

Shanghai Commercial Bank Shanghai Fraternity Association Credit Card Application Form

Please put a " $\sqrt{}$ " in the appropriate box and complete this form in BLOCK LETTERS. If the personal information you provided is different from our record, the Bank will automatically update it for you (if applicable).

Please return the completed application form together with supporting documents to any of Shanghai Commercial Bank branches, or mail to Level 26, Tower 2, Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai Chung, NT, HK - Shanghai Commercial Bank Credit Card Department To: Shanghai Commercial Bank Limited (the "Bank")

o: Shanghai Comme	rcial Bank Limite	ed (the "B	ank")		
	Credit Card	Type	& Welc	ome Gift	
☑ Sha	anghai Fratern	nity Asso	ciation Ho	ng Kong Li	mited ("SFAL"
,	mit AL members)		RMB cre	edit limit	%
SFAL membe	rship no.:			(For exist	ing members onl
* If you do not spec RMB account in th	ify, the credit lin	nit will be	evenly divid	ded into your	HKD account ar
I wish to collec	t the new ca	ard at _			branc
Welcome Gift C	ode#	HK\$	500 Free S	Spending C	redit
# The welcome gift credit cards / co-b	s only applicab randed credit ca	le to prinards of the	cipal card a Bank in the	applicants wh e past 12 mo	no do not hold a nths.
Perso	nal Informa above and	ation (A	Applicant r	nust be age	ed 18 or
Fu ll Name in Engl				sidenty	☐ Mr. ☐ M
		<u>,</u>			
Name in Chinese				Nationality	,
Former Name / O (if any, please provide					
HKID Card / Pass	port No.				
Date of Birth	D L		М		Y
Marital Status	☐ Single	☐ Marri	ed 🗆 W	/idowed	□ Divorced
Education Level	☐ Post-Grad☐ College /☐ Seconda	Associa	ite Degree	☐ Univer I Univer I University	
Home Flat Address Buildi	ng / Estate			Block _	
Street	-				
Distric	ot				
(If the permanent addre	ess is different from	above hor	ne address.	Пнк	□ KLN □ N

Years of Residence | Monthly Mortgage Loan Instalment HK\$ | | | |

☐ Owned Private Housing

☐ Mortgaged Public Housing

□ Company Quarters

please provide permanent address proof)

Type

Residential

Owned Public Housing

☐ Owned by Relative

☐ Mortgaged Private Housing

□ Rented

Mailing Address
Home No.
Mobile No.
(If your mobile phone number is not provided, you may not be able to use your credit can in some card-not-present transactions)
E-mail Address
(Please provide your email address to receive the latest promotion and/or emanotification when your new e-Statement is available)
Statement Arrangement ^ The Bank will charge Paper Statement Fee o HK\$5 per month per account.
^ If you are our Personal Internet Banking user, the new card will be automaticall registered for e-Statement Service. If you are not Personal Internet Banking user, pleas visit our website to register after receiving the new card and ATM PIN.
Occupation
□ Full-time Employed □ Part-time Employed □ Self Employed - Sole Proprieto □ Self Employed - Shareholder / Partner □ Housewife (Please provide the asset proc □ Retired (Please provide the asset proof) □ Student
Name of Company
Company Flat Floor
Address Building
Street
District District HK KLN N
Office No.
Company Industry
Occupation
Position Years of Employment
Annual Income HK\$
Supplementary Card Applicant Information
Full Name in English (as shown on your HKID Card)
Name in Chinese Nationality
Former Name / Other Name (if any, please provide proof)
HKID Card / Passport No.
Date of Birth D M Y
Home No.
Mobile No.
(If your mobile phone number is not provided, you may not be able to use your credit can in some card-not-present transactions)
E-mail Address (You can provide your email address to receive the Bank's latest promotions

Employment Status	□ Full-time Employed □ Part-time Employed □ Self Employed - Sole Proprietor □ Self Employed - Shareholder / Partner □ Housewife □ Retired □ Student
Name of Company	
Company Industry	
Occupation	
Position	
Office No.	
upplementary Card	is only applicable to SFAL Individual Members. If the

Supplementary Card is only applicable to SFAL Individual Members. If the residential address of the supplementary card applicant is different from that of the principal cardholder, please provide the relevant residential address proof of supplementary card applicant

Relationship Declaration

Name	Dolotionobio
or its subsidia	aries in the past 12 months. (Please delete where inapplicable)
the director /	shareholder / employee of Shanghai Commercial Bank Limited
☐ I am / have b	een a director / shareholder / employee or a relative / nominee of

NameRelationshipDepartmentPosition

Over-the-limit Facility Arrangement

Your credit card will be set to opt-out of the Over-the-limit Facility. You can choose to opt-in to the Over-the-limit Facility by completing the relevant form available for download from the Bank's website at www.shacombank.com.hk or by contacting our Credit Card Customer Service Hotline at 2818 8236.

Declaration and Signature

I/We confirm that I/we did not own any credit card that was cancelled due to default payment and currently I / we do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institution. I/We further confirm that no bankruptcy order has ever been made against me / us and I / we am / are not in the process of petitioning for bankruptcy nor have any intention to do so. I/We confirm that the information herein provided is true and complete and authorize the Bank to verify from any source the Bank may choose and agree that any information provided by me / us or collected in the course of dealings between me / us and the Bank m'ay be disclosed to, or used and retained by, any other financial institutions or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to the other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts. I / We acknowledge and agree that all personal data supplied herein ("the Data") are given by me / us on a voluntarily basis. I / We confirm that I / we have read and understood the attached Bank's Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (as may be varied or updated from time to time) ("the Circular"), a copy of which is also available to me / us upon request and at the Bank's website. I / We authorize the Bank to use and / or disclose the Data in accordance with the Circular. I / We understand that the Personal Identification Number (PIN) for accessing ATM and other terminals, and the Credit Card Automated Phone Enquiry (CAPE PIN) Service PIN* for accessing the CAPE service will be sent to me / us upon issuance of card. The use of the Credit Card / PIN constitutes my / our acceptance of General Terms & Conditions of the application form, all terms and conditions of the Credit Card Cardholder Agreement and the Circular. I/We confirm that I/we have read the contents thereof before I / we use or activate the use of the Credit Card. I / We authorize the Bank to disclose name, mobile phone no and SFAL membership no. under "Personal Information" column in this application form to SFAL for membership verification purpose. I / We authorize the Bank to provide card status to SFAL for payment arrangement. I / We understand that the SFAL credit card will also serve as a SFAL membership card. If I / we are no longer a SFAL member, I / we shall inform the Bank immediately. The relevant SFAL credit card will be cancelled and cannot be used as SFAL membership card. I / We authorize the Bank to notify SFAL if the relevant SFAL credit card(s) is / are cancelled. SFAL shall be solely responsible for any legal liability of the membership and the quality of the products and services provided by SFAL, to which the Bank shall have no legal liability whatsoever. I / We understand, acknowledge and agree that the General Terms and Conditions, Keys Provision of Terms and Conditions of Cardholder Agreement and Key Facts Statement stated overleaf shall be binding on me / us.

*If I / We do not wish to have this service, I / we can call your Customer Service Hotline at 2818 8236 for arrangement. I / We understand that without ATM PIN, I / we will not be able to access ATM / EPS / Personal Internet Banking services.

I / We do	o not wish the E	Bank to use my / ₀	our persona l data in direct market	ing
through	the following of	hannel(s) (please	e "√" to select the channel(s):	
□ Mail	□ E-mail	□ Telephone	□ SMS	

The Bank may provide my / our personal data to other persons for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. I / We should " \checkmark " this box \square if I / we do not wish the Bank to provide my / our personal data to any other persons for their use in direct marketing.

The above options represent my / our present choice of whether or not to receive direct marketing contact or information. This replaces any choice previously communicated by me / us to the Bank. If none of the above boxes are " \checkmark ", it represents my / our consent to receive direct marketing contact or information.

I/We understand that my / our above choice applies to the direct marketing of the classes of products, services and / or subjects as set out in the Circular. I/We may refer to the Circular on the kinds of personal data which may be used in direct marketing and the classes of persons to which my / our personal data may be provided for them to use in direct marketing.

I / We confirm that this card application was not referred by a third party.

Signature of Principal

Date

Card Applicant			
	(The Signature must be the same as that will appear on the Credit Card)		
Date			
Signature of Suppleme Card Applicant	·		
	(The Signature must be the same as that will appear on the Credit Card)		

For Bank Use Only

BRANCH CODE / GROUP	E/S CURRENT A/C NO.: 82
NAME	REF GC L
REFERRAL CARD NO XXXX - XX	
TCR () K	TOS K CRA-Y/N
TCR () K	тоѕ к
AP/WD/DC	SC FC FC
CL K	HKD RMB
MEMO	PN / SN

Documents Required

All principal applicant(s) must be a Hong Kong permanent resident aged 18 or above, while supplementary card applicant(s) must be aged 16 or above. Please enclose the following document(s) (please put "√").

☐ A copy of your and supplementary card applicant's (if any) Hong Kong Identity Card

☐ A copy of residential address proof within the latest 3 months. e.g. rate bill, electricity bill or bank statement.

☐ Your income proof / asset proof, e.g.:

- A copy of pay roll record for the latest 3 months or latest income tax demand note (dated within 6 months); or
- A copy of latest 1 month's bank statement / passbook showing your name, account number and salary entry; or
- For housewife or retired person, please attach a copy of bank deposit account statement of the latest 3 months or other asset proof; or
- For student, please attach a copy of Student Identity Card Apart from the above information, the Bank may request applicant(s) to provide additional information / document for processing of the application. Please note that any document including this form submitted will not be returned.

General Terms & Conditions

- 1. For Octopus Automatic Add-Value Service ("AAVS") application is free for the first time user. To change the service bank or restart the AAVS, Octopus Cards Limited will charge **HK\$20** as handling fee. Cardholders can download the Octopus AAVS application form in our website www.shacombank.com.hk. Each Octopus card can add value of HK\$250 / HK\$500 automatically once every day. The transaction will be shown on your credit card monthly statement.
- 2. Cardholders can apply Purchase Instalment Scheme 7 working days before the payment due date by calling 2818 8236. A flat monthly handling fee will be charged.
- 3. Every retail purchase would be HK\$1 = 1 Bonus Point (RMB1 = 1 Bonus Point). Validity of Bonus Point is up to two years.
- 4. Please visit our website or any branch of the Bank for details of fees and charges. The Annualized Percentage Rate is calculated based on the requirement of the Code of Banking Practice. The Bank reserves the final right on approval of issuance of card and revision of the above terms at any time.
- 5. For the subject credit card type, the Bank did not engage any intermediary / third party for referral of credit card application.
- 6. If your credit card application is referred by an intermediary or third party, the Bank may decline to process your application in accordance with the relevant regulatory requirements.

Key Provision of Terms and Conditions of Cardholder Agreement

- 1. Each Cardholder shall sign the signature panel on the back of his Card immediately upon receipt thereof.
- 2. The Principal Cardholder and the Supplementary Cardholder(s) shall be jointly and severally liable for all obligations imposed hereunder on a Cardholder. Supplementary Cardholder(s) shall not be held liable for the Charges as a result of the use of the Card by the Principal Cardholder or other Supplementary Cardholder(s) (if any).

- 3. In addition to a finance charge, a late payment charge shall be levied if the "Minimum Payment Amount" as specified on the statement is not received by the Bank on or before the Latest Payment Date. Notwithstanding anything to the contrary herein provided, the full amount outstanding under the Account is payable by the Cardholder upon demand by the Bank.
- 4. The Cardholders agree and shall have the duty to check and examine the correctness of a statement of Charges. If no query thereof is received by the Bank within sixty days from the date of the relevant statement the Cardholders shall be conclusively deemed to have accepted the relative statement of Charges.
- 5. Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his / her Card has been lost or stolen, the liability of the Cardholder for any unauthorized transaction shall be confined to a maximum of **HK\$500**. However, Cardholder shall keep the Card safe and the PIN confidential at all time, failing which, Cardholder shall be liable for all losses for the use of Card / PIN whether or not authorized. The Cardholder shall also be liable for all debts and liability incurred under the Account and all losses and damages suffered by the Bank, if the Cardholder has acted fraudulently or with negligence.
- 6. Subject to return of the Card after having cut it into halves, the Principal and Supplementary Cardholder may terminate this Agreement at any time by giving written notice to the Bank. The Principal Cardholder must return all Supplementary Cards after cutting them into halves, if he wishes to terminate this Agreement. The aforesaid termination will only come into effect after such notice and the relative Cards have been received by the Bank.
- 7. The Bank reserves the right to combine or consolidate the outstanding balance of the Account for which the Cardholder is liable with any other accounts which that Cardholder maintains with the Bank whether in the name of that Cardholder or in the name of that Cardholder and any other persons at any time without prior notice. In the case of a joint account in the names of that Cardholder and any other person, the Bank may apply any credit balance on such joint account toward satisfaction of indebtedness owed to the Bank by any holder of such joint account under this agreement.
- 8. The Cardholders shall pay the Bank forthwith all reasonable costs and expenses including but not limiting to legal expense on a solicitor and own client basis and collection agents fee which are of reasonable amount and were reasonable incurred by the Bank in recovering or attempting to recover monies owed hereunder as a result of defaults on the part of the Cardholders to perform any of their obligations in this Agreement.
- 9. The Bank shall be entitled to seek assistance from any person, organization, governmental agency, consumer reporting agency, or any other source or employ debt collection agencies and/or institutions for the collection, holding, processing, copying, deleting, augmenting, extracting as well as transferring and disclosing of such personal data of the Cardholder and for the collection of the all sums due and payable to the Bank and/or for other purposes as the Bank deems fit or necessary in accordance with the Bank's Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance(the "Circular") in relation to personal data amended and updated from time to time.

Key Facts Statement

Interest Rates and Interest Charges		
Annualised Percentage Rate (APR) for Retail Purchase ¹	32.92% when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance billed in the previous statement from the date of the previous statement on a daily basis until payment is made in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment is made in full.	
APR for Cash Advance ^{1,2}	35.00% when you open your account and it will be reviewed from time to time. Interest will be charged on the daily unpaid cash advance balance from the date of cash advance.	
Delinquent APR	Not Applicable	
Interest Free Period	· Up to 56 days · No interest-free period on Cash Advance and Bill Payment of other credit card bills	
Minimum Payment	Total sum of items (i) to (iii): (i) all interest, fees and charges including annual fees; (ii) over-the-limit amount; (iii) 1% of outstanding balance excluding item (i) and (ii) or minimum HK\$50 / RMB50 (whichever is higher)	
Fees		

1 663			
Annual Fee	Card Type	Principal Card	Supplementary Card
	World Credit Card	HK\$3,000	HK\$1,500
	UnionPay Dual Currency Credit Card / Platinum Credit Card	HK\$1,200	HK\$600
	Titanium Credit Card / Gold Credit Card	HK\$480	HK\$240
	Classic Credit Card	HK\$220	HK\$110
	Platinum Business Card / UnionPay Dual Currency Corporate Credit Card	N/A	HK\$500
Cash Advance	4% on the amount of each cash advance or minimum HK\$100 / RMB100 (whichever is higher)		
Fee relating to Foreign Currency Transaction	Visa / Mastercard: To be converted into HKD at the rate adopted by Visa / Mastercard on the date of conversion plus 1.95% (including the mandatory charges imposed by Visa / Mastercard on the Bank, if applicable) and debited to the credit card account. UnionPay Dual Currency Credit Card: Currencies other than RMB and HKD will be converted into HKD and debited to the credit card account at the exchange rate adopted by UnionPay on the date of conversion without charges.		

Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. No further handling fee is charged by the Bank if you choose to settle foreign currency transaction in Hong Kong dollars at the point of sale overseas.		
Late Payment Fee	HK\$300 / RMB300 or the Minimum Payment Amount per statement cycle (whichever is lower)		
Over-the-Limit Fee	HK\$180 / RMB180 per statement cycle		
Returned Payment Fee	HK\$150 / RMB150 each time		
Paper Statement Fee ³	HK\$5 per month per account		
vloto:			

- 1. The above-mentioned interest rates, fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at the discretion of the Bank from time to time. Such variations or amendments will be notified by the Bank to the Cardholder in any manner the Bank deems fit and will become effective pursuant to the relevant terms and conditions of the relevant Credit Card Cardholder Agreements. The above interest rates are calculated on the basis of 365 days per year and the APR is calculated based on the Net Present Value (NPV) method in accordance with the guideline of the Code of Banking Practice. The APR is for reference only. In the event of any discrepancy between the English and Chinese versions of this statement, the English version shall prevail
- The interest charge for Cash Advance may be accrued after the statement cut off date, and Cardholder may contact the Bank on how to fully settle the Cash Advance before the next statement date
- 3. Paper Statement Fee is not applicable to the following customers and Business / Corporate Credit Cards customers: (1) aged below 18 or aged 65 and above, (2) recipients of Comprehensive Social Security Assistance and (3) recipients of Government Disability Allowance, Under circumstances (2) or (3), customer should submit the application form or relevant proof for Fee waiver or contact our Credit Card Customer Service Hotline at (852) 2818 8236 for enquiry.

Illustrative example

Assumptions:

- Outstanding Balance = HK\$20,000
- Monthly Interest Rate = 2.4% (Annualised Percentage Rate at 32.92%)
- No new retail purchase transactions, annual fees and other fees are applied
- Repayments are due on the 26th day after the statement date, and are made on or before the Latest Payment Date.

If you make no additional charges using 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 sum including Purchase Finance Charge of…
Only the minimum payment	314 months	HK\$66,759.51
HK\$835.59	36 months	HK\$30,080.85 (Savings of HK\$36,678.66)

To calculate the above information applicable to your specific case. please use our online calculator accessible from our website (www.shacombank.com.hk > Cards > Credit Card > Credit Card Repayment Calculator).

> To borrow or not to borrow? Borrow only if you can repay!

Issued by Shanghai Commercial Bank Limited