PrimeCredit EarnMORE UnionPay Diamond Card Application Form
安信EarnMORE銀聯鑽石卡申請表格

For Internal Use	DS Code:
☐ PO ☐ EM ☐ AT ☐ ST	Venue Code:
☐ FD ☐ IM ☐ CA	P. Time: Any / _____

Please put a "✓" in the appropriate boxes below and fill in with BLOCK LETTERS 請於適當方格內加「✓」號並以英文正楷填寫下列各項

Card Type 信用卡類別

☑ EarnMORE UnionPay Diamond Card
EarnMORE銀聯鑽石卡

Notes 註：

1. Applicant must be a Hong Kong Resident aged 18 or above. 信用卡申請人須為年滿18歲之香港居民。
2. Full-time University / Tertiary Student applicant must be a Hong Kong Permanent Resident and a full-time student of the University / Tertiary Institution designated by PrimeCredit, please refer to www.primecredit.com for related Institutions.
   全日制大學 / 大專學生之申請人必須為香港永久性居民及就讀於安信指定之香港全日制大學 / 大專院校，有關指定之院校請瀏覽www.primecredit.com。
3. The approval of Credit Card is subject to the final decision of PrimeCredit. 信用卡之批核須視乎安信之最終決定。

Welcome Offer 迎新優惠

Please select one of the following Welcome Offers* 請選擇以下其中一項迎新優惠*：

☐ LG PuriCare™ AeroHit Pet Air Purifier
LG PuriCare™ AeroHit 寵物版空氣清新機 C415

☐ Dreame Robot Vacuum (F20)
Dreame 掃拖機械人 (F20) C416

☐ Earn up to HK$1,000 Cash Rebate
賺盡HK$1,000現金回贈 C417

☐ Up to HK$90,000 Interest-free and Handling Fee-free Cash Instalment Program
高達HK$90,000免息免手續費現金分期套現計劃 C418

For applicant who selects Up to HK$90,000 Interest-free and Handling Fee-free Cash Instalment Program:
選擇高達HK$90,000免息免手續費現金分期套現計劃之申請人須填寫以下資料：

Please credit the approved Instalment Credit Amount^ to the following designated bank account in my name:
請將已批核之現金分期套現金額^存入本人名下之銀行賬戶：

Bank Name 銀行名稱：

Bank No. 銀行編號： | Branch No. 分行編號： | Account No. 賬戶編號：

Please provide copy of your bank statement/ savings passbook of your Transfer Account bearing your name and account number.
請提供印有申請人姓名及轉賬賬戶號碼之銀行月結單 / 存摺副本。

^ Instalment Credit Amount shall be in maximum of HK$90,000 or shall not exceed 90% of the credit limit (whichever is lower)
套現金額高達HK$90,000或信用額之90% (以較低者為準)

【Exclusive for Full-time University / Tertiary Student 全日制大學 / 大專學生專享優惠】

☐ HK$200 Cash Rebate (Only applicable to Full-time University / Tertiary Student)+
HK$200現金回贈 (只適用於全日制大學 / 大專學生) C419

+Only required to spend HK$2,000 on retail purchases within 90 days from the card issuing date
只須於發卡後首90天內憑新卡零售購物金額滿HK$2,000

*Applicant who is currently holding or has held the credit card(s) of any card type(s) issued by PrimeCredit in the past 12 months is not eligible for any Welcome Offer. Please refer to the attached Terms and Conditions for details. No change of selected Welcome Offer is accepted. If no choice of Welcome Offer, or inapplicable Welcome Offer is indicated in this form, your Welcome Offer will be assigned as "Earn up to HK$1,000 Cash Rebate".
申請人如於現在或過往12個月內曾持有任何由安信發行之信用卡，將不獲贈任何迎新優惠。詳情請參閱隨附本申請表格的條款及細則。迎新優惠一經選定後將不可更改。如申請人沒有選擇或選擇不適用之迎新優惠，安信將代為選擇「賺盡HK$1,000現金回贈」。

Personal Data 個人資料

☐ Mr 先生 ☐ Ms 女士

Family Name 姓 | Given Name 名

Chinese Name 中文姓名：

Date of Birth 出生日期： D 日 D M 月 M Y 年 Y

Hong Kong Identity Card No. 香港身份證號碼： ( )

Place of Birth 出生地點：

Nationality 國籍： ☐ Chinese (Hong Kong) 中國香港 ☐ Others 其他

Marital Status 婚姻狀況： (Optional 可選填) ☐ Single 未婚 ☐ Married 已婚 ☐ Divorced 離婚 ☐ Others 其他

No. of Dependents 供養人數：

Education Level 教育程度： ☐ Primary School 小學 ☐ Secondary 中學 ☐ Vocational/Technical Institute 職業訓練 / 工業學院 ☐ Tertiary/University 大專 / 大學 ☐ Others 其他

Residential Address 住宅地址（P.O. Box is not accepted 恕不接納郵政信箱）：

Flat / Room 室 | Floor 層 | Block 座 | Building/Estate 大廈 / 屋邨

No. and Name of Street 街道號數及名稱

District 地區

☐ HK 香港 ☐ KLN 九龍 ☐ NT 新界

Years There 已居住年數： YR(S) 年 MTH(S) 月

Home Tel. No. 住宅電話號碼：

Mobile Phone / Pager No. 手提電話 / 傳呼機號碼：

☐ Self-owned 自置物業 ☐ Mortgaged 按揭物業 ☐ Rented 租賃 ☐ Company Quarters 公司宿舍 ☐ Property Owned by Relatives 親屬物業 ☐ Public Housing 公屋 ☐ Others 其他

Monthly Mortgage Instalment / Rental Payment (HK$) 每月按揭供款 / 租金（港幣）： 元

Applicant's Personal Burdens Amount 個人負擔百分比： %

Mailing Address 通訊地址： ☐ Residential 住宅 ☐ Office 公司

Email Address 電子郵件地址：

Statement format: e-Statement
月結單形式：電子月結單

Note: To protect the environment, PrimeCredit Credit Card is set to receive e-Statement and email alert by default, while paper statement will not be issued. If you are an existing PrimeCredit Credit Card Cardholder, all of your PrimeCredit Credit Card account(s) will automatically change to receive e-Statement and email alert. You can view your e-Statement and change the relevant setting at any time by logging into the OmyCard app.
註：為支持環保，安信信用卡已預設為收取電子月結單及電郵提示通知，而紙張月結單將不會發出。如閣下為現有安信信用卡客戶，閣下之所有安信信用卡賬戶將自動改為收取電子月結單及電郵提示通知。閣下可透過登入OmyCard手機應用程式查閱電子月結單及隨時更改有關選項。

Octopus Automatic Add Value Services「八達通自動增值」服務

☐ I would like to apply the AAVS for my existing *Octopus*:
本人欲為持有之*八達通*申請自動增值服務：

Octopus number *八達通* 號碼： | | | | | | | | | | | ( )

My desired amount for every auto-reload transaction* is 每次自動增值金額*：☐ HK$150 / ☐ HK$250 / ☐ HK$500

* Customers who do not specify a choice of auto-reload amount will automatically be assigned to HK$250.
若未有選擇自動增值金額，安信將代為選擇 HK$250。

Occupation 職業

【Full-time University / Tertiary Student applicant is only required to fill in this section 全日制大學/大專學生之申請人只須填寫此欄】

University / Tertiary Institution 就讀院校：

Expected Year of graduation 預計畢業年份：

Company Name 公司名稱：

Office Address 公司地址：

Flat/Room 室 | Floor 層 | Block 座 | Building/Estate 大廈名稱

No. and Name of Street 街道號數及名稱 | District 地區 | ☐ HK 香港 ☐ KLN 九龍 ☐ NT 新界

Office Tel. No. 公司電話號碼： | | | | | | | | | – | | Position 職位：

（Mobile Phone and Pager No. are not accepted 恕不接納手提電話及傳呼機號碼）

☐ Self-employed 自僱人士

Nature of Business 業務性質：

Business Establishment Date 業務成立日期： Month (月) | Year (年)
（For self-employed only 只適用於自僱人士）

Years of Service 在職年期： ☐ YR(S) 年 ☐ MTH(S) 月

Years in Current Profession 任職此行業年期：
(Optional 可選填) ☐ YR(S) 年 ☐ MTH(S) 月

Monthly Income (HK$) 每月入息（港幣）： 元

Monthly Others Income (HK$) 每月其他入息（港幣）： 元

Preferred Language 通訊語言

☐ Chinese 中文 ☐ English 英文

Relationship with PrimeCredit 與安信關係

If you are related to or a spouse# of PrimeCredit's directors, employees with lending authority or any of the above-mentioned types of person is acting as your guarantor, please put a "✔" in the box below and state his / her details. You should notify PrimeCredit as soon as possible if there is any changes to the above information.
如申請人與安信任何董事或有批核貸款權僱員有關連或為其配偶#，或前述人士現正作為閣下的擔保人，請於下列方格內填上「✔」號，並填寫該人士的資料。申請人若日後知悉上述資料有任何更改，申請人須盡快通知安信。

Ex-spouse is included. 包括前配偶在內。

Yes 是 ☐ Name 姓名： Relationship 關係：

Opt-out from use of personal data in direct marketing 拒絕個人資料用於直接促銷

Please tick "✓" the relevant box(es) below if you do not consent PrimeCredit to use your data for direct marketing as set out in the PrimeCredit's "Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data", through any of the following channel(s):
如申請人不同意安信透過以下任何途徑將閣下之資料用於安信「關於《個人資料（私隱）條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知」中載列之直接促銷，請於下列相關方格內填上「✓」號：

☐ Email 電郵 ☐ Mobile Message 流動訊息 ☐ Mail 郵寄 ☐ Phone 電話

CC26059

Credit Card Account Direct Debit Authorization 信用卡賬戶直接付款授權書

Repayment account information must be filled so that PrimeCredit Limited can arrange direct debit for your monthly payment. (Repayment account must be a personal account and in name of the credit card cardholder). 必須填妥轉賬賬戶資料以便安排直接繳付每月之賬項（指定轉賬賬戶必須為持卡人名下之個人賬戶）。

Name of party to be credited (The Beneficiary) 收款之一方（受益人）：
PrimeCredit Limited 003-447-1-6640794

1) I hereby authorize my below named Bank to effect transfers from my account to that of the above named beneficiary for the account of PrimeCredit Limited in accordance with such instructions as my Bank may receive from the beneficiary from time to time. 2) I agree that my Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me. 3) I understand that handling fee may be imposed by my appointed bank for the credit card direct debit authorization set up request. I agree to make such enquiries to my appointed bank. 4) I accept full responsibility for any overdraft (or increase in existing overdraft) on my account which may arise as a result of any such transfer(s). I agree that should there be insufficient funds in my account to meet any transfer hereby authorized, my Bank shall be entitled, in its discretion, not to effect such transfer in which event the Bank and PrimeCredit Limited may make the usual charge and that it may cancel this authorization at any time on written notice. 5) This authorization shall have effect until further notice. I agree that any notice of variation of this authorization account or cancellation of this authorization which I may give to my Bank and PrimeCredit Credit Card Centre shall be given at least 4 weeks prior to the date such cancellation / variation is to take effect. 6) Unless otherwise instructed, repayment shall be debited on the relevant payment due date. I agree that if I wish to change the payment amount of autopay services, notice shall be given to PrimeCredit Credit Card Centre at least 4 weeks before the due date specified in the statement. If I wish to suspend the respective month's autopay services, notice shall be given to PrimeCredit Credit Card Centre at least 5 clearing days before the due date specified in the statement. (See Note)
1) 本人現授權本人之下述銀行（根據受益人不時給予本人之銀行之指示）自本人之賬戶內轉賬予上述受益人（即安信信貸有限公司）。2) 本人同意本人之銀行毋須證實該等轉賬通知是否已交予本人。3) 本人明白在設立信用卡賬戶直接付款授權時，本人指定之直接付款授權銀行可能收取設立費用，本人同意向該銀行查詢有關詳情。4) 如因該等轉賬而令本人之賬戶出現透支（或現時之透支增加），本人願承擔全部責任。本人同意如本人之賬戶並無足夠款項支付該等授權轉賬，本人之銀行有權不予轉賬，且銀行及安信信貸有限公司可收取慣常之收費，並可隨時以書面通知取消本授權書。5) 本授權書將繼續生效直至另行通知為止。本人同意，本人轉換本授權轉賬之賬戶 / 取消本授權轉賬的通知，須於該轉換/取消生效日最少四星期前通知本人之銀行及安信信用卡中心。6) 除另行通知外，款項於到期繳款日過賬。本人同意，本人如欲更改自動轉賬款額，須於月結單截數日前最少四星期前通知安信信用卡中心。本人如欲暫緩當月之自動轉賬，須於月結單所載之到期繳款日前最少五個結算日通知安信信用卡中心。（參閱附註）

My Bank Name and Branch
本人之銀行及分行名稱：

Bank No.
銀行編號：

Branch No.
分行編號：

Account No.
賬戶編號：

I choose to pay the following amount (See Note) (Please tick "✓" the appropriate box below)
本人欲繳付之款額（參閱附註）（請在所選之方格內加上"✓"號）

☐ Full Payment
全數款額

☐ Minimum Payment Due
最低付款額

Note : If you do not specify the amount, the "Minimum Payment Due" amount will be debited to your Direct Debit Authorization Account. You may choose to make a monthly card repayment at a Full Payment or at the Minimum Payment Due. Please call our customer service hotline for such amendment upon approval of your PrimeCredit Credit Card application.
附註：如貴戶並無指明欲繳付之款額，則當作選擇繳付最低付款額處理。貴戶可選擇設定每月還款額為全數款額或為最低付款額。如欲作出有關更改，請於安信信用卡申請獲批核後致電客戶服務熱線。

Temporary Credit Limit Extension Service 臨時信用限額安排

☐ I accept the Temporary Credit Limit Extension Service, I have read the Important Notes in application form and agree PrimeCredit will grant the temporary credit limit extension service to all PrimeCredit Credit Card(s) under my name. An over-the-limit fee is payable upon the outstanding balance debited in the Card account over my granted credit limit.
本人接受臨時信用限額安排，並已閱讀申請表內之重要提示及同意安信將為本人名下之所有安信信用卡給予臨時信用限額。當本人的信用卡賬戶之未付清結餘超出信用限額，便須支付超逾信用額手續費。

Declaration and Signature 聲明及簽署

1) I warrant that the provided information is true, correct and complete in all respects and understand that such information will be the primary basis upon which the application may be approved. 2) I have read and agreed to be bound by all the Terms and Conditions contained in this application form, Terms and Conditions of PrimeCredit Credit Card Cardholder Agreement and the Terms and Conditions for PrimeCredit Credit Card Application. 3) I have read and agreed the PrimeCredit's Notice To Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data (the "Notice"). I understand that all information supplied by me will be kept by PrimeCredit and handled according to the Notice. 4) I understand and agree that PrimeCredit will obtain my credit report(s) from the credit reference agencies in connection with this application and subsequent review to make credit decisions, and my consumer credit data will also be shared by PrimeCredit with all credit reference agencies and other relevant entities. The details of the credit reference agencies that PrimeCredit has engaged or may engage with and their names, and my rights to request a credit report from the relevant credit reference agencies can be viewed on PrimeCredit's website https://www.primecredit.com/mcrainfo/ or obtained it from PrimeCredit's branches. I confirm that I have reviewed this information before submitting this declaration. 5) I authorize PrimeCredit to inform the relevant staff members or authorized sales agents regarding my account information and approval status, during the process of this application. 6) I understand and agree that data provided by me in connection with the opening or continuation of the PrimeCredit Credit Card account may be used for updating records of my other account(s) maintained at PrimeCredit. 7) I confirm that none of my Credit Card is currently cancelled due to default in payment, and there is no current overdue payment exceeding 1 month in respect of my loan indebtedness (including Credit Card and all unsecured loans) with other financial institutions. I further confirm that no existing, pending or potential bankruptcy, litigation or administrative proceedings are / will be filed. 8) (if applicable) I confirm that I have read and agree to be bound by the Terms of Application, the AAVS Agreement and the Conditions of Issue (as amended by Octopus Cards Limited from time to time) in the use of the AAVS and the *Octopus*. I acknowledge and agree that upon the approval of the Automatic Add Value Service, my personal data provided in this application will be associated with my *Octopus*. By signing this application form, I agree that I have read, understood and agreed with the notice relating to the Personal Data (Privacy) Ordinance contained in clauses 33 to 40 of the AAVS Agreement. I also agree to be liable for all fees associated with the application in respect of the AAVS as set out herein. I authorize PrimeCredit to pay Octopus Cards Limited in accordance with such instructions as it may receive from Octopus Cards Limited from time to time. I promise to reimburse PrimeCredit subject to and in accordance with the PrimeCredit Credit Card Cardholder Agreement.
I hereby confirm that my signature here matches with the signature held at the Bank of my repayment account.
1) 本人謹保證所有填報之資料全部正確無訛及為事實之全部，並須明白此等資料為批核此申請之依據。2) 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、安信信用卡持卡人協議之所有條款及細則及安信信用卡申請之條款及細則。3) 本人已閱讀及同意安信之「關於個人資料(私隱)條例及個人信貸資料實務守則致客戶及其他個別人士的通知」(『有關通知』)，亦明白所提供的資料會存錄於安信作內部記錄，並按照有關通知處理。4) 本人已明白及同意安信將向信貸資料服務機構索取本人之信貸報告，用作是次及日後審核用途。本人的個人信貸資料亦將會分享給所有信貸資料服務機構及其他相關機構。安信現時或將來可能會使用的信貸資料服務機構及就本人向有關信貸資料服務機構索取信貸報告的權利之詳情，可以在安信網站 https://www.primecredit.com/mcrainfo/瀏覽或從安信分行索取。本人確認已經審閱了該等資料。5) 本人須授權安信披露此申請之批核情況及資料予安信有關職員或認可之銷售代理以協助本人辦理申請手續。6) 本人明白及同意本人就開立或延續安信信用卡賬戶所提供的資料可能會被用以更新本人於安信的其他賬戶之紀錄。7) 本人確認本人已有之信用卡現時沒有因為欠賬而被取消，並確認本人現於其他財務機構之任何貸款或信用卡並沒有逾期繳款超過一個月。本人進一步確認本人現時沒有涉及破產、訴訟或行政程序，或將會、或可能發生此等事項。8)(如適用) 本人確認會就使用自動增值服務及八*達通*遵守本申請條款、自動增值協議及發卡條款(包括由八達通卡有限公司不時公佈之修訂)。本人知悉及同意於本申請獲批核後，本人之個人資料將連繫至本人持有之八*達通*。本人如簽署本申請表，即表示已細閱、明白及同意自動增值協議條款第33至40關於個人資料(私隱)條例的通知。本人同意為本申請表內的每項自動增值服務之申請向八達通卡有限公司繳付所有有關費用。本人授權安信依照八達通卡有限公司不時給予安信之指示而向八達通卡有限公司付款。本人承諾遵循安信信用卡持卡人協議償付安信。
本人確認此簽署與本人還款銀行賬戶記錄完全相同。

X

Signature of Credit Card Applicant 信用卡申請人簽署

Date 日期

CC26059

所需文件

為方便儘速辦理閣下之申請，請附交下列各類文件副本：

1 ☐ 香港居民身份證^

2 ☐ 入息證明* — 最近2個月之薪金賬戶證明 / 月結單；及
— 薪俸稅稅單；或 最近2個月之糧單；或
僱主諮詢信；或 強積金供款單（需顯示申請人之薪金 / 供款額）

3 ☐ 現居住宅地址證明，例如最近3個月內發出之水電煤賬單或銀行月結單

4 ☐ 印有閣下轉賬賬戶號碼及姓名之銀行月結單 / 存摺（申請自動轉賬或現金分期套現計劃適用）

5 ☐ 有效學生證之正及背面（全日制大學 / 大專學生適用）#

^ 如非香港永久居民或國籍非中國香港，請同時附上有效護照副本。

* 如未能附上入息證明，只須附交項目1、3及4。全日制大學 / 大專學生只須附交項目1、3、4及5。

全日制大學 / 大專學生之申請人必須為香港永久性居民。

現有安信信用卡客戶之申請人毋須提交任何文件，如有資料更改，請提交最近之文件以更新紀錄。

我們將不會退還本申請表及任何附交之文件，而安信亦可能需要閣下提供額外文件以作批核。

申請辦法

2269 8822

2269 8833

迎新優惠之條款及細則

1.迎新優惠只適用於由2026年7月1日至2026年12月31日期間（包括首尾兩日）（「推廣期」）成功申請 EarnMORE 銀聯鑽石卡（「安信信用卡」）之客戶。客戶如於現在或過往12個月內曾持有任何由安信信貸有限公司（「安信」）發行之信用卡，將不獲贈任何迎新優惠。每位合資格之客戶只可獲享迎新優惠一次。

2.迎新優惠之合資格零售購物交易金額只包括所有已入賬之本地及 / 或海外零售購物金額及 / 或八達通自動增值金額及 / 或網上消費零售購物金額，並不包括（但不限於）現金透支金額、信用卡費用（包括年費、利息 / 財務費用、逾期費用、超逾信用額手續費、現金透支手續費及其他費用）、賭場交易金額、任何金錢 / 電子貨幣轉賬（包括但不只限於個人對個人（P2P）支付服務或流動裝置 / 應用程式 / 電子轉賬平台）/ 充值電子錢包、優惠套現金額、現金分期、分期金額、未入賬 / 取消 / 退回 / 偽造之交易金額及所有未經授權之交易金額，所有合資格零售購物交易概以安信紀錄為準（「合資格零售購物交易」）。所有合資格零售購物交易概以安信 / 相關卡機構國際組織不時界定之商戶編號釐定，並且不時作出修訂，而不作另行通知。安信對合資格零售購物交易有絕對酌情權及最終決定權。

3.迎新優惠一經選定後將不可更改。如申請人沒有選擇或選擇不適用之迎新優惠，安信將代為選擇「賺盡HK$1,000現金回贈」。

4.合資格客戶須符合有關之合資格零售購物交易要求（如適用），方可獲享以下其中一款迎新優惠：

迎新優惠	合資格零售購物交易要求
LG PuriCare™ AeroHit 寵物版空氣清新機 (AS35GGW20)	發卡後首90天內憑新卡作合資格零售購物交易金額滿HK$8,800
Dreame 掃拖機械人 (F20)	
賺盡HK$1,000現金回贈	發卡後首90天內憑新卡作合資格零售購物交易金額： a) 滿HK$12,000 可享HK$1,000現金回贈；或 b) 滿HK$7,000 - HK$11,999.99 可享 HK$500現金回贈
高達HK$90,000免息免手續費現金分期套現計劃	無簽賬要求
HK$200現金回贈 (只適用於全日制大學 / 大專學生)	發卡後首90天內憑新卡作合資格零售購物交易金額滿HK$2,000

5.如客戶選擇LG PuriCare™ AeroHit 寵物版空氣清新機(AS35GGW20)或 Dreame 掃拖機械人(F20)作迎新優惠，有關迎新優惠換領短訊通知將於客戶之新卡已入賬金額達到指定合資格零售購物交易要求後2個月內發出。有關換領詳情請於收到迎新優惠換領短訊通知後參閱OmyCard手機應用程式。

6.如客戶選擇「賺盡HK$1,000現金回贈」作迎新優惠：

a.客戶之新卡於發卡後首90天內，已入賬合資格零售購物交易金額滿HK$12,000，HK$1,000回贈金額將於達到指定合資格零售購物交易要求後2個月內，以現金回贈方式存入合資格客戶之安信信用卡賬戶內；或

b.客戶之新卡於發卡後首90天內，已入賬合資格零售購物交易金額滿HK$7,000-HK$11,999.99，HK$500回贈金額則將於發卡後首90天後之2個月內，以現金回贈方式存入合資格客戶之安信信用卡賬戶內。

7.如客戶選擇HK$200現金回贈作迎新優惠，有關回贈金額將於客戶之新卡已入賬金額達到指定合資格零售購物交易要求後2個月內，以現金回贈方式存入合資格客戶之安信信用卡賬戶內。

8.如客戶選擇高達HK$90,000免息免手續費現金分期套現計劃（「此計劃」）作迎新優惠，客戶須接受下列條款及細則：

a.客戶可獲得批核之現金分期套現金額（「套現金額」）高達HK$90,000或該信用卡賬戶信用限額的90%（以較低者為準，最低為HK$3,000，並須以HK$100作為倍數）。信用卡確認後，成功獲批核此計劃之客戶將獲短訊通知套現金額，所有成功遞交之申請將不得取消、更改或撤回。套現金額將於安信發出該短訊通知後6個工作天內以電匯方式直接存入客戶之指定銀行賬戶內，收款銀行可能會從客戶指定存入之銀行賬戶中扣除電匯之手續費，該等費用將由客戶承擔。若客戶於安信存入套現金額前之可動用信用限額不足，套現金額將自動調低並直接存入客戶之指定銀行賬戶內而不作另行通知。若信用卡於發卡後首90日內尚未確認，此計劃將視作放棄論且不能轉換為其他迎新優惠。安信保留批核或拒絕客戶之申請的權利及調整最後獲批核之套現金額，而毋須作出事先通知。

b.當申請獲批核後，有關套現金額將於安信信用卡賬戶可動用之信用限額內扣除。於每月還款後，信用限額將自動回升。

c.每期應繳付套現金額（「分期款項」）之計算方法，是將套現金額除以6個月之期數，客戶可享6個月免息免手續費之套現優惠。安信將於套現金額獲批核當日開始徵收首期分期款項。每一分期款項將會記入客戶的安信信用卡賬戶，並當作現金透支交易處理。月結單上將會顯示分期款項，客戶須按照安信信用卡持卡人協議繳付有關款項。若客戶於月結單指定繳款日期或之前未全數繳付月結單上顯示的最低付款額或月結單總結欠，安信將會按安信信用卡持卡人協議收取逾期費用及 / 或財務費用。未經安信同意，有關分期款項及分期期數均不得更改。

d.若涉及因跨行轉賬交易或因客戶提供錯誤賬戶號碼而產生之任何收費或相關費用，須由客戶全數承擔。

e.在此計劃生效後，不論任何原因，若該信用卡賬戶被取消、終止或暫停，或沒有支付安信信用卡持卡人協議或本條款及細則須支付的任何款項，或違反安信信用卡持卡人協議或本條款及細則的任何條款，此計劃則立即被撤銷。另外，若客戶要求提前償還餘下的分期款項或取消信用卡賬戶，須於最少7個工作天前向安信發出通知，並經安信接納及同意撤銷（安信不接受提前償還部份還款）。此計劃因任何原因被撤銷後，以下款項須立即全數繳付：
(i) 未償還之套現金額（即餘下未入賬之分期款項）；及
(ii) 所有未償還之須支付但尚未記入指定信用卡賬戶的每月手續費（如適用）；及
(iii) 餘下之任何適用的收費及 / 或手續費（如適用）；及
(iv) 提早償還行政費用HK$300。

f. 安信在任何時候均有權要求客戶即時清還全部款項（包括所有未入賬及已入賬的任何套現金額及餘下之任何適用的收費及 / 或手續費的總額）。

g.所有套現金額不能獲享任何現金回贈、其他獎賞或優惠。

h.安信對客戶因此計劃（包括因申請不獲批核）而可能導致的任何費用、責任、損失、索償均不會負上任何責任。

i. 此計劃之條款及細則所用之詞句及措辭將符合安信信用卡持卡人協議的意思，有關條款及細則將附加及補充，而非取代安信信用卡持卡人協議。此條款及細則可視為安信信用卡持卡人協議條款之一部份及須受其約束。如兩者間條款上有歧異，涉及此計劃下之事項則以此條款及細則為準。

9.**客戶之安信信用卡賬戶於存入任何現金回贈金額時（如適用）、發出迎新優惠換領短訊通知（如適用）及換領迎新優惠時（如適用），須仍然有效及信貸狀況良好。**如因任何理由取消安信信用卡賬戶，所有未存入之現金回贈及該賬戶原有之現金回贈餘額將被即時取消（如適用）。**有關迎新優惠換領之條款及細則，請於收到迎新優惠換領短訊通知後登入及參閱OmyCard手機應用程式。**

10.如客戶於安信信用卡發卡後12個月內取消該信用卡賬戶發出的任何實體及 / 或電子信用卡（如適用），安信保留向該個信用卡賬戶收取一次HK$600迎新優惠行政費用的權利。如在任何時間因任何原因取消 / 被取消該信用卡賬戶的安信實體卡，該信用卡賬戶內的電子信用卡將會被一併取消。

11.迎新優惠不可轉贈、轉讓、退換或兌換現金。

12.**若安信並非產品或服務之供應商，對有關產品及 / 或服務之質素、保養及其他事項概不承擔任何責任。（如適用）**

13.**所有迎新優惠數量有限，送完即止。如換領反應熱烈，安信可能需要補充貨量，一般需時約 4 至 6 個月。若有關迎新優惠換罄或因任何原因安信 / 有關迎新優惠之供應商未能提供有迎新優惠，安信保留權利酌情決定以HK$1,000現金回贈或其他產品取代。（如適用）**

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14.若安信認為客戶所提供的資料無效及 / 或於交易過程中涉及任何不被認可之交易 / 欺詐或不誠實行為及 / 或重複換領迎新禮品，安信有絕對酌情權及最終決定權拒絕送贈有關迎新禮品予客戶或保留於其有關賬戶內扣除已換領迎新禮品之市場價格的權利，而毋須作出任何通知。
15.安信保留隨時取消迎新優惠及其他優惠及權益及 / 或修改有關條款及細則之權利而毋須作出任何通知。如有任何爭議，安信擁有最終決定權。

EarnMORE銀聯卡現金回贈計劃條款及細則

1.EarnMORE銀聯卡現金回贈計劃適用於有效之安信EarnMORE銀聯鑽石卡（「安信信用卡」）之客戶。
2.客戶憑指定有效之安信信用卡零售購物即可獲取EarnMORE銀聯卡現金回贈（「現金回贈」），現金回贈以每單合資格零售購物交易金額計算。安信信用卡客戶每消費HK$100回贈HK$1，八達通自動增值每自動增值HK$250回贈HK$1。不足HK$250/HK$100之合資格零售購物交易金額亦會按回贈比率計算，並折算至2個小數位。安信保留權利更改憑安信信用卡簽賬獲取現金回贈的比率，惟安信會事先通知客戶。
3.現金回贈計劃之合資格零售購物交易金額只包括所有已入賬之零售購物交易金額，並不包括（但不限於）現金透支金額、信用卡費用（包括年費、利息 / 財務費用、逾期費用、超逾信用額手續費、現金透支手續費及其他費用）、賭場交易金額、任何金錢 / 電子貨幣轉賬（包括但不只限於個人對個人（P2P）支付服務或流動裝置 / 應用程式 / 電子轉賬平台）/ 充值電子錢包、優惠套現金額、現金分期、分期金額、未入賬 / 取消 / 退回 / 偽造之交易金額及所有未經授權之交易金額，所有合資格零售購物交易概以安信記錄為準（「合資格零售購物交易」）。所有合資格零售購物交易概以安信 / 相關卡機構國際組織不時界定之商戶編號釐定，並且不時作出修訂，而不作另行通知。安信對合資格零售購物交易有絕對酌情權及最終決定權。
4.現金回贈將以合資格零售購物交易之入賬日計算並根據每月月結單期結算。每月可獲贈之現金回贈將於下一期月結單存入有關安信信用卡賬戶，並顯示於月結單上。每月可獲贈之現金回贈並無上限。
5.客戶獲取現金回贈後，如用作計算現金回贈之有關合資格零售購物交易被取消或退回，安信有權從有關安信信用卡賬戶扣除該交易可獲贈之現金回贈而毋須另行通知。
6.**客戶之安信信用卡賬戶於存入任何現金回贈時，須仍然有效及信貸狀況良好。**如因任何理由取消安信信用卡賬戶，所有未存入之現金回贈及該賬戶原有之現金回贈餘額將被即時取消而毋須另行通知。
7.現金回贈均不可轉贈、轉讓、退換或兌換現金。
8.安信保留權利直接從客戶之安信信用卡賬戶內扣除任何安信認為透過不適當及 / 或舞弊及 / 或欺詐而不適當地獲得之任何現金回贈的價值而不作事先通知，及 / 或採取法律行動以追討有關金額。
9.安信保留隨時修改上述有關現金回贈計劃及其條款及細則及 / 或取消此現金回贈計劃之權利而毋須作出任何通知。如有任何爭議，安信擁有最終決定權。

EarnMORE信用卡加碼現金回贈計劃條款及細則

1.EarnMORE信用卡加碼現金回贈計劃（「優惠」）適用於持有有效之安信EarnMORE信用卡之客戶（「客戶」）。就本條款及細則而言，「EarnMORE信用卡」包括EarnMORE銀聯鑽石卡（「EarnMORE銀聯卡」）及安信不時發行及/或新增為適用之指定EarnMORE信用卡（「其他EarnMORE信用卡」）。
2.優惠推廣期為2026年7月1日至2027年6月30日（包括首尾兩日）（「優惠期」）。客戶憑EarnMORE信用卡於優惠期內零售購物即可獲取2%現金回贈（「2%現金回贈」），2%現金回贈以每單合資格零售購物交易金額計算。優惠之合資格零售購物交易金額只包括所有已入賬之零售購物交易金額，合資格零售購物交易並不包括（但不限於）現金透支金額、信用卡費用（包括年費、利息 / 財務費用、逾期費用、超逾信用額手續費、現金透支手續費及其他費用）、透過電子錢包進行的所有交易金額（包括但不限於支付寶、支付寶香港、微信支付及微信支付香港）、八達通自動增值交易、賭場交易金額、任何金錢 / 電子貨幣轉賬（包括但不只限於個人對個人(P2P)支付服務或流動裝置 / 應用程式 / 電子轉賬平台）/ 充值電子錢包 / 透過電子錢包繳費、優惠套現金額、現金分期、分期金額、未入賬 / 取消 / 退回 / 偽造之交易金額及所有未經授權之交易金額，所有合資格零售購物交易概以安信記錄為準（「合資格零售購物交易」）。所有合資格零售購物交易概以安信 / 相關卡機構國際組織不時界定之商戶編號釐定，並且不時作出修訂，而不作另行通知。安信對合資格零售購物交易有絕對酌情權及最終決定權。客戶憑EarnMORE銀聯卡於優惠期內零售購物可獲2%現金回贈（已包括基本EarnMORE銀聯卡現金回贈），即客戶每消費HK$100回贈HK$2（已包括HK$1基本EarnMORE銀聯卡現金回贈，以及HK$1加碼現金回贈）；其他EarnMORE信用卡之基本回贈比率或有不同，詳情請參閱其他EarnMORE信用卡之相關通知。不足HK$100之合資格零售購物交易金額亦會按回贈比率計算，並折算至2個小數位。惟所有合資格零售購物交易以每單一交易顯示於月結單上之交易日期及金額計算現金回贈及有關之交易須於2027年7月7日或以前已入賬，方可獲贈優惠。
3.2%現金回贈將以合資格零售購物交易之入賬日計算並根據每月月結單期結算。每月可獲贈之現金回贈將於下一期月結單存入有關EarnMORE信用卡賬戶，並顯示於月結單上。優惠期內1%加碼現金回贈上限為HK$1,500。
4.客戶獲取2%現金回贈後，如用作計算2%現金回贈之有關合資格零售購物交易被取消或退回，安信有權從有關EarnMORE信用卡賬戶扣除該交易可獲贈之2%現金回贈而毋須另行通知。
5.**客戶之EarnMORE信用卡賬戶於存入任何現金回贈時，須仍然有效及信貸狀況良好。**如因任何理由取消EarnMORE信用卡賬戶，所有未存入之現金回贈及該賬戶原有之現金回贈餘額將被即時取消而毋須另行通知。
6.2%現金回贈不可轉贈、轉讓、退換或兌換現金。
7.安信保留權利直接從客戶之EarnMORE信用卡賬戶內扣除任何安信認為透過不適當及 / 或舞弊及 / 或欺詐而不適當地獲得之任何現金回贈的價值而不作事先通知，及 / 或採取法律行動以追討有關金額。
8.安信保留隨時修改上述優惠及其條款及細則及 / 或取消此優惠之權利而毋須另行通知。如有任何爭議，安信保留最終決定權。

安信信用卡申請之條款及細則

1.本人明白安信信貸有限公司（下稱「安信」）負責發行安信信用卡及批核及提供安信信用卡之信用限額。本人向安信確認、保證及聲明（1）本申請表所填寫之資料及隨附本申請之文件乃屬正確及完整，並授權安信向任何方面查證。（2）本人為年滿十八歲之香港居民。本人同意遵守安信信用卡持卡人協議（「持卡人協議」，重要條款亦已包括在此申請表內）及其他有關服務之所有條款及細則。此等條款及細則將會於申請獲成功批核後與新卡一併寄予本人。本人亦可於任何安信分行或透過安信信用卡客戶服務熱線索取或於安信網站下載：www.primecredit.com。
2.如在申請過程中，客戶獲申請Virtual信用卡（「電子信用卡」）之選擇，即為特選客戶。特選客戶於網上申請安信信用卡，可選擇透過OmyCard手機應用程式進行身份驗證，如獲即時批核，安信會分別發出兩張信用卡，1張電子信用卡（僅在OmyCard手機應用程式開啟及顯示），另1張實體信用卡將郵寄到本人提供給安信的郵寄地址，兩張信用卡的號碼均不同，但同屬一個信用卡賬戶，而且同屬一個信用卡組織及信用卡級別。如本人若為特選客戶選擇透過OmyCard手機應用程式進行身份驗證申請安信信用卡，安信仍可能要求本人提供所需文件以作批核之用，惟該申請獲批核後，安信或只會批核及發出一張實體信用卡（視乎安信之最終決定，並不作事先通知）。本人亦已明白於本信用卡申請無論獲批電子信用卡及實體信用卡或只有獲批一張實體信用卡後，本人只可獲得一份迎新優惠。本人接受有關特選客戶的資格由安信決定。
3.本人明白可透過安信信用卡申請熱線2269 8822查詢本申請之申請情況，及於本人之申請獲批准後，可致電安信信用卡新卡確認熱線2269 8812及 / 或使用OmyCard手機應用程式確認新卡。
4.本人明白透過網上或書面或以電話申請安信信用卡及 / 或安信信用卡「八達通自動增值」服務，本人即被視作已接受申請表格、隨附之宣傳單張上（如適用）、安信網頁，以及持卡人協議內之所有條款及細則。
5.實際年利率（「客戶實際年利率」）是一個參考利率，以年化利率展出包括產品的基本利率及其他費用與收費。實際年利率亦將根據每位客戶之個人信貸狀況釐定而有所不同。客戶之零售購物及現金透支實際年利率（連現金透支手續費計算在內），將列明於OmyCard手機應用程式（如獲發電子信用卡）及 / 或實體新卡附隨之郵柬上及於申請獲批核後與該新卡一併寄予客戶。惟安信可不時全權酌情（在符合有關法律及規例限制之情況下）決定訂立不同之客戶實際年利率。
6.本人明白及同意安信可於任何其認為適當的時候向任何信貸資料服務機構取得本人的信貸報告以評估對本人是次的信貸申請及日後審核安排。安信現時或將來可能會使用的信貸資料服務機構及就本人向有關信貸資料服務機構索取信貸報告的權利之詳情可在安信網頁https://www.primecredit.com/mcrainfo/瀏覽或從分行索取。若本人撤銷對取得以上資料的同意，或者安信為此目的向任何該等機構索取資料被拒絕，安信可取消本人的信用卡。本人亦同意安信向所有相關信貸資料服務機構及其他相關機構共享本人的個人信貸資料。
7.信用卡申請之批核須視乎安信之最終決定，安信有全權決定為特選客戶批核兩張信用卡（一張電子信用卡及一張實體信用卡）或只批核一張實體信用卡。獲批之信用限額將由本人名下之所有安信信用卡共同使用。
8.安信銀聯鑽石卡年費為HK$1,500。年費將以所持有的信用卡賬戶數量作計算，如一個信用卡賬戶如包含2張信用卡，每年將按一個信用卡賬戶收取一次年費（即只收取賬戶內1張信用卡的年費）。本人明白年費將於申請獲成功批核後按年記入本人之安信信用卡賬戶；而首2年之年費將獲豁免（全日制大學 / 大專學生之申請人首5年之年費將獲豁免）。安信信用卡之免息還款期長達53天（不包括現金透支）。
9.倘若本人獲轉介予安信或安信將本人轉介他人（在法例規定的情況下，先經本人同意轉介），安信可向有關第三方支付或收取費用或佣金。本人可要求安信提供有關安排的詳情。
10.持卡人協議與本申請表內任何部份（除高達HK$90,000免息免手續費現金分期套現計劃迎新優惠外）所概述的條款及細則如有任何不相符之處，應以前者為準。
11.本人明白當此信用卡申請獲批准後，本人可使用於本信用卡申請內提交之個人資料登入WeWa Club網站（club.wewacard.com）並成為 WeWa Club會員。本人可於WeWa Club網站瀏覽條款及細則。

重要提示

閣下宜仔細閱讀以下安信信用卡持卡人協議主要條款及細則之摘要，並須細閱及注意安信信用卡持卡人協議（「持卡人協議」）全文（如下文與持卡人協議全文有任何不符，概以持卡人協議全文為準），詳情可參閱www.primecredit.com：

1. 本人在從安信收到信用卡時當立即在卡上簽名並按安信指定方式啟動新卡（只適用於實體信用卡）。
2. 本人在任何時候均須竭誠及小心保管本人之安信信用卡及私人密碼（包括任何保安資料），及將該私人密碼妥善保管及保密，不容許任何人士使用或取得該信用卡和私人密碼，不應選用易於猜測的數字作為私人密碼（例如香港身分證號碼、出生日期、電話號碼或其他容易獲取的個人資料），不應將私人密碼接駁其他服務（如接連互聯網或其他網址）。安信不會因本人私人密碼外洩產生之任何損失或損害作出賠償。
3. 本人須對使用信用卡或有關信用卡的卡號進行的所有交易負責（包括所有相關費用及收費）。
4. 本人明白如選擇向安信申請超出限額之信貸服務，即表示同意安信為本人的信用卡給予臨時信用限額。當信用卡賬戶之現有結欠超出信用限額（除了所有費用及收費外），本人便須支付超逾信用額之費用。即使本人未有向安信申請超出限額之信貸服務的要求，某些超出信用限額的信用卡交易仍可能被容許，包括並非被安信即時處理或毋須安信授權而可進行的信用卡交易如（i）八達通自動增值交易及 / 或自動轉賬交易；(ii）任何流動或非接觸式付款交易；(iii）獲安信批核但並非立即入賬的信用卡交易；(iv）入賬金額超出交易金額的交易，例如就外幣交易而言，因兌換匯率波動而引致或商戶、安信或有關卡組織收取的附加費；(v）未能即時執行的代授權指示；(vi）獲有關卡組織批核入賬信用卡賬戶而可能引致超額的交易。本人須對超出信用限額的信用卡交易及任何所衍生的費用及收費負責。如欲查詢上述安排及現行之超逾信用額費用，本人可致電安信信用卡客戶服務熱線。
5. 倘若在任何月結單上所列明的最低付款額並未在到期繳款日期或之前繳付，則本人須繳付相關的財務費用及逾期費用。儘管月結單上訂明最低付款額及到期繳款日期，安信可隨時要求本人立即償還信用卡賬戶的所有欠款或暫停信用卡的使用。
6. 倘安信在月結單截數日起計60天內並無收到本人的通知說明月結單所載的詳情不正確或發現未經授權信用卡交易，則本人須視作已接納月結單所載的所有詳情並受月結單約束。
7. 本人若不接受安信提出任何對持卡人協議的修訂，可於修訂生效日前終止信用卡服務。
8. 本人須負責繳付安信因追討款項及強制執行持卡人協議所產生之合理費用及支出，包括但不限於追討代理人費用及 / 或律師之合理收費及支出。
9. 本人的信用卡或私人密碼（包括任何保安資料）如遺失、被竊、外洩或遭未經授權使用，本人應從速報告安信，並儘快更改私人密碼或任何與本人信用卡相關的保安資料。如身處海外，本人應通知有關卡機構國際組織（按情況適用）的任何成員並須盡快更改私人密碼。若本人按上述從速報告予安信及 / 或有關卡機構國際組織信用卡遺失或私人密碼遺失、被竊、遭未經授權使用或外洩，則本人就未經授權的交易（但不包括現金透支）須承擔的責任最高為每張卡**HK$500**。此最高責任款額不適用於本人在知情的情況下（不論是否自願）容許第三方使用或取得本人的信用卡、私人密碼或任何與本人信用卡相關的保安資料；或本人就使用或保管信用卡、私人密碼或與本人信用卡相關的保安資料有欺詐行為故意失責、或嚴重疏忽；或本人未有採取安信就使用或保管信用卡或私人密碼不時建議的任何安全防範措施，可能被視為本人的疏忽，則本人需全數負責及承擔所有未經授權的交易金額。
10. 本人明白安信有權不時提供附加服務及信貸服務予本人或修改現有關於信用卡及私人密碼的使用，包括附加條款及細則。由安信所提供的其他服務（包括客戶服務熱線服務及電子服務）之使用受相關的條款及細則約束，安信可不時修改及附加。如果本人使用相關服務，即同意受其約束。本人同意安信能自行酌情決定接受或拒絕本人的指示。安信不須就本人因安信執行或拒絕按照指示而遭受的任何損失或損害或承擔任何責任。

上述條款及細則如英文版本與中文版本之間有任何歧異，概以英文版本為準。

安信EarnMORE銀聯鑽石卡重要收費撮要

（生效日期：2025年1月1日）

利息及財務費	
零售購物實際年利率	**35.95%** 安信會不時對持卡人之零售購物實際年利率作出檢討。如持卡人的月結單之總結欠於到期繳款日或之前尚未全數清還，持卡人便須按以下項目繳付財務費用：(i）未償還之月結單結欠將由到期繳款日前一個月結單截數日期起，按每日計算直至全數清還為止；及（ii）所有在到期繳款日前一個月結單截數日期後入賬的新交易，從入賬日起計算財務費用直至全數清還為止。
現金透支實際年利率	**35.96%**
拖欠實際年利率	不適用
免息還款期	長達**53**天
最低付款額	為**HK$50**或以下所有項目之總額（以較高者為準）： （i）已發單的全數財務費用以及其他利息與收費總額；(ii）月結單總結欠的**1%**（不包括全數財務費用以及其他利息與收費總額）；(iii）逾期款項（如適用）；(iv）超逾信用額之全數金額（如適用）
收費項目	
年費	**HK$1,500**
現金透支手續費	現金透支交易額之**1.5%**或**HK$120**（以較高者為準）
外幣簽賬費用	就所有以外幣(即除港幣之外的任何貨幣)交易的賬項，將銀聯從國際市場兌換率中選擇的或有關政府強制適用的兌換率，折算為相應數額的港幣，加**1%**以計算客戶應付金額。
逾期費用	最低付款額或**HK$320**（以較低者為準）
超逾信用額費	每期**HK$220**
退回授權直接轉賬費	每項**HK$180**

安信會不時對持卡人之現金透支實際年利率作出檢討。利息將按照每次現金透支的未付清餘額，由有關的交易指示日期開始按日計息，直至全數付清之日為止。就已入賬的現金透支交易，月結單上所載的利息只計算至月結單截數日，若於月結單截數日後仍有未付清之餘額，有關利息將載於下一期月結單，直至全數付清之日為止。如欲查詢或全數付清利息，請於下一期月結單截數日或之前聯絡安信。

安信保留根據客戶之賬戶記錄並不時發出通知更改利率及收費的權利。安信可不時通知客戶修改上述項目。

此安信EarnMORE銀聯鑽石卡重要收費撮要之中英文版本如有歧異，概以英文版本為準。

繳付最低付款額的有關資訊

假設：

- 購物簽賬累積結欠HK$20,000。
- 閣下於每期月結單的到期繳款日或之前繳款。
- 零售購物財務費為每年33.20%（實際年利率為35.95%）並逐日計算。

例子：

假設閣下沒有新增額外費用、購物簽賬或透支現金於此卡...	閣下清還結欠HK$20,000需要...	及預期需繳付之總額為...
只繳付最低還款額	320個月	HK$72,623
HK$870	36個月	HK$31,319 (節省=HK$41,304)

以上例子只作參考。如欲根據閣下之情況計算，請使用安信網頁內的信用卡還款計算機。

CC26059

安信信貸有限公司（「安信」）關於個人資料（私隱）條例（「條例」）及《個人信貸資料實務守則》致客戶及其他個別人士的通知

(a) *資料當事人*或須不時就下列事宜向安信提供有關資料：
  (i) (1)開立或運作*戶口*；
  (2)建立或維持信貸融通；及/或
  (3)建立或運作或提供由安信或透過安信供應的產品或服務（包括信貸、信用卡、理財及/或保險以及與該等產品及服務相關的產品及服務）；
  （統稱*信貸融通*、*產品及服務*），及/或
  (ii) 安信接受的物資及服務。

(b) 若未能向安信提供該等資料，可能會導致安信無法建立、維持或向*資料當事人*提供*信貸融通*、*理財產品及服務*。

(c) *資料當事人*於安信日常業務過程中與或透過安信進行交易時，安信亦會收集*資料當事人*的資料，例如當*資料當事人*簽發支票或存款或透過信用卡進行交易時。安信亦會從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構（以下簡稱「信貸資料服務機構」）接收個人資料。

(d) *資料當事人*的資料可能用於以下任何一項或多項用途：
  (i) 處理*資料當事人*建立*信貸融通*、*產品及服務*的申請（包括評估*資料當事人*申請的成功機會及/或合適性）；
  (ii) 運作、維持及向*資料當事人*提供*信貸融通*、*產品及服務*；
  (iii) 對*資料當事人*進行信貸調查（無論是就*信貸融通*、*產品及服務*申請，抑或是每年的定期或特別檢討期間（通常一次或多於一次））；
  (iv) 建立及維持安信的信貸評分模式；
  (v) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的金融機構進行信貸調查及追討債務；
  (vi) 保存*資料當事人*的信貸紀錄，以供目前及今後參考；
  (vii) 確保*資料當事人*維持可靠信用；
  (viii) 設計*資料當事人*使用的信貸、信用卡、理財、保險服務或有關產品；
  (ix) 推廣服務、產品及其他促銷標的（更多詳情請參閱(g)段）；
  (x) 確定欠付*資料當事人*或其所欠的負債款額；
  (xi) 執行*資料當事人*所負義務，包括但不限於向*資料當事人*及就其義務提供抵押的人士追收欠款；
  (xii) 履行或遵守適用於安信的任何資料*披露*及使用義務、規定或安排，或根據以下內容應當遵守的義務、規定或安排：
    (1)不論於香港特別行政區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或規例；
    (2)不論於香港特別行政區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)安信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理財、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；
  (xiii) 履行或遵守在安信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於安信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、要求、政策、程序、措施或安排；
  (xiv) 供安信全部或任何部份業務及/或資產的實際或潛在承讓人，或安信對*資料當事人*的權利的參與人或附屬參與人衡量有關轉讓、參與或附屬參與所涉交易；及/或
  (xv) 與上述用途有關的任何其他用途。

(e) 安信會對其持有的*資料當事人*資料予以保密，但可就(d)段列出的用途把該等資料提供、移轉或*披露*給（香港特別行政區境內或境外的）下述任何一方或多方：
  (i) 就*信貸融通*、*產品及服務*的建立、運作、維持或提供而向安信提供行政、電訊、電腦、支付或其他服務的任何代理人、承辦商或第三方服務供應商；
  (ii) 對安信有保密責任的任何其他人士；
  (iii) 向出票人提供已付款支票副本（其中可能載有收款人的資料）的付款銀行；
  (iv) 信貸資料服務機構（包括信貸資料服務機構所使用的任何中央資料庫之經營者）及（如有違約事件）收數公司或律師行；
  (v) 根據對安信有約束力或適用於安信之任何法例或規例的規定，或根據並為施行由規管安信之任何法律、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安信遵守的任何指引或指導，或根據安信向本地或外地的法律、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（以上不論於香港特別行政區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；
  (vi) 和*資料當事人*已有或擬有業務往來的任何金融機構及商業收購公司；
  (vii) 安信全部或任何部份業務及/或資產的任何實際或潛在承讓人，或安信對*資料當事人*的權利的參與人、附屬參與人或受讓人；
  (viii) 提供或擬定提供擔保或第三方抵押，從而擔保或抵押*資料當事人*之義務的任何方；及/或
  (ix) (1)第三方金融機構、保險公司、信用卡公司及有關服務供應商；
  (2)第三方獎賞、獎勵、合作品牌及優惠計劃供應商；
  (3)安信之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明，視乎情況而定）；
  (4)慈善或非牟利機構；及
  (5)就以上(d)(ix)段列明的用途而被安信任用之外部服務供應商（包括但不限於寄件中心、電訊公司、電話促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司）。
  該等資料可能被轉移至香港特別行政區境外。

(f) (i) 就*資料當事人*（以任何身份）於2011年4月1日當日或以後申請的按揭有關的資料，安信可能會把下列與*資料當事人*有關的資料（包括不時更新任何下列資料的資料）以安信及/或代理人的名義提供予信貸資料服務機構：
  (1)全名；
  (2)就每宗按揭的身份（即作為借款人、按揭人或擔保人，及以*資料當事人*本人單名或與其他人士聯名方式）；
  (3)香港身份證號碼或旅遊證件號碼；
  (4)出生日期；
  (5)通訊地址；
  (6)就每宗按揭的按揭戶口號碼；
  (7)就每宗按揭的信貸融通種類；
  (8)就每宗按揭的按揭戶口狀況（如有效、已結束、已撇帳（因破產令導致除外）、因破產令導致已撇帳）；及
  (9)就每宗按揭的按揭戶口結束日期（如適用）。
  (ii) 信貸資料服務機構將使用上述由安信提供的資料統計*資料當事人*（分別以借款人、按揭人或擔保人身份，及以*資料當事人*本人單名或與其他人士聯名方式）不時於香港信貸提供者間持有的*按揭宗數*，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受根據條例核准及發出的《個人信貸資料實務守則》的規定所限）。
  (iii) 安信可於以下期間不時查閱信貸資料服務機構持有的*按揭宗數*：
  (1)考慮*資料當事人*（*以任何身份*）提交的按揭貸款申請；
  (2)檢討出現拖欠還款超過60日的欠賬的任何已向*資料當事人*（*以任何身份*）提供或擬提供的信貸融通（包括按揭貸款），以便安信就該信貸融通制訂任何債務重組、重新安排或其他還款條件修訂；
  (3)當安信與*資料當事人*因*資料當事人*就信貸融通拖欠還款而已制訂任何債務重組、重新安排或其他還款條件修訂時，檢討任何已向*資料當事人*（*以任何身份*）提供或擬提供的信貸融通（包括按揭貸款），以便推行上述債務重組安排；及/或
  (4)檢討任何已向*資料當事人*（*以任何身份*）提供或擬提供的信貸融通（包括按揭貸款），以便制訂由*資料當事人*提出的任何債務重組、重新安排或其他還款條件修訂。
  (iv) 安信可於以下期間（於2013年3月31日之後）不時查閱信貸資料服務機構持有的*按揭宗數*：
  (1)檢討及續批向*資料當事人*（*以任何身份*）提供或擬提供的按揭貸款；及/或
  (2)考慮*資料當事人*（除了按揭人，*以任何身份*）提出的信貸融通（不包括按揭貸款）申請，及/或檢討或續批已向*資料當事人*（除了按揭人，*以任何身份*）提供或擬提供的任何融通（不包括按揭貸款），前提是在上述任一情形下，該等信貸融通的額度不少於由一個個人資料私隱專員不時指定或決定的水平或機制釐定的水平。

(g) 在直接促銷中使用資料
  安信擬把*資料當事人*資料用於直接促銷，而安信為該用途須獲得*資料當事人*同意（包括表示不反對）。就此，請注意：
  (i) 安信可能把安信不時持有的*資料當事人*姓名、詳細聯絡方式、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接促銷；
  (ii) 可用作促銷下列類別的服務、產品及促銷標的：
  (1)信貸、理財、保險、信用卡及相關服務及產品；
  (2)獎賞、獎勵或優惠計劃及相關服務及產品；
  (3)安信品牌合作夥伴提供之服務及產品（該等品牌合作夥伴名稱會於有關服務及產品的申請表格上列明，視乎情況而定）；及
  (4)為慈善及/或非牟利用途的捐款及捐贈；
  (iii) 上述服務、產品及促銷標的可能由安信及/或下列各方提供或（就其他推廣活動、捐款及/或捐贈而言）徵求：
  (1)第三方金融機構、承保人、信用卡公司；
  (2)第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；
  (3)安信之品牌合作夥伴（該等品牌合作夥伴名稱會於有關服務及產品的申請表格上列明，視乎情況而定）；及
  (4)慈善或非牟利機構；
  (iv) 除由安信促銷上述服務、產品及促銷標的以外，安信亦擬將以上(g)(i)段所述的資料提供予以上(g)(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而安信為此用途須獲得*資料當事人*書面同意（包括表示不反對）；
  (v) 安信可能因如以上(g)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如安信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，安信會於以上(g)(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*不希望安信如上述使用其資料或將其資料提供予其他人士作直接促銷用途，資料當事人可通知安信行使其選擇權拒絕促銷。

(h) 根據條例的條款及據條例核准和發出的《個人信貸資料實務守則》，任何*資料當事人*有權：
  (i) 查問安信有否持有其資料及/或能夠查閱該等資料；
  (ii) 要求安信改正任何有關其不準確的資料；
  (iii) 查明安信對於資料的政策及程序並獲悉安信所持及/或他/她能夠查閱之個人資料的種類；

(iv) 要求獲告知哪些資料會被例行*披露*予信貸資料服務機構或收數公司，並獲提供進一步資料，藉以向有關信貸資料服務機構或收數公司提出查閱和改正資料的要求；及

(v) 對於安信向信貸資料服務機構提供的任何*戶口*資料（為免產生疑問，包括任何*戶口*還款資料），於悉數清償欠款而終止*戶口*時，指示安信向信貸資料服務機構要求從資料庫刪除有關*戶口*資料，惟是項指示須於終止*戶口*後五年內提出，而該*戶口*在緊接終止之前五年內，並無拖欠還款超過60天的紀錄。*戶口*還款資料包括上次到期的還款額、上次報告期間所作還款額（即緊接安信上次向信貸資料服務機構提供*戶口*資料前不超過31天的期間）、剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數、清還過期欠款的日期和悉數清還拖欠超過60天的欠款的日期（如有））。

(i) 如出現關於*戶口*的拖欠還款情況，除非拖欠金額在自出現拖欠之日起計60天屆滿前被悉數清還或撇賬（因破產令悉數清還或撇賬者除外），否則信貸資料服務機構可保留該*戶口*還款資料（定義見上文第(h)(v)段），直至自欠款悉數清還之日起計滿五年為止。

(j) 如*資料當事人*因被頒布破產令而導致其*戶口*中的任何金額被撇賬，則不論其*戶口*還款資料（定義見上文第(h)(v)段）是否顯示有拖欠還款超過60天的紀錄，信貸資料服務機構均可保留該*戶口*還款資料，直至自欠款悉數清還之日起計滿五年為止，或自*資料當事人*提出證據通知信貸資料服務機構其已獲解除破產令之日計滿五年為止（以較早者為準）。

(k) 根據條例的條款，安信有權就處理任何查閱資料的要求收取合理費用。

(l) 在不限制前述條文的一般性的原則下，安信可為檢討下列任何事宜的目的，而不時查閱信貸資料服務機構所持的*資料當事人*個人及*戶口*資料或紀錄，而該等事宜涉及向*資料當事人*提供或該*資料當事人*擔保其義務之第三方的現有信貸融通：

(i) 增加信用額；

(ii) 縮減信貸（包括取消信貸或減低信用額）；及

(iii) 與*資料當事人*或該第三方展開或實行債務安排計劃。

(m) 安信或向一間或多間信貸資料服務機構查閱有關客戶的信貸報告用以考慮*資料當事人*之任何信貸申請。若*資料當事人*有意索取有關信貸報告，安信將會告知相關信貸資料服務機構的聯絡詳情。

(n) 安信或前文(e)條所指從安信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、保存及轉移或*披露資料當事人*的資料。有關資料亦可根據該國當地的慣例和法例、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*。

(o) 任何關於查閱或改正安信所持資料、索取安信資料政策及常規的資料或所持有的資料種類的要求，應向下列人士提出：

安信信貸有限公司
香港灣仔郵政信箱23207號
資料保障主任
電話：2163 0201
傳真：2134 3377

(p) 本通知不會限制*資料當事人*在個人資料（私隱）條例下所享有的權利。

在本通知中，除非與上下文不符或另有其他規定，否則*斜體字*須具有如下含義：

戶口，指就安信可能不時提供予*資料當事人*的各項*信貸融通*、*服務或產品*，而不時開立及/或維持的*戶口*。

*資料當事人*包括*信貸融通*、*產品及服務*的申請人、客戶、客戶配偶、抵押提供者、審查人、企業職員及經理、供應商、代理人、承辦商、服務供應商及其他合約對手以及與或透過安信進行交易的任何第三方。

披露，就個人資料而言，包括*披露*由該等資料推斷出的資訊。

以任何身份，指不論以借款人、按揭人或擔保人身份，以及不論以*資料當事人*本人單名或與其他人士聯名之方式。

按揭宗數，指*資料當事人*（*以任何身份*）不時於香港信貸提供者間持有的按揭貸款宗數。

若英文版本與中文版本之間有任何不一致之處，概以英文版本為準。

2022年11月

「八達通自動增值」服務申請條款及細則

申請條款

1. 「自動增值服務」、「自動增值服務賬戶」、「自動增值服務賬戶持有人」及「*八達通*持有人」的定義

就八達通自動增值協議（由八達通卡有限公司發佈並不時修訂）（「自動增值協議」）及此申請表而言:-

「自動增值服務」即指八達通自動增值服務。

「自動增值服務賬戶」即指此申請表所指的信用卡賬戶，或不時由申請人於本申請表內選用之金融機構通知八達通卡有限公司的其他信用卡賬戶。

「自動增值服務賬戶持有人」即指此申請表內自動增值服務賬戶的持有人。

「***八達通*** 持有人」即指此申請表內所指的***八達通*** 使用者，而其可能是自動增值服務賬戶持有人，或將其***八達通*** 連繫到其家人或朋友名下之自動增值服務賬戶之人士。

2. 申請資格

(甲) 如閣下年滿18歲，並持有由已參與「八達通自動增值服務」的金融機構發出的港幣信用卡，閣下可為自己現持有的***八達通*** 申請自動增值服務，但須分別透過不同的金融機構辦理。同時你也可為年滿12歲或以上的親友(你與親友下列統稱為「申請人」) 的***八達通*** 申請自動增值服務，但每張***八達通***只可申請一項自動增值服務。

(乙) 申請人於申請自動增值服務時，均須持有***八達通***。而申請人使用***八達通***時的自動增值費用，則會於自動增值服務賬戶內扣除。

3. 申請自動增值服務

(甲) 申請人須於此申請表內填上其現持有的***八達通*** 號碼，並填妥此申請表。申請一經接納後，有關之***八達通*** 將以申請人之名登記並與自動增值服務賬戶連繫。申請人將獲專函通知其申請已獲成功批核，若***八達通*** 的自動增值功能尚未啟動，申請人須啟動自動增值功能。如首次申請或曾取消八達通自動增值服務，申請人須啟動或重新啟動自動增值功能。

(乙) 所有附有自動增值功能之***八達通*** 均不得轉讓予他人或借給他人使用。

(丙) 如申請人持有有學生身份記錄之個人***八達通***，申請人可用本申請表申請自動增值服務。

(丁) 本公司(八達通卡有限公司)保留全權及絕對決定權拒絕任何自動增值服務的申請。

4. 費用

(甲) 首次申請自動增值服務的申請人，可獲豁免申請費用。然而，若憑已經或曾經啟動自動增值功能的 ***八達通*** 申請，本公司則會視是次申請為轉換金融機構或重新啟動自動增值功能，而收取HK$20不可退還手續費。有關費用，將於自動增值服務賬戶內扣除。

(乙) 若申請人正在使用附有自動增值功能的***八達通***，而欲為其他從未曾啟動自動增值功能的***八達通*** 申請自動增值服務，本公司則會豁免收取申請費用。

(丙) 作為自動增值服務賬戶持有人，閣下同意為申請表的每項申請向本公司繳付有關費用。

5. 八達通發卡條款及自動增值協議

使用***八達通***及自動增值服務必須接受由八達通卡有限公司不時公佈的八達通發卡條款（「發卡條款」）、「自動增值協議」及本申請條款（「本條款」）所約束。若由八達通卡有限公司公佈的「發卡條款」、「自動增值協議」及本條款之間有任何不相符之處，則以「發卡條款」及「自動增值協議」為準。申請人如簽署本申請表，即表示其同意遵守「發卡條款」、「自動增值協議」及本條款和受其約束。「自動增值協議」的文本已與此申請表一併派發，「發卡條款」的本文可向八達通卡有限公司索取或於八達通卡有限公司網頁www.octopus.com.hk下載。

6. 遺失*八達通*

閣下同意如遺失附有自動增值功能之***八達通***，應即時致電八達通報失熱線2266 2266向八達通卡有限公司報失。如申請人附有自動增值功能之***八達通***及/或該***八達通***持有人的***八達通***已經報失，此項***八達通***報失服務將保障自動增值賬戶持有人及/或該***八達通***持有人的***八達通***在成功報失後3小時的餘額，以及任何透過自動增值服務所增值金額的損失。

7. 個人資料

如欲申請自動增值服務，每位申請人必須向本公司提供其個人資料。若申請人未能根據本申請表提供所需的個人資料，本公司將無法向其提供自動增值服務。每位申請人授權安信向本公司透露其在本申請遞交的個人資料及其他的個人資料包括但不限於安信可能擁有的聯絡資料作為處理本申請、日後自動增值服務之運作。申請人如簽署本申請表，即表示已細閱、明白及同意自動增值協議條款第33至40關於個人資料（私隱）條例的通知。

8. 英文本為準

本條款的中文譯本只供參考。若英文本與中文譯本之間有任何歧義，則以英文本為準。

八達通自動增值協議

（本協議適用於附設在香港金融機構的銀行賬戶或所發出之信用卡的自動增值服務）

請注意第33-40條有關閣下的個人資料收集聲明

1. 本協議於2016年11月13日起生效，並只適用於本公司選定並備有連繫於金融機構的銀行賬戶或所發出之信用卡的自動增值服務的*八達通*。有關附設於其他實體的銀行賬戶或所發出之信用卡的自動增值服務，請參閱其他不時訂定的適用協議。

簡介

2. 本自動增值協議乃閣下（即本公司自動增值服務的使用者，不論是*八達通*持有人或自動增值服務賬戶持有人），與本公司，八達通卡有限公司，訂立之關於使用本公司自動增值服務的合約。本公司乃*八達通*的發行商。

3. 本協議說明在申請及使用自動增值服務時，本公司須向閣下承擔的義務，以及閣下須向本公司承擔的義務。

釋義與通則

4. 本協議所用的部分詞語現說明如下：

「自動增值服務賬戶」指有關申請表上指定與閣下的自動增值服務連繫之閣

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下賬戶，或由金融機構或自動增值服務賬戶持有人不時通知本公司的其他賬戶；

「自動增值服務賬戶持有人」指自動增值服務賬戶的持有人；

「申請表」指自動增值服務申請表，不論是 (i) 八達通自動增值服務申請表，(ii) 個人八達通申請表或 (iii) 載有此項服務申請表的任何其他表格；

「自動增值服務」指在*八達通*的儲值金額達到本公司不時釐定的若干最低款額時，本公司或代表本公司的服務供應商將會在該*八達通*上增加某個金額的儲值金額的服務（該增值金額將由本公司不時釐定）；

「認可服務中心」指獲本公司認可代表本公司提供*八達通*服務的機構；

「*銀行聯營八達通*」指由本公司授權之金融機構所發行，附有由該金融機構提供的銀行及/ 或付款功能，並包含八達通儲值支付工具以用於透過八達通收費系統作出付款之卡或產品；該卡或產品受發卡金融機構的持卡人協議的條款及細則所約束。

「發卡條款」指本公司不時修訂並刊發的八達通發卡條款，並可隨時向本公司索取或於本公司網頁 www.octopus.com.hk 下載；

「金融機構」指在銀行業條例（香港法例第 155 章）監管下或根據放債人條例（香港法例第 163 章）領有牌照之管理自動增值服務賬戶的實體，通常是銀行、金融服務公司或信用卡發卡公司；

「儲值金額」指*八達通*（不包括工具按金）內的剩餘儲值；

「香港」指中華人民共和國香港特別行政區；

「*八達通*」指本公司按發卡條款所提供實體形式的儲值支付工具卡及產品；

「*八達通*持有人」指*八達通*使用者，而其可能是自動增值服務賬戶持有人，或將其*八達通*連繫到其家人或朋友名下之自動增值服務賬戶之人士；

「八達通收費系統」指本公司維持及運作的收費系統；

「本公司賬戶」指任何本公司不時向金融機構指定的本公司銀行賬戶；

「服務供應商」指會在閣下出示閣下的*八達通*時提供服務，並經本公司批准的任何交通營運商、零售商（包括但不限於：超級市場、便利店、食肆及快餐店、食品店、其他消費品商店如藥物及化妝品店、書店、報攤、文具及禮品店、配飾店、商場、服裝店、電訊公司）、娛樂/ 康樂/ 運動設施供應商、教育機構、政府相關業務實體、建築物門禁系統服務供應商、自助服務（例如自動售賣機/ 自助服務站 / 照相亭/ 電話亭）、網上付款及流動支付平台供應商或其他經本公司批准在閣下出示閣下的*八達通*時提供服務者。有關服務供應商須清楚展示八達通標誌；及

「工具按金」指按發卡條款所繳付的按金，作為*八達通*的抵押。

5. 如自動增值服務賬戶持有人與*八達通*持有人並非同一人，則自動增值服務賬戶持有人與*八達通*持有人須根據本協議共同及個別地向本公司承擔責任，包括（但不限於）自動增值服務在*八達通*上所增加的儲值金額，除非*八達通*持有人是未成年人或未獲法律行為能力的人（在此情況下，此*八達通*持有人的家長或監護人及自動增值服務賬戶持有人須共同及個別地向本公司承擔責任）。
6. *八達通*持有人同意遵守發卡條款，除非另備條款，否則本協議應與「八達通發卡條款」的釋義相同。若本協議與發卡條款之間有任何抵觸，應以本協議為準。
7. 本協議的中文譯本僅供參考。若英文本與中文譯本之間有任何歧異，則以英文本為準。

自動增值服務

8. 本公司將有權向自動增值服務賬戶持有人及/ 或*八達通*持有人收取申請自動增值服務的費用。本公司將會不時釐定及公佈有關費用。
9. 凡年齡在本公司不時公佈之最低年齡以上的人士，均可使用自動增值服務。然而，在特殊情況下，本公司保留無需給予任何理由而不接受任何自動增值服務申請的權利。
10. *八達通*持有人於申請自動增值服務後及於該服務有效期間，不得將其*八達通*轉讓予其他人。
11. 在正常情況下，本公司將會盡力確保自動增值服務運作如常，但礙於自動增值服務之運作須視乎金融機構及服務供應商的本身系統及運作，以及網絡、電力、氣候及其他條件及情況而定，而有關因素超越本公司的控制範圍，故本公司不能對此作出保證。
12. 本公司將保留無需說明理由而取消或暫停閣下的自動增值服務的權利，但本公司將會採取合理措施，藉以減低對閣下造成的不便。
13. 本公司可全權決定限制自動增值服務在任何一天或任何期間內為*八達通*內的儲值金額增值的金額。
14. 本公司將會採取合理措施，確保本公司與*八達通*有關的交易紀錄均屬真實準確。本公司的紀錄，將作為自動增值服務為*八達通*所增加的儲值金額及自動增值服務賬戶持有人及/ 或*八達通*持有人所欠本公司的款項的確證，除非有關紀錄存在明顯的錯誤。

直接提款

15. 當*八達通*內的儲值金額透過自動增值服務增加任何金額後，自動增值服務賬戶持有人及*八達通*持有人即欠下本公司相同金額的港元。
16. 本公司有權直接指示金融機構或通過本公司委托的任何金融機構將自動增值服務賬戶持有人及*八達通*持有人所欠本公司之款項從自動增值服務賬戶轉入本公司賬戶，而自動增值服務賬戶持有人須授權金融機構遵從有關指示。
17. 對於金融機構向自動增值服務賬戶持有人所收取的任何費用或收費，本公司概不承擔責任，自動增值服務賬戶持有人須承擔有關費用及收費。
18. 自動增值服務賬戶持有人及/ 或*八達通*持有人須確保自動增值服務賬戶備有足夠金額或信貸安排，讓金融機構能遵從本公司就該自動增值服務賬戶所發出的指示。
19. 本公司保留就提供自動增值服務向自動增值服務賬戶持有人及/ 或*八達通*持有人收取合理費用的權利。

無法履行指示

20. 若由於自動增值服務賬戶內未有足夠金額或信貸安排或其他原因，導致金融機構未能遵從本公司就該自動增值服務賬戶發出的指示，則：
    (a) 自動增值服務賬戶持有人及*八達通*持有人須即時償還自動增值服務賬戶持有人及*八達通*持有人所欠本公司的任何款項；
    (b) 本公司有權向自動增值服務賬戶持有人及*八達通*持有人收取合理手續費及將*八達通*內的儲值金額（如有的話）用作支付自動增值服務賬戶持有人及*八達通*持有人所欠本公司的任何款項（包括有關手續費在內）。
21. 若*八達通*內的儲值金額不敷支付自動增值服務賬戶持有人及/ 或*八達通*持有人所欠本公司的款項，除了其他補償方法之外，本公司亦有權即時取消*八達通*及自動增值服務及沒收工具按金（如適用），並毋須通知自動增值服務賬戶持有人或*八達通*持有人。該*八達通*一經註銷，將無法重新啟動。

取消自動增值服務

22. 自動增值服務賬戶持有人及/ 或*八達通*持有人（*銀行聯營八達通*持有人除外，請參考以下第 22A 條）可聯絡本公司或金融機構，申請取消自動增值服務。如本公司接納申請，自動增值服務賬戶持有人及/ 或*八達通*持有人，須按照本公司的指示取消有關的*八達通*的自動增值服務。如該*八達通*的自動增值並沒有按照本公司的指示而取消，本公司有權立即註銷有關的*八達通*及其自動增值服務，並沒收其按金（如適用）而毋須事先通知該自動增值服務賬戶持有人或*八達通*持有人。該*八達通*一經註銷，將無法重新啟動。

22A. 如閣下持有*銀行聯營八達通*，閣下或發卡的金融機構可根據閣下與發卡的金融機構之間的持卡人協議條款，申請註銷閣下的*銀行聯營八達通*。當接獲發卡的金融機構的通知，我們將註銷有關*銀行聯營八達通*的自動增值服務。

23. 自動增值服務賬戶持有人及*八達通*持有人須共同及個別地承擔取消自動增值服務生效之時或之前因使用自動增值服務而欠本公司的款項。在取消任何*八達通*的自動增值服務生效之前及/ 或之後，本公司均有權直接指示金融機構或通過本公司委任的任何其他金融機構，從自動增值服務賬戶內扣除取消自動增值服務生效之前因進行自動增值服務交易而須付給本公司的所有款項，並將該款項轉入本公司賬戶。
24. 本公司保留為處理取消自動增值服務的事宜向自動增值服務賬戶持有人及/ 或*八達通*持有人收取合理手續費的權利。

彌償

25. 自動增值服務賬戶持有人及*八達通*持有人應共同及個別地同意就本公司因向金融機構發出自動增值服務賬戶有關的任何指示而蒙受、承受或產生（視乎情況而定）的一切訴訟、法律程序、債務、申索、損失、損害及合理費用及支出（包括一切合理的法律支出）向本公司作出彌償，除非上述是因本公司明顯犯錯所致，則作別論。

風險與責任

26. 如非由於本公司明顯犯錯之原因，金融機構從自動增值服務賬戶轉賬到本公司賬戶的金額超過自動增值服務賬戶持有人及或*八達通*持有人須付給本公司的實際金額，本公司概不為因而產生的任何損失或損害承擔責任。在不抵觸下文第 41 條的情況下，本公司只需將有關差額款項退還自動增值服務賬戶持有人。
27. 在不抵觸上文第 26 條的情況下，對於金融機構或其僱員或代理人的任何作為、行為、遺漏或疏忽，本公司概不負責，除非該等作為、行為、遺漏或疏忽是按照本公司明確指示作出或不作出者，則作別論。
28. 本公司有權採取適當的行動，藉以執行或行使本協議規定的本公司權利，而自動增值服務賬戶持有人及*八達通*持有人須共同及個別地全數彌償本公司因任何有關行為而產生的一切合理費用及支出（包括一切合理法律費用及支出）。
29. 本公司有權聘用任何人士或公司執行或行使本協議規定的本公司權利，對於有關人士或公司（除追討欠賬公司外）或其各自僱員的任何作為、行為、遺漏或疏忽，本公司概不承擔責任或負責，除非該等作為、行為、遺漏或疏忽是按照本公司明確指示作出或不作出者，則作別論。
30. 在本公司遵守所有適用於轉讓債權的相關法律，法規及守則的情況下，本公司有權向任何人士或公司（「**承讓人**」）轉讓或以其他方式轉移自動增值服務賬戶持有人及或*八達通*持有人所欠本公司任何款項，本公司毋須為承讓人所作出的任何行為負上法律責任。

報失*八達通*

31. 所有自動增值服務客戶，均獲提供*八達通*報失服務。如*八達通*持有人遺失*八達通*，或*八達通*被竊，該持有人須立即通知本公司；但如閣下的*八達通*屬*銀行聯營八達通*，則應聯絡發卡的金融機構。在本公司收到失卡報告後，本公司將會在指定的期間（「**通知期間**」）之後，取消及停用該*八達通*。本公司將會不時規定及公佈有關通知期間。在*八達通*取消之後，該*八

*達通*將無法重新使用。此項*八達通*報失服務可保障自動增值服務賬戶持有人及*八達通*持有人的*八達通*尚有儲值金額以及經自動增值服務增值至儲值金額之款項於通知期間以後免受損失。

32. 若根據上文第31條的規定取消*八達通*，本公司會根據八達通收費系統的紀錄，將*八達通*的工具按金（如適用）及儲值金額（如有）退還*八達通*持有人。如閣下的*八達通*的儲值金額為負值，本公司有權於通知期間結束時在工具按金中扣除，並將此結算後出現的負值儲值金額再於自動增值服務賬戶中扣除。本公司有權為提供此項*八達通*報失服務而向自動增值服務賬戶持有人及/或*八達通*持有人收取本公司不時釐定及公佈的合理收費。該收費將於*八達通*儲值金額的退款（如有）中扣除，或由自動增值服務賬戶持有人及/或*八達通*持有人共同及個別地支付。

取消*八達通*自動增值服務賬戶

32A. 任何原因註銷、終止使用自動增值服務賬戶或其使用期滿，閣下應出示有關*八達通*，以按照本公司的指示取消有關的*八達通*的自動增值服務。如沒有按照本公司的指示而取消自動增值服務，本公司會將附設於該自動增值服務賬戶的所有及任何*八達通*註銷及使其失效（無論該*八達通*是否屬於該自動增值服務賬戶持有人）。*八達通*一旦註銷，將無法重新啟動。

註銷*八達通*的退款政策

32B. 如按照上文第12、21、22、22A及/或32A條註銷閣下的*八達通*時，本公司有權要求閣下清付任何欠款，及須向閣下退回已註銷*八達通*的尚未使用的儲值金額。

補發*八達通*及轉移自動增值服務賬戶

32C.(a) 若閣下的*八達通*備有自動增值服務並符合以下條件，本公司可向閣下補發備有自動增值服務的*八達通*：

(i) 該*八達通*已被報失或被竊（按上述第31條）；

(ii) 該*八達通*已失效並已退回本公司；或

(iii) 基於本公司不時列明之任何其他原因而需要更換並已退回本公司之*八達通*。

(b) 任何獲補發的*八達通*將會連繫到閣下原有的自動增值服務賬戶。

(c) 該自動增值服務賬戶的持有人，同意並承諾須就獲補發的*八達通*進行的任何及所有交易承擔一切責任及法律責任。

有關閣下的個人資料收集聲明：

關於個人資料（私隱）條例（「該條例」）的通知（「本通知」）

33. 該條例規管本公司不時向自動增值賬戶持有人及/或*八達通*持有人收集的個人資料及其他資訊（「資料」）的收集、管有、處理及使用事宜。該資料應包括交易紀錄（即本公司從旗下八達通讀寫器及/或從其他渠道，取得自動增值賬戶持有人及/或*八達通*持有人的*八達通*在使用時的交易資料），而此等交易紀錄根據該條例第2(1)條的定義，構成「個人資料」。此等資料可讓本公司向自動增值服務賬戶持有人及/或*八達通*持有人提供*八達通*及其他相關服務。有關本公司的私隱政策詳情請參閱本公司刊載於www.octopus.com.hk的「私隱政策」，而本通知則為本公司收集、管有、處理及使用資料的依據。

34. 若自動增值服務賬戶持有人及/或*八達通*持有人未能向本公司提供其個人資料，本公司將可能無法向自動增值服務賬戶持有人及/或*八達通*持有人提供自動增值服務。

35. *目的*：每位自動增值服務賬戶持有人及*八達通*持有人同意其資料可作為以下用途：

(a) 處理自動增值服務的申請；

(b) 收取自動增值服務賬戶持有人及/或*八達通*持有人所欠款項，不論是否從自動增值服務賬戶收取；

(c) 進行任何有關自動增值服務賬戶持有人及/或*八達通*持有人的資料及紀錄的核實工作；

(d) 八達通收費系統的管理、運作及保養，包括審計及根據發卡條款及此協議行使本公司與自動增值服務賬戶持有人及/或*八達通*持有人的權利；

(e) 為本公司、其附屬公司及聯屬公司（即本公司的直接控股公司及其附屬公司）設計新服務或改善現有服務；

(f) 本公司與自動增值服務賬戶持有人及/或*八達通*持有人進行通訊；

(g) 調查投訴、備受懷疑的可疑交易及研究服務改善措施；

(h) 防止及偵測罪行；及

(i) 根據法例、規則、規例、守則及/或指引作出披露。

36. *轉移*：本公司會將自動增值服務賬戶持有人及*八達通*持有人的資料保密，但自動增值服務賬戶持有人及*八達通*持有人均同意，基於第35條列出之目的，本公司可於香港境內將有關資料轉移或披露予下述各方（第36(a)及36(b)列出的有關方面如位於香港境外則除外）：

(a) 自動增值服務賬戶持有人及/或*八達通*持有人已選擇登記並對本公司有保密責任的*銀行聯營八達通*發行商與參予自動增值服務的金融機構；

(b) 對本公司有保密責任的本公司代理人或向本公司提供與本公司業務運作有關的行政、電訊、電腦、打擊洗錢及恐怖份子籌資的情報、付款、數據處理或其他服務的承辦商（例如專業顧問、電話服務中心供應商、追討欠債公司（當自動增值服務賬戶持有人及/或*八達通*持有人拖欠本公司款項）、速遞公司、禮品換領中心或資料輸入公司）；

(c) 對本公司有保密責任的本公司之附屬公司及/或聯屬公司；及

(d) 本公司、其附屬公司及/或聯屬公司根據任何法例、規則、規例、守則及/或指引及/或履行任何具管轄權力的法院、執法機關及/或監管機構所發出的命令，按照適用之法例、規則、規例、守則及/或指引，有具約束力責任履行在法律上可強制執行向任何執法機關及/或監管機構作出披露的要求，但此類披露須有適當授權方可作出。

37. *查閱*：每位自動增值服務賬戶持有人及*八達通*持有人有權：

(a) 查核本公司是否持有資料及查閱該等資料；

(b) 要求本公司改正任何不正確資料；及

(c) 確定本公司處理資料的政策及慣例和獲告知本公司持有的資料類別。

38. 本公司保留就依從自動增值服務賬戶持有人及/或*八達通*持有人的要求查閱任何資料而向其收取合理費用的權利。

39. 任何查閱資料要求，請以書面向下列人士提出：
香港九龍九龍灣宏泰道23號Manhattan Place 46樓
八達通卡有限公司
保障資料主任
電郵地址：dpo@octopus.com.hk

40. 本通知不會限制自動增值服務賬戶持有人及/或*八達通*持有人在該條例下所享有的權利。

錯誤扣除款項

41. 每位自動增值服務賬戶持有人及*八達通*持有人必須確保自動增值服務賬戶持有人：

(a) 經常及時知悉自動增值服務賬戶的所有交易賬項，包括核對金融機構發出的每份自動增值服務賬戶結單，或（如金融機構並無發出自動增值服務賬戶結單）定期補記及核對自動增值服務賬戶存摺的賬項，除非有其他更有效方法監察該賬戶的交易賬項，則作別論；及

(b) 若自動增值服務賬戶持有人聲稱本公司無權在自動增值服務賬戶扣除任何款項轉往本公司賬戶，則可於有關支賬日期起計12個月內通知本公司。在該期間之後，自動增值服務賬戶持有人及*八達通*持有人均不得聲稱本公司無權在自動增值服務賬戶支取有關款額，除非屬於以下情況，則作別論：

(i) 本公司未有妥善處理有關支賬；或

(ii) 有關支賬乃因本公司明顯的錯誤所導致。

終止

42. 如按照上文第12、21、22、22A或32A條取消自動增值服務，本協議將告終止；但終止協議不會影響終止協議之前雙方已產生的權利及義務。

第三者權利

43. 本協議條款並不產生或引起，也不旨在用以產生或引起任何第三者的權利。不論本協議直接、間接、明示或暗示地賦予任何權利或利益予任何第三者，任何第三者均沒有任何權利強制執行或倚賴本協議的任何條文。在此明確排除任何因法例的應用（包括但不限於《合約（第三者權利）條例》）而產生或賦予與本協議有關的第三者的合約權利或其他權利。為免生疑問，本協議中的任何規定概不影響本協議的任何許可承讓人或受讓人的權利。

本協議的修訂

44. 本公司可不時修訂本協議，有關修訂會於生效日期前最少30天，透過書面通知自動增值服務賬戶持有人及*八達通*持有人，或按本公司的絕對酌情權決定，在修訂生效前於香港一份中文報章及一份英文報章上刊載以作為通知。本公司備有本協議文本之最新版本，可供自動增值服務賬戶持有人及/或*八達通*持有人書面索閱。該最新版本亦可於本公司的網站www.octopus.com.hk查閱。於本協議的修訂生效後，如*八達通*持有人繼續使用*八達通*，將當作自動增值服務賬戶持有人及*八達通*持有人接受有關修訂處理。

管轄法律及司法管轄權

45. 本協議受香港法律管轄。閣下及八達通卡有限公司不可撤銷地同意香港的法院對解決因本協議、本協議標的事項或構成所產生或與之相關的任何爭議或申索（不論是合約或非合約上的爭議或申索）具有專有管轄權。

八達通卡有限公司
牌照號碼：SVF0001

CC26059

Documents Required

To expedite processing of your application, please attach below copies of documents:

1 ☐ Hong Kong Identity Card^

2 ☐ Income Proof* — Salary autopay record / bank statement for the latest 2 months; AND
— Tax demand note; or Payroll slip for the latest 2 months; or Employment letter; or MPF Statement (must show the salary / contributions of the member)

3 ☐ Latest residential address proof, (e.g. water bill, electricity bill and gas bill or bank statement issued within the latest 3 months)

4 ☐ Your bank statement / savings passbook of your Transfer Account bearing your name and account number. (Applicable to application for Autopay or Cash Instalment Program)

5 ☐ Valid Student Identity Card front and back side (Applicable to Full-time University / Tertiary Student)#

Application Method

2269 8822

FAX **2269 8833**

^ If you are not Hong Kong permanent resident, please also attach copy of valid passport.

* If income proof cannot be enclosed, you can only attach items 1,3 and 4. If you are Full-time University / Tertiary Student, you can only attach items 1, 3, 4 and 5.

\# Full-time University / Tertiary Student applicant must be a Hong Kong Permanent Resident.

If you are existing cardholder of any PrimeCredit Credit Card, no document is required to submit as long as no change in personal information, or else please submit the latest documents for record update.

Please note that this form and any document submitted will not be returned. PrimeCredit Limited may request additional documents for processing.

Terms and Conditions of Welcome Offer

1. The Welcome Offer is applicable to the Cardholder who successfully applied EarnMORE UnionPay Diamond Card ("PrimeCredit Credit Card") from 1 July 2026 to 31 December 2026 (both dates are inclusive) ("Promotion Period"). Applicant who is currently holding and / or has held any Credit Card issued by PrimeCredit Limited ("PrimeCredit") in the past 12 months is not eligible for any Welcome Offer. Each eligible Cardholder will be entitled to the Welcome Offer once only.

2. Eligible Retail Purchase Transactions amount of Welcome Offer includes all posted retail spending amount of both local and / or overseas transactions and / or Octopus auto-reloading amount and / or online retail purchase amount, excludes (without limitation) the cash advance transactions, credit card charges (including annual fees, interest / finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), casino transactions, any money / electronic money transfer (including but not limited to person to person (P2P) payment services or mobile device / app / electronic funds transfer platform) / reload of e-Wallets, cash out amount, cash instalment, instalment amount, unposted / cancelled / returned / counterfeit transaction amount and other unauthorized transaction amount ("Eligible Retail Purchase Transactions"). All Eligible Retail Purchase Transactions must be coincided with the records held by PrimeCredit. All Eligible Retail Purchase Transactions shall be determined based on the merchant codes assigned by the related card associations worldwide and PrimeCredit and may be varied from time to time without prior notice. Eligible Retail Purchase Transactions shall be determined at the sole and absolute discretion of PrimeCredit.

3. Change of selected Welcome Offer is not acceptable. If applicant does not indicate the Welcome Offer preference or indicates any inapplicable Welcome Offers in the application form, "Earn up to HK$1,000 Cash Rebate" will be assigned as the Welcome Offer.

4. Eligible Cardholder is entitled to receive or redeem one of the following Welcome Offers upon fulfilling the Eligible Retail Purchase Transactions Requirement (if applicable) specified below:

Welcome Offer	Eligible Retail Purchase Transactions Requirement
LG PuriCare™ AeroHit Pet Air Purifier (AS35GGW20)	Spend HK$8,800 on Eligible Retail Purchase Transactions within 90 days from the card issuing date
Dreame Robot Vacuum (F20)	
Earn up to HK$1,000 Cash Rebate	Spend on Eligible Retail Purchase Transactions within 90 days from the card issuing date: a) Spend HK$12,000 to get HK$1,000 Cash Rebate; or b) Spend HK$7,000 – HK$11,999.99 to get HK$500 Cash Rebate
Up to HK$90,000 Interest-free and Handling Fee-free Cash Instalment Program	No Spending Requirement
HK$200 Cash Rebate (Only applicable to Full-time University / Tertiary Student)	Spend HK$2,000 on Eligible Retail Purchase Transactions within 90 days from the card issuing date

5. If LG PuriCare™ AeroHit Pet Air Purifier (AS35GGW20) or Dreame Robot Vacuum (F20) is selected as the Welcome Offer, the Welcome Offer redemption SMS will be sent to the Cardholder within 2 months upon fulfilling the designated Eligible Retail Purchase Transactions Requirement with the new card. Please refer to the OmyCard mobile application for details of redemption after receiving Welcome Offer redemption SMS.

6. If "Earn up to HK$1,000 Cash Rebate" is selected as the Welcome Offer:
   a. If the posted Eligible Retail Purchase Transactions Amount of the new card reaches HK$12,000 within 90 days from the card issuing date, the rebate amount of HK$1,000 will be credited into the related PrimeCredit Credit Card account in the form of cash rebate within 2 months after fulfilling the designated Eligible Retail Purchase Transactions Requirement; or
   b. If the posted Eligible Retail Purchase Transactions Amount of the new card reaches HK$7,000-HK$11,999.99 within 90 days from the card issuing date, the rebate amount of HK$500 will be credited into the related PrimeCredit Credit Card account in the form of cash rebate within 2 months after 90 days from the card issuing date.

7. If HK$200 Cash Rebate is selected as the Welcome Offer, the rebate amount will be credited into the related PrimeCredit Credit Card account in the form of cash rebate within 2 months after the designated Eligible Retail Purchase Transactions Requirement has been fulfilled and posted to the new card.

8. If Up to HK$90,000 Interest-free and Handling Fee-free Cash Instalment Program ("The Program") is selected as the welcome offer, Cardholder is bounded by the following terms and conditions:
   a. The approved Cash Instalment Credit Amount ("Instalment Credit Amount") shall be in maximum of HK$90,000 or shall not exceed 90% of the credit limit available to the Cardholder under The Program (whichever is lower, minimum is HK$3,000, and should be increased in multiples of HK$100). After new card is activated, if the Program is successfully approved, Cardholder will be notified the Instalment Credit Amount by SMS. All successful applications cannot be cancelled, changed or reversed. Instalment Credit Amount will be credited by way of telegraphic transfer directly to the Hong Kong Dollar bank account designated by the Eligible Cardholder within 6 working days after PrimeCredit delivers that SMS notification. The receiving bank may also deduct a handling fee for telegraphic transfer from the designated account. Such fees should be borne by Cardholder. If the available credit limit of the credit card account is not sufficient before crediting the Instalment Credit Amount to the designated bank account, Instalment Credit Amount will be automatically lowered and credited to the designated bank account without prior notice. If the new card has not been activated within 90 days from the card issuing date, The Program will be forfeited and no change of welcome offer will be accepted. PrimeCredit reserves the right to approve or decline application, and to adjust the final Instalment Credit Amount without giving prior notice.
   b. Upon approval of application, the Instalment Credit Amount will be deducted from the available credit limit of Cardholder's designated PrimeCredit Credit Card account. The credit limit will be restored upon monthly repayment.
   c. The Instalment Credit Amount in relation to the Program is the amount payable by the Cardholder in each month over the Instalment period ("Monthly Instalment Amount"), and is calculated by dividing the Instalment Credit Amount by 6-month instalment period, Cardholder can entitle 6-month interest free instalment offer with handling fee waiver. The first Monthly Instalment Amount will be levied on the approval date of the Instalment Credit Amount. Each Monthly Instalment Amount will be charged to the relevant PrimeCredit Credit Card account and treated as a cash advance transaction. The Monthly Instalment Amount will be shown in a statement and Cardholder is required to repay the amount in accordance with the terms of PrimeCredit Credit Card Cardholder Agreement. The late charge and / or finance charge under PrimeCredit Credit Card Cardholder Agreement will apply if the minimum payment due or the statement balance shown in the statement is not paid in full on or before the payment due date specified in the statement. Monthly Instalment Amount and the instalment period cannot be altered without the consent of PrimeCredit.
   d. Cardholder shall be responsible for all fee or charge arising from a transfer rejection due to the provision of invalid account number and any fee or charge induced when processing an inter-bank transfer transaction.

e. PrimeCredit may at any time cancel The Program immediately during an Instalment Period in respect of the credit card account cancellation or termination for whatever reason, or default in the payment of any amounts due under PrimeCredit Credit Card Cardholder Agreement or these Terms and Conditions, or breach any other provision PrimeCredit Credit Card Cardholder Agreement or these Terms and Conditions. In addition, Cardholder shall give a notice at least 7 working days in advance to obtain PrimeCredit's prior approval and consent on the early repayment (do not accept early repayment in portion) for all Instalment Credit Amount payable over the remaining instalment period or the Credit Card account cancellation. In the event of cancellation of the program for whatever reason, the following will become immediately due and payable:
   (i) All remaining Instalment Credit Amount (an amount has been approved but not yet posted to the credit card account); and
   (ii) monthly handling fees where an application has been approved but not yet posted to the credit card account (if applicable); and
   (iii) Any applicable fee(s) and/or handling fees (if applicable); and
   (vi) An early repayment administration fee of HK$300.

f. PrimeCredit shall at all times have the right at its sole discretion to demand full immediate payment (including the aggregate of all remaining posted and unposted Instalment Credit Amount and any applicable fee(s) and / or handling fees).

g. No cash rebate, rewards, or any other promotional offers can be entitled from Instalment Credit Amount through The Program.

h. PrimeCredit will not be responsible or liable for any costs, liabilities, damages, claims which a Cardholder may suffer or incur by way of the Program (including application being declined).

i. The wordings and expressions used in Terms and Conditions under The Program shall have the same meaning as in the PrimeCredit Credit Card Cardholder Agreement unless the context otherwise requires. The Terms and Conditions shall be in addition and supplementary to and not substitution of and bounded by PrimeCredit Credit Card Cardholder Agreement. In case of any inconsistency between the Terms and Conditions and the relevant Cardholder Agreement, the Terms and Conditions shall prevail.

9. The PrimeCredit Credit Card account must be in good financial standing on the date of crediting any cash rebate (if applicable), sending out Welcome Offer redemption SMS (if applicable) as well as redeeming Welcome Offer (if applicable). If the PrimeCredit Credit Card Account is closed for whatever reason, all existing cash rebate in the Credit Card account and cash rebate not yet credited to the Credit Card account will immediately be forfeited (if applicable). Please log in and refer to OmyCard mobile application for Redemption Terms and Conditions of Welcome Offer after receiving the Welcome Offer redemption SMS.
10. PrimeCredit reserves the right to levy a one-off Welcome Offer administration fee of HK$600 on relevant PrimeCredit Credit Card account if the Cardholder cancels any digital credit card and / or physical credit card of that account within 12 months from the date of card issuance. If the physical card of the PrimeCredit Credit Card is cancelled for any reason at any time, the digital credit card in the same credit card account will also be cancelled.
11. Welcome Offer are non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
12. If PrimeCredit is not the supplier of the products or services, then PrimeCredit will not be responsible for the quality and / or maintenances and other liabilities arising in connection with the products and / or services. (if applicable)
13. The Welcome Offers are limited and while stocks last. In case the Welcome Offers run out of stock due to overwhelming responses, PrimeCredit may take around 4 to 6 months for replenishment. PrimeCredit reserves the right, at our absolute discretion, to offer HK$1,000 cash rebate or other products as replacement in case of shortage or in circumstances where PrimeCredit or suppliers of the Welcome Offer is unable to provide the relevant Welcome Offer due to whatever reason. (if applicable)
14. In case PrimeCredit deemed that the Cardholder provided invalid information and / or invalid transactions or committed fraud during the transactions and / or made duplicated Welcome Offer redemption, the relevant Welcome Offer (s) is (are) not offered to the Cardholder or the amount equivalent to the market price of the relevant Welcome Offer (s) is debited from the related accounts of the Cardholder at the sole and absolute discretion and decision of PrimeCredit without prior notice.
15. PrimeCredit reserves the right to cancel Welcome Offer (s) and other promotional offers and rights and / or modify and amend its relevant Terms and Conditions from time to time without prior notice. In the event of any dispute, the decision of PrimeCredit shall be final and conclusive.

EarnMORE UnionPay Card Cash Rebate Program Terms & Conditions

1. EarnMORE UnionPay Card Cash Rebate Program is applicable to the Cardholders of EarnMORE UnionPay Diamond Card ("PrimeCredit Credit Card").
2. EarnMORE UnionPay Card cash rebate ("Cash Rebate") amount will be calculated by every single Eligible Retail Purchase Transaction made by PrimeCredit Credit Card. Cardholders will be awarded HK$1 Cash Rebate for every Eligible Retail Purchase Transactions amount of HK$100, HK$1 Cash Rebate for every Octopus Automatic Add Value auto-reload transactions amount of HK$250. If the Eligible Retail Purchase Transactions amount is less than HK250 / HK$100, the Cash Rebate will be calculated on a pro-rata basis and rounded to the nearest 1 cent. PrimeCredit reserves the right to alter the Cash Rebate rate with prior notice.
3. Eligible Retail Purchase Transactions amount of the Cash Rebate Program includes all posted retail purchase transactions amount, excludes (without limitation) cash advance transaction amount, Credit Card charges (including annual fees, interest / finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), casino transactions amount, any money / electronic money transfer (including but not limited to person to person (P2P) payment services or mobile device / app / electronic funds transfer platform) / reload of e-Wallets, cash out amount, cash instalment, instalment amount, unposted / cancelled / returned / counterfeit transactions amount and all unauthorized transactions amount, all Eligible Retail Purchase Transactions must be coincided with the records held by PrimeCredit ("Eligible Retail Purchase Transactions"). All Eligible Retail Purchase Transactions shall be determined based on the merchant codes assigned by PrimeCredit / relevant card associations worldwide and may be varied from time to time without prior notice. Eligible Retail Purchase Transactions shall be determined at the sole and absolute discretion of PrimeCredit.
4. The Cash Rebate is calculated on each statement date which is based on total Eligible Retail Purchase Transactions amounts record in each statement. The eligible Cash Rebate amount for each month will be credited into related PrimeCredit Credit Card account on next statement date and it will be shown on statement. There is no upper limit on Cash Rebate each month.
5. Once the Cash Rebate is issued and the value of any Eligible Retail Purchase Transactions forming part or all of the Cash Rebate is either refunded or cancelled, PrimeCredit has the right to debit an amount equivalent to the value of the Cash Rebate from the respective card account without prior notice.
6. The PrimeCredit Credit Card account must be valid and in good financial standing on the date of crediting any Cash Rebate. If the PrimeCredit Credit Card account is closed for whatever reason, all existing Cash Rebate and Cash Rebate not yet credited to the relevant card account will immediately be forfeited without prior notice.
7. Cash Rebate is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
8. PrimeCredit reserves the right to debit an amount equivalent to the value of any Cash Rebate awarded directly from the relevant PrimeCredit Credit Card account in the case of finding invalid and / or corruption and / or fraud without prior notice and / or take legal action in such instances to recover any relevant amount.
9. PrimeCredit reserves the right to cancel and/or modify the above Cash Rebate Program and its relevant Terms and Conditions at any time without prior notice. In the event of any disputes, the decision of PrimeCredit shall be final and conclusive.

EarnMORE Credit Card Additional Cash Rebate Program Terms & Conditions

1. EarnMORE Credit Card Additional Cash Rebate Program ("Promotion") is applicable to the Cardholders of valid EarnMORE Credit Card ("Cardholders"). For the purpose of these Terms and Conditions, "EarnMORE Credit Card" includes EarnMORE UnionPay Diamond Card ("EarnMORE UnionPay Card") and designated EarnMORE Credit Card(s) issued and/or added as applicable by PrimeCredit from time to time ("Other EarnMORE Credit Card").

2. Promotion starts from 1 July 2026 to 30 June 2027 (both dates are inclusive) ("Promotion Period"). Cardholders will be awarded 2% Cash Rebate for Eligible Retail Purchase Transaction made by EarnMORE Credit Card during the Promotion Period ("2% Cash Rebate"), 2% Cash Rebate amount will be calculated by every single Eligible Retail Purchase Transaction. Eligible Retail Purchase Transactions amount of the Promotion includes all posted retail purchase transactions amount, excludes (without limitation) cash advance transaction amount, Credit Card charges (including annual fees, interest / finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), amount of all transaction(s) made via e-Wallets (including but not limited to Alipay, Alipay HK, WeChat Pay and WeChat Pay HK), Octopus Automatic Add-Value, casino transactions amount, any money / electronic money transfer (including but not limited to person to person (P2P) payment services or mobile device/app/electronic funds transfer platform) / reload of e-Wallets / made a bill payment via e-wallet, cash out amount, cash instalment, instalment amount, unposted / cancelled / returned / counterfeit transactions amount and all unauthorized transactions amount, all Eligible Retail Purchase Transactions must be coincided with the records held by PrimeCredit ("Eligible Retail Purchase Transactions"). All Eligible Retail Purchase Transactions shall be determined based on the merchant codes assigned by PrimeCredit / relevant card associations worldwide and may be varied from time to time without prior notice. Eligible Retail Purchase Transactions shall be determined at the sole and absolute discretion of PrimeCredit. Cardholders will be awarded 2% Cash Rebate (included basic EarnMORE UnionPay Card Cash Rebate) for Eligible Retail Purchase Transactions made by EarnMORE UnionPay Card during the Promotion Period, Cardholders will be awarded HK$2 Cash Rebate for every Eligible Retail Purchase Transactions amount of HK$100 (included HK$1 basic EarnMORE UnionPay Card Cash Rebate and the additional HK$1 Cash Rebate); the basic cash rebate rate for Other EarnMORE Credit Card may vary, please refer to the relevant notice of the Other EarnMORE Credit Card for details. If the Eligible Retail Purchase Transactions amount is less than HK$100, the Cash Rebate will be calculated on a pro-rata basis and rounded to the nearest 1 cent. Every single Eligible Retail Purchase Transactions will be based on transaction date and amount shown on monthly statement to calculate Cash Rebate and the Eligible Retail Purchase Transactions must be posted on or before 7 July 2027 to enjoy the Promotion.
3. The 2% Cash rebate is calculated on each statement date which is based on total Eligible Retail Purchase Transactions amounts record in each statement. The eligible Cash Rebate amount for each month will be credited into related EarnMORE Credit Card account on next statement date and it will be shown on statement. The upper limit on the additional 1% Cash Rebate is HK$1,500 throughout the Promotion Period.
4. Once the 2% Cash Rebate is issued and the value of any Eligible Retail Purchase Transactions forming part or all of the 2% Cash Rebate is either refunded or cancelled, PrimeCredit has the right to debit an amount equivalent to the value of the 2% Cash Rebate from the respective card account without prior notice.
5. The EarnMORE Credit Card account must be valid and in good financial standing on the date of crediting any Cash Rebate. If the EarnMORE Credit Card account is closed for whatever reason, all existing Cash Rebate and Cash Rebate not yet credited to the relevant card account will immediately be forfeited without prior notice.
6. 2% Cash Rebate is non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
7. PrimeCredit reserves the right to debit an amount equivalent to the value of any Cash Rebate awarded directly from the relevant EarnMORE Credit Card account in the case of finding invalid and / or corruption and/or fraud without prior notice and / or take legal action in such instances to recover any relevant amount.
8. PrimeCredit reserves the right to cancel and/or modify the above Promotion and its relevant Terms and Conditions at any time without prior notice. In the event of any disputes, the decision of PrimeCredit shall be final and conclusive.

Terms and Conditions for PrimeCredit Credit Card Application

1. I understand that PrimeCredit Credit Card is issued by PrimeCredit Limited ("PrimeCredit") and the credit limit of PrimeCredit Credit Card is approved and made available by PrimeCredit. I confirm, warrant and represent to PrimeCredit that (1) the information stated in this application and the documents accompanied with this application are correct and complete and I authorize PrimeCredit to verify this from any source that PrimeCredit may choose, and (2) I am a Hong Kong resident aged 18 or above. I agree to be bound by the Terms and Conditions of PrimeCredit Credit Card Cardholder Agreement (the "Cardholder Agreement"), highlights of which are appended to this application), and terms and conditions governing any other related services which are available upon request at any branch of PrimeCredit or through PrimeCredit Credit Card Customer Service Hotline and will be sent to me with my Card on approval of the application or download from PrimeCredit website at www.primecredit.com.
2. During the application, if applicant is given the option to apply Virtual Credit Card ("Digital Credit Card"), the applicant is selected customer. Selected customer who apply for PrimeCredit Credit Card online can choose to verify identity through the OmyCard mobile application. If instant approval is successful, PrimeCredit will issue two credit cards. A Digital Credit Card (It can only be opened and shown in the OmyCard mobile application) and a physical credit card will be mailed to the mailing address I provided to PrimeCredit. The credit card numbers of the two credit cards are different but they are under the same credit card account, same card type and same credit card organization. If I am a selected customer and choose to use OmyCard mobile application for identity verification to apply for PrimeCredit credit card, PrimeCredit may still require me to submit required documents for card approval. Once the application is approved, PrimeCredit may approve and issue one physical card only (subject to PrimeCredit final decision without prior notice). I understand no matter Digital Credit Card and physical credit card or only physical credit card will be approved under the application, I will only entitle to one welcome offer. I accept that the eligibility of selected customer is decided by PrimeCredit.
3. I understand that I may enquire about the status of this application by using the Credit Card Application Hotline 2269 8822 provided by PrimeCredit and, where my application has been approved, activate the Card being applied for, in each case by using the Credit Card Activation Hotline at 2269 8812 and / or using OmyCard mobile application.
4. I understand that by submitting PrimeCredit Credit Card and / or Octopus Automatic Add-Value Service application in writing or by telephone, I will be deemed to have accepted all Terms and Conditions set out in this application form, its accompanying leaflet (if applicable), PrimeCredit website as well as all Terms and Conditions stated in Cardholder Agreement.
5. The Annualized Percentage Rate of Interest ("Customer APR") is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate. APR to be charged is variable depending on each customer's individual credit standing. The Customer's APRs for retail purchases and cash advances (inclusive of Cash Advance Handling Fees), are specified on OmyCard mobile application (if Digital Credit Card is approved) and / on the Card Mailer that will be sent to the customer together with the physical credit card upon approval of this application. PrimeCredit may in its sole discretion (subject to applicable laws and regulations) determine to establish different Customer APRs from time to time.
6. I understand and agree that PrimeCredit will obtain my credit report(s) from the credit reference agencies at any time it deems appropriate in connection with this application and for future review. The details of the credit reference agencies that PrimeCredit has engaged or may engage with and their names, and my rights to request a credit report from the relevant credit reference agencies can be viewed on PrimeCredit's website https://www.primecredit.com/mcrainfo/ or obtained it from PrimeCredit's branches. If I revoke my consent to allow PrimeCredit to obtain credit report(s) from the credit reference agencies or any credit reference agencies cannot provide my credit report(s) to PrimeCredit, PrimeCredit may terminate my credit card accordingly. I also agree my consumer credit data will also be shared with all credit reference agencies and other relevant entities.
7. The approval of the Credit Card is subject to the final decision of PrimeCredit. PrimeCredit has the right to decide to approve two credit cards (one digital credit card and one physical credit card) or approve only one physical credit card for selected customer. The approved credit limit will be shared among all of my PrimeCredit Credit Cards.
8. The annual fee of Diamond Card is HK$1,500. Annual fee will be calculated by the number of credit card account. If there are two credit cards under the same credit card account, the annual fee will be charged once per year (That is charging the annual fee for one credit card only). I understand that the annual fee will be debited from my PrimeCredit Credit Card account upon card approval annually. The annual fee of the first 2 years will be waived upon the card issuance (For Full-time University / Tertiary Student applicant, the annual fee of the first 5 years will be waived upon the card issuance). Interest-Free Payment Period for the Credit Card is up to 53 days (Cash Advance is not included).
9. PrimeCredit may pay or receive a fee or commission to or from a third party if I am introduced to PrimeCredit or by PrimeCredit (if required by law, after I have consented to the introduction). PrimeCredit will give me the details of those arrangements upon request.
10. If there is any inconsistency or conflict (except Up to HK$90,000 Interest-free and Handling Fee-free Cash Instalment Program) between the Cardholder Agreement and the above Terms and Conditions, the former shall prevail.
11. I understand that when this credit card application is approved, I can use the personal information submitted in this application to log in to the WeWa Club website club.wewacard.com and become a WeWa Club member. I can browse the terms and conditions on the WeWa Club website.

IMPORTANT NOTES

You are advised to read carefully the following summary of major terms and conditions of PrimeCredit Credit Card Cardholder Agreement, and make sure that you read and pay attention to the full version of PrimeCredit Credit Card Cardholder Agreement (the "Cardholder Agreement") (if there is any inconsistency or conflict between the below and the Cardholder Agreement, the Cardholder Agreement shall prevail), you can also read the details at "www.primecredit.com":

1. I shall sign and activate the Card in the manner directed by PrimeCredit immediately upon receipt of such card from PrimeCredit (applicable to physical card only).
2. I shall at all times act in good faith and take reasonable care of my Card and my PIN (including any security details), and keep my PIN secure and confidential. I agree not to allow any other person to use or gain access to my Card and my PIN, not to choose obvious numbers for my PIN (such as HKID card number, date of birth, telephone number or other easily accessible personal information), not to use my PIN for accessing any other services (for example, connection to the internet or accessing other websites). PrimeCredit shall not indemnify for any loss or damage incurred because my PIN has been known to other person.
3. I shall be liable for all transactions made using the Card or the card number on such Card (including all related Fees & Charges).
4. I may elect to opt in of any over-the-limit facilities, I will be deemed to have given consent to PrimeCredit to grant the temporary credit limit extension service to the Card. If my current balance debited in my Card account over my granted credit limit (excluding all Fees and Charges), an over-the-limit fee will be levied on my account. Even if I did not request PrimeCredit to provide the temporary credit limit extension service, certain Card Transactions in excess of the credit limit may still be allowed, including Card Transaction which is not immediately processed by PrimeCredit or does not require authorization by PrimeCredit for effecting payment. Examples are: (i) Octopus Automatic Add-Value and / or autopay transactions; (ii) any mobile or contactless payment transactions; (iii) transactions approved by PrimeCredit but are not immediately posted to the Card Account ; (iv) transactions where the posting amount exceeds the amount presented for authorization caused, for example, by currency exchange rate fluctuations in respect of transactions denominated in a foreign currency or surcharges levied by a merchant, PrimeCredit or the relevant card associations; (v) stand-in authorization transactions; (vi) transactions approved by the relevant card associations to my Card Account which may result in over-the-limit transactions. I shall be liable for the Card Transactions in excess of the credit limit and any related incurred Fees and Charges. For enquiry on the above arrangement and the current over-the-limit fee, I can contact PrimeCredit Credit Card Customer Service Hotline.
5. I have to pay relevant finance charges and Late Fees if I fail to pay the Minimum Payment Due specified on any of the statements on or before the Payment Due Date. Notwithstanding the stipulation of the Minimum Payment Due and the Payment Due Date in a statement, PrimeCredit may at any time demand immediate repayment of all sums outstanding on the Card Account or suspend the use of my Card.
6. I shall be deemed to have accepted and be bound by all the details contained in the statement if PrimeCredit does not receive my notice of any incorrect or unauthorized Card Transactions shown in the statement within 60 days from the statement date.
7. I may terminate the Card service before the date on which the variation takes effect if I do not accept any variation to the Cardholder Agreement proposed by PrimeCredit.
8. I shall be liable to indemnify PrimeCredit for all reasonable costs and expenses incurred by PrimeCredit in recovering payment and enforcing its rights under the Cardholder Agreement, including but not limited to the fees of collection agencies and / or reasonable costs and expenses of lawyer.
9. I shall promptly report any loss, theft, disclosure or unauthorized use of my Card or my PIN (including any security details) to PrimeCredit and change my PIN or any security details related to my Card as soon as possible. If this occurs overseas, I should notify any members of relevant card associations worldwide and change my PIN as soon as possible as applicable. If I promptly report any loss, theft, disclosure or unauthorized use of my Card or my PIN to PrimeCredit and / or relevant card associations worldwide in accordance to the aforementioned, then my maximum liability for any unauthorized Card Transactions occurring after such report is made (other than cash advance) is **HK$500** per Card. Such maximum liability shall not apply if I have knowingly (whether or not voluntarily) permitted a third party to use or have access to my Card, PIN or any security details related to my Card or I have acted fraudulently or with negligence or willfully defaulted in using or safeguarding my Card, PIN or security details related to my Card or I failed to follow any recommendations of PrimeCredit from time to time regarding the safekeeping of my Card or PIN, I may be treated as negligent. I shall remain fully liable for all unauthorized transactions made using my Card.
10. I understand that PrimeCredit has the right to offer additional services and facilities to me from time to time or modify existing services in respect of the use of my Card and my PIN, which may be subject to additional terms and conditions. The use of other services provided by PrimeCredit (including CSH Services and Electronic Services) are subject to the respective terms and conditions of each of these services as amended and supplemented by PrimeCredit from time to time. I agree to be bound by these terms and conditions when and if I use such services. I agree that PrimeCredit may, at its own discretion, accept or decline to act upon any instructions provided by me in connection with the use of such services. In any event, PrimeCredit will not be liable to me for any loss or damage suffered by me resulting from its execution of or refusal to act on such instructions in respect of such services.

If there is any inconsistency or conflict between the English and Chinese versions of the above Terms and Conditions, the English version shall prevail.

Summary of Important Fees and Charges of PrimeCredit EarnMORE UnionPay Diamond Card

(Effective Date : 1 January 2025)

Interest Rates & Finance Charges	
Annualised Percentage Rate (APR) for Retail Purchase	**35.95%** PrimeCredit will review the APR for the Cardholder from time to time. If the Cardholder does not pay the Statement Balance of a Statement in full or before Payment Due Date, finance charge will be applied on (i) the outstanding Statement Balance calculated and accrued on a daily basis from the Statement date preceding the said Payment Due Date; and (ii) the amount of each new transaction being posted after the Statement date preceding the said Payment Due Date accruing from the date of such transaction is posted until payment is made in full.
APR for Cash Advance	**35.96%**
Delinquent APR	NIL
Interest Free Period	Up to **53** days
Minimum Payment Due	**HK$50** or the aggregate amount of all the following items (whichever is higher): (i) All finance charges and other fees & charges billed; (ii) **1%** of statement balance (excluding all finance charges and other fees & charges); (iii) Outstanding Minimum Payment Due (when applicable); and (iv) Total over-the-limit amount (when applicable)
Fees	
Annual Fee	**HK$1,500**
Cash Advance Fee	**1.5%** of transaction amount or **HK$120** (whichever is higher)
Foreign Currency Transaction Fee	All transactions effected in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at a wholesale market rate selected by UnionPay from within a range of wholesale market rate or the government-mandated rate plus **1%**.
Late Fee	Minimum Payment Due or **HK$320** (whichever is lower)
Over-the-limit Fee	**HK$220** per statement cycle
Direct Debit Authorization (DDA) Payment Return Fee	**HK$180** each item

PrimeCredit will review the APR for the Cardholder from time to time. Interest will be calculated on a daily basis accrues on the outstanding balance of each cash advance with effect from the date of the relevant Transaction Instruction to the date of repayment in full. For the posted cash advance transactions, the interest billed in the Statement are accrued only to the Statement Date. If there is any outstanding balance after the Statement Date, the relevant interest will be accrued in the next Statement until repayment in full. Please contact PrimeCredit for enquiry or full settlement of the interest on or before next Statement Date.

PrimeCredit reserves the right to vary the fees and charges for customers based on their account record from time to time by notice. The above items may from time to time vary by notice to customers.

Should there be any inconsistency between the English and the Chinese versions of this Summary of Important Fees and Charges of PrimeCredit EarnMORE UnionPay Diamond Card, the English version shall prevail.

Information Regarding Making Minimum Payment

Assumptions:

- The outstanding balance of HK$20,000 is accrued from purchase only.
- Assume repayment is made on or before the Payment Due Date of each Statement.
- The finance charge of retail purchase is 33.20% per annum (Annualized Percentage Rate ("APR") is 35.95%) and accrued daily.

Example:

If you make no additional charges, purchases and cash advances on this card and each month you pay...	You will pay off the outstanding balance of HK$20,000 in about...	And you will end up paying an estimated total of...
Minimum Payment Only	320 months	HK$72,623
HK$870	36 months	HK$31,319 (Savings=HK$41,304)

The above example is for reference only. If you would like to calculate according to your situation, please refer to the Credit Card Repayment Calculator on PrimeCredit website.

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PrimeCredit Limited ("PCL") Notice to Customers and other individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance") and the Code of Practice on Consumer Credit Data

(a) From time to time, it is necessary for *data subjects* to supply PCL with data in connection with the following matters such as:
  (i) (1) the opening or operation of *accounts*;
  (2) the establishment or maintenance of facilities; and/or
  (3) the establishment or operation or provision of products or services offered by or through PCL (which could include credit facilities, credit cards, financial and/or insurance as well as products and services relating to these);
  (collectively, *Facilities, Products and Services*), and/or
  (ii) the receipt of supplies and services to PCL.

(b) Failure to supply such data may result in PCL being unable to establish, maintain or provide *Facilities, Products and Services* to *data subjects*.

(c) It is also the case that data are collected by PCL from *data subjects* transacting with or through PCL in the ordinary course of PCL's business, for example, when *data subjects* write cheques or deposit money or effect transactions through credit cards. PCL will also collect data relating to *data subjects* from the credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit reference agencies")).

(d) Data relating to a *data subject* may be used for any one or more of the following purposes:
  (i) processing applications from the *data subject* (including assessing the merits and/or suitability of the *data subject*'s application(s) for the establishment of *Facilities, Products and Services*;
  (ii) operating, maintaining and providing *Facilities, Products and Services* to the *data subject*;
  (iii) conducting credit checks on the *data subject* (whether in respect of an application for *Facilities, Products and Services* or during regular or special review which normally will take place once or more each year);
  (iv) creating and maintaining PCL's credit scoring models;
  (v) assisting other financial institutions in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model to conduct credit checks and collect debts;
  (vi) maintaining credit history of the *data subject* for present and future reference;
  (vii) ensuring ongoing credit worthiness of the *data subject*;
  (viii) designing credit facilities, credit cards, financial and insurance services or related products for the *data subject*'s use;
  (ix) marketing services, products and other subjects (please see further details in paragraph (g) below);
  (x) determining the amounts of indebtedness owed to or by *data subjects*;
  (xi) enforcement of *data subject*'s obligations, including without limitation the collection of amounts outstanding from the *data subject* and those providing security for *data subjects*' obligations;
  (xii) meeting or complying with the obligations, requirements or arrange ments for *disclosing* and using data that apply to PCL or that it is expected to comply according to:
    (1) any law or regulation binding on or applying to it within or outside the Hong Kong Special Administrative Region 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 the Hong Kong Special Administrative Region 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 PCL 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;
  (xiii) meeting or complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within PCL and/or any other use of data and information in accordance with any programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
  (xiv) enabling an actual or proposed assignee of PCL, or participant or sub-participant of PCL's rights in respect of the *data subject*, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and/or
  (xv) any other purposes relating to the purposes listed above.

(e) Data held by PCL relating to a *data subject* will be kept confidential but PCL may provide, transfer or disclose such data or information to any one or more of the following parties (whether within or outside the Hong Kong Special Administrative Region) for the purposes set out in paragraph (d) above:
  (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to PCL in connection with the establishment, operation, maintenance or provision of *Facilities, Products and Services*;
  (ii) any other person under a duty of confidentiality to PCL;
  (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
  (iv) credit reference agencies (including the operator of any centralized database used by the credit reference agencies), and, in the event of default, to debt collection agencies or solicitor firms;
  (v) any person or entity to whom PCL is under an obligation or otherwise required to make *disclosure* under the requirements of any law or regulation binding on or applying to PCL, or any *disclosure* under and for the purposes of any guidelines, guidance, directives, rules, codes, circulars or other similar documents 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 PCL is expected to comply, or any disclosure pursuant to any contractual or other commitment of PCL with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
  (vi) any financial institution and merchant acquiring company with which a *data subject* has or proposes to have dealings;
  (vii) any actual or proposed assignee of PCL or participant or sub-participant or transferee of PCL's rights in respect of the *data subject*;
  (viii) any party giving or proposing to give a guarantee or third party security to guarantee or secure the *data subject*'s obligations; and/or
  (ix) (1) third party financial institutions, insurers, credit card companies and related services providers;
  (2) third party reward, loyalty, co-branding and privileges programme providers;
  (3) co-branding partners of PCL (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);
  (4) charitable or non-profit making organisations; and
  (5) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that PCL engages for the purposes set out in paragraph (d)(ix) above.

  Such information may be transferred to a place outside the Hong Kong Special Administrative Region.

(f) (i) With respect to data in connection with mortgages applied by a *data subject* (*in any capacity*) on or after 1 April 2011, the following data relating to the *data subject* (including any updated data of any of the following data from time to time) may be provided by PCL, on its own behalf and/or as agent, to the credit reference agencies:
  (1) full name;
  (2) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the *data subject*'s sole name or in joint names with others);
  (3) Hong Kong Identity Card Number or travel document number;
  (4) date of birth;
  (5) correspondence address;
  (6) mortgage account number in respect of each mortgage;
  (7) type of the facility in respect of each mortgage;
  (8) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
  (9) if any, mortgage account closed date in respect of each mortgage.

  (ii) The credit reference agencies will use the above data supplied by PCL for the purposes of compiling a count of the number of mortgages from time to time held by the *data subject* with credit providers in the Hong Kong Special Administrative Region, as borrower, mortgagor or guarantor respectively and whether in the *data subject*'s sole name or in joint names with others, for sharing in the consumer credit databases of the credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

  (iii) PCL may from time to time access the *mortgage count* held by the credit reference agencies in the course of:-
  (1) considering mortgage loan application(s) made by the *data subject* (*in any capacity*);
  (2) reviewing any credit facility (including mortgage loan) granted or to be granted to the *data subject* (*in any capacity*) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification

of the terms of such credit facility by PCL;

(3) reviewing any credit facility (including mortgage loan) granted or to be granted to the *data subject* (*in any capacity*), where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between PCL and the *data subject* consequent upon a default in the repayment of such credit facility for implementing such arrangement, and/or

(4) reviewing any credit facility (including mortgage loan) granted or to be granted to the *data subject* (*in any capacity*), with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by the request of the *data subject*.

(iv) PCL may from time to time access the *mortgage count* held by the credit reference agencies in the course of (after 31 March 2013):

(1) reviewing and renewing mortgage loans granted or to be granted to the *data subject* (*in any capacity*); and/or

(2) considering the application for credit facility (other than mortgage loan) by the *data subject* (*in any capacity* other than mortgagor) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to the *data subject* (*in any capacity* other than mortgagor), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time.

(g) USE OF DATA IN DIRECT MARKETING

PCL intends to use a *data subject*'s data in direct marketing and PCL 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 a *data subject* held by PCL from time to time may be used by PCL in direct marketing;

(ii) the following classes of services, products and subjects may be marketed:

(1) credit facilities, financial, insurance, credit card and related services and products;

(2) reward, loyalty or privileges programmes and related services and products;

(3) services and products offered by PCL'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 other promotion activities, donations and/or contributions) solicited by PCL and/or:

(1) third party financial institutions, insurers and credit card companies;

(2) third party reward, loyalty, co-branding or privileges programme providers;

(3) co-branding partners of PCL (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) charitable or non-profit making organisations;

(iv) In addition to marketing the above services, products and subjects itself, PCL also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and PCL requires the *data subject*'s written consent (which includes an indication of no objection) for that purpose;

(v) PCL may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the *data subject*'s consent or no objection as described in paragraph (g)(iv) above, PCL 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 PCL 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 PCL.

(h) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any *data subject* has the right:

(i) to check whether PCL holds data about him and/or access to such data;

(ii) to require PCL to correct any data relating to him which is inaccurate;

(iii) to ascertain PCL's policies and procedures in relation to data and to be informed of the kind of personal data held by PCL and/or he/she has access to;

(iv) to be informed on request which items of data are routinely *disclosed* to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency(ies) or debt collection agency(ies); and

(v) in relation to any *account* data (including, for the avoidance of doubt, any *account* repayment data) which has been provided by PCL to a credit reference agency, to instruct PCL, upon termination of the *account* by full repayment, to make a request to the credit reference agency to delete such *account* data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the *account*, lasting in excess of 60 days within five years immediately before *account* termination. *Account* repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of *account* data by PCL to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

(i) In the event of any default of payment relating to an *account*, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.

(j) In the event any amount in an *account* is written-off due to a bankruptcy order being made against a *data subject*, the *account* repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agencies, regardless of whether the *account* repayment data reveals any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the *data subject* with evidence to the credit reference agency(ies), whichever is earlier.

(k) In accordance with the terms of the Ordinance, PCL has the right to charge a reasonable fee for the processing of any data access request.

(l) Without limiting the generality of the foregoing, PCL may from time to time access the personal and *account* information or records of a *data subject* held by the credit reference agencies for the purpose of reviewing any of the following matters in relation to the existing credit facilities granted to a *data subject* or a third party whose obligations are guaranteed by a *data subject*:-

(i) an increase in the credit amount;

(ii) the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); and

(iii) the putting in place or the implementation of a scheme of arrangement with the *data subject* or the third party.

(m) PCL may have obtained a credit report on the *data subject* from one or more credit reference agency(ies) in considering any application for credit. In the event the *data subject* wishes to access the credit report, PCL will advise the contact details of the relevant credit reference agency(ies).

(n) Data of a *data subject* may be processed, kept, transferred or *disclosed* in and to any country as PCL or any person who has obtained such data from PCL referred to in (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.

(o) The person to whom requests for access to data or correction of data held by PCL, or for information regarding PCL's data policies and practices and kinds of data held by PCL are to be addressed is as follows:

Data Protection Officer
PrimeCredit Limited
P.O. Box 23207, Wanchai Post Office, Hong Kong
Telephone: 2163 0201
Fax: 2134 3377

(p) Nothing in this Notice shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.

In this notice, unless inconsistent with the context or otherwise specified, the words in *italic* shall the following meanings:

account means, for each Facility, Service or Product which PCL may from time to time make available to the *data subject*, the *account* that is, opened and/or maintained in respect of it from time to time.

data subject(s) includes applicants for *Facilities, Products and Services*, customers, customer's spouse, security providers, referees, corporate officers and managers, suppliers, agents, contractors, service providers and other contractual counterparties and any third party transacting with or through PCL.

Disclose, disclosing or disclosure, in relation to personal data, includes *disclose or disclosing* information inferred from the data.

in any capacity means whether as a borrower, mortgagor or guarantor and whether in the *data subject*'s sole name or joint names with others.

mortgage count means the number of mortgage loans held by the *data subject* (*in any capacity*) with credit providers in Hong Kong Special Administrative Region from time to time.

Should there be any inconsistencies between the English and Chinese versions, the English version shall prevail.

November 2022

Octopus Automatic Add Value Service Application Terms and Conditions

Terms of Application

1. **Definitions of "AAVS", "AAVS Account", "AAVS Account Holder" and "*Octopus* Holder"**
   For the purposes of the Octopus Automatic Add Value Agreement (published by Octopus Cards Limited, as amended from time to time) ("AAVS Agreement") and this application form:-
   "AAVS" means automatic add value services of *Octopus*;
   "AAVS Account" means the credit card account specified in this application or such other credit card account notified to us, Octopus Cards Limited, by you or your selected AAVS participating financial institution from time to time;
   "AAVS Account Holder" means the holder of the AAVS Account specified in this application form; and
   "*Octopus* Holder" means the user of an *Octopus* who may be an AAVS Account Holder or who has linked his/ her *Octopus* to an AAVS Account in the name of one of his/ her family members or friends as specified in this application form.
2. **Eligibility**
   (a) If you are holding a Hong Kong dollar credit card with an AAVS participating financial institution and aged 18 or above, you may apply for AAVS to be linked to an *Octopus* belonging to you. However, each *Octopus* must be linked to a different financial institution. In addition, you can also apply for AAVS to be linked to an *Octopus* belonging to your family members, friends or relatives aged 12 or above (you and such other persons together are referred to as the "Applicants"). However, each *Octopus* can be linked to only one AAVS Account.
   (b) In using this application form, each of the Applicants must apply for the AAVS with an existing valid *Octopus*. All value added to the designated *Octopus* of the Applicants through the AAVS will be charged to the AAVS Account.
3. **Application for AAVS**
   (a) The Applicant should fill in the number of his/ her *Octopus* in this application form and complete the application form as required. Once this application is approved, the *Octopus* will be registered under the Applicant's name and linked to the AAVS Account, and the Applicant will be notified of such approval. If the AAVS function is not yet activated, the Applicant is required to activate the function. Activation of the AAVS function is only required for first time activation of the AAVS function or reactivation of the AAVS function following suspension.
   (b) All *Octopus* linked with AAVS is not transferable and should not be used by any person other than the registered *Octopus* Holder.
   (c) For an Applicant who already has a Personalised *Octopus* with his/ her student status recorded on it, the Applicant may use this application form to apply for the AAVS.
   (d) We, Octopus Cards Limited, reserve the right to reject any application for AAVS at our sole and absolute discretion.
4. **Fee**
   (a) There is no application fee for first-time Applicants for the AAVS. Where an *Octopus* already has or used to have AAVS linked to it, there is a non-refundable handling fee of HK$20 charged for transferring the AAVS from one financial institution to another, or reactivation of AAVS following suspension or cancellation. Such fee(s) will be charged to the AAVS Account.
   (b) If you are currently using AAVS on your *Octopus* and would like to apply for AAVS to be linked to another *Octopus* whose AAVS function has never been enabled, there will be no fee for such application(s).
   (c) As the AAVS Account Holder, you agree to pay us all costs and fees associated with the application of AAVS by all the Applicants in this application form.
5. **Conditions of Issue of Octopus and AAVS Agreement**
   The use of an *Octopus* and the AAVS respectively are subject to the terms of the Conditions of Issue of *Octopus* (published by Octopus Cards Limited, as amended from time to time) (the "Conditions of Issue") and the AAVS Agreement, and these terms of application (these "Terms"). If there is any inconsistency between the Conditions of Issue, the AAVS Agreement and these Terms, the Conditions of Issue and the AAVS Agreement shall prevail. By signing this application form, each of the Applicants agrees to observe and be bound by the Conditions of Issue, the AAVS Agreement and these Terms. A copy of the AAVS Agreement is distributed to the Applicants together with this application form. Latest version of the Conditions of Issue can be obtained from us or downloaded from the website of Octopus Cards Limited at www.octopus.com.hk.
6. **Lost *Octopus***
   You agree that if you lose your *Octopus* linked with AAVS, you shall report such loss to Octopus Cards Limited immediately by calling the Lost *Octopus* Reporting Hotline at 2266 2266. If your *Octopus* linked with AAVS or the *Octopus* of relevant *Octopus* Holder linked with AAVS is reported loss, this lost *Octopus* service will protect you, the AAVS Account Holder and / or the *Octopus* Holder from the loss of the remaining value and any value added through AAVS on such *Octopus* 3 hours after successful loss report.
7. **Personal Data**
   It is necessary for each of the Applicants to provide his/her personal data to us in connection with the application of the AAVS. If any Applicant fails to provide any information required in this application form, we may not be able to make available the AAVS for his/her use. Each Applicant authorises the PrimeCredit to disclose to Octopus Cards Limited his/ her personal data submitted in this application and such other personal data including but not limited to contact details which PrimeCredit may possess for processing this application and operating the AAVS. By signing this application form, each of the Applicants agrees that he/ she has read, understood and agreed with the notice relating to the Personal Data (Privacy) Ordinance contained in clauses 33 to 40 of the AAVS Agreement which is enclosed in this application form.
8. **English Version Prevails**
   In case of any discrepancy between the English and Chinese versions of these Terms, the English version shall prevail.

Octopus Automatic Add Value Agreement

(For Octopus Automatic Add Value Service linked to bank accounts maintained with, or credit cards issued by Financial Institutions in Hong Kong)

YOUR ATTENTION IS DRAWN TO THE PERSONAL INFORMATION COLLECTION STATEMENT AT CLAUSES 33-40

1. This Agreement is effective from 13 November 2016 and is only applicable to selective *Octopus* that are enabled with Automatic Add Value Service linked to bank accounts maintained with or credit cards issued by Financial Institutions. For Automatic Add Value Service linked to bank accounts maintained with or credit cards issued by other entity(ies), please refer to other applicable agreement(s) as determined by us from time to time.

Introduction

2. This Automatic Add Value Agreement is a contract between you, the user of our Automatic Add Value Service (whether as an *Octopus* Holder or as an AAVS Account Holder), and us, Octopus Cards Limited, the issuer of the *Octopus*, in respect of the use of our Automatic Add Value Service.
3. This Agreement explains our obligations to you and yours to us when applying for and using our Automatic Add Value Service.

Definitions and General Provisions

4. There are a few terms we use in this Agreement that we should explain:
   "AAVS Account" means the account to which your Automatic Add Value Service is linked, as defined or specified in the relevant Application Form or such other account as notified to us by the Financial Institution or by the AAVS Account Holder from time to time;
   "AAVS Account Holder" means the holder(s) of the AAVS Account;
   "Application Form" means an application for the Automatic Add Value Service whether this is (i) an Octopus Automatic Add Value Service Application Form, (ii) a Personalised Octopus Application Form or (iii) any other form containing an application for this service;
   "Automatic Add Value Service" means the service whereby we or our Service Providers, on our behalf, will automatically add a certain amount of value (as determined by us from time to time) to the Float on the *Octopus* if the Float stored on the *Octopus* has reached a certain minimum level as determined by us from time to time;
   "Authorised Service Centre" is an entity that we have authorised to service an *Octopus* on our behalf;
   "*Bank Co-Brand Octopus*" means a card or product issued by a Financial Institution authorised by us with banking and/or payment functionality offered by that issuing Financial Institution incorporating our stored value facility which can be used for making payments via the Octopus payment system and subject to the terms and conditions of the cardholder agreement of that issuing Financial Institution;
   "Conditions of Issue" means the Conditions of Issue of Octopus published by us as amended from time to time, which can be obtained from us or downloaded from our website at www.octopus.com.hk ;
   "Financial Institution" means an entity governed by the Banking Ordinance (Chapter 155, Laws of Hong Kong) or licensed under the Money Lenders Ordinance (Chapter 163, Laws of Hong Kong) that manages the AAVS Account, usually a bank, a financial services company or an issuer of credit cards;
   "Float" means the stored value remaining on an *Octopus*, excluding SVF Deposit;
   "Hong Kong" means the Hong Kong Special Administrative Region of the People's Republic of China;
   "*Octopus*" means device-based stored value facility cards and products provided by us as described in the Conditions of Issue;
   "*Octopus* Holder" means a user of an *Octopus* who may be an AAVS Account Holder or who has linked his/her *Octopus* to an AAVS Account in the name of one of his/her family members or friends;
   "Octopus payment system" means the payment system maintained and operated by us;
   "Our Account" means any bank account specified by us to the Financial Institution from time to time;
   "Service Provider" means any transport operators, retailers (including but not limited to, supermarkets, convenience stores, restaurants and fast food shops, food, other consumer goods e.g. medicines & cosmetics, books, newspapers, stationery and gifts, accessories shops, shopping malls, wearing apparel, telecommunications), entertainment/ recreation/sports facilities providers, educational establishments, government related entities, building access control providers, unattended services (such as vending machines/kiosks/photo booths/ telephone booths), online and mobile payment platform providers or other parties which offer their services when you present your *Octopus* and are approved by us. These Service Providers should display the Octopus acceptance logo clearly; and
   "SVF Deposit" means the deposit paid as security for the *Octopus* as described in the Conditions of Issue.
5. In the event that the AAVS Account Holder and the *Octopus* Holder are different persons, the AAVS Account Holder and the *Octopus* Holder shall be jointly and severally liable to us under this Agreement, including, but not limited to, in respect of all value added to the Float on the *Octopus* by the Automatic Add Value Service, unless the *Octopus* Holder is a minor or otherwise does not have full legal capacity, in which case, the parent or guardian of such *Octopus* Holder and the AAVS Account Holder shall be jointly and severally liable to us.

6. The *Octopus* Holder agrees to be bound by the Conditions of Issue and unless stated otherwise, use of defined terms in this Agreement shall have the same meaning in the Conditions of Issue. If there is any conflict between this Agreement and the Conditions of Issue, this Agreement shall prevail.
7. The Chinese translation of this Agreement is provided for reference only. In case of any discrepancy between the English version and the Chinese translation, the English version shall prevail.

Automatic Add Value Service

8. We shall be entitled to charge a fee to the AAVS Account Holder and/or the *Octopus* Holder for application of the Automatic Add Value Services in respect of their *Octopus*. The fee will be determined and announced by us from time to time.
9. The Automatic Add Value Service is available to any *Octopus* Holder over a minimum age which we will announce from time to time. However, in exceptional cases, we reserve the right to reject any application for the Automatic Add Value Service without giving any reason.
10. The *Octopus* Holder must not transfer his/her *Octopus* to another person once the Automatic Add Value Service has been applied for and has not been cancelled in respect of that *Octopus*.
11. Under normal circumstances, we will make reasonable efforts to ensure that the Automatic Add Value Service is operating, but we cannot guarantee that this will always be the case as it depends on the Financial Institutions' and Service Providers' own systems and operations as well as network, electrical, climatic and other conditions or circumstances which are beyond our control.
12. We reserve the right to cancel or suspend your Automatic Add Value Service without specifying the reasons, but we will take reasonable steps to minimise any inconvenience caused to you.
13. We shall be entitled at our sole discretion to limit the amount of value that may be added to the Float on the *Octopus* by the Automatic Add Value Service in any single day or during any period.
14. We shall take reasonable steps to ensure that our records of the transactions relating to the *Octopus* are true and accurate. Our records shall be conclusive evidence of the value added to the Float on the *Octopus* by means of the Automatic Add Value Service and of any amounts due from the AAVS Account Holder and/or the *Octopus* Holder to us except for any manifest error on our part.

Direct Debit

15. For any value added to the Float on the *Octopus* by means of the Automatic Add Value Service, the same amount in Hong Kong dollars shall be due from the AAVS Account Holder and the *Octopus* Holder to us immediately.
16. We shall be entitled to instruct the Financial Institution directly or through any financial institution appointed by us to transfer from the AAVS Account to Our Account the amount of money stated by us to be due from the AAVS Account Holder and the *Octopus* Holder to us at any time, and the AAVS Account Holder shall authorise the Financial Institution to comply with such instructions.
17. We shall not be liable for any fees or charges that the Financial Institution may impose on the AAVS Account Holder and the same shall be borne by the AAVS Account Holder.
18. The AAVS Account Holder and/or the *Octopus* Holder shall ensure that there are always sufficient funds in, or credit facilities available upon, the AAVS Account to enable the Financial Institution to comply with the instructions from us in respect of the AAVS Account.
19. We reserve the right to charge the AAVS Account Holder and/or the *Octopus* Holder a reasonable fee for providing the Automatic Add Value Service.

Dishonoured Instructions

20. If the Financial Institution fails to comply with our instructions in relation to the AAVS Account because there are insufficient funds in, or credit facilities available upon, the AAVS Account, or for any other reason:-
    (a) the AAVS Account Holder and the *Octopus* Holder shall on demand repay any amount due from the AAVS Account Holder and the *Octopus* Holder to us; and
    (b) we shall be entitled to charge the AAVS Account Holder and the *Octopus* Holder a reasonable administration fee and to apply the Float on the *Octopus*, if any, in or towards payment of any amount of money due from the AAVS Account Holder and the *Octopus* Holder to us (including the administrative fee).
21. If the Float on the *Octopus* is insufficient to pay the amount of money due from the AAVS Account Holder and/or the *Octopus* Holder to us, we shall be entitled to, in addition to other remedies available, immediately cancel the *Octopus* and the Automatic Add Value Service and forfeit the SVF Deposit, if applicable, without notice to the AAVS Account Holder or the *Octopus* Holder. Once cancellation of the *Octopus* is effected, it cannot be re-activated subsequently.

Cancellation of the Automatic Add Value Service

22. The AAVS Account Holder and/or the *Octopus* Holder (other than a holder of a *Bank Co-Brand Octopus* who should refer to Clause 22A below) may apply for the cancellation of the Automatic Add Value Service by contacting us or the Financial Institution. If accepted, the AAVS Account Holder and/or the *Octopus* Holder will be required to present the affected *Octopus* for disabling the Automatic Add Value Service on the *Octopus* in accordance with our instructions. If the Automatic Add Value Service on the *Octopus* is not disabled according to our instructions, we shall be entitled to immediately cancel the *Octopus* and the Automatic Add Value Service, and forfeit the SVF Deposit, if applicable, without further notice to the AAVS Account Holder or the *Octopus* Holder. Once the cancellation of the *Octopus* is effected, it cannot be re-activated subsequently.

22A. If you hold a *Bank Co-Brand Octopus*, subject to the terms of the cardholder agreement between you and the issuing Financial Institution, you or the issuing Financial Institution may request for cancellation of your *Bank Co-Brand Octopus*. Once notified by the issuing Financial Institution, we will cancel the Automatic Add Value Service on the *Bank Co-Brand Octopus*.

23. The AAVS Account Holder and the *Octopus* Holder shall be jointly and severally liable for all amounts due to us through the use of the Automatic Add Value Service on or before the effective cancellation of such Automatic Add Value Service. We shall be entitled, before and/or after the effective cancellation of the Automatic Add Value Service of an *Octopus*, to instruct the Financial Institution directly or through any financial institution appointed by us to transfer from the AAVS Account to Our Account any amount of money due to us as a result of the Automatic Add Value Service transactions carried out before the effective cancellation of such Automatic Add Value Service.
24. We reserve the right to charge the AAVS Account Holder and/or the *Octopus* Holder a reasonable administration fee for the cancellation of the Automatic Add Value Service.

Indemnity

25. The AAVS Account Holder and the *Octopus* Holder shall jointly and severally indemnify us against all actions, proceedings, liabilities, claims, loss, damages, and reasonable costs and expenses (including all reasonable legal expenses) which may be taken against us or which we may suffer, sustain or incur (as the case may be) howsoever arising out of or in connection with any instructions given by us to the Financial Institution in respect of the AAVS Account unless the same were caused by any manifest error on our part.

Risks and Liabilities

26. If, except for any manifest error on our part, the Financial Institution transfers from the AAVS Account to Our Account an amount greater than the actual amount due from the AAVS Account Holder and/or the *Octopus* Holder to us, we shall not be liable for any loss or damage arising therefrom. Subject to Clause 41 below, we shall only be liable to refund the amount in excess to the AAVS Account Holder.
27. Subject to Clause 26 above, we shall not be liable for any act, conduct, omission or negligence of the Financial Institution or its employees or agents unless the same is done or omitted to be done in accordance with the specific instructions from us.
28. We shall be entitled to take such action as we think fit for the purpose of enforcing or exercising our rights under this Agreement, and the AAVS Account Holder and the *Octopus* Holder shall be jointly and severally liable to indemnify us in full for all reasonable costs and expenses incurred by us in respect of any such actions including all reasonable legal charges and expenses.
29. We shall be entitled to employ any persons or companies for the purpose of enforcing or exercising our rights under this Agreement and, except in the case of debt collection agencies, shall not be liable or responsible for any act, conduct, omission or negligence of such persons or companies or their employees unless the same is done or omitted to be done in accordance with the specific instructions from us.
30. We shall be entitled to assign or otherwise transfer any debts due to us from the AAVS Account Holder and/or the *Octopus* Holder to any persons or companies ("**Assignees**"), and provided that we comply with all applicable laws, regulations and codes of practice in respect of such assignment(s) in force at the time of the assignment(s), we shall not be liable for actions taken by such Assignees.

Lost *Octopus*

31. All users of the Automatic Add Value Service are provided with the lost *Octopus* service. If the *Octopus* Holder loses the *Octopus* or if the *Octopus* has been stolen, he/she shall notify us immediately except where your *Octopus* is a *Bank Co-Brand Octopus*, you should contact the issuing Financial Institution. We will then cancel and disable the *Octopus* after a specific period of time ("**Notification Period**") following receipt of the loss report. The Notification Period shall be determined and announced by us from time to time. Once cancellation of the *Octopus* is effected, it cannot be reversed. This lost *Octopus* service will protect the AAVS Account Holder and the *Octopus* Holder from the loss of the Float and any value added to the Float through the Automatic Add Value Service on the *Octopus* after the expiry of the Notification Period.
32. If the *Octopus* is cancelled pursuant to Clause 31 above, we will refund to the *Octopus* Holder the SVF Deposit, if applicable, and the Float, if any, on the *Octopus* as recorded in the Octopus payment system. In the event that there is a negative Float on your *Octopus*, we shall be entitled to set off such negative Float against the SVF Deposit, and debit any negative Float from the AAVS Account, at the end of the Notification Period. We may charge the AAVS Account Holder and/or the *Octopus* Holder a reasonable fee, which will be determined and announced by us from time to time, for providing this lost *Octopus* service. The fee will be deducted from the refund of the Float on the *Octopus*, if any, or charged to the AAVS Account Holder and/or the *Octopus* Holder, who shall be jointly and severally liable for the payment.

Cancellation of AAVS Account

32A. Upon cancellation, termination or expiration of the AAVS Account for any reason, you shall present the affected *Octopus* for disabling the Automatic Add Value Service on that *Octopus* in accordance with our instructions. If you do not do so, we shall cancel and disable all and any *Octopus* (whether or not the *Octopus* belongs to the AAVS Account Holder) linked to the AAVS Account in question. Once cancellation of the *Octopus* is effected, it cannot be re-activated subsequently.

Refund Policy on Cancelled Card

32B. Upon cancellation of your *Octopus* under Clauses 12, 21, 22, 22A and/or 32A, we shall be entitled to set off any amount due to us from you and refund any unused Float of your cancelled *Octopus* to you.

Replacement Card & Transfer of AAVS Account

32C. (a) We may offer you a replacement *Octopus* with Automatic Add Value Service if your *Octopus* is enabled with Automatic Add Value Service and:-

(i) is reported lost or stolen (as described in Clause 31 above);

(ii) malfunctions and is returned to us; or

(iii) needs to be replaced for any other reason(s) as specified by us from time to time and is returned to us.

(b) Any replacement *Octopus* will be linked to the same AAVS Account to which the *Octopus* that is being replaced is linked.

(c) The AAVS Account Holder agrees and undertakes that he/she shall be responsible and liable for any and all transactions carried out on the replacement *Octopus*.

Personal Information Collection Statement relating to you (this "Notice") in accordance with the Personal Data (Privacy) Ordinance (the "Ordinance")

33. The Ordinance governs the collection, holding, processing and use of your personal data and other information that we may collect from the AAVS Account Holder and/or the *Octopus* Holder from time to time (the "Data"). The Data shall include transactional records (meaning the transaction data which we receive from our Octopus readers and/or from other channels in respect of the use of *Octopus* by the AAVS Account Holder and/or *Octopus* Holder) to the extent that those transactional records are "personal data" under section 2(1) of the Ordinance. This Data is to enable us to provide the Automatic Add Value Service and other related services to the AAVS Account Holder and/or the *Octopus* Holder. Further information is set out in our Privacy Policy located at: www.octopus.com.hk and this Notice is the basis upon which we collect, hold, process and use the Data.

34. If the AAVS Account Holder and/or the *Octopus* Holder does not provide his/her personal data to us, we may be unable to provide the AAVS Account Holder and/or the *Octopus* Holder with the Automatic Add Value Service.

35. *Purpose*: Each of the AAVS Account Holder and the *Octopus* Holder agrees that his / her Data may be used for the following purposes:-

(a) processing the application for the Automatic Add Value Service;

(b) collecting money due from the AAVS Account Holder and/or the *Octopus* Holder, whether from the AAVS Account or otherwise;

(c) verifying any information and records relating to the AAVS Account Holder and/or the *Octopus* Holder;

(d) management, operation and maintenance of the Octopus payment system, including audit and exercising our rights and the rights of the AAVS Account Holder and/or *Octopus* Holder under the Conditions of Issue and this Agreement;

(e) designing new or improving existing services provided by us, our subsidiaries and our affiliates (that is, our direct holding company and its subsidiaries);

(f) communication by us to the AAVS Account Holder and/or the *Octopus* Holder;

(g) investigation of complaints, suspected suspicious transactions and research for service improvement;

(h) prevention or detection of crime; and

(i) disclosure as required by law, rules, regulations, codes or guidelines.

36. *Transfer*: Data will be kept confidential by us, but each of the AAVS Account Holder and *Octopus* Holder agrees that for the purpose(s) set out in Clause 35 above, we may transfer or disclose such Data to the following parties within Hong Kong (except that the parties set out in Clauses 36(a) and 36(b) below may be located outside Hong Kong):

(a) issuers of *Bank Co-Brand Octopus* and Financial Institutions which owe a duty of confidentiality to us and with which the AAVS Account Holder and/or *Octopus* Holder has selected to register;

(b) our agents or contractors under a duty of confidentiality to us who provide administrative, telecommunications, computer, anti-money laundering and counter terrorist financing intelligence, payment, data processing or other services to us in connection with the operation of our business (such as professional advisors, call centre service providers or debt collection agencies (in the event of any money due to us by the AAVS Account Holder and/or the *Octopus* Holder), courier, gift redemption centres or data entry companies);

(c) our subsidiaries and/or our affiliates which owe a duty of confidentiality to us; and

(d) any law enforcement agencies and/or regulatory bodies for compliance with applicable laws, rules, regulations, codes and/or guidelines and/or any person or entity to whom we, our subsidiaries and/or affiliates are under a binding obligation to satisfy a legally enforceable demand for disclosure under the requirements of any law, rule, regulation, code and/or guideline and/or order of any competent court of law, law enforcement agencies and/or regulatory bodies, but such disclosure will only be made under proper authority.

37. *Access*: Each of the AAVS Account Holder and the *Octopus* Holder has the right to:

(a) check whether we hold Data and to have access to that Data;

(b) require us to correct any Data which is inaccurate; and

(c) ascertain our policies and practices in relation to Data and to be informed of the kind of Data held by us.

38. We reserve the right to charge the AAVS Account Holder and/or *Octopus* Holder a reasonable fee for complying with any request for access to his/her Data.

39. Any Data access request should be made in writing to:

The Data Protection Officer
Octopus Cards Limited
46/F, Manhattan Place
23 Wang Tai Road
Kowloon Bay
Kowloon
Hong Kong
Email: dpo@octopus.com.hk

40. Nothing in this Notice shall limit the rights of the AAVS Account Holder and/or *Octopus* Holder under the Ordinance.

Deductions by Mistake

41. Each of the AAVS Account Holder and the *Octopus* Holder must ensure that the AAVS Account Holder shall:-

(a) keep himself/herself promptly informed of all transactions relating to the AAVS Account, which will involve examining each statement issued by the Financial Institution in respect of the AAVS Account or, if the Financial Institution does not issue statements in respect of the AAVS Account, updating and examining the passbook for the AAVS Account regularly, unless he/she has some other effective means of monitoring transactions on such account; and

(b) notify us within 12 months of the day of any debit from the AAVS Account to Our Account if he/she claims that we were not entitled to debit the relevant amount from the AAVS Account. After such period, neither the AAVS Account Holder nor the *Octopus* Holder shall make any claim that we were not entitled to debit the relevant amount from the AAVS Account unless:-

(i) we failed to exercise reasonable skill and care in respect of any such debit; or

(ii) any such debit arose from any manifest error on our part.

Termination

42. This Agreement shall terminate when the Automatic Add Value Service is cancelled in accordance with Clauses 12, 21, 22, 22A or 32A above, but such termination shall not affect the rights and obligations of the parties accrued prior to the termination.

Rights of Third Parties

43. This Agreement shall not create or give rise to, nor shall it be intended to create or give rise to, any third party rights. No third party shall have any right to enforce or rely on any provision of this Agreement which does or may confer any right or benefit on any third party, directly or indirectly, expressly or impliedly. The application of any legislation giving rise to or conferring on third parties contractual or other rights (including, but not limited to, the Contracts (Rights of Third Parties) Ordinance) in connection with this Agreement is hereby expressly excluded. For the avoidance of doubt, nothing in this Agreement shall affect the rights of any permitted assignee or transferee of this Agreement.

Changes to this Agreement

44. We may amend this Agreement from time to time. We shall notify the AAVS Account Holder and the *Octopus* Holder by giving them written notice of the change(s) or, as we shall at our absolute discretion determine, by publishing a notice of the change(s) in one Chinese and one English language newspaper in Hong Kong, at least 30 days before such amendments are to take effect. We shall provide the AAVS Account Holder and/or the *Octopus* Holder with a copy of the latest version of this Agreement upon written request. The latest version of this Agreement will also be available on our website at www.octopus.com.hk. If the *Octopus* Holder uses the *Octopus* after any amendment to this Agreement shall have taken effect, that amendment shall be deemed to have been accepted by the AAVS Account Holder and the *Octopus* Holder.

Governing Law and Jurisdiction

45. This Octopus Automatic Add Value Agreement shall be governed by the laws of Hong Kong. You and Octopus Cards Limited irrevocably agree that the courts in Hong Kong shall have exclusive jurisdiction to settle any dispute or claim (whether contractual or non-contractual) arising out of or in connection with this Agreement, its subject matter or formation.

Octopus Cards Limited
SVF Licence Number: SVF0001

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