



恒生商務卡服務修訂表
Hang Seng Commercial Card Service Amendment Form

致：恒生銀行有限公司（「恒生」）
To: Hang Seng Bank Limited ("Hang Seng")

請用正楷填寫，並在適當方格內加上“√”。請將表格填妥及簽署，並連同所需文件(如適用)寄回九龍中央郵政局郵箱74147號或交回任何一間恒生商務理財中心或分行。

Please complete in BLOCK LETTERS and "√" where appropriate. Please return the completed and signed form by post to P.O. Box 74147 Kowloon Central Post Office or to any Hang Seng Business Banking Centre/branch.

日期(日/月/年) Date(DD/MM/YY)

甲部 Part A – 申請機構資料 Information of the Applicant

申請機構名稱 Name of Applicant	
聯絡人姓名 Name of Contact Person	聯絡電話號碼 Contact Tel. No.
商業登記證號碼 B.R. No.	公司註冊證明書號碼(如為有限公司) C.I. No. (for limited company)

乙部 Part B – 指示 Instructions

(I) 更改信用額 Change of Credit Limit

本公司欲申請更改以下恒生商務卡之信用額：
The company hereby applies for the change of credit limit for the following Hang Seng Commercial Card(s):

被授權持卡人姓名 Name of Authorised Card User	恒生商務卡號碼 Hang Seng Commercial Card No.	建議之新信用額 Proposed New Credit Limit	更改信用額有效期 Effective Period for Change of Credit Limit
	- - -	HKD/CNY	<input type="checkbox"/> 永久 Permanent
	- - -	HKD/CNY	<input type="checkbox"/> 臨時： Temporary： 由 From _____ 至 to _____
	- - -	HKD/CNY	

擔保人資料 Guarantor Information

如更改信用額，需提供擔保人資料，請於下列填寫擔保人資料。
For Change of Credit Limit, please provide Guarantor's information in the below section.

		擔保人 Guarantor 1	擔保人 Guarantor 2	擔保人 Guarantor 3
稱謂 Title		<input type="checkbox"/> 先生 <input type="checkbox"/> 小姐 <input type="checkbox"/> 太太 <input type="checkbox"/> 女士 Mr Miss Mrs Ms	<input type="checkbox"/> 先生 <input type="checkbox"/> 小姐 <input type="checkbox"/> 太太 <input type="checkbox"/> 女士 Mr Miss Mrs Ms	<input type="checkbox"/> 先生 <input type="checkbox"/> 小姐 <input type="checkbox"/> 太太 <input type="checkbox"/> 女士 Mr Miss Mrs Ms
英文姓名 Name in English	姓氏 Surname			
	名稱 Given Name			
中文姓名 Name in Chinese				
國籍(國家/地區) Nationality (country/region/territory)				
香港身份證/護照號碼(請附副本) HKID Card/Passport No. (please attach copy)				
出生日期(日/月/年) Date of Birth(DD/MM/YYYY)				
職位 Position				
持股量/權益 Shareholding/Ownership		%	%	%

>>>CSS>>OPERATIONS>CAP

CC230C-R18(YX) 1-7 05/22 E

乙部 Part B – 指示(續) Instructions (Cont.)

(I) 更改信用額(續) Change of Credit Limit (Cont.)

擔保人資料(續) Guarantor Information (Cont.)

	擔保人 Guarantor 1	擔保人 Guarantor 2	擔保人 Guarantor 3
住宅電話+ Home Tel. No. +	()	()	()
手提電話/傳呼機+ Mobile Phone No./Pager+	()	()	()
辦公室電話+ Office Tel. No. +	()	()	()
現時住址 Current Residential Address (請提供地址證明文件) (Please provide address proof)			

+ 聯絡電話號碼 - 請提供最少兩項；必須提供手提電話號碼，及住宅電話號碼或辦公室電話號碼。
+ Please provide at least 2 contact telephone numbers; Mobile Phone Number and Home Telephone Number or Office Telephone Number MUST be provided.

注意事項:
Important Note:

如欲提升信用額，請注意以下事項並附以下文件副本：
If you request for credit limit increase, please take note of the below important note and attach below copy(ies):

- 最近3個月之其他銀行月結單
Other bank statements for past 3 months
- 最近由稅務局發出之利得稅稅單/最近18個月經審核之財務報告/最近12個月之財務報表
Latest Profits Tax Demand Note from the Inland Revenue Department/audited financial statements (within 18 months)/management accounts (within 12 months)
- 其他資產證明(如：定期存款通知書、樓宇按揭證明等)
Other asset proofs (e.g. Time Deposit advice(s), Mortgage Loan statement(s) and etc.)
- 如申請機構是有限公司，擔保人必須擁有申請機構最少百分之五十最終實益擁有權，並於遞交本申請表格時簽署及提供有關擔保文件。
Where the Applicant is a limited company, guarantee from person(s) who has/have at least 50% ultimate beneficial ownership of the Applicant is required. The Personal Guarantee has to be signed and submitted at the time of submitting the application form.

恒生保留要求提供其他證明文件之權利。
Hang Seng reserves the right to request further supporting documents.

(II) 拒絕信用限額過額或取消拒絕信用限額過額安排 Opt-out for Overlimit or Cancellation of Opt-out for Overlimit Request

本公司欲申請更改以下恒生商務卡之信用限額過額安排：
The company hereby applies for the change of credit card's overlimit arrangement for the following Hang Seng Commercial Card(s):

被授權持卡人姓名 Name of Authorised Card User	恒生商務卡號碼 Hang Seng Commercial Card No.	信用卡之信用限額過額安排 Credit Card's Overlimit Arrangement	
		拒絕信用限額過額 Opt-out for Overlimit	或 Or
	- - -	<input type="checkbox"/> 是 Yes	<input type="checkbox"/> 是 Yes
	- - -	<input type="checkbox"/> 是 Yes	<input type="checkbox"/> 是 Yes
	- - -	<input type="checkbox"/> 是 Yes	<input type="checkbox"/> 是 Yes

注意事項:
Important Note:

- 當客戶進行信用卡交易而遇上可用信用限額不足時，恒生或會因應客戶的紀錄容許信用卡過額而讓交易順利進行，惟客戶須繳付過額費用(若戶口之結欠(不包括由銀行收取之費用)超逾信用限額HK\$180(適用於港元商務卡/公司卡)/CNY180(適用於人民幣商務卡)或以上，則須繳付每卡每月HK\$180/CNY180過額費用)。如客戶不欲因信用卡交易引致超逾信用限額，請於「拒絕信用限額過額」有關空格填上「√」號。
Hang Seng may, with reference to the record of customer, allow the credit limit of the credit card account to exceed the prescribed credit limit ("overlimit") to facilitate credit card transactions. However, an overlimit fee will be levied (An Overlimit Fee of HK\$180 (for HKD Commercial Card/Business Card) /CNY180 (for RMB Commercial Card) per card per month will be charged if the outstanding balance (excluding fees and charges charged by the Bank) exceeds the prescribed credit limit by HK\$180/CNY180 or above). If customer does not wish to have this overlimit facility, please put tick(s) ("√") in the relevant box(es) in the "Opt-out for Overlimit" section.
- 如已申請拒絕信用限額過額之客戶欲更改有關安排，請於「取消拒絕信用限額過額」有關空格填上「√」號。
If customer would like to change the "Opt-out for Overlimit" arrangement for any credit card account that has been opted-out for overlimit, please check ("√") in the relevant box(es) in the "Cancellation of Opt-out for Overlimit" section.

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CC230C-R18(YX) 2-7 05/22 E

乙部 Part B – 指示(續) Instructions (Cont.)

(II) 拒絕信用限額過額或取消拒絕信用限額過額安排(續) Opt-out for Overlimit or Cancellation of Opt-out for Overlimit Request (Cont.)

3. 如客戶選擇「拒絕信用限額過額」服務，意指客戶要求恒生停止指定信用卡戶口進行引致信用限額過額之信用卡交易。客戶明白此要求一經恒生接納，信用卡交易將有機會因可用信用限額不足而未能完成，包括但不限於定期支賬交易如：保險費，電訊服務月費，以自動轉賬支付之賬項等。客戶明白及同意如客戶或第三者因此而引致或遭受任何損失或不便，恒生概不負責。
If customer chooses the "Opt-out for Overlimit" service, it means that the customer requests Hang Seng to stop credit card transactions that will make the specified credit card account being overlimit. The customer understands that credit card transactions, including but not limited to recurring transactions such as insurance premium, telecommunication monthly service fee, autopay transactions etc, may be declined due to insufficient available credit limit once Hang Seng has accepted the request herein. The customer understands and agrees that Hang Seng will not be liable for any loss or inconvenience that the customer or any third party may suffer due to this arrangement.
4. 為免因信用卡之可用信用限額不足而引致交易未能順利完成，客戶可填寫本表格「乙部(I)更改信用限額」申請提升信用限額，並於填妥後交回恒生以作安排。恒生保留提升信用限額之最終決定權。
To avoid credit card transactions being declined due to insufficient available credit limit, customer may fill out the "Part B(I) - Change of Credit Limit" of this form to apply for credit line increase. Hang Seng reserves the final decision for the approval of credit line increase.
5. 部分信用卡之交易有機會未能因客戶選擇上述「拒絕信用限額過額」安排而停止進行，包括但不限於：自動轉賬方式直接支取信用卡戶口之交易、八達通自動增值服務之增值金額、透過Visa payWave、MasterCard Contactless 及 Mobile Payment 服務付款之交易、已獲批核但延遲誌賬之交易等，惟若客戶之信用卡戶口因此情況而超逾信用限額並已選擇上述安排，恒生將不會收取過額費用。
Some credit card transactions may not be stopped even though the customer has applied the "Opt-out for Overlimit" arrangement. These credit card transactions include but not limited to autopay transactions that will be posted to the credit card directly, Octopus Automatic Add Value Service reloading amount, transactions made by Visa payWave, MasterCard Contactless and Mobile Payment Service, late posting of authorised transaction etc. However, the overlimit fee will not be levied if the credit card account exceeds the credit limit due to these transactions and the above arrangement has been chosen.
6. 若已申請「拒絕信用限額過額」之信用卡戶口，如因有關銀行服務收費而引致信用限額過額，恒生並不會收取過額費用。
If customers have applied for "Opt-out for Overlimit", Hang Seng will not charge any overlimit fee if the credit card account exceeds a credit limit solely because of fees and charges charged by Hang Seng.
7. 恒生將以專函通知客戶有關「拒絕信用限額過額」或「取消拒絕信用限額過額」安排之結果。
Hang Seng will notify the customer the result of the "Opt-out for Overlimit" or "Cancellation of Opt-out for Overlimit" request by post.

(III) 更改現金透支服務 Change of Cash Advance Facilities

- 本公司欲授權以下被授權持卡人憑其恒生商務卡享有現金透支服務：
The company hereby authorises the following Authorised Card User(s) with the respective Hang Seng Commercial Card(s) to obtain cash advance facilities:
- 本公司欲取消以下恒生商務卡被授權持卡人現金透支服務：
The company hereby cancels the cash advance facility(ies) available to the following Authorised Card User(s) with the respective Hang Seng Commercial Card(s):

被授權持卡人姓名 Name of Authorised Card User	恒生商務卡號碼 Hang Seng Commercial Card Number
	- - -
	- - -
	- - -

注意事項：
Important Note:

如為新申請之現金透支服務，被授權持卡人將收到與現有卡號碼相同之新發出商務卡，被授權持卡人可透過自動櫃員機提取現金。新商務卡將透過郵遞寄出或於指定分行領取。收到新卡時，請立即將舊卡銷毀。
For new application of Cash Advance Facilities, a new commercial card with same card account number will be issued to Authorised Card User. Authorised Card User can withdraw cash via ATM. New commercial card will be mailed to Authorised Card User or collected at designated branches. Upon receiving the new card, please destroy the old card immediately.

乙部 Part B – 指示(續) Instructions (Cont.)

(IV) 委任授權簽署人士(續) Appoint Authorised Signatory

(適用於委任授權簽署人士處理所有本公司名下之恒生商務卡戶口)

(Only applicable to authorise Authorised Signatory to manage all Hang Seng Commercial Card account(s) under the company)

董事會決議案 Board Resolution

選錄自現位於(地址) _____

之(申請機構名稱) _____ (本申請機構)

於 _____ 年 _____ 月 _____ 日之董事會會議記錄。

Extracts from the Minutes of a Meeting of the Board of Directors of _____

_____ (the Applicant) situated at _____

_____ (Office Address) held on _____ (Day) _____ (Month) _____ (Year).

於上述日期由申請機構董事通過 Passed by the Directors of the Applicant on the date above:

鑑於申請機構擬向恒生銀行有限公司(「恒生」)申請領取由恒生應申請機構之要求所發出之恒生商務World Mastercard/銀聯人民幣鑽石商務卡(「商務卡」)以提供財務融通便利予申請機構職員及/或代理人, 並

Whereas, the Applicant desires to obtain financial accommodation from Hang Seng Bank Limited ("Hang Seng") pursuant to the use of a number of Hang Seng Commercial World Mastercard/UnionPay RMB Diamond Commercial Card to be issued by Hang Seng at the Applicant's request to the officers and/or agents of the Applicant (the "Commercial Card"); and

鑑於申請機構擬授權其職員及/或代理人使用該等商務卡(包括但不限於使用該等商務卡或其中任何一張取得現金透支及免息分期付款計劃)作為與申請機構業務有關之用途, 並

Whereas, the Applicant intends to authorise its officers and/or agents to use such Commercial Card(s) (including but not limited to obtain cash advance and Interest-free Instalment Plans by use of such Commercial Card(s) or any of them) for and in connection with the Applicant's business; and

鑑於申請機構得先行同意承擔所有使用商務卡之責任並負責償還因使用商務卡所引致之全部債務, 否則恒生不會發出該等商務卡(無論該等使用或債務是否曾經獲得申請機構授權)。

Whereas, Hang Seng will not extend such accommodation by issuing such Commercial Card(s) unless the Applicant agrees to assume full liabilities for the use of such Commercial Card(s) or any of them, and to pay Hang Seng for all indebtedness incurred by use of such Commercial Card(s) or any of them, whether such use or indebtedness was authorised or unauthorised by the Applicant.

通過決議如下:

It is resolved that:

1. 申請機構茲在此議決由下文第(2)點內所授權之人士(以下簡稱「獲授權簽署人士」)向恒生申請所需數目之商務卡以供申請機構職員及/或代理人使用, 並明白現有紀錄之獲授權簽署人士(如適用)將立即被其取替。

The Applicant applies to Hang Seng for the issuance of a sufficient number of Commercial Card(s) as, in the judgment of the officer(s) and/or agent(s) authorised in paragraph (2) below ("the Authorised Signatory(ies)"), the Applicant may require; the Applicant understands the below Authorised Signatory will replace the existing Authorised Signatory record in the bank, if any, with immediate effect.

2. 同時更議決授權、指令及賦權予 _____ (_____) (請於橫線上填寫獲授權簽署人士之姓名, 並在括號內填寫其香港身份證/護照號碼)以申請機構名義(甲)不時向恒生申請發出其認為適當數目的商務卡; 及(乙)簽署所需的申請表格予恒生; 及(丙)在恒生批准及在其絕對酌情權下, 申請更改個別商務卡之信用限額; 及(丁)處理任何有關由恒生所發出之商務卡之事宜, 而且申請機構承諾會接受全部責任及支付所有由獲授權簽署人士代表申請機構向恒生申請並獲發給商務卡的個別職員及/或代理人因使用該商務卡所引致的債項(不論該等使用是否已獲申請機構授權)。

_____ (Please input the name(s) of the Authorised Signatory(ies) on the line and their respective HKID Card/Passport No.in the bracket.) be and is/are hereby authorised, directed and empowered, in the name of the Applicant, (a) to apply to Hang Seng from time to time for the issuance of such number of Commercial Card(s) as such Authorised Signatory(ies) consider(s) appropriate; and (b) to execute such application forms as Hang Seng may require; and (c) to apply, subject to Hang Seng's approval at its entire discretion, for the change of credit limit of each of the Commercial Card(s) issued; and (d) to handle all other matters in relation to the Commercial Card(s) issued by Hang Seng, and that the Applicant undertakes to accept full responsibility and to pay all indebtedness which may be incurred by the use (whether authorised by the Applicant or not) of all or any such Commercial Card(s) by the respective officer(s) and/or agent(s) of the Applicant to which they are issued as requested by the said Authorised Signatory(ies) on behalf of the Applicant.

授權簽署人士姓名: Name of Authorised Signatory:	授權簽署人士簽名式樣 Authorised Signatory Signature X
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3. 同時更議決承認透過上述第(2)點所指定的獲授權簽署人士不時代表申請機構根據本決議的條文所填報及簽署的申請表格, 及接受現行規限使用商務卡之會員合約(包括免息分期付款計劃章程及特定商戶免息分期計劃章程), 並受其後可能作出之修訂所約束。

The Cardmember Agreement (including the Terms and Conditions for Interest-free Instalment Plan and Terms and Conditions for Selected Merchant Interest-free Instalment Plan) in force from time to time governing the use of such Commercial Card(s) be and is hereby approved and accepted, such approval and acceptance to be conclusively evidenced by the completion and execution of the relevant application form(s) from time to time by such Authorised Signatory(ies) as specified in paragraph (2) above for and on behalf of the Applicant in accordance with the terms of these Resolutions.

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CC230C-R18(YX) 4-7 05/22 E

乙部 Part B – 指示(續) Instructions (Cont.)

(IV) 委任授權簽署人士(續) Appoint Authorised Signatory (Cont.)
 (適用於委任授權簽署人士處理所有本公司名下之恒生商務卡戶口)
 (Only applicable to authorise Authorised Signatory to manage all Hang Seng Commercial Card account(s) under the company)

董事會決議案(續) Board Resolution (Cont.)

4. 同時更議決承認透過上述第(2)點所指定的獲授權簽署人士不時代表申請機構根據本決議的條文所填報及簽署的申請表格，同意及接受商務卡申請表格所載之不時修訂之聲明所約束。
 The Declarations as set out in the application form of Hang Seng Commercial Card as may be amended from time to time is hereby approved and accepted, such approval and acceptance to be conclusively evidenced by the completion and execution of the relevant application form(s) from time to time by such Authorised Signatory(ies) as specified in paragraph (2) above for and on behalf of the Applicant in accordance with the terms of these Resolutions.
5. 同時更議決將本決議案送交恒生，除在恒生收到由申請機構董事會通過另一修改決議案及由董事會主席(其必須為董事)及公司秘書或其他一位申請機構董事簽證抄本之前，本決議案仍屬有效。
 These Resolutions be communicated to Hang Seng and remain in force until an amended resolution shall be passed by the Board of Directors of the Applicant and a copy thereof certified by the chairman who must be a director and either the Company Secretary or one other director of the Applicant shall have been received by Hang Seng.

謹此證明上述決議案乃摘錄自申請機構董事會之會議紀錄，並已依照申請機構之公司組織文件獲正式通過。
 The above is/are certified to be true extract(s) from the Minutes of a Meeting of the Applicant's Board of Directors and that it/they was/were duly passed in accordance with the Applicant's constitutional documents.

董事會主席(必須為董事)* Chairman of the Meeting (must be a Director)*	公司秘書或董事* Company Secretary or Director*
X	X

姓名 Name	姓名 Name
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日期 Date

* 若董事/公司秘書為有限公司，則需該有限公司蓋印，並遞交該有限公司對本申請之有關董事會決議案。否則，申請機構之公司蓋印並不需要。
 * If the director/company secretary is a limited company, company chop of that company is required and please submit the relevant Board Resolutions in regarding to this application. Otherwise, no company chop of the Applicant is required.

備註：如貴公司之資料包括但不限於公司名稱、公司地址、實益擁有人、所持有之投票權或股本比率等有所更改，請透過客戶經理、商務理財中心或致電24小時「商伴同恒」服務專線 2198 8000 通知恒生。
 Notes: For any changes on the Company information including but not limited to company name, company address, beneficial ownership, control of account and shares of capital, etc, please contact your relationship manager, any of our business banking centre or call 24-hour Business Partner Direct at 2198 8000.

(V) 卡面列印公司標誌設定 Setting for Printing of Company Logo on Card
 (只適用於恒生商務World Mastercard/Visa白金商務卡 only applicable to Hang Seng Commercial World Mastercard/Visa Platinum Commercial Card)

- 本公司欲於卡面列印公司標誌。
 The company hereby applies for the Printing of Company Logo on Card.
- 本公司欲取消於卡面列印公司標誌服務。
 The company hereby cancels the Printing of Company Logo on Card.

注意事項:
 Important Note:

如欲於卡面列印公司標誌，申請機構需負責提供其公司商標(「商標」)，以供印刷於恒生商務World Mastercard/Visa白金商務卡上。申請機構保證及聲明申請機構有十足權力使用該商標，及授權恒生使用該商標作上述之用途。申請機構再保證及聲明使用該商標並不會違反任何第三者擁有之專利、商標、版權、獨家代理權或任何其他權利，或於任何時間生效之法例條文或規例。申請機構需就恒生因有關之使用或違反而涉及之一切費用、支出、賠償、法律責任、索償及損失作全數彌償。若申請機構於卡面列印公司標誌，所有發予同一申請機構之恒生商務World Mastercard/Visa白金商務卡均會印有相同之商標。每張恒生商務World Mastercard/Visa白金商務卡將收取每年HKD100之行政費。商標需透過恒生網上遞交文件服務上載，路徑：商業理財>文件上載>提交恒生商務卡文件，請以公司命名檔案名稱，並符合以下要求：(1)檔案類型：JPEG；(2)檔案大小：小於60kb；(3)商標顏色：黑/白色；及(4)商標大小：小於8mm(高) X 23mm(闊)。
 If the Applicant applies for the Printing of Company Logo on Card, the applicant's logo ("Logo") shall be provided for imprinting on the Hang Seng Commercial World Mastercard/Visa Platinum Commercial Card(s). The Applicant warrants and represents that the Applicant has the full right and power to use the Logo and hereby authorises Hang Seng to use the Logo in the foregoing manner. The Applicant further warrants and represents that such use of the Logo will not violate any patents, trademarks, copyrights, sole agency rights or any other rights of any third parties or any legislative provisions or regulations in force at any time. The Applicant shall fully indemnify Hang Seng against all costs, expenses, damages, liabilities, claims and losses arising out of such use and/or violations. Once enrolled for the Printing of Company Logo on Card service, all Hang Seng Commercial World Mastercard/Visa Platinum Commercial Cards issued to the same Applicant will carry the same Logo. **HKD100 annual administration fee will be charged for each Hang Seng Commercial World Mastercard/Visa Platinum Commercial Card. The Logo should be uploaded via Hang Seng Online Document Submission service, path: Business>Document Upload>Submit Commercial Card Documents, please use company name as the file name and fulfill the following requirement:(1) File Format: JPEG; (2) File Size: Less than 60kb; (3) Logo Color: Black/white color; and (4) Logo Size: Less than 8mm (high) x 23mm (wide).**

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丙部 Part C – 聲明及簽署 Declarations & Signature

- 申請機構、每名被授權持卡人及每名擔保人(如適用)證實本表格內所提供之資料全屬正確及完備，並同時明白、知悉及同意上述更改服務申請須經過恒生之最終審批才予以確認，恒生成有權拒絕上述申請而毋須給予任何理由。
The Applicant, each Authorised Card User and each Guarantor (if applicable) confirm that the information on this form is true and correct and understand, acknowledge and agree the above application of service(s) amendment is subject to the final approval by Hang Seng prior to confirmation. Hang Seng reserves the right to reject the above application(s) without giving any reason therefor.
- 申請機構、每名被授權持卡人及每名擔保人(如適用)同意受上述相關注意事項之詳情所約束。
The Applicant, each Authorised Card User and each Guarantor (if applicable) agree to be bound by the details as specified in the relevant Important Note(s) above.
- 申請機構就本表格之條文向恒生呈案及維持有效，直至作出修訂及以恒生不時指定之方式通知恒生。
The provisions of this form are communicated to Hang Seng by the Applicant and remain in force until amended and noticed to Hang Seng in such manner as Hang Seng may prescribe from time to time.
- 申請機構及每名被授權持卡人(如適用)確認上述更改服務申請不是由第三方轉介。
The Applicant and each Authorised Card User (if applicable) confirm that the above application of service(s) amendment was not referred by a third party.
- 申請人承諾通知恒生銀行有限公司如(A)申請人現時(或於過去12個月內)為恒生銀行有限公司或其附屬公司(註)之董事、行政總裁或主要股東；或任何上述之董事、行政總裁或主要股東之配偶、同居者、擁有血緣關係、通過婚姻或領養的親屬，或任何在此(A)項條文所述之人士之信託的受託人；或(B)如申請人屬企業實體或其他公司)在上述(A)項條文所提及之任何人士(a)在申請人的股東大會或會員大會擁有或控制30%或以上表決權；或(b)控制申請人董事會或管治會議中的大部分組成成員。恒生銀行有限公司需要上述資料以遵守上市規則。
(註)「附屬公司」一詞應依照經不時修訂及補充之《公司條例》(香港法律第622章)的定義。
The Applicant undertakes to advise Hang Seng Bank Limited if (A) the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng Bank Limited or its subsidiaries(Note); or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this sub-clause (A); OR (B) (if the Applicant is a business entity or other company) any persons mentioned in the above sub-clause (A) either (a) has 30 percent or more voting power in the Applicant's general meeting or members meeting; or (b) control the composition of the majority of the Applicant's board or governance meetings. Hang Seng Bank Limited requires the above information to comply with the Listing Rules.
(Note): "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.
- 各擔保人確認(i)該擔保人未嘗持有因拖欠還款而被取消之信用卡；(ii)該擔保人現時並無任何逾期而未償還之債務；及(iii)該擔保人並無接獲任何破產令及各擔保人未有進行或意圖申請破產。
Each guarantor confirms that (i) that guarantor did not hold any credit card that was cancelled due to default payment; (ii) that guarantor currently does not have any overdue payment in respect of any of that guarantor's indebtedness; and (iii) there is no bankruptcy order made against that guarantor and that guarantor is not in the process of petitioning for bankruptcy nor has any intention to do so.
- 本人(等)確認並同意：
I/We hereby acknowledge and agree that:
 - 在受限於下文第(ii)條規定的前提下，本人(等)應恒生的要求所提供有關本人(等)的任何資料，或於本人(等)與恒生進行交易過程中被收集的有關本人(等)的任何資料，均可披露予任何其他機構或任何債務追收代理、信貸資料服務機構或類似服務提供者，或由之使用及保存，以達到核證該等資料的目的，或以達到任何上述機構向其他機構提供該等資料：(1)以便其他機構可以對本人(等)進行信貸及其他狀況調查；(2)以達到在本人(等)作為借款人或擔保人而出現失責之時，對任何債務作出合理監控的目的；及/或(3)協助該等機構追討欠款的目的。
Subject to sub-paragraph (ii) below, any information with respect to me/us which is provided by me/us at the request of Hang Seng or collected in the course of dealings between me/us and Hang Seng may be disclosed to, or used and retained by, any other institution or any debt collection agency, credit reference agencies or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions (1) in order that they may carry out credit and other status checks in respect of me/us; (2) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor and/or (3) to assist them in collecting debts.
 - 如本人(等)為有限公司：(1)本人(等)可向恒生提前90天，以書面形式發出撤銷上文第(i)條所載同意的通知書。(2)假如本人(等)根據第(ii)(1)條的規定，發出通知書以撤銷在第(i)條項下所作出的同意：(01)恒生可以繼續依據第(i)條的規定披露資料，直至在第(ii)(1)條項下的撤銷通知書之通知期屆滿為止，惟須受限於下文第(06)及(07)條的規定；(02)恒生可以通知其依據第(i)條獲准向之披露資料的全體人士，本人(等)已依據第(ii)(1)條發出撤銷通知書的事實；(03)恒生可以將送達恒生的撤銷通知書，當作同樣適用於本人(等)前就其獲授予的所有其他信貸額度(包括租賃或租購貸款)向恒生所作出的同意處理；(04)在適用於有關信貸額度之章則及條款規限下，恒生可以由其通知的生效日期起，終止授予本人(等)的全部或任何部分貸款或任何其他信貸額度；(05)信貸資料服務機構或類似服務提供者可以繼續將由恒生所提供的資料存檔及作內部用途，但該等資料不得披露予尋求信貸報告的其他機構；(06)儘管本人(等)已按照上文第(ii)(1)條的規定撤銷同意，恒生仍可以繼續向信貸資料服務機構或類似服務提供者，提供有關租購及租賃交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料；及(07)儘管本人(等)已按照上文第(ii)(1)條的規定撤銷同意，信貸資料服務機構或類似服務提供者仍可以繼續提供有關租購及租賃交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料及屬於公眾紀錄的資料。
If we are a limited company: (1) We may by giving Hang Seng 90 days' notice in writing revoke the consent contained in sub-paragraph (i) above; (2) If we give notice to revoke the consent given pursuant to sub-paragraph (i) in accordance with sub-paragraph (ii)(1): (01) subject to (06) and (07) below, Hang Seng may continue to disclose information pursuant to sub-paragraph (i) until the notice of revocation given pursuant to sub-paragraph (ii)(1) expires; (02) Hang Seng may notify all persons to whom Hang Seng is permitted to disclose information pursuant to sub-paragraph (i) of the fact that a notice of revocation has been given pursuant to sub-paragraph (ii)(1); (03) Hang Seng may regard the notice of revocation served on Hang Seng as also applying to the consent we have previously given in respect of all other credit facilities (including hire purchase or leasing loans) granted to us by Hang Seng; (04) Hang Seng may terminate all or any part of the Loan and any other facilities provided to us with effect from the date to be advised by Hang Seng, subject to the terms and conditions by which the relevant facilities are governed; (05) the credit reference agencies or similar service provider may continue to retain information provided to it by Hang Seng in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports; (06) Hang Seng may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agencies or similar service provider notwithstanding revocation of the consent referred to in paragraph (ii)(1) above; and (07) the credit reference agencies or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (ii)(1) above.

丙部 Part C – 聲明及簽署(續) Declarations & Signature (Cont.)

7. (iii) 如本人(等)為全東或合夥公司,本人(等)可於悉數清償欠款(當中不涉及由恒生提供再融資貸款)而結束戶口時,指示恒生向信貸資料服務機構或類似服務提供者提出要求,從資料庫刪除有關戶口資料,惟是項指示需於結束戶口後5年內發出,而該戶口在緊接結束之前5年內並無拖欠超過60天的紀錄。
If I/we am/are a sole proprietorship or partnership, I/we may instruct Hang Seng, upon termination of an account by full repayment without any refinancing from Hang Seng, to make a request to the credit reference agencies or similar service provider to delete relevant account data from its database, so long as the instruction is given within 5 years after account termination and at no time did the account have a default in payment for a period in excess of 60 days within 5 years immediately before account termination.
- (iv) 本人(等)需根據上述第(ii)及(iii)項條文的規定發出通知,否則即使本人(等)與恒生之客戶關係結束後五年內;或倘若出現逾期供款超過六十日,則在本人(等)結清拖欠超過六十日的欠款的日期之後五年內,本同意仍然維持有效,以較遲者為準。
Subject to sub-paragraphs (ii) and (iii) above, this consent shall remain in effect despite the termination of any of my/our account or borrowing relationship with Hang Seng for a period of five years thereafter; or if later, for the period of five years after the settlement following a payment default of more than sixty days.
- (v) 本同意由本人(等)作出,或如本人(等)超過一人,本同意則由本人(等)各人個別作出。
This consent is given by me/us, or if we consist of more than one person, by each of us severally.
- (vi) 本同意乃附加於任何適用於本人(等)與恒生之間的賬戶及/或借貸關係的賬戶章程、條款及條件或其他合同及協議或文件所載的確認或同意,並對該等文件所載的確認或同意不構成任何影響。
This consent is in addition to and does not affect any agreement or consent contained in any account rules, terms and conditions or other contracts and agreements or documents governing any of my/our account and/or borrowing relationship with Hang Seng.
8. 倘已經或現時就本人(等)欠負恒生之任何或所有債務而發出以恒生為受益人之擔保/第三方抵押,本人(等)同意恒生可不時向各擔保人/提供第三方抵押人士提供任何其向本人(等)提供任何貸款/銀行融資/信貸安排之資料、詳情、文件或資訊(包括任何該等資料、戶口結單或還款要求),作為通知彼等根據有關擔保/第三方抵押下之法律責任。
In the case where a guarantee/third party security has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of me/us owed to Hang Seng, I agree that Hang Seng may from time to time provide the guarantor/provider of third party security with any data, details, documents or information (including any Data, statement of account or demand for repayment) relating to any loan/banking/credit facilities extended by Hang Seng to me/us for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.

註:本表格的中英文文本如有歧異,概以英文本為準。

Note: In case of any discrepancy between the English and Chinese versions of this form, the English version shall prevail.

借定唔借? 還得到先好借! To borrow or not to borrow? Borrow only if you can repay!

簽署 Signature(s)

東主/合夥人/唯一董事/董事/授權簽署人士/
被授權持卡人/擔保人
Sole Proprietor/Partner/Sole Director/Director/
Authorised Signatory/Authorised Card User/
Guarantor

合夥人/董事/被授權持卡人/擔保人
Partner/Director/Authorised Card User/
Guarantor

合夥人/董事/被授權持卡人/擔保人
Partner/Director/Authorised Card User/
Guarantor

(如屬授權簽署人士,須加蓋公司印章)
(for Authorised Signatory, please affix with company chop)



X

請用留存本行印鑑簽署
Please use signature(s)/chop(s) filed with the Bank
姓名
Name(s): _____
日期(日/月/年)
Date(DD/MM/YY): _____



X

請用留存本行印鑑簽署
Please use signature(s)/chop(s) filed with the Bank
姓名
Name(s): _____
日期(日/月/年)
Date(DD/MM/YY): _____



X

請用留存本行印鑑簽署
Please use signature(s)/chop(s) filed with the Bank
姓名
Name(s): _____
日期(日/月/年)
Date(DD/MM/YY): _____

註: 1. 請刪去不適用者。

Note: Please delete if inappropriate.

2. 如申請機構申請乙部指示項下第(I)/(II)/(III)/(VII)選項,被授權持卡人須同時簽署此聲明。

If the Applicant applies for the item (I)/(II)/(III)/(VII) under Part B Instructions Section, the relevant Authorised Card User(s) is/are also required to sign on these Declarations.

3. 如申請機構屬全東商號,由東主簽署;如申請機構屬合夥組織,由所有合夥人簽署;如申請機構屬有限公司,由唯一董事或組織文件構成會議法定出席人數之每名董事簽署;及由各非東主/合夥人/唯一董事/董事之被授權持卡人及擔保人簽署。如申請機構於申請恒生商務卡時,已授權個別人士簽署處理其下恒生商務卡之運作,則由該(等)授權簽署人士簽署並加蓋公司印章。如公司授權簽署人士同時為被授權持卡人,則須以不同身份分別在授權簽署人士(須加蓋公司印章)及被授權持卡人(無須加蓋公司印章)位置簽署。

These Declarations should be signed by the Sole Proprietor if the Applicant is a sole-proprietorship, all Partners if the Applicant is a partnership or the Sole Director/each of the Directors who constituted quorum of meeting in accordance with the constitutional documents of the Applicant if the Applicant is a limited company, and each of the Authorised Card User(s) who is/are not the Sole Proprietor/Partners/Sole Director/Director(s) and each guarantor(s). If the Applicant has assigned Authorised Signatory(ies) to handle all Hang Seng Commercial Card operating issues during application, the Authorised Signatory(ies) should sign with company chop. If a person who acts as both the Authorised Signatory and Authorised Card User, then, s/he is required to sign as the Authorised Signatory (with company chop) and the Authorised Card User (without company chop) in the respective positions.

4. 如申請機構是有限公司,擔保人必須擁有申請機構最少百分之五十最終實益擁有權並提供擔保人之香港身份證/護照副本,並於申請獲批核後簽署有關擔保文件。

Where the applicant is a limited company, guarantee from person(s) who has/have at least 50% ultimate beneficial ownership of the Applicant and copy(ies) of HKID Card/Passport of the Guarantor(s) is required. Guarantee documents have to be signed upon approval of application.



恒生銀行有限公司(「銀行」)

* 致各客戶及其他個別人士關於個人資料(私隱)條例(「條例」)的通知

1. 客戶及其他個別人士(包括但不限於銀行／財務服務及銀行融資／信貸便利的申請人，為銀行融資／信貸便利提供抵押或擔保的擔保人及人士、公司客戶或申請人的股東、董事、控制人、職員及管理人員、合夥商的合夥人或合夥成員、信託的實益擁有人、受託人、財產授予人或保障人、指定戶口持有人、指定收款人、客戶的代表、代理或代名人，或與客戶建立了關係的任何其他人士，而該關係關乎客戶及銀行的關係)(統稱「**資料當事人**」)，就各項事宜例如申請開立或延續戶口、建立或延續銀行融資／信貸便利、要求銀行提供有關銀行／財務服務或遵守任何法律或監管或其他機關發出的指引或要求，需不時向銀行提供有關資料。
2. 若未能向銀行提供有關資料，會導致銀行無法批准開立或延續戶口、建立或延續銀行融資／信貸便利或提供有關銀行／財務服務。
3. 銀行亦會從以下各方收集資料：(i)資料當事人與銀行日常業務往來中(例如資料當事人開出支票、存款或申請信貸時)、(ii)代表資料當事人行事的人士提供資料當事人的資料、(iii)資料當事人使用銀行網站及流動應用程式，包括按照銀行私隱政策(<https://www.hangseng.com/zh-hk/resources/important-message/#privacy>)及(iv)其他來源(例如從獲核准加入多家個人信貸資料服務機構營運模式的信貸資料服務機構(以下簡稱「**信貸資料服務機構**」)獲取資料)。資料亦可能與銀行或任何滙豐集團成員(「**滙豐集團**」)一併及分別地指滙豐控股有限公司，其附屬公司、子公司、聯營單位及彼等的任何分行及辦事處。而「**滙豐集團成員**」具有相同涵義)可獲取的其他資料組合或產生。
4. 資料可能會作下列用途：
 - (i) 考慮產品及服務申請及向資料當事人提供銀行／財務產品、服務和銀行融資／信貸便利之日常運作；
 - (ii) 在資料當事人申請信貸時進行的信貸調查，及通常每年進行一次或以上的定期或特別審查；
 - (iii) 編製及維持銀行的信貸評分模式；
 - (iv) 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信貸提供者(以下簡稱「**信貸提供者**」)作信貸審查及債務追討；
 - (v) 確保資料當事人的信用維持良好；
 - (vi) 為資料當事人設計銀行／財務服務或有關產品；
 - (vii) 不時分析資料當事人如何查閱及使用銀行的服務，包括銀行網站及流動應用程式上所提供的服務；
 - (viii) 為宣傳及推廣服務、產品及其他促銷標的(包括與直接促銷相關連的，詳情請參閱以下第7段)；
 - (ix) 確定銀行對資料當事人或資料當事人對銀行的債務；
 - (x) 執行資料當事人向銀行應負責任，包括但不限於向資料當事人及向為資料當事人的責任提供抵押或擔保的人士追討欠款；
 - (xi) 遵守銀行或其任何分行或任何滙豐集團成員就以下各項負上或與之有關的責任、要求或安排(不論強制或自願性質)：
 - (a) 現在及將來於香港特別行政區(「**香港**」)境內或境外存在的任何法律、法規、判決、法院命令、自願守則、制裁制度(「**法律**」)(例如稅務條例及其條文，包括有關自動交換財務帳戶資料)；
 - (b) 現在及將來於香港境內或境外存在的任何法律、監管、政府、稅務、執法或其他機關，或財務服務供應商的自律監管或行業組織或協會所提供或發出的任何指引、指導或要求，及任何國際指引、內部政策或程序(例如稅務局所提供或發出的指引或指導，包括有關自動交換財務帳戶資料)；
 - (c) 對滙豐集團整體或任何部分具有司法權限的本地或外地法律、監管、司法、行政、公營或執法機關，或政府、稅務、稅收、財政、證券或期貨交易所、法院、中央銀行或其他機關，或財務服務供應商的自律監管或行業組織或協會或彼等的任何代理(統稱及各稱「**權力機關**」)向銀行或其任何分行或任何滙豐集團成員施加的、與彼等訂立的或適用於彼等的任何現在或將來的合約或其他承諾；或
 - (d) 權力機關之間的任何協議或條約；
 - (xii) 遵守滙豐集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於滙豐集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何責任、要求、政策、程序、措施或安排；
 - (xiii) 採取任何行動以遵守銀行或任何滙豐集團成員的責任以符合與下述事宜有關的法律或國際指引或監管要求：有關偵測、調查及預防清洗黑錢、恐怖分子融資活動、賄賂、貪污、逃稅、欺詐、逃避經濟或貿易制裁及／或規避或違反有關此等事宜的任何法律的任何行為或意圖；
 - (xiv) 遵守銀行或任何滙豐集團成員的任何責任，以符合權力機關的任何指令或要求；

- (xv) 使銀行的實質或建議受讓人，或銀行對資料當事人權益的參與人或附屬參與人，能對有關擬進行的轉讓、參與或附屬參與的交易作出評核；
 - (xvi) 與接受由銀行發出的信用卡的商號(下稱「各商號」)及各聯營機構交換資料；
 - (xvii) 就任何卡交易，與各商號的收單財務機構核實資料當事人的身分；及
 - (xviii) 與上述有關的用途。
5. 銀行或滙豐集團成員會將資料當事人的資料保密，但銀行或滙豐集團成員可能會將有關資料提供予下列各方(不論於香港境內或境外)作以上第4段所述的用途：
- (i) 滙豐集團的任何代理、承包商、次承包商、服務供應商或聯營人士(包括彼等的僱員、董事、職員、代理人、承包商、服務供應商及專業顧問)；
 - (ii) 任何就銀行業務運作向銀行提供行政、電訊、電腦、付帳、債務追討或證券結算或其他服務的第三方服務供應商(包括彼等的僱員、董事及職員)；
 - (iii) 任何權力機關；
 - (iv) 任何對銀行有保密責任的其他人士，包括就有關資料對銀行有保密承諾的滙豐集團成員；
 - (v) 付款銀行向發票人提供已兌現支票影本(該影本可能載有關於收款人的資料)；
 - (vi) 代表個別人士行事提供該個別人士資料的任何人士、收款人、受益人、戶口代名人、中介人、往來及代理銀行、結算公司、結算或交收系統、市場交易對手、上游預扣稅代理、掉期或交易儲存庫、證券交易所、客戶擁有證券權益的公司(如該等證券由銀行或任何滙豐集團成員持有)，或向客戶的戶口作出任何付款的人士；
 - (vii) 客戶因申請本行產品及服務而選擇接觸的第三方服務供應商；
 - (viii) 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)，如資料當事人欠帳時則可將該等資料提供予債務追收代理；
 - (ix) 銀行或其任何分行或任何滙豐集團成員就有關第4(x)、4(xi)或4(xii)段所載目的而有責任或必須或被預期向其作出披露的任何人士；
 - (x) 銀行的任何實質或建議受讓人，或就銀行對資料當事人權益的參與人或附屬參與人或承轉人；
 - (xi) 各商號的收單財務機構；及
 - (xii) (a) 任何滙豐集團成員；
(b) 第三方財務機構、承保人、信用卡公司、證券及投資服務供應商；
(c) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商或各商號；
(d) 銀行及／或任何滙豐集團成員之合作品牌夥伴(該等合作夥伴名稱會於有關服務及產品的申請表格上列明)；
(e) 慈善或非牟利機構；及
(f) 銀行就以上第4(viii)段所述的用途而任用的第三方服務供應商(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)。

有關資料可能轉移至香港以外。

6. 就資料當事人(不論以借款人、按揭人或擔保人身分，以及不論以資料當事人本人單名或與其他人士聯名方式)於2011年4月1日當日或以後申請的按揭有關的資料，銀行可能會把下列資料當事人資料(包括不時更新任何下列資料的資料)以銀行及／或代理人的名義提供予信貸資料服務機構：
- (i) 全名；
 - (ii) 就每宗按揭的身分(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)；
 - (iii) 香港身分證號碼或旅遊證件號碼或公司註冊證明書號碼；
 - (iv) 出生日期或公司成立日期；
 - (v) 通訊地址或註冊辦事處地址；
 - (vi) 就每宗按揭的按揭帳戶號碼；
 - (vii) 就每宗按揭的信貸種類；
 - (viii) 就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撇帳(因破產令導致除外)、因破產令導致已撇帳)；及
 - (ix) 就每宗按揭的按揭帳戶結束日期(如適用)。

信貸資料服務機構會使用上述由銀行提供的資料統計資料當事人(分別以借款人、按揭人或擔保人身分，及不論以資料當事人本人單名或與其他人士聯名方式)不時於信貸提供者持有按揭的宗數，並存於信貸資料服務機構的個人信貸資料庫內讓信貸提供者共用(須受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)。

7. 在直接促銷中使用資料

當資料當事人為此目的而向銀行給予同意，銀行可將其資料作直接促銷用途。就此，請注意：

- (i) 銀行可能使用以下類別的資料作直接促銷用途：
 - (a) 銀行不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、交易地點、財務背景、人口統計數據及流動裝置識別碼用於直接促銷；及
 - (b) 資料當事人平時使用銀行網站、流動應用程式的相關資料，不論是透過cookies或其他方式收集；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
 - (a) 財務、保險、信用卡、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
 - (c) 銀行及／或任何滙豐集團成員的合作品牌夥伴提供之服務及產品(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)；及
 - (d) 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銀行及／或下列各方提供或(就捐款及捐贈而言)徵求：
 - (a) 任何滙豐集團成員；
 - (b) 第三方財務機構、承保人、信用卡公司、證券及投資服務供應商；
 - (c) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商或各商號；
 - (d) 銀行及／或任何滙豐集團成員之合作品牌夥伴(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)；及
 - (e) 慈善或非牟利機構；
- (iv) 除由銀行促銷上述服務、產品及促銷標的以外，銀行亦擬將以上第(7)(i)段所述的資料提供予恒生銀行集團的其他成員公司，以供該等人士在促銷該等服務、產品及促銷標的中使用，而銀行為此用途須獲得資料當事人書面同意(包括表示不反對)；

如資料當事人不希望銀行如上述使用其資料或將其資料提供予恒生銀行集團的其他成員公司作直接促銷用途，資料當事人可通知銀行行使其選擇權拒絕促銷。

8. 使用銀行應用程式介面(「API」)向資料當事人的第三方服務供應商轉移個人資料

銀行可根據資料當事人向銀行或資料當事人使用之第三方服務供應商所發出的指示，使用銀行的API向第三方服務供應商轉移資料當事人的資料，以作銀行或第三方服務供應商所通知資料當事人的用途及／或資料當事人根據條例所同意的用途。

9. 根據條例規定及按其認可及發出的個人信貸資料實務守則，任何資料當事人均有權：

- (i) 查核銀行是否持有其個人的資料及有權查閱有關的資料；
 - (ii) 要求銀行對其不準確的個人資料作出更正；
 - (iii) 查悉銀行對資料的政策及實務，並獲知銀行持有其個人資料的類別；
 - (iv) 查詢並獲銀行告知何等資料會經常向信貸資料服務機構或債務追收代理披露，及獲銀行提供進一步資料，藉以向有關信貸資料服務機構或債務追收代理提出查閱及改正資料要求；及
 - (v) 就銀行向信貸資料服務機構提供的任何帳戶資料(為免生疑問，包括任何帳戶還款資料)，於全數清還欠帳後結束帳戶時，指示銀行要求信貸資料服務機構自其資料庫中刪除該等帳戶資料，但指示必須於帳戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。帳戶還款資料包括上次到期的還款額，上次報告期間(即緊接銀行上次向該信貸資料服務機構提供帳戶資料前不多於31日的期間)所作還款額，剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期(如有))。
10. 如帳戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇帳(因破產令導致撇帳除外)，否則帳戶還款資料(定義見以上第(9)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
 11. 如資料當事人因被頒布破產令而導致任何帳戶金額被撇帳，不論帳戶還款資料有否顯示任何拖欠為期超過60日的還款，該帳戶還款資料(定義見以上第(9)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由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後保留多五年(以較早出現的情況為準)。
 12. 根據條例規定，銀行有權就處理任何資料查閱的要求收取合理費用。

13. 任何關於資料查閱或資料更正，或關於資料政策及實務或資料種類等要求，應向下列人士提出：

恒生銀行有限公司
資料保護主任
香港德輔道中83號

傳真：(852) 2868 4042

14. 銀行在批核信貸申請時，可能參考由信貸資料服務機構提供有關資料當事人的信貸報告。假如資料當事人有意索取有關報告，可要求銀行提供有關信貸資料服務機構的聯絡詳情。
15. 本通知不會限制資料當事人在條例下所享有的權利。

生效日期：2014年6月15日（於2022年5月更新）

* 適用於2014年6月16日或之後與銀行建立關係，或其他已同意本通知版本的客戶及其他個別人士。若閣下於2014年6月16日之前與銀行建立關係且未有同意本通知版本，請參閱：

https://www.hangseng.com/content/dam/hase/config/bde/pws/common/pdfs/zh_HK/notice_c_2013.pdf

註：中文本與英文本如有歧義，概以英文本為準。

Hang Seng Bank Limited (the “Bank”)

* Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the “Ordinance”)

1. From time to time, it is necessary for customers and various other individuals (including without limitation applicants for banking/financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, controlling persons, officers and managers of a corporate customer or applicant, partners or members of a partnership, beneficial owner, trustee, settlor or protector of a trust, account holder of a designated account, payee of a designated payment, representative, agent or nominee of a customer, or any other persons with whom a customer has a relationship that is relevant to the customer’s relationship with the Bank) (collectively “data subjects”) to supply the Bank with data in connection with various matters such as the opening or continuation of accounts and the establishment or continuation of banking/credit facilities or provision of related banking/financial services or compliance with any laws, guidelines or requests issued by regulatory or other authorities.
2. Failure to supply such data may result in the Bank being unable to approve the opening of or continue accounts or establish or continue banking/credit facilities or provide related banking/financial services.
3. It is also the case that data are collected from (i) data subjects in the ordinary course of the continuation of the banking/financial relationship (for example, when data subjects write cheques, deposit money or apply for credit), (ii) a person acting on behalf of the data subjects whose data are provided, (iii) data subjects’ use of the Bank’s websites and apps, including in accordance with the Bank’s Privacy Policy (<https://www.hangseng.com/en-hk/resources/important-message/#privacy>) and (iv) other sources (for example, information obtained from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “**credit reference agencies**”)). Data may also be generated or combined with other information available to the Bank or any member of the HSBC Group (“**HSBC Group**” means HSBC Holdings plc, its affiliates, subsidiaries, associated entities and any of their branches and offices (together or individually) and “**member of the HSBC Group**” has the same meaning).
4. The purposes for which data may be used are as follows:
 - (i) considering applications for products and services and the daily operation of the banking/financial products, services and banking/credit facilities provided to data subjects;
 - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Bank’s credit scoring models;
 - (iv) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “**credit providers**”) to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of data subjects;
 - (vi) designing banking/financial services or related products for data subjects’ use;
 - (vii) analysing how data subjects access and use the Bank’s services including services available on the Bank’s websites and apps from time to time;
 - (viii) advertising and marketing services, products and other subjects (including in connection with direct marketing as detailed in paragraph 7 below);
 - (ix) determining the amount of indebtedness owed to or by data subjects;
 - (x) the enforcement of data subjects’ obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security or guarantee for data subjects’ obligations;
 - (xi) meeting obligations, requirements or arrangements, whether compulsory or voluntary, of the Bank or any of its branches or any member of the HSBC Group to comply with, or in connection with:
 - (a) any law, regulation, judgment, court order, voluntary code, sanctions regime, within or outside the Hong Kong Special Administrative Region (“**Hong Kong**”) existing currently and in the future (“**Laws**”) (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) any guidelines, guidance or requests given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future and any international guidance, internal policies or procedures (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);

- (c) any present or future contractual or other commitment with local or foreign legal, regulatory, judicial, administrative, public or law enforcement body, or governmental, tax, revenue, monetary, securities or futures exchange, court, central bank or other authorities, or self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over all or any part of the HSBC Group (together the "**Authorities**" and each an "**Authority**") that is assumed by, imposed on or applicable to the Bank or any of its branches or any member of the HSBC Group; or
 - (d) any agreement or treaty between Authorities;
 - (xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the HSBC Group 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;
 - (xiii) conducting any action to meet obligations of the Bank or any member of the HSBC Group to comply with Laws or international guidance or regulatory requests relating to or in connection with the detection, investigation and prevention of money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions and/or any acts or attempts to circumvent or violate any Laws relating to these matters;
 - (xiv) meeting any obligations of the Bank or any member of the HSBC Group to comply with any demand or request from the Authorities;
 - (xv) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (xvi) exchanging information with merchants accepting credit cards issued by the Bank (each a "merchant") and co-branding partners;
 - (xvii) verifying data subjects' identities with any card acquirer of a merchant in connection with any card transactions; and
 - (xviii) purposes relating thereto.
5. Data held by the Bank or a member of the HSBC Group relating to a data subject will be kept confidential but the Bank or a member of the HSBC Group may provide such information to the following parties (whether within or outside Hong Kong) for the purposes set out in paragraph 4 above:
- (i) any agents, contractors, sub-contractors, service providers or associates of the HSBC Group (including their employees, directors, officers, agents, contractors, service providers, and professional advisers);
 - (ii) any third party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to the Bank in connection with the operation of its business (including their employees, directors and officers);
 - (iii) any Authorities;
 - (iv) any person under a duty of confidentiality to the Bank including a member of the HSBC Group which has undertaken to keep such information confidential;
 - (v) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (vi) any persons acting on behalf of an individual whose data are provided, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which the customer has an interest in securities (where such securities are held by the Bank or any member of the HSBC Group) or a person making any payment into the customer's account;
 - (vii) third party service providers with whom the customer has chosen to interact with in connection with the customer's application for the Bank's products and services;
 - (viii) credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;
 - (ix) any person to whom the Bank or any of its branches or any member of the HSBC Group is under an obligation or required or expected to make disclosure for the purposes set out in, or in connection with, paragraph 4(x), 4(xi) or 4(xii);
 - (x) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the data subject;
 - (xi) any card acquirer of a merchant; and
 - (xii)
 - (a) any member of the HSBC Group;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
 - (d) co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - (e) charitable or non-profit making organisations; and

- (f) 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 the Bank engages for the purposes set out in paragraph 4 (viii) above.

Such information may be transferred to a place outside Hong Kong.

- 6. With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) 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 the Bank, on its own behalf and/or as agent, to credit reference agencies:
 - (i) full name;
 - (ii) 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);
 - (iii) Hong Kong Identity Card Number or travel document number or certificate of incorporation number;
 - (iv) date of birth or date of incorporation;
 - (v) correspondence address or registered office address;
 - (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) 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
 - (ix) if any, mortgage account closed date in respect of each mortgage.

Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers, 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 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).

7. USE OF DATA IN DIRECT MARKETING

Where a data subject has given consent for the Bank to do so, the Bank may use the data subject's data to provide the data subject with direct marketing. In this connection, please note that:

- (i) the Bank may use the following categories of data for its direct marketing purposes:
 - (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, transaction location, financial background, demographic data, and mobile device ID of a data subject held by the Bank from time to time; and
 - (b) information relating to the data subject's use of the Bank's websites, mobile apps from time to time, whether through cookies or otherwise;
- (ii) the following classes of services, products and subjects may be marketed:
 - (a) financial, insurance, credit card, banking and related services and products;
 - (b) reward, loyalty or privileges programmes and related services and products;
 - (c) services and products offered by co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (d) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (a) any member of the HSBC Group;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
 - (d) co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (e) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph 7 (i) above to other members of the Hang Seng Bank Group for use by them in marketing those services, products and subjects, and the Bank requires the data subject's written consent (which includes an indication of no objection) for that purpose.

If a data subject does not wish the Bank to use or provide his data to other members of the Hang Seng Bank Group for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Bank.

8. TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING BANK APPLICATION PROGRAMMING INTERFACES ("API")

The Bank may, in accordance with the data subject's instructions to the Bank or third party service providers engaged by the data subject, transfer data subject's data to third party service providers using the Bank's API for the purposes notified to the data subject by the Bank or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

9. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any data subject has the right:
- (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (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 access and correction requests 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 the Bank to a credit reference agency, to instruct the Bank, 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 the Bank 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)).
10. 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 9 (v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.
11. 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 9 (v) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveal 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.
12. In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
13. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:
- Data Protection Officer
Hang Seng Bank Limited
83 Des Voeux Road Central
Hong Kong
- Fax: (852) 2868 4042
14. The Bank may have obtained credit report(s) on the data subject from credit reference agency(ies) in considering any application for credit. In the event the data subject wishes to access the credit report(s), the Bank will advise the contact details of the relevant credit reference agency(ies).
15. Nothing in this Notice shall limit the rights of data subjects under the Ordinance.

Effective Date: 15 June 2014 (Updated in May 2022)

* Applicable to customers and individuals who have established a relationship with the Bank on or after 16 June 2014, or otherwise consented to this version of Notice. If you have established a relationship with the Bank before 16 June 2014 and have not consented to this version of Notice, please refer to:

https://www.hangseng.com/content/dam/hase/config/bde/pws/common/pdfs/notice_e_2013.pdf

Note: In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.

章則所訂之主要責任及義務

現謹將根據恒生萬事達白金商務卡／恒生商務World Mastercard／恒生Visa白金商務卡／恒生Visa白金公司卡／恒生銀聯人民幣鑽石商務卡（包括聯營卡）（「信用卡」）之有關章則使用「信用卡」之主要責任及義務臚列如下，敬請留意。閣下務請細閱「信用卡」之使用章則全文，有關章則文本可在各分行索取。

1. 會員在收到「信用卡」後必須促使各被授權持卡人立即在「信用卡」上簽名。
2. 會員必須促使各被授權持卡人合理謹慎保管「信用卡」及個人識別密碼（「私人密碼」），於接獲通知或懷疑「信用卡」遺失或「私人密碼」被擅自披露或被竊時，需在合理切實可行範圍內盡快向恒生銀行有限公司（「恒生」）報失。
3. 就每名被授權持卡人在會員合約下的責任及債務，會員須獨先承擔。
4. 在「恒生」要求下，會員必須盡速償還「信用卡」賬戶欠款。
5. 會員及／或有關之被授權持卡人倘作出欺詐行為、嚴重疏忽或未能履行以上第2項條文所述責任，會員必須對因任何被授權持卡人使用「信用卡」及「私人密碼」而引起之一切未經授權之交易及「恒生」所蒙受之損失負責。
6. 會員必須在到期付款日或以前償還有關「信用卡」結單所示之欠款，倘未能辦到，會員必須額外支付逾期費用。
7. 會員必須承擔全部「恒生」在執行章則以及追討會員及拖欠或招致「恒生」款額所合理產生之一切費用及支出。
8. 倘會員及被授權持卡人並無作出欺詐行為或疏忽行事並在合理切實可行範圍內盡快報失，則會員及有關之被授權持卡人對於「恒生」實際收到「信用卡」／「私人密碼」之遺失或被竊或被擅自披露之通知前所產生之未經授權之「信用卡」交易所需承擔之責任，最高不多於適用法律及規例所定之數額。然而，在符合適用之法律及規例之規定下，會員對於「恒生」實際收到「私人密碼」之遺失或被竊或被擅自披露之通知前因使用「私人密碼」所產生之一切未經授權之現金貸款均需負責。
9. 倘「信用卡」結單有任何不符，會員及有關之被授權持卡人必須在結單日起計六十日內報知「恒生」。
10. 「恒生」有權以會員之賬戶之貸方結餘，清償或抵償會員拖欠或招致「恒生」之債項及債務。
11. 「恒生」有權修訂條款，以及就使用「信用卡」更改收費及徵費，並會於生效日期前不少於六十日發出通知。倘會員及任何被授權持卡人於指定之生效日後繼續使用「信用卡」或持有「信用卡」，有關修訂及更改將對會員及各被授權持卡人具有約束力，會員及／或被授權持卡人倘不同意有關修訂或更改，可根據章則選擇終止「信用卡」。

（中文譯本僅供參考，文義如與英文本有歧異，概以英文本為準。）

Principal Liabilities and Obligations under the Terms and Conditions

Principal liabilities and obligations for using the Hang Seng Platinum Commercial Mastercard/Hang Seng Commercial World Mastercard/Hang Seng Visa Platinum Commercial Card/Hang Seng Visa Platinum Business Card/Hang Seng RMB Diamond Commercial Card (including Affinity Cards) ("Card") under the relevant terms and conditions are highlighted below for your particular attention. You must read the FULL VERSION of the terms and conditions governing the use of the Card. The terms and conditions are available at branches for collection.

1. The Cardmember shall procure each Authorised Card User to sign the Card immediately upon receipt.
2. The Cardmember shall, and shall procure each Authorised Card User to, exercise reasonable care and diligence in keeping the Card and the personal identification number ("PIN") and, in the case of any loss, theft or unauthorised disclosure of them, report to Hang Seng Bank Limited ("Hang Seng") as soon as reasonably practicable upon notice or suspicion thereof.
3. The Cardmember shall be solely liable for the obligations and liabilities of each Authorised Card User under the terms and conditions.
4. The Cardmember shall repay promptly the outstanding balance of the Card account on demand by Hang Seng.
5. The Cardmember shall be liable for all unauthorised transactions and losses suffered by Hang Seng involving the use of the Card and/or the PIN by any Authorised Card User if the Cardmember and/or the relevant Authorised Card User has/have acted fraudulently or with gross negligence or failed to fulfill the obligations as set out in Clause 2 above.
6. The Cardmember shall repay the outstanding amount as specified in the relevant Card statement on or before the payment due date, failing which an additional late charge shall be payable by the Cardmember.
7. The Cardmember shall be solely responsible for all costs and expenses reasonably incurred by Hang Seng in enforcing the terms and conditions and recovering any sum owed or incurred by the Cardmember to Hang Seng.
8. Where the Cardmember and the Authorised Card User(s) have not acted fraudulently or negligently and have reported the loss, theft and/or unauthorised disclosure of the Card/PIN as soon as reasonably practicable, the maximum liability for unauthorised Card transactions before Hang Seng actually receives the report will not be higher than the amount prescribed by the applicable laws and regulations. However, subject to the applicable laws and regulations, the Cardmember shall be liable for all unauthorised cash advances effected with the use of the PIN before Hang Seng actually receives the report of the loss, theft or unauthorised disclosure of the PIN.
9. The Cardmember and the relevant Authorised Card User shall report to Hang Seng any discrepancies in the Card statements within 60 days of the statement date.
10. Hang Seng is entitled to apply the credit balance of the Cardmember's account in or towards satisfaction of the debts and liabilities owed or incurred by the Cardmember to Hang Seng.
11. Hang Seng is entitled to amend the terms and conditions, and vary any fees and charges in respect of the use of the Card, subject to a notice of not less than 60 days, which shall be binding on the Cardmember and each Authorised Card User if the Cardmember or any of the Authorised Card User continues to use or retain the Card after the effective date as specified in the notice. The Cardmember and/or the Authorised Card User may elect to terminate the Card pursuant to the terms and conditions if the Cardmember and/or such Authorised Card User do/does not agree to such amendments or variations.

(The Chinese version is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.)



恒生商務卡資料概要

利率及財務費用	恒生港元 Visa 白金商務卡/ 萬事達白金商務卡/商務World Mastercard	恒生銀聯人民幣鑽石商務卡
消費賬項之實際年利率	當賬戶開立時，消費賬項之實際年利率為 35.72% ¹ (月息2.67%)，但會不時作出檢討。如閣下/貴公司在每月到期還款日或之前支付全數結欠，本行不會向閣下/貴公司收取利息及財務費用。否則，利息將按(i)所有未清繳的結欠，從到期還款日前一個月結單截數日起，按日計算直至所有結欠清繳為止，以及(ii)所有在到期還款日前一個月結單截數日後誌賬的新交易款項，須根據交易日期起按日計息，直至全數清繳為止。	
現金透支之實際年利率	當賬戶開立時，現金透支之實際年利率為 35.98% ¹ (月息2.67%)，但會不時作出檢討。如閣下/貴公司在每月到期還款日或之前支付全數結欠，本行不會向閣下/貴公司收取利息及財務費用。否則，利息將按(i)所有未清繳的結欠從到期還款日前一個月結單截數日起，按日計算直至所有結欠清繳為止，以及(ii)所有在到期還款日前一個月結單截數日後誌賬的新交易款項(包括但不限於消費賬項、各項分期計劃供款、任何收費或費用、現金透支等)，須根據交易日期起按日計息，直至全數清繳為止。	
拖欠下之實際年利率	不適用，實際年利率同上。	
免息還款期	長達56天	
最低還款額	最低還款額為 HKD300 / CNY300 或以下第(i)至(iv)項之總和(以較高者為準)： (i) 所有費用及收費(包括財務費用及年費)； (ii) 任何仍未繳付上期最低還款額； (iii) 總結欠扣除第(i)及(ii)項金額後仍超逾信用限額的金額；及 (iv) 總結欠扣除第(i)至(iii)項金額後之1%。	
費用(每卡)	恒生港元 Visa 白金商務卡/ 萬事達白金商務卡/商務World Mastercard	恒生銀聯人民幣鑽石商務卡
年費	HKD980	CNY980
現金透支手續費	透支金額 0.5% 的手續費，最低 HKD100 (適用於港元卡)或最低 CNY100 (適用於人民幣卡)。	
外幣簽賬兌換費用 ²	所有以非港幣所進行的交易金額之 1.95%	不適用
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以信用卡貨幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以信用卡貨幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。	
逾期費用	若客戶未能於到期還款日或之前繳付最低還款額，則須另繳付逾期費用，每次為 HKD300 或相等於最低還款額之金額(以較低者為準)。	若客戶未能於到期還款日或之前繳付最低還款額，則須另繳付逾期費用，每次為 CNY300 或相等於最低還款額之金額(以較低者為準)。
過額費用	若戶口之結欠(不包括由銀行收取之費用)超逾信用限額 HKD180 或以上，則須繳付每月 HKD180 過額費用。	若戶口之結欠(不包括由銀行收取之費用)超逾信用限額 CNY180 或以上，則須繳付每月 CNY180 過額費用。
退票/退回自動轉賬費用	— 如於同一月結單有任何退票/退回自動轉賬及其金額超過 HKD120 ，則須繳付 HKD120 之退票/退回自動轉賬費用一次。 — 若已收取逾期費用，於同一月結單之退票/退回自動轉賬費用將可獲豁免。	— 如於同一月結單有任何退票/退回自動轉賬及其金額超過 CNY120 ，則須繳付 CNY120 之退票/退回自動轉賬費用一次。 — 若已收取逾期費用，於同一月結單之退票/退回自動轉賬費用將可獲豁免。
補發新卡費用	HKD100	CNY100
列印公司標誌於卡面費用	每年 HKD100	不適用
索取銷貨單費用	每份副本 HKD40	每份副本 CNY40
索取月結單副本費用	每份月結單 HKD50	每份月結單 CNY50
信用狀況證明書費用	每封 HKD200	每封 CNY200
以非本港銀行支票或本票繳付賬項	每張支票/本票 HKD60 (若以澳門之銀行的支票/本票結賬，則須另繳交易金額之 0.25% 或最低 HKD100)	不適用
以本票退回戶口結存之收費	每張本票 HKD35	每張本票 CNY35
於分行櫃面繳付賬項手續費	每柱 HKD30	

註：

1. 實際年利率之計算乃依據銀行營運守則之指引計算，而年費(如有)並未計算在內。
2. 外幣簽賬將按照有關信用卡組織於適用之兌換日，根據國際貨幣市場提供之匯價範圍所選擇之匯率或政府規定之匯率兌換為港元（適用於港元卡）或兌換為人民幣（適用於人民幣卡）。恒生港元Visa白金商務卡／萬事達白金商務卡／商務World Mastercard之1.95%外幣簽賬兌換費用，已包括由有關信用卡組織向恒生銀行有限公司(「恒生」)徵收之有關費用。

恒生保留隨時修訂上述利率、財務費用及費用之權利，並會於生效前根據有關之會員合約通知會員及／或被授權持卡人，而此等修訂將生效。以上內容的中英文文本如有歧異，概以英文本為準。



HANG SENG COMMERCIAL CARD KEY FACTS STATEMENT

Interest Rates and Finance Charges	HKD Hang Seng Visa Platinum Commercial Card / Platinum Commercial Mastercard / Commercial World Mastercard	Hang Seng UnionPay RMB Diamond Commercial Card
Annualised Percentage Rate (APR) for Retail Purchase	35.72% ¹ (monthly rate at 2.67%) when you open your account and it will be reviewed from time to time. We will not charge you interest and finance charge if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the previous statement date immediately preceding the Payment Due Date on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date immediately preceding the Payment Due Date) from the date of that new transaction on a daily basis until payment in full.	
APR for Cash Advance	35.98% ¹ (monthly rate at 2.67%) when you open your account and it will be reviewed from time to time. We will not charge you interest and finance charge if you pay your balance in full by the due date each month. Otherwise, interest will be charged on the amount of cash advance with (i) the unpaid balance from the previous statement date immediately preceding the Payment Due Date on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date immediately preceding the Payment Due Date) from the date of that new transaction (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc.) on a daily basis until payment in full.	
Delinquent APR	Not applicable, the APRs are the same as above-mentioned.	
Interest Free Repayment Period	Up to 56 days	
Minimum Payment Amount	The Minimum Payment Amount is HKD300 / CNY300 or the sum of items (i) to (iv) below (whichever is higher): (i) all fees and charges (including finance charges and annual fees); (ii) any overdue Minimum Payment Amount; (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and (iv) 1% of the New Balance after deducting the amount of items (i) to (iii).	
Fees (per card)	HKD Hang Seng Visa Platinum Commercial Card / Platinum Commercial Mastercard / Commercial World Mastercard	Hang Seng UnionPay RMB Diamond Commercial Card
Annual Fee	HKD980	CNY980
Cash Advance Handling Fee	0.5% of transaction amount (minimum HKD100 for the Hong Kong Dollars card or minimum CNY100 for the Renminbi card per transaction).	
Foreign Currency Transaction Conversion Fee	1.95% of every transaction effected in a currency other than Hong Kong Dollars	Not applicable
Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in the currency of the credit card 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 fees to be applied before the transactions are entered into as settling foreign currency transactions in the currency of the credit card may involve a cost higher than the foreign currency transaction handling fee.	
Late Charge	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HKD300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
Overlimit Fee	An overlimit fee of HKD180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HKD180 or above.	An overlimit fee of CNY180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.
Returned Cheque / Autopay Reject Handling Fee	— A returned cheque/autopay reject handling fee of HKD120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HKD120 . — Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.	— A returned cheque/autopay reject handling fee of CNY120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than CNY120 . — Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.
Card Replacement Fee	HKD100	CNY100
Printing of Company Logo on Card Surface Fee	HKD100 each year	Not applicable
Sales Slip Retrieval Fee	HKD40 per copy	CNY40 per copy
Statement Copy Retrieval Fee	HKD50 per statement	CNY50 per statement
Credit Reference Letter Fee	HKD200 for each copy	CNY200 for each copy
Payment by Non-local Bank's Cheque / Cashier's Order	HKD60 per cheque / cashier's order (an additional 0.25% or minimum HKD100 of the transaction amount will be charged in case the cheque / cashier's order is issued by bank in Macau.)	Not applicable
Credit Balance Refund by Cashier's Order	HKD35 per cashier's order	CNY35 per cashier's order
Handling Fee for Payment Over the Counter at Branch	HKD30 per transaction	

Notes:

1. The APRs are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation.
2. The foreign currency transactions will be converted into Hong Kong Dollars (for the Hong Kong Dollars card) or converted into Renminbi (for the Renminbi card) at a rate selected by the relevant Card Association from the range of rates available in wholesale currency markets or the government-mandated rate in effect for the applicable conversion date, in each instance. For the HKD Hang Seng Visa Platinum Commercial Card / Platinum Commercial Mastercard / Commercial World Mastercard, the Foreign Currency Transaction Conversion Fee of 1.95% has included the reimbursement charge levied by the relevant Card Association on Hang Seng Bank Limited ("Hang Seng").

Hang Seng reserves the right at its sole discretion and from time to time to amend the above interest rates, finance charges and fees. Any such amendment will be effective upon giving notice to the Cardmember and / or Authorised Card User in accordance with the applicable Cardmember Agreement. The English version of the above shall prevail whenever there is a discrepancy between the English and Chinese versions.