

20. Mail to be sent to

Residential Address 1 (R) Company Address 2 (O)
 Other 3 (O) (Please specify other address at the right hand side)
Apply this mailing address to All account(s)* held with the Bank
 Summary Statement of Accounts only
 Account(s) in this application only ("Exclude" in section 2B)
* Except for insurance, MPF, joint personal loan and joint mortgage loan account(s).

Other Mailing Address (P. O. Box is not accepted for credit card application)

Room/Flat, Floor and Block _____
Building/Estate _____
No. & Name of Street _____
District _____ HK KLN NT Postal Code _____

2 Which service(s) would you like to apply for?**2A Credit Card**

Are you a New Cardholder[△]? No, I am not a New Cardholder and I understand I will not be entitled to the welcome offer. (NN10)
 Yes, I am a New Cardholder.

Please select the card type(s) you would like to apply for and your welcome offer choice (if applicable):

Card Type			Welcome Offer Choice [†]
Standard Chartered Simply Cash Visa Card* (Please select either Vertical card or Horizontal card)			New Cardholders[△] can choose one of the following welcome offers:
Vertical: <input type="checkbox"/> HKSBB17VAWV000	<input type="checkbox"/> HKSCB17VAWV000 (CASA)	<input type="checkbox"/> HKSRC21VAWV000 (MORTGAGE)	<input type="checkbox"/> HKD600 CashBack (D) (BJ23)
Horizontal: <input type="checkbox"/> HKSBG17VAWV000	<input type="checkbox"/> HKSCG17VAWV000 (CASA)	<input type="checkbox"/> HKSRE21VAWV000 (MORTGAGE)	<input type="checkbox"/> Up to 40,000 Asia Miles (CT50) <input type="checkbox"/> FanFest (CF10)
Standard Chartered Cathay Mastercard* <input type="checkbox"/> HKSZR00MCWB000 <input type="checkbox"/> HKSRA00MCWB000 (MORTGAGE)			<input type="checkbox"/> Up to 100,000 Asia Miles (CT51) <input type="checkbox"/> FanFest (CF11)
Standard Chartered Cathay Mastercard – Priority Banking* <input type="checkbox"/> HKSZR01MCWB000 <input type="checkbox"/> HKSRA01MCWB000 (MORTGAGE)			<input type="checkbox"/> Up to 120,000 Asia Miles (CT52) <input type="checkbox"/> FanFest (CF12)
Standard Chartered Cathay Mastercard – Priority Private* <input type="checkbox"/> HKSZR02MCWB000 <input type="checkbox"/> HKSRA02MCWB000 (MORTGAGE)			<input type="checkbox"/> (Applicable to Standard Chartered Simply Cash Visa Card only) <input type="checkbox"/> HKD600 CashBack (BD23) <input type="checkbox"/> HKD800 CashBack (SC34)
Standard Chartered Smart Credit Card* <input type="checkbox"/> HKSRG20VAWV000 <input type="checkbox"/> HKSRH21VAWV000 (MORTGAGE)			

[△] "New Cardholders" are applicants who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited in the past 6 months from the date of approval of their current application for a principal card of the Standard Chartered credit cards.

* These card types issued will be embedded with Visa payWave / Mastercard contactless feature.

† Welcome offer is only applicable to New Cardholders. To be eligible for the welcome offer, New Cardholders are required to fulfil specific requirements with respective newly approved credit card(s). Terms and Conditions apply for welcome offer. Please refer to the Welcome Offer Terms and Conditions for details. Please refer to the General Terms and Conditions for Credit Card Application for details.

Cathay Membership Information, Transfer of Data to Asia Miles Limited (Applicable to Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private applicants only)
Cathay Membership Information

Cathay membership number:

Surname of Cathay membership: (English, e.g. Chan)

Given name of Cathay membership: (English, e.g. Tai Man)

Cathay membership account must be owned by the principal card applicant of Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private. Change of Cathay membership account is not allowed.

Transfer of Data to Asia Miles Limited

The Bank intends to provide your Cathay membership information and credit card transaction data to Asia Miles Limited for gain and for the purpose of i) study of customer behaviour; ii) enhancing the Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private's features and marketing promotion; and iii) data analysis of which the results may be used by Asia Miles Limited for direct marketing of its offers, promotions and joint marketing offers (between Asia Miles Limited and its partners or any Cathay Pacific group company). Asia Miles Limited's partners include entities providing products and services in the area of travel, leisure and entertainment, accommodation, car rental, finance, insurance, telecommunications, food and beverage, business and consulting, beauty and health, fashion and jewellery, property, electronics and general retail, as well as partners from Asia Miles iShop. For an updated list of Asia Miles Limited's partners, please visit www.cathaypacific.com. Asia Miles Limited may carry out a matching procedure as defined in the Personal Data (Privacy) Ordinance for the purposes described above. The Bank would not so provide your data to Asia Miles Limited without your consent.

You may at any time require the Bank to cease to provide your data to Asia Miles Limited as described above. The Bank will cease to do so and also notify Asia Miles Limited to cease to use such data for data analytic purpose upon receipt of your opt-out instruction. However, you are required to notify Asia Miles Limited directly if you do not wish to receive marketing information or communication from Asia Miles Limited.

Please check ("√") the box if you do **not** consent the Bank to provide your data to Asia Miles Limited as described above.

• You acknowledge that the Bank shall transfer the above listed Cathay Membership information and Asia Miles earned to Asia Miles Limited for the purposes of enjoying designated card benefits and crediting the Miles earned to the Cathay Membership account you provided above.

Choice of Priority Banking / Premium Banking 360° Rewards ("360° Rewards")

This section is applicable to applicants who:

- currently hold or are concurrently applying for a principal Eligible Credit Card for earning 360° Rewards*; **AND**
- have already signed up or are concurrently signing up for Priority Banking / Premium Banking.

* Eligible Credit Card for Priority Banking clients earning 360° Rewards: Standard Chartered Priority Banking Credit Card / Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private.

Eligible Credit Cards for Premium Banking clients earning 360° Rewards: Standard Chartered Preferred Banking Credit Card / Platinum Credit Card / Standard Chartered Cathay Mastercard – Priority Banking / Standard Chartered Cathay Mastercard – Priority Private / Simply Cash Visa Card.

Please indicate your choice of credit card for earning 360° Rewards Points ("Points"), Asia Miles or CashBack* on eligible banking products (excluding credit card) under 360° Rewards:

Standard Chartered Cathay Mastercard / Standard Chartered Cathay Mastercard – Priority Private (Asia Miles)
 Standard Chartered Priority Banking Credit Card / Preferred Banking Credit Card / Platinum Credit Card (Points)
 Standard Chartered Simply Cash Visa Card / Standard Chartered Smart Credit Card (CashBack*)

Applicable to Premium Banking clients only.

If you do not provide accurate information or do not indicate your choice above, you will be deemed to have chosen for earning Points as your 360° Rewards on eligible banking products. The entitlement of Points, Asia Miles or CashBack (if applicable) on eligible banking products under 360° Rewards is subject to the approval / validity of the respective credit card and other relevant terms and conditions.

Temporary Credit Limit Extension

I choose to enable temporary credit limit extension for my credit card(s).

Remarks: The Bank will enable temporary credit limit extension after successful application of Standard Chartered Credit Card. If you are our existing credit cardholders, the instruction for temporary credit limit extension service given herein will be applicable to **ALL** Standard Chartered Credit Card(s) and/or MANHATTAN Credit Card(s) you maintain with the Bank.

Please refer to the General Terms and Conditions for Credit Card Application for details.

agree to be bound by it; and

- you are bound by any variation we make to the **banking agreement**, in accordance with the **banking agreement** - important note: in particular, you understand that by entering into the **banking agreement** you give indemnities, authorisations, consents and waivers and agree to limitations on our liability;
- if you are applying for a Standard Chartered Multi-Currency Mastercard Debit Card, you acknowledge that the Standard Chartered Multi-Currency Mastercard Debit Card Terms and Conditions and any important notes and related terms provided by us to you in connection with the Standard Chartered Multi-Currency Mastercard Debit Card shall form part of the **banking agreement** and you confirm that you have read and understand and agree to be bound by them;
- if you are applying for a credit card, you further agree and confirm that: (i) a highlight of the **banking agreement** has been provided to you as appended in this application form; (ii) unless you have indicated your choice to receive a hard copy, you agree to receive an electronic copy of the **banking agreement**; (iii) you have read and understood the **banking agreement** and/or a highlight of it; and (iv) you agree to be bound by the **banking agreement**;
- you acknowledge receipt of and confirm that you have read and agreed to be bound by the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data ("Notice") which has been available to you at any of our branches and on our website at sc.com/hk; you further agree that the Notice shall form part of the **banking agreement**; you agree that all information provided by you in this application form, and any other personal data collected by us about you or that you may provide to us from time to time before, during or after this application, may be used and disclosed for such purposes and to such persons (whether the recipient is located in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong") or elsewhere or places that do not offer the same level of data protection as Hong Kong) for the purposes described in, and otherwise in accordance with our policies on use and disclosure of personal data as set out in the Notice, which may be subject to change from time to time;
- you represent and warrant that you have complied and will comply with all applicable laws (including any foreign exchange restrictions) in connection with the **banking agreement**;
- if you are applying for a Renminbi account, you confirm that you fully understand the risks and consequences of investing in Renminbi and agree to bear all such risks and consequences of Renminbi account, including the application for such an account;
- if you are applying for an Integrated Deposits Account, you acknowledge that the **account types and currencies of the sub-accounts** to be included will be determined by us at our discretion, and may be subject to change from time to time; you also acknowledge Current/Cheque/Savings Account and Time Deposit Account Terms and any important notes and related terms that we have provided to you in connection with the Integrated Deposits Account shall form part of the **banking agreement** and you confirm that you have read and understand them and that you agree to be bound by them;
- if you are applying for a HKD Current Account or an Integrated Deposits Account, you acknowledge the Current Account Overdraft Protection service ("Overdraft Protection") involved in HKD Current Account or HKD Current Sub-account under Integrated Deposits Account ("HKD Current Account") and agree to be bound by its terms:
 - Overdraft Protection limit may be granted to honor your cheque(s) or allow your direct debit transaction(s) subject to your deposits in other account(s) at the Bank, when there is not sufficient fund in your HKD Current Account ("Overdraft").
 - the maximum Overdraft Protection limit is 95% of your HKD deposits and 80% of your foreign currency deposits (Renminbi deposits is excluded) or the accumulated Overdraft amount at HK\$40,000, whichever is lower. The Bank may at any time increase or decrease the limit at its sole discretion. If your HKD Current Account has Overdraft, the Bank will place a lien over the deposit balance in your other account(s) according to the Overdraft amount without prior notice.
 - interest of the Overdraft outstanding balance and handling fee will be levied. For details of interest rate and handling fee, please refer to the Bank's "An Easy Guide to Banking Fees".
 - Overdraft Protection is not applicable to the staff, the director, the controller (any person holding 10% or more of the Bank's issued shares) and the spouse or relatives of the director, the controller or employees with lending authority of or at the Bank.
 - the approval of Overdraft Protection and the Overdraft Protection Limit will be determined at the Bank's discretion without prior notice.
 - the Current/Cheque/Savings Account and Time Deposit Account Terms and any important notes and related terms that we have provided to you in connection with the Overdraft Protection shall form part of the **banking agreement** and you confirm that you have read and understand them and agree to be bound by them.
- if you are applying for a Marathon Savings Account, you acknowledge that the Marathon Savings Account Promotion Terms and Conditions and any important notes and related terms provided by us to you in connection with the Marathon Savings Account shall form part of the **banking agreement** and you confirm that you have read and understand and agree to be bound by them;
- if you are applying for a Sustainable Savings Account, you acknowledge that the Terms and Conditions of Standard Chartered Sustainable Savings Account and any important notes and related terms that we have provided to you in connection with the Sustainable Savings Account shall form part of our banking agreement and you confirm that you have read and understand them and that you agree to be bound by them;
- if you are applying for a Wealth Saver Account, you acknowledge that the Terms and Conditions for Wealth Saver Account and any important notes and related terms provided by us to you in connection with the Wealth Saver Account shall form part of our banking agreement and you confirm that you have read, understand and agree to be bound by them;
- if you are applying for a My Dream Account in relation to your child, you agree and confirm that:
 - all information (including any documents) you have given to us in connection with your child is correct, complete and not misleading;
 - you are the ultimate beneficial owner of the My Dream Account and you do not hold the My Dream Account or any funds in the My Dream Account for any other person as a trustee, nominee, agent or other capacity; your child has no right or interest in any funds in a My Dream Account;
 - any important notes and related terms that we have provided to

you in connection with the My Dream Account shall form part of the **banking agreement** and you confirm that you have read and understand them and agree to be bound by them;

- if you are applying for a credit card, you confirm that:
 - You understand and agree that the Bank will seek and review your credit report from credit reference agencies that have been or may be engaged by the Bank for the provision of Consumer Credit Reference Services and are approved for participation in the Multiple Credit Reference Agencies Model (also known as "Credit Data Smart") ("Credit Data Smart") in assessing your application or other credit facilities provided to you. Please contact the Bank's customer service hotline or refer to the Bank's website at www.sc.com/hk/cds for details;
 - You agree that your relevant consumer credit data will be shared by the Bank with selected credit reference agencies in Credit Data Smart and be also shared with a Type One Special Member (as defined under the Code of Practice for the Multiple Credit Reference Agencies Model) in relation to the provision of insurance coverage to the Bank;
 - You are entitled to request for a credit report from each credit reference agency approved for participation in Credit Data Smart without charge in any twelve-month period respective to each credit reference agency. Please refer to the Bank's website at www.sc.com/hk/cds for details and contact the relevant credit reference agencies directly;
 - none of your credit cards have been cancelled due to payment default;
 - you do not have any payments overdue by more than one month on any loans or credit cards you have with other financial institutions;
 - you are not and have never been bankrupt and you have no intention of petitioning nor are you currently petitioning for bankruptcy;
 - you understand and agree that the Bank may, at its sole discretion, decide whether to approve this application by reference to the overall banking relationship, total asset balance or deposits held with the Bank if you are an existing banking client;
 - unless otherwise specified above, you confirm that you are not a relative of any of our or our subsidiary's or fellow subsidiary's directors, employees with lending authority or shareholders holding 10% or more of our issued shares ("specified persons"). Moreover, none of the specified persons mentioned herein is your guarantor of any other matters. You agree to notify us in writing as soon as reasonably practicable if you subsequently become aware of any change in the aforesaid status;
 - we will serve a written notice to you at your correspondence address provided by you to the Bank if we accept your application;
 - you understand and agree that any application data submitted by you in relation to the credit card application will be deleted after 180 days from the date of submission, if your application is cancelled by you or declined by us;
 - the Credit Card Terms and any important notes and related terms that we have provided to you in connection with the credit card shall form part of the **banking agreement** and you confirm that you have read and understood them and agreed to be bound by them;
- you authorise us to amend our customer information records on your and your joint account holder's behalf according to the information you provided;
- you confirm that your preferred mailing address for your account(s) is as indicated in section 1A.

For an application for a joint account with more than two applicants, additional applicant(s) must also complete and sign the application form(s), which together with the application form signed by the primary and secondary applicant, forms a single application.

You understand and agree that for the purpose of reviewing your existing credit facilities, we may access your data held with the credit reference agency(ies) in accordance with the provisions of the Code of Practice on Consumer Credit Data. We may also access your data from the credit reference agency(ies) from time to time for the same application if the application has remained outstanding for over 30 days. You understand and agree that the Bank reserves the right to cancel or not to proceed with this application if the required documents and/or application information are not provided within 30 days from the date of the application, and/or the relevant requirement(s) is not met. You further confirm and agree that we may give any information in connection with this application (including your personal information) to the parties (whether situated in or outside of the Hong Kong Special Administrative Region of the People's Republic of China) and for the purposes as set out in the Notice.

You understand that sales staff of the Bank receives remuneration with reference to the performance of the relevant staff for promoting various banking and related services that provided by the Bank. The remuneration structure is subject to review by the Bank from time to time and includes salaries, incentives, bonuses, etc.

(Applicable to employees of the Bank only) I hereby authorize the Bank to retrieve my employment information in the Bank (including my salary information) for the purpose of credit assessment and processing my application(s).

You acknowledge and agree that; (i) the Banking Terms and Conditions are also available at our branches or website at www.sc.com/hk, as updated from time to time (the "BTC") (ii) Section II of the BTC shall apply to all transactions in relevant investment products (other than investment linked insurance products) when you enter into with or through the Bank; (iii) the Bank shall open such sub-accounts as necessary for such transactions; and (iv) Section II of the BTC shall not apply to you if you do not enter into any investment products with or through the Bank.

Risk Disclosure Statement:

- Renminbi ("RMB") exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the customer subsequently converts RMB to another currency (including Hong Kong dollars); and
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Deposit Protection Scheme:

Deposit(s) in the Account(s) applied for hereunder is (are) deposit(s) qualified for protection under the Deposit Protection Scheme in Hong Kong. However, a time deposit with a tenor exceeding 5 years or a deposit subject to any foreign exchange forward contract under Currency Switching services will NOT be protected under the Scheme.

If there is any inconsistency between the English version and the Chinese version of this application form, the English version prevails.

4 eStatement / eAdvice Service

To protect our environment by reducing the use of paper, we will only provide eStatements/eAdvices to the account(s)¹ in this application and any other existing account(s) included in the same statement(s)/advice(s) unless you instruct us otherwise. Please note that:

- you must **have a valid Online Banking account** as you can only access and/or download your eStatements/eAdvices by Online Banking and we will not provide the corresponding statements/advice in paper form to you;

