marketing. If Applicant has applied for or will apply for any product or service that is provided by the Bank jointly with a co-branding partner, this opt-out will not apply to such co-branding partner to whom Applicant consents to provide Applicant's personal data.

The above options represent Applicant's present choice of whether or not to receive direct marketing contact or information. This replaces any choice previously communicated by Applicant to the Bank.

Note: The above choice applies to the direct marketing of the classes of products, services and/or subjects, the kinds of data which may be used in direct marketing and the classes of persons to which data may be provided for them to use in direct marketing as set out in the Bank's Data Policy Notice.

有關信用額的安排 Credit Limit Arrangement

附屬持卡人須與主要持卡人共用同一總信用額及必須跟隨主要持卡人就是否准許本行批准導致超出信用額的信用卡交易所作出的選擇。附屬卡申請不適用於學生身份之主要持卡人。

Supplementary cardholder shall share the same combined credit limit with principal cardholder and shall follow principal cardholder's choice as to whether to allow the Bank to approve any transaction that would result in the said credit limit to be exceeded. Supplementary card application is not applicable to those principal cardholders who are students.

聲明及簽署 Declaration and Signature

附屬卡申請人(「申請人」)已詳閱及同意遵守此申請表所載之所有條款及細則, 包括:

- 重要資料概要
- DBS/ComPass信用卡附屬卡申請之條款及細則
- DBS/ComPass信用卡使用條款及細則摘要

申請人已詳閱銀行的資料政策通告, 申請人同意申請人在此申請表提供之資料可披露予銀行不時發出予客戶的適用資料政策通告中列明的人士及用作該通告指定的用途(主要披露人士及用途包括在此申請表內之DBS/ComPass信用卡附屬卡申請之條款及細則的第4條條文)。申請人聲明及保證(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。申請人明白並同意本申請之最終批核權在銀行。申請人明白並同意使用銀行發出之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, 如申請人選擇申請該等相關服務)將受信用卡使用條款及細則之所有條款(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。有關之條款及細則會於信用卡及該等相關服務之申請獲成功批核後分別交付予申請人。如申請人欲索取有關之條款及細則, 可致電銀行24小時客戶服務熱線2290 8888或瀏覽銀行網址(www.dbs.com/hk)或前往銀行各分行索取。

The supplementary card applicant ("Applicant") has read and agreed to be bound by all the Terms and Conditions contained in the application form, including:

- Key Facts Statement
- DBS Credit Card/COMPASS Card Supplementary Card Application Terms and Conditions
- Highlights of DBS Credit Card/COMPASS Card Terms and Conditions

Applicant has read the Bank's Data Policy Notice. Applicant agrees that the data Applicant provided in this application may be used for such purposes and disclosed to such persons in accordance with the Data Policy (major purposes and disclosure are included in clause 4 of the DBS Credit Card/COMPASS Card Supplementary Card Application Terms and Conditions in this application). Applicant declares and warrants Applicant has (a) no overdue credit card or other loan payments outstanding for over 30 days; (b) not had any credit cards in Applicant's name cancelled due to payment default; and (c) not had a bankruptcy petition made against Applicant and Applicant is not petitioning or intending to petition for Applicant's bankruptcy. Applicant understands and agrees that this application is subject to the Bank's final approval. Applicant understands and agrees that use of the credit card issued by the Bank and its related services (such as Internet Account, "Call-a-loan" Service and Balance Transfer, if Applicant has selected to apply these services) shall be subject to all terms and conditions of the DBS Credit Card/COMPASS Card Terms and Conditions (highlights of which are appended in this application) and terms and conditions governing the use of the related services. Such terms and conditions will be provided upon application for the credit card or related services is approved. Copies of such terms and conditions are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website www.dbs.com/hk or at any branches of the Bank.

X

主要持卡人簽署 Signature of Principal Cardholder 日期 Date

(主要持卡人之簽署必須與本行之信用卡紀錄相同)
(The signature of the principal cardholder must be the same as the Bank's credit card record)

X

附屬卡申請人簽署 Signature of Supplementary Card Applicant 日期 Date

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

本行專用 For Office Use Only

AB	AP/CX/RJ	CL	CRM/CAU
Remarks			

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毋須入息證明
Income proof
is not required

傳真熱線 Fax No.: 2904 7836



星展銀行(香港)有限公司 — 香港港島東華蘭路18號港島東中心8樓(信用卡申請)
DBS Bank (Hong Kong) Limited – (Credit Card Application) 8/F, One Island East, 18 Westlands Road, Island East, Hong Kong

與本行僱員/董事關係 Relationship with Staff Member(s) or Director(s) of the Bank

附屬卡申請人(「申請人」)是否為星展銀行(香港)有限公司或其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?

Is supplementary card applicant ("Applicant") a relative/spouse of any of the directors or employees of DBS Bank (Hong Kong) Limited or it's parent, DBS Bank Ltd, or any of its other subsidiaries?

是, 相關董事或僱員之英/中文姓名

Yes, name of the relevant director or employee in English/Chinese

關係 Relationship _____

否, 申請人確認現時與上述銀行的董事或僱員並無親屬關係。假如日後申請人與上述銀行的董事或僱員有任何親屬關係, 申請人同意盡速以書面通知本行。

No, Applicant confirms that, at present, there is no such relationship. Applicant agrees to notify the Bank promptly in writing if Applicant becomes so related.

如申請人未有在此部分作出聲明, 本行將假設申請人與上述銀行的董事/僱員並無親屬關係。而申請人須就未有作出任何該等關係的聲明而負上全部責任。

If Applicant leaves this section blank, we will assume Applicant has no such relationship, but Applicant will be held responsible for any failure to declare any relevant relationship.

須附文件 Documents Required

請附上下列各證明文件副本以處理你的申請。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.

1. 附屬卡申請人之香港永久性居民身份證(文件副本應以A4紙放大及清晰影印)

HK permanent Identity Card of supplementary card applicant (Document copies should be enlarged and copied in clear quality with A4 paper)

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 applicant who is not holder of HK permanent Identity Card, please provide copies of HKID Card and valid passport/travel document.

2. 如附屬卡申請人的住宅地址與主要持卡人不同, 請遞交最近2個月內之住宅地址證明(如: 電費單、差餉單、銀行月結單)。如永久地址有別於住宅地址, 請額外提供永久住址證明。

If the supplementary card applicant's residential address is different from that of the principal cardholder, please provide residential address proof within the last 2 months (e.g. electricity bill, rate bill, bank statements). Please also provide permanent address proof if it is different from the residential address.

附屬卡將郵寄至主要持卡人通訊地址; 附屬持卡人之一切簽賬及現金透支交易均會顯示於主要持卡人月結單內。

The supplementary card will be sent to principal cardholder's address and the retail and cash advance transactions of the supplementary card(s) will be shown on the statement of the principal card.

重要資料概要 Key Facts Statement

利率及財務費用	
零售交易的實際年利率	於開戶時零售交易的實際年利率為 36.07% 本行有權不時檢討以上息率。 若結單之結欠在到期繳款日或之前全數清還, 則無須繳付財務費用。否則, (i)未償還之結單結欠將由該結單日期之翌日起, 按每日累計財務費用; 及(ii)該結單日期後記於信用卡戶口的每項新交易, 亦將由該項交易記於信用卡戶口當日起計算財務費用, 直至信用卡戶口結單所列款項全部清還為止。
現金透支的實際年利率	於開戶時現金透支的實際年利率為 38.11% 本行有權不時檢討以上息率。 利息將由透支日起計直至實際清還為止。
逾期還款調整的實際年利率	如客戶未有繳付任何月結單所示之最低付款額, 財務費用將按適用之標準年息另加 4.5% 逾期還款調整息率(「調整利率」)計算。 調整利率的實際利率為: • 零售交易 42.16% • 現金透支 44.49% 調整利率將於逾期情況發生後發出的月結單日期之翌日生效, 直至客戶連續6個月在月結單的到期繳款日或之前繳付全數結欠或不少於最低付款額為止。

免息還款期	• 長達60日 • 現金透支、結餘轉戶、現金轉戶及商戶類別為銀行或信用卡服務/信用卡繳費/信貸財務之繳費交易均不獲享免息還款期
最低付款額	如總結欠相等於 HK\$200 或以上, 最低付款額將為以下項目的總和: (i) 所有記於本期信用卡戶口結單上的收費、費用、開支、利息及/或財務費用; (ii) 任何於上期信用卡戶口結單日期後產生且超過信用額的金額; 及 (iii) 扣除所有記於信用卡戶口的收費、費用、開支、利息及/或財務費用後的結單總結欠的 1% , 或 HK\$200 (以較高者為準), 另加任何未償還的最低付款額。如總結欠少於 HK\$200 , 最低付款額將為總結欠。
費用	
年費	• DBS Eminent Card [^] /DBS Black Card 主卡 每張 HK\$1,800 附屬卡 每張 HK\$900 • VISA白金卡/萬事達白金卡 主卡 每張 HK\$1,500 附屬卡 每張 HK\$750 • VISA金卡 主卡 每張 HK\$550 附屬卡 每張 HK\$275 • VISA卡/萬事達卡 主卡 每張 HK\$300 附屬卡 每張 HK\$150
現金透支	現金透支手續費: 透支金額之 3.5% , 最低為 HK\$80 ; 及現金透支行政費用每項 HK\$20
外幣交易費用	1.95% 如交易以港幣以外的貨幣進行
逾期費用	• 如上一期月結單總結欠少於 HK\$5,000 每期 HK\$200 或最低付款額, 以較低者為準 • 如上一期月結單總結欠相等於 HK\$5,000 或以上 每期 HK\$300 或最低付款額, 以較低者為準
超逾信用額費用	超逾信用額費用, 每期 HK\$180
付款被退費用	支票退回/自動轉賬被拒手續費每項 HK\$120

[^]不適用於2013年內獲邀請提升之DBS Eminent Card賬戶, 此等DBS Eminent Card賬戶之年費與VISA白金卡相同。

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR) for Retail Purchase	36.07% when you open your account and it will be reviewed from time to time. We will not charge you interest if the statement balance is paid in full by the payment due date each month. Otherwise, interest will be charged on (i) the outstanding statement balance from the day after the date of that statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered after the date of that statement) from the date such transaction is posted on a daily basis until payment in full.

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DBS Bank (Hong Kong) Limited – (Credit Card Application) 8/F, One Island East, 18 Westlands Road, Island East, Hong Kong

APR for Cash Advance	38.11% when you open your account and it will be reviewed from time to time. Interest will be charged from the date a cash advance is made until the date of actual repayment.								
Delinquent APR	If you fail to pay the minimum payment shown on any monthly statement, the rate for finance charge will be adjusted by adding Delinquency Adjustment Rate of 4.5% (the “Adjusted Interest Rate”). APR of the Adjusted Interest Rate is: • 42.16% for Retail Purchase • 44.49% for Cash Advance The Adjusted Interest Rate will apply from the day following the date of the monthly statement issued after the occurrence of the delinquency until the full amount or at least the minimum payment is paid on or before the payment due date for 6 consecutive monthly statements.								
Interest Free Period	• Up to 60 days • No interest-free period on cash advance, Balance Transfer, Funds Transfer and bill payment transaction to merchant categories Banking and Credit Card Services / Credit Card Payment / Credit Services								
Minimum payment	If the total outstanding balance is HK\$200 or above, the minimum payment will be the sum of the followings: (i) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account; (ii) any amount in excess of the credit limit incurred after last statement date; and (iii) 1% of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card Account, or HK\$200 , whichever is higher plus any outstanding minimum payment. If the total outstanding balance is less than HK\$200 , the minimum payment will be the total outstanding balance.								
Fees									
Annual Membership Fee	<table border="1"> <tr> <td>• DBS Eminent Card[^]/ DBS Black Card</td> <td>Principal Card HK\$1,800 per card Supplementary Card HK\$900 per card</td> </tr> <tr> <td>• VISA Platinum/ Platinum MasterCard</td> <td>Principal Card HK\$1,500 per card Supplementary Card HK\$750 per card</td> </tr> <tr> <td>• VISA Gold</td> <td>Principal Card HK\$550 per card Supplementary Card HK\$275 per card</td> </tr> <tr> <td>• VISA/MasterCard</td> <td>Principal Card HK\$300 per card Supplementary Card HK\$150 per card</td> </tr> </table>	• DBS Eminent Card [^] / DBS Black Card	Principal Card HK\$1,800 per card Supplementary Card HK\$900 per card	• VISA Platinum/ Platinum MasterCard	Principal Card HK\$1,500 per card Supplementary Card HK\$750 per card	• VISA Gold	Principal Card HK\$550 per card Supplementary Card HK\$275 per card	• VISA/MasterCard	Principal Card HK\$300 per card Supplementary Card HK\$150 per card
• DBS Eminent Card [^] / DBS Black Card	Principal Card HK\$1,800 per card Supplementary Card HK\$900 per card								
• VISA Platinum/ Platinum MasterCard	Principal Card HK\$1,500 per card Supplementary Card HK\$750 per card								
• VISA Gold	Principal Card HK\$550 per card Supplementary Card HK\$275 per card								
• VISA/MasterCard	Principal Card HK\$300 per card Supplementary Card HK\$150 per card								
Cash Advance	Cash Advance Handling Fee: 3.5% on cash advance amount, minimum HK\$80 ; and Cash Advance Administration Fee HK\$20 per transaction								
Fees relating to Foreign Currency Transaction	1.95% of every transaction effected in a currency other than Hong Kong dollar								

Late Payment Fee	<ul style="list-style-type: none"> If Previous Statement Balance is less than HK\$5,000 HK\$200 or the minimum payment, whichever is lower, per statement cycle If Previous Statement Balance is HK\$5,000 or above HK\$300 or the minimum payment, whichever is lower, per statement cycle
Over-the-limit Fee	Overlimit Charge: HK\$180 per statement cycle
Returned Payment Fee	Handling Charge on Dishonoured Cheque/Autopay Rejection: HK\$120 per transaction of returned payment

[^] Not applicable to DBS Eminent Card account which was upgraded by invitation in 2013. The annual membership fee of such DBS Eminent Card account will be the same as that of VISA Platinum.

DBS/COMPASS 信用卡附屬卡申請之條款及細則：1. 當你向星展銀行(香港)有限公司(「本行」, 包括其繼承人及承讓人)申請DBS/COMPASS信用卡附屬卡(「信用卡」), 即被視作已閱讀及接受本條款及細則並受其約束。2. 信用卡之使用受DBS/COMPASS信用卡使用條款及細則約束, 並受你已經申請或可能申請使用的任何相關服務(例如網上購物賬戶、「迅用錢」及「結餘轉戶」計劃)之任何條款及細則所約束。如欲索取有關之條款及細則, 可致電本行24小時客戶服務熱線2290 8888或從本行網站下載(www.dbs.com/hk)或前往本行各分行索取。3. 你向本行聲明及保證就申請信用卡所提供之資料及所有證明文件均屬真實、正確及完整。你在此授權本行向其認為適當的任何來源核實申請表格所載的資料及任何證明文件。你在申請表格向本行提供的資料, 是本行所必需的並將用以批核你的信用卡申請及持續向你提供服務。如你未能向本行提供任何所需資料, 則你的信用卡申請可能會被拒絕。4. 你同意本行不時有效的資料政策通告及本行不時發出與你的資料有關的任何其他通知及通訊(「資料政策」), 均適用於你在信用卡申請表格內向本行提供所有與你有關的資料, 或本行得自任何其他來源或基於你與本行或與任何其他星展集團公司之間的關係而獲得的資料(「資料」)。你被視作已閱讀及明白資料政策, 並同意資料政策構成DBS/COMPASS信用卡使用條款及細則的一部分。如欲索取資料政策, 可致電本行24小時客戶服務熱線2290 8888或從本行網站下載(www.dbs.com/hk)或前往本行各分行索取。你的資料可能會根據資料政策被用於有關用途及披露予他人(不論在香港以內或以外的地方)。你特此同意本行可以:(a)向其他組織、機構或人士核實、提供及收集你的資料;(b)將有關資料轉移至香港特區以外的地方, 包括新加坡;(c)將你的資料與本行取得的任何資料比較, 並利用比較結果作任何用途, 包括可能不利於你的利益的用途(包括拒絕信用卡申請);(d)將你的資料提供予信貸資料服務機構, 或在拖欠款項的情況下提供予追收債務機構。5. 你明白你有權:(a)要求知悉日常披露予信貸資料服務機構或追收債務機構的資料項目;(b)要求取得進一步資料以便向有關信貸資料服務機構或追收債務機構要求查閱及/或更正資料;及(c)如信用卡戶口在緊接結束之前的5年內沒有超過60天的欠繳記錄, 你可要求本行向有關信貸資料服務機構提出在信用卡戶口結束後刪除你的消費者信貸資料。如你有任何欠繳記錄, 除非該欠繳款項在由出現拖欠日期起計60天屆滿前全數清還或撇賬(除了因破產令導致之外), 有關信貸資料服務機構可保留你的消費者信貸資料, 由完全清償該欠繳款項之日起計5年。倘若你因被頒佈破產令而導致任何信用卡戶口的結欠被撇賬, 不論戶口有沒有超過60天的欠繳記錄, 有關信貸資料服務機構可保留你的消費者信貸資料,

由完全清償該欠繳款項之日起計5年或在信貸資料服務機構被通知有關你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。6. 每張附屬卡年費為重要資料概要所述之收費。附屬卡可享之年費豁免優惠將與主卡所享之優惠相同。7. 財務費用之現行實際年率如下:

	DBS Eminent Card/DBS Black Card/ 白金卡/金卡/普通卡
現金透支	38.11%
零售交易	36.07%

本行保留權利在事先發出通知的情況下不時修訂實際年率。

DBS Credit Card/COMPASS Card Supplementary Card Application Terms and Conditions: 1. By making an application to DBS Bank (Hong Kong) Limited (“Bank”, which expression shall include its successors and assigns) for the DBS Credit Card/COMPASS Card Supplementary Card (“Card”), you are deemed to have read and accepted these terms and conditions and shall be bound by them. 2. Use of the Card shall be subject to the DBS Credit Card/COMPASS Card Terms and Conditions and any terms and conditions applicable to the use of any related services (such as Internet Account, “Call-a-loan” Service and Balance Transfer) which you have applied or may apply to use. Copies of such terms and conditions are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank’s website at www.dbs.com/hk or at any branches of the Bank. 3. You declare and warrant to the Bank that the information provided in the application for the Card and all the supporting documents are true, correct and complete. You hereby authorise the Bank to verify your information contained in the application and any supporting documents from any source that the Bank may deem appropriate. The information you have provided to the Bank in the application is required and will be used by the Bank to assess your application for the Card and provide ongoing services to you. Failure by you to provide any such required information to the Bank may result in your application for the Card to be rejected. 4. You agree that the Bank’s Data Policy Notice in force from time to time together with any other notices and communications concerning your data issued by the Bank from time to time (“Data Policy”) shall apply to all information related to you that you have provided to the Bank in the application for the Card or that the Bank has obtained from any other sources or that arises from your relationship with the Bank or any other DBS Group company (“Data”). You are deemed to have read and understood the Data Policy and you agree that the Data Policy shall form part of the DBS Credit Card/COMPASS Card Terms and Conditions. Copies of the Data Policy are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank’s website at www.dbs.com/hk or at any branches of the Bank. Your Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy. You hereby agree, in particular, that the Bank may: (a) verify, provide and collect information about you from other organisations, institutions or other persons; (b) transfer the Data outside Hong Kong SAR including to Singapore; (c) compare your Data with any data the Bank has obtained and use the results for taking of any action including actions that may be adverse to your interests (including declining the application for the Card); and (d) provide your Data to credit reference agencies, or, in the event of default, to debt collection agencies. 5. You understand that you have the right to: (a) request to be informed which items of Data are routinely disclosed to credit reference agencies or debt collection agencies; (b) request to be provided with further

DBS/COMPASS 信用卡附屬卡申請表

DBS Credit Card/COMPASS Card Supplementary Card Application Form

毋須入息證明
Income proof
is not required

傳真熱線 Fax No.: 2904 7836



星展銀行(香港)有限公司 — 香港港島東華蘭路18號港島東中心8樓(信用卡申請)
DBS Bank (Hong Kong) Limited – (Credit Card Application) 8/F, One Island East, 18 Westlands Road, Island East, Hong Kong

information to enable an access and/or correction request to be made to the relevant credit reference agency or debt collection agency; and (c) ask the Bank to request the relevant credit reference agencies to delete your consumer credit data upon termination of the credit card account if there is no payment default for a period in excess of 60 days on the account within 5 years immediately before the termination of the account. If there is any payment default, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, you are liable to have your consumer credit data retained by the relevant credit reference agencies for a period of up to 5 years from the final settlement date of the default amount. In the event any amount in the credit card account is written off due to a bankruptcy order being made against you, you are liable to have your consumer credit data retained by the relevant credit reference agencies, regardless of whether there is payment default for a period in excess of 60 days on the account, for a period of up to 5 years from the final settlement date of the default amount or 5 years from the date of discharge of your bankruptcy as notified to the credit reference agency, whichever is earlier. **6. The annual membership fee chargeable for each supplementary card issued is the amount stated in the Key Facts Statement. The supplementary card can enjoy the same annual fee waiver offer as the principal card enjoys. 7. The current annualized percentage rate (“APR”) applicable for calculating any finance charge is as follows:**

	DBS Eminent Card/DBS Black Card/ Platinum Card/Gold Card/Classic Card
Cash Advance	38.11%
Retail Transaction	36.07%

The Bank reserves the right to revise the APRs from time to time with prior notice.

DBS/COMPASS 信用卡使用條款及細則摘要：請務必仔細閱讀整份DBS/COMPASS 信用卡使用條款及細則，尤須注意以下主要條款及細則。 1. 你於接獲信用卡後必須隨即細閱DBS/COMPASS 信用卡使用條款及細則，如你接納該等條款及細則，請(i)完成信用卡確認/啟動程序；及(ii)立即於信用卡背面簽署。2. 你必須小心保管你的信用卡，同時必須確保你的私人密碼不會外洩給任何人。你必須採取一切合理步驟去保障信用卡的安全及將私人密碼保密，以及防止欺詐。3. 假如你發現自己的信用卡或私人密碼已遺失、被盜取、或被使用在不被許可的用途上，你必須在發現以上情況後在合理可行的情況下立即通知本行。4. 只要你並無欺詐或嚴重疏忽行為，並且已將信用卡及/或私人密碼遺失、失竊或未經授權被使用的事件通知本行，你將不用為任何未經授權交易(現金透支除外)負責。如你行事有欺詐或嚴重疏忽，你須為所有未經授權交易負責。5. 你須為透過使用信用卡進行或授權的一切交易負責。如有附屬卡，你和附屬持卡人必須為附屬卡所引起的未償還款項負上共同及個別之責任。附屬持卡人只須為他/她持有的附屬卡在使用後所涉及及未償還的結欠與你承擔共同及個別之責任。6. 你必須於每月到期繳款日或之前，根據收費表或任何其他通知向本行繳付月結單所示之結欠總額或最低付款額。若你於到期繳款日未繳付任何月結單上之最低付款額，你的信用卡戶口已處於逾期還款狀況，將被收取逾期費用及財務費用。7. 你同意核對從本行收到的每張信用卡戶口結單，倘認為有任何錯誤或遺漏，須在獲提供該結單後60日內通知本行。在該60日屆滿後，該等結單應被視為已被接納及確定，即使你再提出相反的申訴亦將不獲接納。8. 本行可(在其認為合理的情況下)隨時暫停、撤回、取消或終止你使用信用卡、信用卡戶口及/或

任何相關服務的權利。你可隨時通知本行終止你的信用卡及信用卡戶口。當信用卡及信用卡戶口被終止，所有未償還結欠將即時到期並須全數清還。9. 本行有權在任何時候在不預先通知的情況下合併或綜合你在本行任何戶口的任何結存餘款(不論該結存餘款到期與否)，以結清你的信用卡戶口的任何結欠及將任何結存餘款用以抵銷任何結欠。10. 若你在到期繳款日之前向本行報告未經授權的交易，你可在調查期間暫緩支付受爭議的款項。11. 本行可以全權委任收債代理人及/或律師，以收取你根據本條款及細則欠下的任何款項或執行本行根據本條款及細則對你的任何權利。你須於接到通知後向本行賠償因此而合理地招致的所有收債費用和開支。須予追討的收債費用總額在正常情況下應不超過你所欠本行的款項的三成。

Highlights of DBS Credit Card/COMPASS Card Terms and Conditions: You must read the entire DBS Credit Card/COMPASS Card Terms and Conditions carefully. Your attention is drawn to the following key terms and conditions. 1. Immediately after you receive a Card, please review the DBS Credit Card/COMPASS Card Terms and Conditions and if you accept it, please (i) complete the Card acknowledgment/activation procedure; and (ii) sign the back of the Card without delay. 2. You must keep your Card securely and ensure that your PIN is not disclosed to any other person. You must take all reasonable steps to keep your Card safe and your PIN secret and to help prevent fraud. 3. Should you discover that your Card or PIN is lost, stolen or used in an unauthorised way, you must notify us as soon as reasonably practicable upon discovery of the loss, theft or unauthorised use. 4. Provided that you have not acted fraudulently or with gross negligence and you have not failed to inform us of the loss, theft or unauthorised use of your Card and/or the PIN, you shall not be liable for any unauthorised transactions (except cash advances). If you have acted fraudulently or with gross negligence, then you shall be liable for all unauthorised transactions. 5. You shall be liable for all transactions effected or authorised through the use of the Card. If there is a Supplementary Card, you are jointly and severally liable with the Supplementary Cardholder for such part of the outstanding balance in connection with the Supplementary Card. The Supplementary Cardholder is liable, jointly and severally with you, only for such part of the outstanding balance as relates to the use of his/her Supplementary Card. 6. On or before the payment due date in each month, you must pay us the statement balance in full or at least pay the minimum payment as specified in any monthly statement in accordance with the Fee Schedule or any other notice. If you fail to pay the minimum payment on the payment due date as specified in any monthly statement, then your Card Account will be regarded as in a delinquent status and a late fee and a finance charge will be charged. 7. You agree to examine each Card Account statement received from us and to notify us of any alleged error or omission within 60 days after such statement was provided. After such 60-day period, such statement shall be deemed accepted and conclusively settled and no claim to the contrary by you shall be admissible. 8. We may (where the circumstances are considered reasonable) at any time suspend, withdraw, cancel or terminate your right to use the Card, Card Account and/or any related services offered. You may terminate your Card and Card Account at any time by giving us notice. Upon the termination of your Card and Card Account, all outstanding debit balances shall become immediately due and payable. 9. We shall be entitled at any time and without notice to you, to combine or consolidate any credit balance on any of your accounts maintained with us (whether matured or not) with the settlement

of any debit balance on your Card Account and to set off any such credit balance against any such debit balance. 10. If you report an unauthorised transaction to us before the payment due date, you may withhold payment of the disputed amount during the investigation period. 11. We may, at our discretion, appoint debt collection agents and/or lawyers for collection of any moneys owing by you to us or for enforcement of any of our rights against you hereunder. You shall indemnify us on demand in respect of all collection costs and expenses that we reasonably incur. The total collection costs to be recovered shall in normal circumstances not exceed 30% of the amount owing by you to us.

資料政策通告

本通告列載星展銀行有限公司及其所有在香港特別行政區(「香港」)的直接及間接附屬公司(但星展唯高達香港有限公司則除外)(各稱「本公司」)的資料政策。為免產生疑問，星展銀行(香港)有限公司亦包括在內。本通告的條文構成資料當事人所持有的本公司帳戶的條款及細則及/或資料當事人與本公司訂立的協議或安排的一部分。如有任何歧義，概以本通告的條文為準。

就本通告的目的而言，「**星展集團**」指星展銀行有限公司及其分行、控股公司、代表辦事處、附屬公司及聯屬機構(包括該等附屬公司或聯屬機構的分行或辦事處)。

本通告內對「**資料當事人**」的提述指本公司客戶及向本公司提供資料(包括《個人資料(私隱)條例》(「**該條例**」)所界定的個人資料)的其他類型人士，包括但不限於銀行/金融服務及授信申請人、基於對本公司負有的責任而出任擔保人及提供抵押、擔保或任何形式的支持的人士、股東、董事、公司職員及經理、獨資經營者、合夥人、供應商、承包商、服務供應商及其他合約對手。

- (a) 資料當事人在各項事情上如開立或延續帳戶、設立或延續銀行授信、要求提供銀行或其他金融服務，或向本公司及資料當事人提供資源或服務時，需要不時向本公司提供有關的資料。
- (b) 若未能提供有關資料，可能導致本公司無法開立或延續帳戶、設立或延續銀行授信、提供銀行或其他金融服務，或接納或延續資源或服務供應。
- (c) 在本公司與客戶延續正常業務往來期間，例如當資料當事人簽發支票、存款或發出指示時，本公司亦會收集資料當事人的資料。
- (d) 資料當事人的資料的用途將視乎其與本公司的關係性質而有所不同；大致而言，可包括下列任何或所有用途：
 - (i) 處理銀行及/或其他金融服務及授信的申請；
 - (ii) 由本公司或向本公司或資料當事人提供的服務及借貸授信的運作；
 - (iii) 提供信用查詢備考書(狀況查詢)；
 - (iv) 進行信貸及其他狀況審查；
 - (v) 協助其他金融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) 研發及/或設計供資料當事人使用的金融服務或有關產品；
 - (viii) 推廣服務、產品及其他項目(詳情請參閱以下(h)段)；
 - (ix) 執行內部監控措施，包括確定本公司與資料當事人相互間的債務；
 - (x) 履行財資管理職能；
 - (xi) 根據資料當事人所持有的本公司帳戶的條款及細則提供投資管理、交易及顧問、託管及其他服務；
 - (xii) 執行資料當事人的責任，包括但不限於向資料當事人及為資料當事人的責任提供抵押品的人士追收欠款；

- (xiii) 為資料當事人或非資料當事人作營運用途、信貸評估、信貸評分模式或統計分析(包括在前述各情況下，作行為分析及評估與星展集團的整體關係，當中包括將資料用於遵守星展集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就星展集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、規定、政策、程序、措施或安排；
- (xiv) 遵守根據下列各項而適用於本公司或任何其他星展集團成員或期望本公司或任何其他星展集團成員應遵守的披露及使用資料的義務、規定或安排：
 - (1) 不論於香港境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；
 - (2) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導；
 - (3) 本公司或任何其他星展集團成員因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (xv) 讓本公司或任何其他星展集團成員的實際或建議承讓人或本公司或任何其他星展集團成員對資料當事人的權利的參與人或附屬參與人可評估涉及有關該轉讓、參與或附屬參與的交易；
- (xvi) 本公司在提供特定服務或授信時特別設立的用途。有關程序包括配對程序(如該條例所界定，但大致包括比較資料當事人的兩組或更多資料，以決定採取不符合資料當事人利益的行動，例如否決申請)；及
- (xvii) 一切與上述有關聯繫、有附帶性及有關的用途，包括尋求專業意見。

本公司僅於上述用途上合理地需要或適用法律規定的期間保存有關資料。這包括在處理與以上任何用途有關的查詢而合理地需要的期間內保存有關資料。

- (e) 本公司對其所持的資料當事人資料將會保密，但本公司可以因(d)段所列的用途而把有關資料提供予下列人士(不論是否在香港境內)：
 - (i) 任何星展集團成員、代理人、承包商，或向本公司或任何其他星展集團成員提供與本公司或任何其他星展集團成員業務運作上有關的行政、電訊、電腦、支付、債務追收或證券結算、資料處理或其他服務的第三方服務供應商(或其附屬公司、控股公司或關連公司)；
 - (ii) 曾向本公司或任何其他星展集團成員明示或默示地承諾將有關資料保密的任何其他人士；
 - (iii) 任何認可機構(定義見《銀行業條例》)或於另一司法管轄區與資料當事人進行或擬進行交易的其他類似性質的認可或受規管實體；
 - (iv) 向支票開票人提供已付款支票副本(當中可能載有支票收款人的資料)的付款銀行；
 - (v) 信貸資料服務機構；而在資料當事人拖欠款項的情況下，則可將該等資料提供給收數公司；

- (vi) 本公司或任何其他星展集團成員根據對本公司或任何其他星展集團成員具約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望本公司或任何其他星展集團成員遵守的任何指引或指導，或根據本公司或任何其他星展集團成員與本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港境內或境外及不論目前或將來存在的)，而有義務或以其他方式被要求向其披露該等資料的任何人士；
- (vii) 本公司或任何其他星展集團成員的任何實際或建議承讓人，或本公司或任何其他星展集團成員對資料當事人的權利的參與人或附屬參與人或承讓人；及
- (viii) 獲本公司聘用作(d)(viii)段所列用途的：
 - (1) 任何星展集團成員；
 - (2) 第三方金融機構、承保人、卡公司、證券及投資服務供應商；
 - (3) 第三方獎賞、客戶年資獎賞及優惠計劃供應商；
 - (4) 本公司及任何其他星展集團成員的聯營品牌合作夥伴(該等聯營品牌合作夥伴的名稱列於相關服務與產品(視屬何情況而定)的申請表格內)；
 - (5) 慈善或非牟利機構；及
 - (6) 外聘服務供應商(包括但不限於專業顧問、寄件服務公司、電訊公司、電話推廣及直銷服務代理、電話服務中心、數據處理公司、資訊科技公司及市場調查公司)。
- (f) 就以上(d)(iv)段之目的而言，本公司可不時向信貸資料服務機構查閱及提取資料當事人的個人信貸資料，以檢討任何與信貸安排相關的下列事項：
 - (i) 增加信貸額；
 - (ii) 縮減信貸額(包括終止信貸或降低信貸額)；或
 - (iii) 與資料當事人制訂或實行債務安排計劃。

本公司向信貸資料服務機構查閱資料當事人的個人信貸資料時，必須符合根據該條例核准和發出的《個人信貸資料實務守則》(「該守則」)及其他相關的監管規定。

- (g) 本公司不時就按揭收集或持有的所有資料當中，本公司可向信貸資料服務機構提供關於資料當事人的按揭帳戶一般資料(包括其可能不時更新的任何資料)。該等按揭帳戶一般資料指資料當事人的以下資料：全名、就每宗按揭的身分(即作為借款人、按揭人或擔保人)、香港身份證或旅遊證件號碼、出生日期、地址、每宗按揭的按揭帳戶號碼、每宗按揭的信貸種類、每宗按揭的按揭帳戶狀況(如生效、已結束、已撇帳)、每宗按揭的按揭帳戶結束日期(如適用)。信貸資料服務機構會使用由本公司提供的按揭帳戶一般資料統計個別資料當事人(分別以借款人、按揭人或擔保人身分)不時持有的按揭宗數，於信貸資料服務機構的個人信貸資料庫內讓信貸提供者共用(須受該守則的規定所限)。

(h) 在直銷推廣中使用資料

本公司擬把資料當事人的資料用於直銷推廣，而本公司為該用途須獲得資料當事人同意(包括表示不反對)。就此，請注意：

- (i) 本公司或會將本公司不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直銷推廣；
- (ii) 可用作促銷下列類別的服務、產品及項目：
 - (1) 財務、保險、卡(指可用作提取現金或支付貨品及服務費用的任何卡，包括信用卡、扣帳卡、自動櫃員機提款卡、Cashline卡及儲值卡)、銀行及相關服務與產品；
 - (2) 獎賞、客戶年資獎賞或優惠計劃及相關服務與產品；
 - (3) 本公司的聯營品牌合作夥伴提供的服務及產品(該等聯營品牌合作夥伴的名稱列於相關服務與產品(視屬何情況而定)的申請表格內)；及
 - (4) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及項目或會由本公司及/或以下各方提供或(就捐款及捐贈而言)徵求：
 - (1) 任何其他星展集團成員；
 - (2) 第三方金融機構、承保人、卡公司、證券及投資服務供應商；
 - (3) 第三方獎賞、客戶年資獎賞或優惠計劃供應商；
 - (4) 本公司及任何其他星展集團成員之聯營品牌合作夥伴；及
 - (5) 慈善或非牟利機構；
- (iv) 除促銷上述服務、產品及項目之外，本公司亦擬將以上(h)(i)段所述的資料提供予以上(h)(iii)段所述的全部或任何人士，以供該等人士用以促銷該等服務、產品及項目，而本公司為此用途須獲得資料當事人書面同意(包括表示不反對)；
- (v) 本公司如以上(h)(iv)段所述將資料提供予其他人士可能會獲得金錢或其他財產的回報。如本公司會因提供資料予其他人士而獲得任何金錢或其他財產的回報，本公司會於以上(h)(iv)段所述徵求資料當事人同意或不反對時如是通知資料當事人。

如資料當事人不希望本公司如上所述將其資料用於或提供予其他人士作直銷推廣用途，資料當事人可隨時通知本公司以行使其拒絕直銷推廣的權利，此安排並不收取任何費用。(如選擇拒絕直銷推廣，請填妥並交回以下表格。)

- (i) 根據及按照該條例及該守則的條款，任何資料當事人有權：
 - (i) 查核本公司是否持有其資料及查閱該等資料；
 - (ii) 要求本公司更正有關其不準確的資料；
 - (iii) 查明本公司對於資料的政策及慣例，並獲告知本公司持有的個人資料種類；及
 - (iv) 就本公司已向信貸資料服務機構提供的個人信貸資料(包括關於按揭的資料)方面：
 - (1) 要求獲告知會慣常地披露予信貸資料服務機構或收數公司的資料項目；
 - (2) 要求獲提供進一步資料，藉以向有關信貸資料服務機構或收數公司提出查閱及更正資料要求；及

- (3) 於悉數清償欠款以終止帳戶時，指示本公司要求有關信貸資料服務機構從其資料庫中刪除與該已結束的帳戶有關的任何資料，惟是項指示必須於帳戶終止後五年內發出，且該帳戶在緊接帳戶終止之前五年內，並無超過60天的拖欠還款紀錄。

- (j) 如戶口出現拖欠還款情況，除非拖欠金額在由出現拖欠日期起計60天屆滿前全數清還或撤帳(除了因破產令導致之外)，否則由信貸資料機構所持有的帳戶還款資料可在該拖欠款項全數清還後繼續保留五年。帳戶還款資料包括上次到期的還款額、上次報告期間(即緊接本公司最近一次向信貸資料機構提供帳戶資料之前不超過31天的期間)所支付的還款額、剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額、逾期還款日數、清還過期欠款的日期及全數清還超過60天的欠帳的日期(如有))。
- (k) 如資料當事人因被頒布破產令而導致戶口任何金額被撤帳，不論其帳戶還款資料(定義見以上(j)段)是否顯示有超過60天的欠帳，由信貸資料機構所持有的帳戶還款資料可在該拖欠款項全數清還後繼續保留五年，或由資料當事人獲解除破產令(其須提出證據將此事通知信貸資料機構)的日期起計保留五年(以較先出現的情況計算)。
- (l) 本公司考慮任何信貸申請或不時進行信貸審查時，可向信貸資料服務機構提取有關資料當事人的信貸報告或查閱資料當事人的資料庫。假如資料當事人希望查閱該信貸報告，本公司會提供有關信貸資料服務機構的聯絡詳情。
- (m) 本公司或前文(e)段所指從本公司取得有關資料的任何人士可在或可向其認為合適的國家處理、保存、轉移或披露資料當事人的資料。該等資料亦可根據該國當地的慣例和法律、規則和規例(包括任何政府措施和指令)而處理、保存、轉移或披露。
- (n) 本公司有權就處理任何查閱資料的要求收取合理費用。
- (o) 本通告並不限制資料當事人根據該條例所享有的權利。
- (p) 根據該條例，資料當事人可要求查閱或更正資料，或索取資料以了解本公司的資料政策和慣例及所持有的資料種類。此等要求應向下列人士提出：

**香港中環皇后大道中99號
中環中心73樓
星展銀行有限公司香港分行/星展銀行(香港)有限公司
資料保護主任
傳真：2285 3868**
- (q) 如中英文版本有任何歧義，概以英文版本為準。

若閣下不希望本公司將閣下的資料用於或提供予其他人士作直銷推廣用途，請填妥並交回以下表格。此項要求適用於閣下在本公司開設的所有帳戶(不包括與閣下有關的獨資公司或合夥公司帳戶)。請為獨資公司或合夥公司帳戶另行填寫表格，並註明有關帳戶號碼。

二〇一三年四月

日期：_____ 致：香港郵政總局信箱400號，星展銀行(香港)有限公司，拒收要求處理組

傳真：2806 5475

本人不欲貴行將本人的個人資料用於直銷推廣用途/本人不欲收到貴行經以下途徑發出的任何直銷推廣資料或訊息*：

□ 電郵，請提供電郵地址：_____

□ 短訊，請提供流動電話號碼：_____

□ 所有途徑(包括電郵、郵寄、短訊、電話)

* 閣下如無在以上任何表格內以剔號顯示閣下的選擇，即視作選擇「所有途徑」。

□ 本人不欲貴行將本人的個人資料提供予任何其他人士作直銷推廣用途，不論該等人士是否星展集團成員。就本人已申請或將申請之任何由貴行及聯營品牌合作夥伴共同提供的產品或服務，則本人同意此選擇將不適用於此等本人同意向其提供個人資料的聯營品牌合作夥伴。

客戶全名：_____

帳戶號碼#：_____

請提供客戶全名及完整的帳戶號碼，否則我們未必能找出閣下的帳戶紀錄以作更新。

部分香港身份證、護照號碼，請提供首五個英文字母/數字(例如A1234)：_____

聯絡電話號碼：_____

(備註：我們僅會在處理閣下的拒收要求並必需時才聯絡閣下。)

客戶簽署：_____

日期：_____ 致：香港郵政總局信箱400號，星展銀行(香港)有限公司，拒收要求處理組
傳真：2806 5475
本人不欲貴行將本人的個人資料用於直銷推廣用途/本人不欲收到貴行經以下途徑發出的任何直銷推廣資料或訊息*：
□ 電郵，請提供電郵地址：_____
□ 短訊，請提供流動電話號碼：_____
□ 所有途徑(包括電郵、郵寄、短訊、電話)
* 閣下如無在以上任何表格內以剔號顯示閣下的選擇，即視作選擇「所有途徑」。
□ 本人不欲貴行將本人的個人資料提供予任何其他人士作直銷推廣用途，不論該等人士是否星展集團成員。就本人已申請或將申請之任何由貴行及聯營品牌合作夥伴共同提供的產品或服務，則本人同意此選擇將不適用於此等本人同意向其提供個人資料的聯營品牌合作夥伴。

以上是閣下目前是否接收直銷推廣聯繫或資訊所作出的選擇，將取代閣下以往曾向本公司表明的選擇。請注意，閣下的以上選擇適用於本表格所附的資料政策通告內列明的各類產品、服務及/或項目的直銷推廣。此外，請參閱該通告所述哪些個人資料可能會用於直銷推廣，以及哪些人士可能會獲提供閣下的個人資料作直銷推廣用途。

Data Policy Notice

This Notice sets out the data policies of DBS Bank Ltd and all its direct and indirect subsidiaries in the Hong Kong Special Administrative Region (“**Hong Kong**”), save and except for DBS Vickers (Hong Kong) Limited, (each a “**Company**”). For the avoidance of doubt, this includes DBS Bank (Hong Kong) Limited. The provisions of this Notice form part of the account terms and conditions and/or the agreement or arrangements that a data subject enters into with the Company. If any inconsistency is found, the provisions of this Notice shall prevail.

For the purposes of this Notice, “**DBS Group**” means DBS Bank Ltd and its branches, holding company, representative offices, subsidiaries and affiliates (including branches or offices of such subsidiary or affiliate).

References to “**data subjects**” in this Notice means the customers of the Company and various other persons, including without limitation, applicants for banking/financial services & facilities, sureties and persons providing security or guarantee or any form of support for obligations owed to a Company, shareholders, directors, corporate officers and managers, sole proprietors, partners, suppliers, contractors, service providers and other contractual counterparties supplying data (including personal data as defined in the Personal Data (Privacy) Ordinance (the “**Ordinance**”)) to the Company.

- (a) From time to time, it is necessary for data subjects to supply the Company with data in connection with various matters such as the opening or continuation of accounts, the establishment or continuation of banking facilities, the provision of banking and other financial services, or the provision of supplies or services to the Company and data subjects.
- (b) Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue banking facilities or provide banking or other financial services, or accept or continue with the provision of supplies or services.
- (c) It is also the case that data are collected 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.
- (d) 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 other financial services and facilities;
 - (ii) operation of the services and credit facilities provided by or to the Company or to data subjects;
 - (iii) provision of reference (status enquiries);
 - (iv) conducting credit and other status checks;
 - (v) assisting other financial institutions to conduct credit checks and collect debts;
 - (vi) ensuring ongoing credit-worthiness of data subjects;
 - (vii) researching and/or designing financial services or related products for data subjects’ use;
 - (viii) marketing services, products and other subjects (please see further details in paragraph (h) below);
 - (ix) operating internal controls including determining the amount of indebtedness owed to or by data subjects;
 - (x) performing treasury functions;
 - (xi) provision of investment management services, dealing and advisory services, custody services and other services under the terms and conditions of the accounts a data subject holds with the Company;
 - (xii) the enforcement of data subjects’ obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security for data subjects’ obligations; (xiii) for operational purposes, credit assessment, credit scoring models or

statistical analysis (including in each case, behaviour analysis and evaluation on overall relationship with the DBS Group which includes using such data to comply with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within DBS Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities), whether on the data subjects or otherwise;

- (xiv) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company or any other member of DBS Group or that it is expected to comply according to:
 - (1) any law binding or applying to it within or outside Hong Kong existing currently and in the future;
 - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future;
 - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company or any other member of DBS Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
- (xv) enabling an actual or proposed assignee of the Company or any other member of DBS Group, or participant or sub-participant of the rights of the Company or those of any other member of DBS Group in respect of the data subject, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (xvi) purposes specifically provided for in any particular service or facility offered by the Company. Such procedures include matching procedures (as defined in the Ordinance, but broadly includes comparison of two or more sets of the data subject’s data, for purposes of taking actions adverse to the interests of the data subject, such as declining an application); and
- (xvii) all other incidental and associated purposes relating to any of the above, including seeking professional advices. The Company keeps data only for as long as is reasonably required for the above purposes or as required by applicable law. This includes keeping, for as long as reasonably required, such data as required for handling enquiries relating to any of the above purposes.
- (e) 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 (whether within or outside Hong Kong) for any of the purposes set out in paragraph (d):
 - (i) any member of DBS Group, agent, contractor or third party service provider (or a subsidiary, holding company or related company thereof) who provides administrative, telecommunications, computer, payment, debt collection or securities clearing, data processing or other services to the Company or any other member of DBS Group in connection with the operation of its business;
 - (ii) any other person which has undertaken expressly or impliedly to the Company or any other member of DBS Group to keep such information confidential;
 - (iii) any authorized institution (as such term is defined in the Banking Ordinance) or other authorised or regulated entity of similar nature in another jurisdiction with which the data subject has or proposes to have dealings;
 - (iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (v) credit reference agencies, and, in the event of default, to debt collection agencies;

- (vi) any person to whom the Company or any other member of DBS Group is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or any other member of DBS Group, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company or any other member of DBS Group are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or any other member of DBS Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
- (vii) any actual or proposed assignee of the Company or any other member of DBS Group, or participant or sub-participant or transferee of the rights of the Company or those of any other member of DBS Group in respect of the data subject; and
- (viii)
 - (1) any member of DBS Group;
 - (2) third party financial institutions, insurers, card companies, securities and investment services providers;
 - (3) third party reward, loyalty and privilege programme providers;
 - (4) co-branding partners of the Company and any other member of DBS Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - (5) charitable and non-profit making organisations; and
 - (6) external service providers (including but not limited to professional advisers, mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies, information technology companies and market research firms), that the Company engages for the purposes set out in paragraph (d)(viii).
- (f) For the purpose of (d)(iv) above, the Company may from time to time access and obtain consumer credit data of the data subject from a credit reference agency for reviewing any of the following matters in relation to the credit facilities granted:
 - (i) an increase in the credit amount;
 - (ii) the curtailing of credit (including the termination of credit or a decrease in the facility amount); or
 - (iii) the putting in place or the implementation of a scheme of arrangement with the data subject. When the Company accesses consumer credit data about a data subject held with a credit reference agency, it must comply with the Code of Practice on Consumer Credit Data approved and issued under the Ordinance (the “**Code**”) and other relevant regulatory requirements.
- (g) Of all the data which may be collected or held by the Company from time to time in connection with mortgages, the mortgage account general data relating to data subjects (including any updated data thereof) may be provided by the Company to the credit reference agency. Such mortgage account general data means the following data of the data subject: full name, capacity in respect of each mortgage (as borrower, mortgagor or guarantor), Hong Kong Identity Card or travel document number, date of birth, address, mortgage account number in respect of each mortgage, type of facility in respect of each mortgage, mortgage account status in respect of each mortgage (e.g. active, closed, write-off), (if any) mortgage account closed date in respect of each mortgage. The credit reference agency will use the mortgage account general data supplied by the Company for the purposes of compiling a count of the number of mortgages from time to time held by a data subject, as borrower, mortgagor or guarantor respectively, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code).
- (h) **USE OF DATA IN DIRECT MARKETING**
The Company intends to use the data subject’s data in direct marketing

and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (1) financial, insurance, cards (meaning cards used to withdraw cash or pay for goods and services, including credit cards, debit cards, ATM cards, Cashline cards and stored value cards), banking and related services and products;
 - (2) reward, loyalty or privilege programmes and related services and products;
 - (3) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (4) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
 - (1) any other member of DBS Group;
 - (2) third party financial institutions, insurers, card companies, securities and investment services providers;
 - (3) third party reward, loyalty or privilege programme providers;
 - (4) co-branding partners of the Company and any other member of DBS Group; and
 - (5) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph (h)(i) above to all or any of the persons described in paragraph (h)(iii) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;
- (v) the Company may receive money or other property in return for providing the data to the other persons in paragraph (h)(iv) above and, when requesting the data subject's consent or no objection as described in paragraph (h)(iv) above, the Company will inform the data subject if it will receive any money or other property in return for providing the data to the other persons.

If a data subject does not wish the Company to use or provide to other persons his/her data for use in direct marketing as described above, the data subject may exercise his/her opt-out right by notifying the Company at any time and without charge. (To opt-out, please fill out the form below and return it to us.)

- (i) Under and in accordance with the terms of the Ordinance and the Code, any data subject has the right:
 - (i) to check whether the Company holds data about him/her and access to such data;
 - (ii) to require the Company to correct any data relating to him/her 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; and
 - (iv) in relation to consumer credit data (including data relating to mortgages) which has been provided by the Company to a credit reference agency:
 - (1) to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies;
 - (2) 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

(3) upon termination of the account by full payment, to instruct the Company to request a credit reference agency to delete any such data from its database, so long as the instruction is given within 5 years of termination and there has been no payment default in excess of 60 days in the 5 years immediately before account termination.

- (j) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data may be retained by the credit reference agency until expiry of 5 years from the date of final settlement of the amount in default. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Company to a credit reference agency), remaining available credit or outstanding balance, and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- (k) In the event any amount in an account is written off due to a bankruptcy order being made against the data subject, the account repayment data (as defined in paragraph (j) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until expiry of 5 years from the date of final settlement of the amount in default or expiry of 5 years from the date of discharge from bankruptcy as notified by the data subject with evidence to the credit reference agency, whichever is earlier.
- (l) The Company may obtain a credit report on or access the database of the data subject from a credit reference agency in considering any application for credit or conducting credit reviews from time to time. 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.
- (m) Data of a data subject may be processed, kept, transferred or disclosed in and to any country as the Company or any person who has obtained such data from the Company referred to in paragraph (e) above considers appropriate. Such data may also be processed, kept, transferred or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) in such country.
- (n) The Company may charge a reasonable fee for the processing of any data access request.
- (o) Nothing in this Notice shall limit the rights of data subjects under the Ordinance.
- (p) In accordance with the Ordinance, data subjects may make data access or data correction requests or request information regarding policies and practices and kinds of data held. Such requests should be addressed to:
The Data Protection Officer
DBS Bank Ltd., Hong Kong Branch / DBS Bank (Hong Kong) Limited
73/F The Center
99 Queen's Road Central
Hong Kong
Facsimile: 2285 3868
- (q) In case of discrepancies between the English and Chinese versions, the English version shall prevail.

To opt-out from the Company using or providing your data to other persons for use in direct marketing, please fill out the form below and return it to us. Your request shall apply to all accounts (excluding sole proprietorship or partnership account(s) related to you) maintained by you at the Company. For sole proprietorship or partnership account(s), please complete separate form(s) and indicate the relevant account number(s).

April 2013

Date: _____
To: Opt out Request Processing Team, DBS Bank (Hong Kong) Limited, GPO Box 400, Hong Kong
Facsimile: 2806 5475

I **do not wish** the Company to use my personal data in direct marketing / I **do not wish** to receive any direct marketing materials or messages from the Company via the following channel(s) : _____

- EMAIL, please provide Email Address(es): _____
- SMS, please provide Mobile Phone number(s): _____
- ALL CHANNELS (including Email, Mail, SMS, Phone)

* If you do not indicate your choice by ticking any of the above boxes, you are deemed to select "All channels".
 I **do not wish** the Company to provide my personal data to any other persons for their use in direct marketing, whether or not such persons are members of DBS Group. Except where I have applied for or will apply for any product or service that is provided by the Company jointly with a co-branded partner, I agree that this opt-out will not apply to such co-branded partner to whom I consent to provide my personal data.

FULL NAME*: _____

ACCOUNT NUMBER*: _____

* Please provide full name and full account number, otherwise we may not be able to locate your account record to update.

PARTIAL HKID/PASSPORT NUMBER, please provide first 5 letters/numbers (e.g. A1234): _____

CONTACT NUMBER: _____

(Note: We will only contact you if it is necessary for the processing of your opt out request.)

CUSTOMER'S SIGNATURE: _____

The above options represent your present choice of whether or not to receive direct marketing contact or information. This replaces any choice previously communicated by you to the Company. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Data Policy Notice attached to this form. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.