



Supplementary Card Application Form 附屬卡申請表

Standard Chartered/MANHATTAN Credit Card Supplementary Card Application Form 渣打/MANHATTAN信用卡附屬卡申請表

All fields in this form are mandatory. Please complete this form in BLOCK LETTERS and put a “✓” in the appropriate box.

必須填寫本表格之所有欄位。請以英文正楷填寫本表格及於所選擇之方格內加上「✓」號。

Principal Cardholder Data 主卡持卡人資料

Name: [] 姓名

Family Name 姓 Given Name 名

HKID Card No./Passport No.: [] 香港居民身份證號碼 / 護照號碼

Mobile Phone No.: [] - [] - []
手提電話號碼
(Country Code) (Area) (Phone No.)
(國家編號) (地區) (電話號碼)

(For local phone no., not required to fill in country code & area code)
(如屬本地電話號碼，毋須填寫國家及地區號碼)

Standard Chartered/MANHATTAN Credit Card Account No.
渣打/MANHATTAN信用卡賬戶號碼 : []

Relationship with Principal Cardholder: [] 與主卡持卡人之關係

Position: [] 職位

Nature of Business: [] 業務性質

(Please specify if you are a housewife / retiree / student / unemployed)
(如閣下是家庭主婦 / 退休人士 / 學生 / 無業人士，請註明)

Relationship with the Bank 與本行關係

If (i) you are a relative or a spouse/ex-spouse of our or our subsidiary's or affiliate's directors, controllers i.e. persons holding 10% or more of the Bank's issued shares or our employees with lending authority; or
(ii) any of the above-mentioned types of person is acting as your guarantor, please put a “✓” in the box below and state his/her details.
如閣下為 (i) 與本行或本行之附屬公司或有聯繫公司之董事或持有本行已發行股份 10% 或以上的股東或本行有批核貸款權僱員之親屬或為其配偶 / 前配偶，或 (ii) 前述人士現正作為閣下的擔保人，請於下列方格內填上「✓」號，並填寫該人士的資料。

Yes Name [] Relationship []
是 姓名 : [] 關係 : []

Supplementary Card Applicant Data 附屬卡申請人資料

Applicant must be at least 16 years of age. 申請人須年滿 16 歲。

Mr 先生 1/1 Ms 女士 2/0

Name: [] 姓名

Family Name 姓 Given Name 名

HKID Card No./Passport No.: [] 香港居民身份證號碼 / 護照號碼

Nationality (Please list out all nationalities/citizenships):

國籍 (請列出所有國籍 / 公民身份)

Chinese 中國 (CHI)

Others 其他 (Please specify 請註明) []

Date of Birth: [] (DD / MM / YYYY)
出生日期 [] (日 / 月 / 年)

Mobile Phone No.: [] - [] - []
手提電話號碼
(Country Code) (Area) (Phone No.)
(國家編號) (地區) (電話號碼)

For Credit Card online transactions 信用卡網上交易 :

An One-Time Password (OTP) SMS will only be sent to your Local Mobile Phone Number in the Bank's record.

「一次有效密碼」的短訊只會發送到閣下於本行紀錄之本地流動電話號碼。

(For local phone no., not required to fill in country code & area code)
(如屬本地電話號碼，毋須填寫國家及地區號碼)

By signing this Supplementary Card application, you agree to be bound by “Highlight of the Banking Agreement (including Credit Card Terms)”, “Credit Card Application Form Declaration” and “Terms and Conditions for Standard Chartered/MANHATTAN Credit Card Supplementary Card Application” as stated in this form.

閣下簽署本附屬卡申請表，即表示閣下同意受此申請表所列之銀行協議 (包括信用卡條款) 之主要條款及細則、信用卡開戶聲明及渣打/MANHATTAN 信用卡附屬卡申請之條款及細則約束。

X
Signature of Principal Cardholder
主卡持卡人簽署

Date
日期

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

Date
日期



Documents Required For Supplementary Card Application

附屬卡申請所需文件

Please attach below copy of documents 請附交下列文件副本：

- Hong Kong Permanent Identity Card

香港永久性居民身份證

For applicants who are not holders of HK Permanent ID Card, please submit copies of the HKID Card and Passport. For applicants who are not holders of any HKID Card, please submit Passport copy.

如申請人並非持有香港永久性居民身份證，請遞交香港居民身份證及護照之副本。如申請人並非持有任何香港居民身份證，請遞交護照之副本。

- Where the Supplementary Card Applicant is not residing with Principal Cardholder:

如附屬卡申請人並非與主卡持卡人同住：

Residential address proof showing the Applicant's name (e.g. utility bill or bank statement issued within the latest 3 months).

附有申請人姓名的住址證明（例如最近3個月之公用事務賬單或銀行月結單）。

Remarks: You may be at any time requested to provide more information on residential address proof as and when required.

備註：若情況需要，閣下須進一步提供申請人的住址證明。

Note: P.O. Box is not accepted. Residential address proof (if applicable) must be provided upon submission of this application. Otherwise, the address of the Supplementary Card Applicant will be the same as the address of the Principal Cardholder.

註：恕不接受郵政信箱。遞交此申請時必須同時遞交住址證明（如適用），否則附屬卡申請人之住址將與主卡持卡人之住址相同。

Highlight of the Banking Agreement (including Credit Card Terms)

銀行協議（包括信用卡條款）之主要條款及細則

Important Notes: You are suggested to read carefully the entire banking agreement. Your attention is particularly drawn to the following major terms and conditions:

1. The terms of our banking agreement apply to the use of your *credit card*. If you do not agree with those terms, you may wish to terminate your *credit card* in accordance with the procedure in the Credit Card Terms.
2. You must comply with the activation procedures we notify you from time to time.
3. You must ensure that only the person issued with a *credit card* uses it.
4. You are liable for all transactions made using your *credit card* or the card number on such *credit card*. You are also liable for all transactions made using a *Supplementary Card* or the card number on such *Supplementary Card*. If you are a *Supplementary Cardholder*, you will not be liable for the use of any *Supplementary Card* issued to another *Supplementary Cardholder* or the use of the *Principal Card*.

5. You must ensure that your *credit limit* is not exceeded.
6. You must pay the interest, fees and charges that apply to your *credit card*.
7. You must pay at least the minimum payment due or minimum monthly repayment as set out in your statement. You remain liable to us even if you do not receive your periodic statement.
8. The minimum payment due shall be the aggregate amount of items as set out in the Credit Card Terms or any minimum amount as set out in the *tariff sheet*, whichever amount is higher.
9. If we do not receive your *balance owing* for your *credit card* on or before the due date set out in your statement, we may charge you (subject to any grace period in accordance with our usual practice or applicable law) applicable *involuntary charges*, which we may debit from your *account*.
10. We (and any other member of the *Standard Chartered Group*) may set off any amount we (or any other member of the *Standard Chartered Group*) owe you against any amount you owe us (or any other member of the *Standard Chartered Group*) (whether or not the obligation is matured or contingent). We (and each other member of the *Standard Chartered Group*) may also combine or consolidate all *accounts*. If we (or any other member of the *Standard Chartered Group*) combine *accounts*, any credit funds held by you in your *accounts* will be applied to adjust the amount owing by you in relation to your other *accounts*. We (and each other member of the *Standard Chartered Group*) may do so at any time (even if you are not in *default*).
11. If we do not receive the minimum payment or minimum monthly repayment on or before the due date, you must pay for the applicable *involuntary charges*. You may not use your *credit card* until the minimum payment or minimum monthly repayment has been paid and we may suspend the use of your *credit card*.
12. Despite any other terms of our banking agreement, subject to applicable law, we may at any time demand immediate payment of any amounts you owe us.
13. If you think there is an error on your statement, you must notify us with details of such error within the period specified in the statement. If you do not do so, we will treat the statement as correct.
14. If you are not comfortable with any changes we make to our banking agreement, you may terminate your *credit card* in accordance with the procedure in the Credit Card Terms.
15. If your *credit card* or any *Supplementary Card* is lost or stolen, you will be liable for the use of the *credit card* and any *Supplementary Card* until such time you notify us that the card is lost or stolen. However, your liability will be limited to HKD500 if you have not acted fraudulently or with gross negligence and you have complied with the Security Procedures set out in our Client Terms.
16. You are liable for your failure and that of any *Supplementary Cardholder* in complying with our banking agreement.
17. If you or we end the *account* for a *credit card*, subject to any applicable law, you must immediately pay all amounts owing to us in connection with the *credit card* and any *Supplementary Card*.
18. You may be liable for any transaction made using a *Supplementary Card* until it has been returned or until we are able to implement our procedures applicable to lost cards. We may impose any charges incurred from implementing such procedures.
19. Our Client Terms include additional provisions relating to your liability to us and exclusions or limits on our liability.

Additional major terms and conditions applicable to Dual Currency Card

1. Each of the *accounts* for a *dual currency card* will be operated separately in the same way as an *account* for a *credit card*.

For instance, any *balance owing* for one *account* for a *dual currency card* will be calculated and have to be settled separately from the *balance owing* for another *account* for a *dual currency card*.

2. Only one credit limit denominated in Hong Kong Dollars will apply to collectively all of the *accounts* for the *dual currency card*.
3. For any *account* for a *dual currency card* that is not denominated in Hong Kong Dollars, you may pay the *balance owing* for such *account* in the same currency that such *account* is denominated or in Hong Kong Dollars.

If you choose to pay such *balance owing* in Hong Kong Dollars, we may convert any amount of such Hong Kong Dollars you pay to us at a rate we reasonably consider appropriate. If you intend to make minimum or full payment, you also bear the risk of not able to do so due to the shortfall arising from the conversion.

4. We may or may not allow you to use your *dual currency card* to obtain *cash advance*. If we allow you to do so,
 - transactions made in Hong Kong or overseas will be posted to the Hong Kong Dollars denominated *account*;
 - transactions made in China will be posted to the Renminbi denominated *account*.
5. Transactions made using a *dual currency card* will be processed as follows:
 - transactions made in Hong Kong will be posted to the Hong Kong Dollars denominated *account*;
 - transactions made in China will be posted to the Renminbi denominated *account* (except where the transaction is processed in a currency other than Renminbi, the relevant amount will be converted into Hong Kong Dollars and posted to the Hong Kong Dollars denominated *account*);
 - transactions made outside Hong Kong or China will be converted into Hong Kong Dollars and posted to the Hong Kong Dollars denominated *account*.

重要提示：閣下宜仔細閱讀銀行協議之全文。尤其注意以下主要條款及條件：

1. 閣下使用信用卡，均須遵守本行銀行協議的條款。閣下如不同意所述條款，可根據信用卡條款所訂程序終止閣下的信用卡。
2. 閣下必須按照本行當時通知的程序啟用有關信用卡。
3. 閣下務請確保信用卡僅由獲發卡人使用。
4. 閣下須對使用信用卡或有關信用卡的卡號進行的所有交易負責。閣下亦須對使用附屬卡或有關附屬卡的卡號進行的所有交易負責。如閣下為附屬卡持卡人，則毋須對其他附屬卡或主卡持卡人之簽賬負責。
5. 閣下必須確保不超逾信貸限額。
6. 閣下必須支付適用於閣下的信用卡之利息、費用及收費。
7. 閣下須最少支付如月結單所示的最低付款額或每月最低付款額。即使閣下沒有收到閣下的定期月結單，閣下對本行所負責任概不受任何影響。
8. 最低付款額為信用卡條款載列之項目之總額或收費表載列之任何最低金額，以較高者為準。
9. 本行如截至月結單所示的到期繳款日仍未收到閣下信用卡的欠款結餘，則可（依照本行的常用慣例或者適用法律所設的任何寬限期）對閣下的戶口扣收適用的被動收費。
10. 本行（及渣打集團任何其他成員）可將本行（或渣打集團任何其他成員）應付閣下的任何款項與閣下應付本行（或渣打集團任何其他成員）的任何款項互相抵銷（不論有關義務是否到期或屬或然性質）。本行（及渣打集團其他各成員）亦可合併或綜合所有戶口。倘若本行（及渣打集團任何其他成員）合併戶口，則會以閣下戶口中所持的任何貸方資金，對閣下其他戶口的相關欠款作出調整。本行（及渣打集團其他各成員）可隨時採取有關行動（即使閣下並無違約）。
11. 本行如截至到期繳款日仍未收到最低付款額或每月最低付款額，則閣下須繳付適用的被動收費。閣下在繳付最低付款額或每月最低付款額前不得再用信用卡，本行可暫停閣下的信用卡。
12. 不論本行銀行協議有任何其他條款規定，依照適用法律，本行可隨時要求閣下立即清繳對本行的任何欠款。
13. 閣下如認為閣下的月結單有誤，務請於月結單所示期間通知本行有關詳情，否則本行將視月結單為正確論。
14. 閣下如不滿意本行對本行銀行協議的任何修訂，可根據信用卡條款所訂程序終止閣下的信用卡。

15. 倘若閣下的信用卡或任何附屬卡遺失或被竊，則閣下將對本行接獲有關信用卡或任何附屬卡遺失或被竊通知前的信用卡及任何附屬卡的使用負責。如閣下並無涉及欺詐或嚴重疏忽行為，並已根據本行客戶條款中保安程序一節執行有關程序，閣下的責任將以HK\$500為上限。

16. 閣下須對閣下本人及任何附屬卡持卡人並無遵守本行銀行協議條款負責。

17. 倘若閣下或本行終止信用卡戶口，依照適用法律，則閣下須立即支付就信用卡及任何附屬卡對本行的全部欠款。

18. 閣下或須對附屬卡交還本行或本行執行失卡程序之前以附屬卡進行的任何交易負責。本行或會就執行有關程序所涉費用收費。

19. 本行客戶條款載有關於閣下對本行所負責任及豁免或限制本行責任的額外條款。

適用於雙幣卡之額外主要條款及細則

1. 各雙幣卡戶口將按照信用卡戶口的方式獨立操作。

例如，雙幣卡一個戶口任何欠款結餘將獨立於雙幣卡其他戶口欠款結餘計算及清繳。

2. 僅一個以港幣計值的信貸限額將統一適用於雙幣卡所有戶口。

3. 對於並非以港幣計值的任何雙幣卡戶口，閣下可以該戶口的計值貨幣或港幣繳付該戶口欠款結餘。

若閣下選擇以港幣繳付該欠款結餘，本行可按照本行合理認為適當的匯率，換算閣下支付予本行的任何港幣金額。如閣下擬定繳付最低或全部付款額，亦須承擔由於與兌換有關的任何短缺款項而無法如此行事的風險。

4. 本行未必會許可閣下用雙幣卡透支現金。如本行許可，

- 在香港或海外進行的交易將計入港幣計值戶口；
- 在中國進行的交易將計入人民幣計值戶口。

5. 以雙幣卡進行的交易將按以下方式處理：

- 在香港進行的交易將計入港幣計值戶口；
- 在中國進行的交易將計入人民幣計值戶口（除非交易以人民幣以外的貨幣處理，則該等金額將換算為港幣，並計入港幣計值戶口）；
- 在香港或中國境外進行的交易將換算為港幣，並計入港幣計值戶口。

Credit Card Application Form Declaration

信用卡開戶聲明

By signing this application:

1. You (being the Principal Cardholder and Supplementary Card Applicant) represent and warrant that all information (including any documents) you have given to us (being each member of the Standard Chartered Group identified in the application or the approval as the person providing the facility, product or service to you, and its successors and assigns) in connection with this application is correct, complete and not misleading – **important note:** if this is not the case you may be personally liable;

You also authorize us to verify from any source we may choose. If you are a Supplementary Card Applicant, You further represent and confirm that the Supplementary Card Applicant is a Hong Kong resident and is at least 16 years of age;

You (being the Principal Cardholder) also declare certification of Supplementary Card Applicant's identity document.

2. You acknowledge that we may decline your application in its entirety or in part (in respect of any one or more particular product(s), service(s) or account(s)/sub-account(s) you are applying for in this application) without giving you any reason for doing so; if this happens, no contractual relationship arises between you and us in respect of any product(s), service(s) or account(s)/sub-account(s) requested in this application which we have declined to provide to you;

3. You agree and confirm that:

- Our Client Terms and the applicable documents referred to in Part A of our Client Terms, including Credit Card Terms and other prevailing terms and conditions, (collectively “*the banking agreement*”) have been made available to you at any of our branches and on our website at sc.com/hk;

- You have read and understood the *banking agreement* and you 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;

4. You 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*;

5. 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 another country including a country that does 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;

6. 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*;

7. If you are a Supplementary Card Applicant, you confirm that:

- 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;
- unless otherwise specified above, you confirm that you are not a relative or spouse/ex-spouse of any of our or our subsidiary's or affiliate'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;

• 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 understand them and agree to be bound by them;

8. If you are a Principal Cardholder, you agree that if the Supplementary Card you are applying for in this application is embedded with contactless feature, and your existing Principal Card and other Supplementary Card(s) under the same card account (if any) do not carry such feature, the cards will be replaced with new card(s) with contactless feature;

9. We will deliver the Supplementary Card to you at the Principal Cardholder's correspondence address if we accept your application;

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.

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

閣下簽署本申請表，即表示：

1. 閣下（即主卡持卡人及附屬卡申請人）聲明及保證就本申請給予本行（即申請或批准所列的向閣下提供設施、產品或服務的渣打集團各成員及其繼任人及承讓人）的一切資料（包括任何文件）均正確完備且並無誤導—**重要提示**：如有不實，閣下可能須就此承擔個人責任；

閣下亦授權本行向本行可能選擇的任何來源進行查證。如閣下是附屬卡申請人，閣下亦聲明及確認附屬卡申請人為年滿十六歲之香港居民；

閣下（即主卡持卡人）聲明亦已核證附屬卡申請人之身份證文件。

2. 閣下確認本行可以拒絕閣下的整份申請；或（倘若閣下此申請包括多於一項產品、服務、戶口或附屬戶口）任何個別產品或服務申請，而不提供任何理由。在此情況下，本行與閣下之間不會因閣下申請而本行拒絕提供的任何產品、服務、戶口或附屬戶口產生任何合約關係；

3. 閣下承認及確認：

- 閣下可於本行任何分行索取及於本行網站sc.com/hk下載本行客戶條款及本行客戶條款A部所述的相關文件包括信用卡條款及其他現行的條款及細則所構成本行銀行協議文件（「銀行協議」）；
- 閣下已細閱和理解銀行協議，並且同意受其約束；及
- 根據銀行協議，閣下確認受到本行對銀行協議所作的任何修訂約束。重要提示：閣下明白簽署銀行協議，即表示閣下作出有關彌償保證、授權、同意及豁免，並且同意本行責任的限制；

4. 閣下同意並確認 (i) 銀行協議之主要條款及細則附奉於本申請表並已提供予閣下；(ii) 除非閣下表示欲收取一份銀行協議之副本，否則，代表閣下同意以電子形式收取銀行協議；(iii) 閣下已細閱和理解銀行協議及/或銀行協議之主要條款及細則；及(iv) 閣下同意受銀行協議約束；

5. 閣下確認收妥並已確認閱讀「關於《個人資料（私隱）條例》（「條例」）及《個人信貸資料實務守則》致客戶及其他個別人士的通知」（「通知」）並同意通知的內容及受其約束，通知可於本行任何分行索取及於本行網站sc.com/hk下載。閣下進一步同意此通知將成為銀行協議的一部分；閣下同意所有閣下不時於本申請前、期間或之後於本申請表內提供的資料以及其他本行不時收集有關個別人士或由有關個別人士提供的個人資料，均可根據本行列於通知內有關個人資料使用及披露的政策，就有關用途及向有關人士（不論有關接收人士是處於中華人民共和國香港特別行政區（「香港」）或其他地方，不論當地的個人資料保護程度是否與香港相符）使用及披露；

6. 閣下聲明及保證已遵守並會一直遵守銀行協議相關的一切法律（包括任何外匯管制）；

7. 如閣下為附屬卡申請人，閣下確認：

- 閣下的信用卡概無因拖欠付款而被取消；
- 其他財務機構給予閣下的任何貸款或信用卡概無拖欠付款超過一個月；
- 閣下並無破產，亦從無破產紀錄，而且並無申請破產的意願或行動；
- 除於上方另行指明外，閣下確認閣下並非本行或本行之附屬公司或有聯繫公司之任何董事、有批核貸款權僱員或持有本行已發行股份10%或以上的股東（「指明人士」）之親屬或配偶/前配偶，而前述任何指明人士亦非閣下任何其他事宜的擔保人。閣下同意如隨後發覺上述情況有變，閣下會在合理可行情況下盡快以書面形式通知本行；
- 本行提供的「信用卡」之條款及細則乃構成銀行協議文件的一部分，閣下確認已閱讀、完全明白並同意受其約束；

8. 如閣下為主卡持卡人，閣下同意在此申請的附屬卡如有內置感應式技術，而閣下現有的主卡及同一信用卡賬戶之其他附屬卡（如有）未有裝置此技術，該等信用卡將被內置感應式技術的新卡取代；

9. 如本行接納閣下的申請，本行將會按照主卡持卡人的通信地址向閣下發出附屬卡；

閣下明白及同意如未能在申請起計30日內提供所需文件及/或申請資料，及/或申請未能符合有關要求，本行保留權利取消或不繼續處理此申請。

本申請表格中、英文版如有任何歧義之處，概以英文版為準。

**Terms and Conditions for Standard Chartered/
MANHATTAN Credit Card Supplementary Card Application
渣打/MANHATTAN 信用卡附屬卡申請之條款及細則**

1. By making an application, you (being the Supplementary Card Applicant) confirm that you have read and accept all terms and conditions set out in this application form, its accompanying leaflet (if applicable) as well as all terms and conditions stated in the Client Terms and the applicable documents referred to in Part A of Client Terms (including the Credit Card Terms, highlights of which are appended in this application) ("our banking agreement", which is available to you at any of our branches and/or on our website at sc.com/hk) and you agree to be bound by them and any variation we make to our banking agreement. 透過作出申請，閣下即被視作已閱讀並接受申請表及隨附之宣傳單張上（如適用）之所有條款及細則，以及客戶條款及客戶條款A部所述的相關文件之所有條款及細則（包括信用卡條款，而其主要條款及細則已列於本申請表）（「本行銀行協議」，可於本行任何分行索取及/或於本行網站sc.com/hk下載），閣下亦同意受上述文件及其後本行所作之一切改動所約束。

2. **A maximum of 3 Supplementary Cards can be issued for each Credit Card Account.**

每個信用卡戶口最多可獲發3張附屬卡。

3. **(a) Annual fees for Principal Visa Infinite Card, Principal Priority Banking Credit Card, Principal Cathay Pacific Mastercard / Simply Cash Visa Card/Cathay Pacific Mastercard – Priority Banking, Cathay Pacific Mastercard – Priority Private and Preferred Banking Credit Card /Platinum Credit Card/executive platinum Credit Card /UnionPay Dual Currency Platinum Credit Card /Shop n'Gain Platinum Credit Card are HKD6,000, HKD2,400, HKD2,000, HKD4,000, HKD8,000 and HKD1,800 respectively; the annual fee is permanently waived for Supplementary Cards and Smart Credit Card. (b) Annual fees for Principal Titanium Credit Card, Principal Gold Credit Card and Principal Classic Credit Card/executive Credit Card /Shop n'Gain Credit Card are HKD600, HKD550 and HKD250 respectively; and in respect of any one of the said Principal Credit Cards, annual fees for each Supplementary Cards issued thereunder are HKD300, HKD275 and HKD125 respectively. (c) Annual fees for Principal MANHATTAN Platinum Card, MANHATTAN Titanium /Gold Card, MANHATTAN 21/Infinity Card and MANHATTAN Visa/Mastercard are HKD1,800, HKD600, HKD330 and HKD216 respectively; and in respect of any one of the said Principal Credit Cards, annual fees for each Supplementary Card issued thereunder are HKD900, HKD300, HKD160 and HKD108 respectively.**

(a) Visa Infinite卡、「優先理財」信用卡、國泰萬事達卡/Simply Cash Visa卡/國泰萬事達卡 - 優先理財、國泰萬事達卡 - 優先私人理財及 Preferred Banking 信用卡/白金信用卡/行政人員白金信用卡/銀聯雙幣白金信用卡 / 倍多紛白金信用卡之主卡年費分別為港幣6,000元、港幣2,400元、港幣2,000元港幣4,000元、港幣8,000元及港幣1,800元，而所獲發之附屬卡及 Smart 信用卡年費永久豁免。(b) Titanium 信用卡、Visa 金卡/萬事達金卡及 Visa 卡/萬事達卡/行政人員信用卡/倍多紛信用卡之主卡年費分別為港幣600元、港幣550元及港幣250元，附屬卡年費則分別為港幣300元、港幣275元及港幣125元。(c) MANHATTAN Platinum 卡、MANHATTAN Titanium /金卡、MANHATTAN 21/Infinity 卡及 MANHATTAN Visa 卡/萬事達卡之主卡年費分別為港幣1,800元、港幣600元、港幣330元及港幣216元。附屬卡年費則分別為港幣900元、港幣300元、港幣160元及港幣108元。

4. If you currently hold a valid Standard Chartered/MANHATTAN Credit Card Supplementary Card and you choose to apply for another Supplementary Card under the same card type(s) from the same Principal Cardholder in this application, the Bank reserves the right not to process the application for that card type(s).

如閣下已持有有效之渣打/MANHATTAN 信用卡附屬卡並選擇透過本申請表格申請同一主卡持卡人所持有的同一類別之信用卡附屬卡，本行保留權利不處理同一類別之信用卡附屬卡申請。

5. **The Annualised Percentage Rate of interest ("APR") for all Standard Chartered Credit Cards and all MANHATTAN Credit Cards is 35.70% for retail purchases and 39.09% (inclusive of cash advance fee and except Smart Credit Card) for cash advances; The APR for all Smart Credit Card is 37.13% for cash advances; or in each case at such higher rate which we may in our sole discretion (subject to applicable laws and regulations) determine from time to time. APR is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only.**

所有渣打信用卡及所有MANHATTAN 信用卡之零售購物之實際年利率為35.70%，而現金透支之實際年利率為39.09%（連現金透支手續費計算在內而不適用於Smart 信用卡）；Smart 信用卡之現金透支之實際年利率為37.13%；或本行不時全權酌情（在符合有關法律及規例限制之情況下）收取更高之利率。實際年利率乃根據《銀行營運守則》所載之指引計算，僅供參考。

6. The approved credit limit of all your Standard Chartered supplementary cards, including this newly applied supplementary credit card, will be shared with all the respective principal credit card(s). The monthly transactions of a supplementary card will be shown on the monthly statement of the principal card and will only be sent and addressed to the principal cardholder.

閣下之所有渣打附屬卡，包括此全新申請之附屬卡，所獲批核之信用額將與所有相關渣打信用卡主卡所共用。渣打附屬卡的每月全部交易將會顯示於主卡之月結單及寄往致主卡持有人。

7. For Standard Chartered Credit Card, once the Principal Cardholder has activated the Principal Card, all Supplementary Card(s) under the same account will be automatically activated. No activation shall be required for the Supplementary Card and its activation status depends on that of the Principal Card. Please ensure that the Principal Card is activated before using the Supplementary Card.

若渣打信用卡之主卡持卡人已啟用其主卡，同一戶口之附屬卡將自動被啟用。附屬卡將無須要進行啟用程序，其啟用狀況將視乎主卡之啟用狀況而定。請閣下於使用附屬卡前確保主卡已被啟用。

8. For MANHATTAN Credit Card, the Principal Card and any Supplementary Card(s) previously issued under the same account will be temporarily suspended once this Supplementary Card application is approved. The Principal Cardholder is required to activate the Principal Card upon receipt of the newly approved Supplementary Card by calling the MANHATTAN Credit Card 24-Hour Activation Hotline at 2902 7418 such that all Cards under the same account can be used. As the activation status of the Supplementary Card depends on the Principal Card, please ensure that the Principal Card is activated before using the Supplementary Card.

MANHATTAN 客戶之附屬卡一經批核，主卡及其戶口下其他之前已經發出之附屬卡會被暫停使用。收到附屬卡後，主卡持卡人須要致電MANHATTAN 信用卡熱線2902 7418啟用主卡，同一戶口之信用卡將會自動被啟用。由於附屬卡之啟用狀況將視乎主卡之啟用狀況而定，請於使用附屬卡前確保主卡已被啟用。

9. **If you do not have any bank account with the Bank at the time of this application, the Bank will update your contact information into system(s) based on the information contained in this application upon the Bank's approval of the credit card applied.**

若閣下於此申請時並未持有任何本行之銀行戶口，當信用卡獲本行批核後，本行會根據本申請所提供之資料，將閣下之通訊資料保存於本行系統。

10. Any benefit offer for successful application is subject to availability and we may change such offer at our discretion from time to time without notice to you.

成功申請的任何優惠受供應量限制，本行可能在毋須事先通知的情況下而酌情更改優惠詳情。

11. Once a particular card design of Simply Cash Visa Card is issued to the Principal Cardholder, any change on the card design of the Simply Cash Visa Card will not be accepted. Unless otherwise specified, the card design of the Principal and all Supplementary Cards (if any) under the same Simply Cash Visa Card account shall be the same.

主卡持卡人一旦獲發其中一款 Simply Cash Visa 卡卡面設計，任何更改其 Simply Cash Visa 卡卡面設計之要求將不被接納。除特別註明外，同一 Simply Cash Visa 卡戶口之主卡及所有附屬卡 (如適用) 將使用同一卡面設計。

12. Any Simply Cash Visa Card that is designed vertically, Standard Chartered Cathay Mastercard, Standard Chartered Cathay Mastercard – Priority Banking, Standard Chartered Cathay Mastercard – Priority Private are for electronic use only, i.e. the transaction receipt data must be captured electronically and cannot be manually imprinted.

任何直向設計的 Simply Cash Visa 卡、渣打國泰萬事達卡、渣打國泰萬事達卡 – 優先理財、渣打國泰萬事達卡 – 優先私人理財只可作電子用途，即交易單據資料必須以電子形式記賬，不能使用手動壓印。

13. Principal Cardholder may enquire about the status of this application by calling our 24-hour Standard Chartered/ MANHATTAN Credit Card Customer Service Hotline.

主卡持卡人可致電我們的 24 小時渣打 / MANHATTAN 信用卡客戶服務熱線查詢此申請之進展情況。

14. You have read and understand our "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 is available to you at any of our branches and/or on our website at sc.com/hk and forms part of our banking agreement. You agree that all information provided by you in connection with this application (including personal information) may be used and disclosed to such persons (whether in or outside Hong Kong) and for such purpose as set out in the Notice.

閣下已閱讀並理解本行「關於《個人資料(私隱)條例》(「條例」)及《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》(「通知」)，通知可於本行任何分行及/或本行網站 sc.com/hk 下載，且構成本行協議的一部份。閣下同意，所有由閣下在申請時所提供之資料 (包括個人資料)，可用於其中所述用途及向其中所述人士 (不論在香港境內或境外) 披露。

15. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

中、英文版如有任何歧義之處，概以英文版本為準。

Please note that this form and any document submitted will not be returned. The Bank may request additional documents from you for processing.

此申請表及所提交之文件將不獲發還，而銀行亦可能需要閣下提供額外文件以作批核。

For enquiries, please call 濟南電話：

2886 4111 (Standard Chartered Credit Card 渣打信用卡)

2881 0888 (MANHATTAN Credit Card MANHATTAN 信用卡)

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