



Notes to Applicant(s):

- (1) Please "✓" where appropriate. Please fill in the form in English BLOCK letters. (2) All sections in light yellow must be completed and / or read carefully.
(3) Please return the completed application form to HKJC.

**THE HONG KONG JOCKEY CLUB MEMBERSHIP CARD
SUPPLEMENTARY CARD CONVERSION FORM FOR CHILDREN AGED 18 – 21**

(Effective from 28 May 2023)

CONFIDENTIAL

A. Transfer of Data

I / We hereby authorise The Hong Kong Jockey Club ("HKJC") to transfer my / our data / information kept with HKJC, including a copy of the relevant identity document to Hang Seng Bank Limited ("Hang Seng") for the establishment and management of the account(s) of my / our HKJC Membership Card(s).

To: Hang Seng Bank Limited ("Hang Seng")

B. Information of Principal Cardholder

English Name as printed on Identification Document: _____

HKID Card / Passport No.: _____ HKJC Membership No.: _____

C. Details of Card(s) Conversion

The Principal Cardholder may choose either a Supplementary Mastercard or a Supplementary Private Label Card for his / her children aged 18-21. Supplementary Private Label Card allows children to use HKJC facilities only and no other credit card privileges / benefits will be offered.

Children Supplementary Card Applicant 1

(i) **Personal Information**

English Name as printed on Identification Document Surname _____ Given Name _____	HKID Card No. / Passport No. (If you are a non-Hong Kong Permanent Identity Cardholder, please provide copies of your HKID Card and passport; or front and back sides of Exit-entry Permit for Travelling to and from Hong Kong and Macao and Home Country Identification Document copies)
Date of Birth Day Month Year	Nationality (Please specify ALL nationality(ies))
Relationship with Principal Card Member <input type="checkbox"/> Spouse <input type="checkbox"/> Son <input type="checkbox"/> Daughter	Residential Tel. No. Mobile Tel. No. ^A e-mail Address ^A (Maximum 35 characters)
Residential Address <input type="checkbox"/> Residential address is different from that of the Principal Card Member (If so, please provide residential address proof of the Supplementary Card Applicant)	^A You must provide valid mobile phone number and e-mail address in order to (1) receive the One-time password (OTP) to complete online credit card transactions which requires identity authentication and (2) receive the notification of Card-not-present (CNP) transactions timely via SMS/ email.
Note: • If you are Hang Seng Personal e-Banking customer, you can access your account under Personal e-Banking and this credit card application has been default to receive e-Statements / e-Advices. • If you would like to receive paper statement, please logon Hang Seng Personal e-Banking and submit your instruction under "e-Statement / e-Advice Setting" page in "Setting" section on Mobile App or under "Account List and Maintain e-Statement / e-Advice" page in "Customer Services – Account Maintenance" section on desktop e-Banking. Please refer to the Credit Card Key Facts Statement for Paper Statement Service Annual Fee. • The email address you provided in this credit card application will be used for receiving email reminder on the day of e-statement / e-Advice delivery.	
Employment Information - Nature of Business (e.g. Banking & Finance) (If the Supplementary Card Applicant is a full-time student, Hang Seng may ask for copy of Student ID Copy and the expected year of graduation for verification)	Present Position (e.g. Marketing Manager / Housewife / Student)

C. Details of Card(s) Conversion (continued)

Existing Supplementary Card No.: — — —

(ii) Card Type and Credit Limit for New Supplementary Card¹

Supplementary Mastercard^{2,3} (with signing rights in **HKJC clubhouses & racecourses**)

Supplementary Mastercard^{2,3} (with signing rights in **HKJC clubhouses**)

Credit Limit Assignment:

His / Her spending will be included in the Principal Cardholder's credit limit

Credit Limit: HK\$ _____ (minimum credit limit is HK\$20,000, which will be deducted from the Principal Cardholder's credit limit)

Supplementary Private Label Card (with signing rights in **HKJC clubhouses & racecourses**⁴)

Supplementary Private Label Card (with signing rights in **HKJC clubhouses**⁴)

Children Supplementary Card Applicant 2

(i) Personal Information

English Name as printed on Identification Document Surname _____ Given Name _____				HKID Card No. / Passport No. (If you are a non-Hong Kong Permanent Identity Cardholder, please provide copies of your HKID Card and passport; or front and back sides of Exit-entry Permit for Travelling to and from Hong Kong and Macao and Home Country Identification Document copies)	
Date of Birth	Day	Month	Year	Nationality (Please specify ALL nationality(ies))	
Relationship with Principal Card Member <input type="checkbox"/> Spouse <input type="checkbox"/> Son <input type="checkbox"/> Daughter				Residential Tel. No.	Mobile Tel. No. ^A
				e-mail Address ^A (Maximum 35 characters)	
				^A You must provide valid mobile phone number and e-mail address in order to (1) receive the One-time password (OTP) to complete online credit card transactions which requires identity authentication and (2) receive the notification of Card-not-present (CNP) transactions timely via SMS/ email.	
Residential Address <input type="checkbox"/> Residential address is different from that of the Principal Card Member (If so, please provide residential address proof of the Supplementary Card Applicant)					
Note: If you are Hang Seng Personal e-Banking customer, you can access your account under Personal e-Banking and this credit card application has been default to receive e-Statements / e-Advices. If you would like to receive paper statement, please logon Hang Seng Personal e-Banking and submit your instruction under "e-Statement / e-Advice Setting" page in "Setting" section on Mobile App or under "Account List and Maintain e-Statement / e-Advice" page in "Customer Services – Account Maintenance" section on desktop e-Banking. Please refer to the Credit Card Key Facts Statement for Paper Statement Service Annual Fee. The email address you provided in this credit card application will be used for receiving email reminder on the day of e-statement / e-Advice delivery.					
Employment Information - Nature of Business (e.g. Banking & Finance) (If the Supplementary Card Applicant is a full-time student, Hang Seng may ask for copy of Student ID Copy and the expected year of graduation for verification)				Present Position (e.g. Marketing Manager / Housewife / Student)	

Existing Supplementary Card No.: — — —

(ii) Card Type and Credit Limit for New Supplementary Card¹

Supplementary Mastercard^{2,3} (with signing rights in **HKJC clubhouses & racecourses**)

Supplementary Mastercard^{2,3} (with signing rights in **HKJC clubhouses**)

Credit Limit Assignment:

His / Her spending will be included in the Principal Cardholder's credit limit

Credit Limit: HK\$ _____ (minimum credit limit is HK\$20,000, which will be deducted from the Principal Cardholder's credit limit)

Supplementary Private Label Card (with signing rights in **HKJC clubhouses & racecourses**⁴)

Supplementary Private Label Card (with signing rights in **HKJC clubhouses**⁴)

Note: The amount of credit limit is subject to final approval by Hang Seng.

Remarks:

1. Supplementary Mastercard is only applicable to children of Principal Cardholder with a Mastercard.
2. Supplementary Mastercard is not applicable to Children Supplementary Card Applicant(s) who is / are aged 20 years and 6 months or above.
3. Please refer to the enclosed leaflet for the signing rights of different types of Children Supplementary Cards.
4. Spending of Supplementary Private Label Card(s) will be included in the Principal Cardholder's credit limit.

D. HSBC Group Employee / Government Servant

I / We undertake to advise Hang Seng if I / we am / are currently (or was / were during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng 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 clause. Hang Seng 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.

I / We confirm that, as of the date of application, I / we or the government department of HKSAR in which I / we am / are working have no official dealings with Hang Seng and I / we undertake to inform Hang Seng promptly in writing if I / we or the government department in which I / we am / are working will later become involved in any official dealings with Hang Seng.

E. Declaration

Are you a relative* of any of the directors / employees* / controllers* / minority shareholder controllers* of Hang Seng Bank Limited, its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. The Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng Bank Limited is able to exert control?

	Children Supplementary Card Applicant 1 (Please specify the name of child: _____)	Children Supplementary Card Applicant 2 (Please specify the name of child: _____)
No, and I / we agree to notify Hang Seng Bank Limited promptly in writing if this information is no longer true and correct.	<input type="checkbox"/>	<input type="checkbox"/>
Yes (please state his / her full name)	<input type="checkbox"/> Full name in English: Relationship: _____	<input type="checkbox"/> Full name in English: Relationship: _____

Are you a director / employee* / controller* / minority shareholder controller* of Hang Seng Bank Limited, its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. The Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng Bank Limited is able to exert control?

	Children Supplementary Card Applicant 1 (Please specify the name of child: _____)	Children Supplementary Card Applicant 2 (Please specify the name of child: _____)
No, and I / we agree to notify Hang Seng Bank Limited promptly in writing if this information is no longer true and correct.	<input type="checkbox"/>	<input type="checkbox"/>
Yes (please state your staff number)	<input type="checkbox"/> Staff number: _____	<input type="checkbox"/> Staff number: _____

I / We confirm that I / we have obtained consent from the individuals listed above for the provision of their information to Hang Seng Bank Limited, its branches, subsidiaries and affiliates for the purpose of enabling Hang Seng Bank Limited and its affiliates to comply with the Banking (Exposure Limits) Rules.

I / We hereby authorise (and authorise on behalf of the above persons) Hang Seng Bank Limited to exchange with Hang Seng Bank Limited's branches, subsidiaries and affiliates information relating to me / us / the above persons and the facilities granted to me / us / the above persons for the purpose of enabling Hang Seng Bank Limited and its affiliates to comply with the Banking (Exposure Limits) Rules.

*Remark: You may request from Hang Seng Bank Limited the definitions of these terms and a list of the above mentioned entities.

F. Acknowledgement and Signature(s)

I / We agree to enter into The Hong Kong Jockey Club Membership Card Programme (the "Programme") and to be issued by Hang Seng with the HKJC Membership Card(s). I / We confirm that all of the information provided in the application form is true, correct and complete in all aspects and each of us authorise the other party to submit my / our information / documents on my / our behalf to Hang Seng and agree that Hang Seng may use such information for such purposes as set out in the statements, circulars, notices or terms and conditions relating to the use and disclosure of personal data made available by Hang Seng to customers from time to time. I / We authorise Hang Seng to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same. I / We further undertake to notify Hang Seng promptly in writing whenever there are any changes to any of such information. If I / we am / are existing customer(s) of Hang Seng and unable to provide the information as requested on application form, Hang Seng will process the application according to my / our record at Hang Seng. If I / we would like to update my / our personal particulars, I / we will bring along the relevant documentary proof and visit any Hang Seng Bank branches. I / We authorise Hang Seng from time to time to exchange any such information with HKJC to verify the same and to disclose to and / or exchange with HKJC any details of and information relating to me / us and any transactions or dealings between me / us and Hang Seng in Hang Seng's possession to enable Hang Seng to process the issuance of the HKJC Membership Cards and the operation and maintenance of the Programme. I / We confirm that this / these card application(s) was / were not referred by a third party.

Finance charge for retail purchase and interest rate on cash advance are calculated at the rate of 2.17% per month (annualised percentage rate: 27.82%) and 2.17% per month (annualised percentage rate: 28.04%) respectively. The above annualised percentage rates (APR) are calculated according to the standard method set out in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. For details of other service charges, please ask any Hang Seng Bank branch staff. I / We have read The Hong Kong Jockey Club Membership Card Terms and Conditions enclosed and I / we agree to be bound by all provisions therein applicable to me / us as they may be in force from time to time. I / We agree that if there is any change of membership or eligibility status applicable to me / us with HKJC, Hang Seng shall be entitled to replace the card currently issued to me / us with a card of an appropriate type to reflect the change. I / We acknowledge and agree that irrespective of whether my / our application(s) is / are subsequently withdrawn or rejected, all personal data and information in respect to me / us which are provided by me / us and / or HKJC at the request of Hang Seng or collected in the course of dealings between me / us or HKJC and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers and other individuals from time to time. I / We also acknowledge and agree that the Data may be disclosed to, or held, used and processed by any credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions in order that they may carry out credit and other status checks. I / We further acknowledge and agree that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me / us, and provide banker's or credit reference in respect of me / us.

I / We also confirm that (i) I / we did not own any credit card that was cancelled due to default payment; (ii) I / we currently do not have any overdue payment in respect of any of my / our indebtedness; and (iii) there is no bankruptcy order made against me / us and I / we am / are not in the process of petitioning for bankruptcy nor have any intention to do so.

In the case where a guarantee / third party security, whether limited or unlimited in amount has been or is presently issued in Hang Seng's favour in respect of any or all of my / our liabilities owed to Hang Seng, I / we agree that Hang Seng may from time to time provide the guarantor / provider of third party security with any data, details or information (including any of my / our Data) 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.

Note: The Highlights of The Hong Kong Jockey Club Membership Card Terms and Conditions are enclosed herewith for the attention of the Principal Cardholder and Children Supplementary Card Applicant(s).

Opt-out of Overlimit

I understand that an overlimit fee will be levied (please refer "Credit Card Key Facts Statement") when my outstanding balance exceeds my credit limit.

I want to opt-out of overlimit

Principal Card Account	Spouse Supplementary Card Account (Only applicable to Supplementary Card Applicant who opts for a separate credit limit)
<input type="checkbox"/> (C)	<input type="checkbox"/> (C)

- I herein opt-out of overlimit and I understand that my credit card transactions (including but not limited to recurring transactions such as insurance premium, autopay transactions etc.) will be declined due to insufficient available credit limit.
- I agree and understand that the Bank will not be liable for any loss or inconvenience that I or any third party may suffer due to this arrangement.

Important Note:

Some credit card transactions may not be stopped even though you have requested to opt-out of overlimit; including but not limited to transactions for which authorization is not required such as Octopus Automatic Add Value Service reloading amount, or late posting of authorised transactions etc. However, the overlimit fee will not be levied if the above arrangement has been chosen.

F. Acknowledgement and Signature(s) (continued)

Consent to Use and Disclose Personal Data

By signing this application form, I / we agree that Hang Seng may use and disclose all personal data about me/us that Hang Seng currently or subsequently hold for the purposes as set out in the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance which accompanies this application form ("Notice").*

*** Note:**
For customers who have a relationship with Hang Seng before 16 June 2014:
The Notice includes new purposes relating to Hang Seng's provision of services to you and enables Hang Seng to use your personal data in order that Hang Seng complies with the following current or future obligations, commitments or arrangements of Hang Seng or the HSBC Group: (i) obligations according to laws, regulations, judgments or court orders (both within and outside Hong Kong) including those that relate to money laundering, terrorist financing, bribery, corruption, tax evasion, fraud or sanctions (collectively referred to herein as "Unlawful Activities"); (ii) obligations according to guidelines, guidance or codes issued by local or foreign bodies or authorities (whether governmental, tax, law enforcement, regulatory, judicial, industry or others), or international guidance or internal policies and procedures, including those that relate to Unlawful Activities; (iii) requests from local or foreign bodies or authorities; (iv) commitments undertaken by Hang Seng or the HSBC Group with local or foreign bodies or authorities; (v) obligations according to agreement or treaty between local or foreign bodies or authorities; and (vi) obligations according to the HSBC Group's internal policies and procedures for use and sharing of data and information. The above may result in transfer of your personal data outside of Hong Kong. Please read the Notice which shows in full the purposes for which your personal data may be used and the classes of persons to whom your personal data may be transferred.
 In case of queries, please contact our customer service hotline at 2998 9878.

Marketing Preferences (Mandatory Field)

We would like to occasionally update you about our latest offers, promotions and services, e.g. preferential rate, spending discounts or new digital services. Please let us know how you wish to receive our marketing materials. Please check ("✓") the relevant box(es) below to indicate your preferences.*

	Children Supplementary Card Applicant 1 (Please specify the name of child: _____)		Children Supplementary Card Applicant 2 (Please specify the name of child: _____)	
	Agree ^(B)	Not Agree ^(N)	Agree ^(B)	Not Agree ^(N)
Post	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SMS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Telephone call	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* If existing customer has no selection given for the choice(s) above, we will not change your existing marketing preferences (if any). For New-to-bank customer with no selection given for the choice(s) above, we shall treat as "Not agree" instruction.

Please note that your above choice applies to the promotion of the classes of products, services, and/or subjects as set out in the Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Notice"). Please also refer to the Notice on the kinds of personal data which may be used and the classes of persons to which your personal data may be provided for them to use in promotion. Paragraph 7 (Use of Data in Direct Marketing) in the Notice has been appended to this form for your reference.

Your choice above shall become effective after the Bank approves this application, unless this application is withdrawn or rejected for whatever reason. Your choice above represents new instruction of marketing preferences, which shall replace all your previous choices given to the Bank. However, the lead time required for the update varies in marketing channels. The Bank will proceed to update your records as soon as possible. Please logon to Hang Seng Personal e-Banking or contact us at 2822 0228 if you want to know your choice prior to this application or if you wish to update the use of personal data for promotion through specific communication channels.

Your choice above is for personal accounts only (excluding Private Banking). If you wish to indicate or change your current instructions on whether or not to receive direct marketing contact or information in connection with Private Banking, Commercial Banking or other business lines, please contact your Relationship Manager for separate arrangement.

	English Name as printed on Identification Document	Signature (Please use the signature kept with HKJC)	For HKJC Use Only	
			CDC	EXP
Principal Cardholder	Surname _____ Given Name _____			
Children Supplementary Card Applicant 1	Surname _____ Given Name _____		1G/3G7/ 2R/4R	MON
			2__/8__	YEAR
Children Supplementary Card Applicant 2	Surname _____ Given Name _____		1G/3G7/ 2R/4R	MON
			2__/8__	YEAR
Date				

For Bank Use Only

PR C/L	CONV A/C	
SUPP 1 C/L	CONV A/C	
SUPP 2 C/L	CONV A/C	
TOTAL C/L	APP	ZIP



申請人請注意：

(1) 請於適當方格內加「✓」號，並以英文正楷填寫本表格。(2) 所有淺黃色部份均必須填寫及/或細閱。(3) 請將填妥之申請表格交回香港賽馬會。

香港賽馬會會員卡18-21歲子女附屬卡轉換表格
(由2023年5月28日起生效)

密件

一. 交換個人資料

本人(等)皆授權香港賽馬會(「馬會」)向恒生銀行有限公司(「恒生」)透露本人(等)於馬會之個人資料(包括有關之身份證明文件之副本)作為使恒生為本人(等)開立及處理本人(等)有關之馬會會員卡戶口之用。

致：恒生銀行有限公司(「恒生」)

二. 主卡持卡人個人資料

身份證明文件上之英文姓名：_____

香港身份證/護照號碼：_____ 馬會會員號碼：_____

三. 附屬卡轉換資料

主卡持卡人可為其年齡介乎18-21歲之子女選擇附屬萬事達卡或附屬專用卡。惟附屬專用卡只限於馬會簽賬，並不能提供其他信用卡優惠及權益。

子女附屬卡申請人1

(i) 個人資料

身份證明文件上之英文姓名 姓 _____ 名 _____	香港身份證號碼/護照號碼(如閣下為非香港永久性居民身份證持有人，請提供香港身份證副本，以及護照副本；或往來港澳通行證及原居地身份證正面及背面之副本)
出生日期 日 月 年	國籍 (必須註明所有國籍)
與主卡申請人之關係 <input type="checkbox"/> 配偶 <input type="checkbox"/> 子 <input type="checkbox"/> 女	住宅電話號碼 _____ 手提電話號碼 [^] _____ 電郵地址 [^] (最多35個字) [^] 閣下必須提供有效的手提電話號碼及電郵地址以(1)接收「一次性密碼」短訊去完成需要身份認證的網上信用卡交易及(2)透過短訊/電郵及時向閣下發送的「無卡支付」交易通知。
住宅地址 <input type="checkbox"/> 住宅地址與主卡會員不同 (若不同，請提供附屬卡申請人之住宅地址證明文件) _____	
註： • 如你是恒生個人e-Banking客戶，此信用卡申請將預設為收取電子結單/電子通知書，你可於個人e-Banking上操作你的賬戶及查看電子結單/電子通知書。 • 如欲收取郵寄版月結單，請登入恒生個人e-Banking內，於手機應用程式版「設定」下的「e-Statement/e-Advice設定」或桌面版「客戶服務—更改戶口資料」下的「戶口名單及設定e-Statement/e-Advice」更改有關設定。有關郵寄結單服務年費，請查閱《信用卡資料概要》。 • 你於此信用卡申請所提供的電郵地址會用作收取有關電子結單/電子通知書發出之電郵提示。	
受僱/自僱資料 — 業務性質 (例如：銀行及金融類) (若附屬卡申請人為全職學生，恒生可能向申請人要求提供學生身份證明文件及預計畢業年期作核實用途)	現時職位 (例如：市場推廣經理/家庭主婦/學生) _____

五. 聲明

申請人是否為以下人士的親屬*：恒生銀行有限公司、其分行、其附屬公司或其聯屬公司(不論在香港境內或境外，例如香港上海滙豐銀行有限公司)，或恒生銀行有限公司能對其行使控制的其他實體的董事 / 僱員* / 控權人* / 小股東控權人*？

	子女附屬卡申請人 1 (請註明子女姓名：_____)	子女附屬卡申請人 2 (請註明子女姓名：_____)
否，倘這些資料不再真實正確，本人(等)同意儘速以書面通知恒生銀行有限公司。	<input type="checkbox"/>	<input type="checkbox"/>
是(請填上親屬的名字)	<input type="checkbox"/> 英文全名： _____ 關係： _____	<input type="checkbox"/> 英文全名： _____ 關係： _____

申請人是否為恒生銀行有限公司、其分行、其附屬公司或其聯屬公司(不論在香港境內或境外，例如香港上海滙豐銀行有限公司)，或恒生銀行有限公司能對其行使控制的其他實體的董事 / 僱員* / 控權人* / 小股東控權人*？

	子女附屬卡申請人 1 (請註明子女姓名：_____)	子女附屬卡申請人 2 (請註明子女姓名：_____)
否，倘這些資料不再真實正確，本人(等)同意儘速以書面通知恒生銀行有限公司。	<input type="checkbox"/>	<input type="checkbox"/>
是(請填上職員號碼)	<input type="checkbox"/> 職員號碼： _____	<input type="checkbox"/> 職員號碼： _____

本人(等)確認本人(等)已獲得以上提及的人士的同意提供其資料給恒生銀行有限公司、其分行、其附屬公司及其聯屬公司以便恒生銀行有限公司及其聯屬公司能遵守《銀行業(風險承擔限度)規則》。

本人(等)授權(並代表以上提及的人士授權)恒生銀行有限公司與恒生銀行有限公司的分行、附屬公司及聯屬公司交換有關本人(等) / 以上提及的人士及本人(等) / 以上提及的人士持有的融通的資料以便恒生銀行有限公司及其聯屬公司能遵守《銀行業(風險承擔限度)規則》。

*備註：閣下可向恒生銀行有限公司查詢有關定義及以上所提及機構的名單。

六. 確認及簽署

本人(等)皆同意參與此香港賽馬會會員卡計劃(「本計劃」)，並獲取由恒生發出之馬會卡。本人(等)皆證實在本表格內所提供之資料在所有方面全屬真實完整並各自授權另一方可作其代表遞交其資料/文件予恒生，以及同意恒生可根據不時給予本人(等)之結單、通函、通知、章則及條款內所載有關使用及披露個人資料的政策使用該等資料作指定用途。本人(等)授權恒生以任何其認為適當之途徑以確認該等資料之真實性及與有關方面交換資料。本人(等)亦承諾，如任何該等資料有所更改，本人(等)須即時以書面通知恒生。如本人(等)為恒生之現有客戶及未能於申請表上提供有關申請所需的資料，恒生將根據本人(等)於恒生之紀錄處理有關申請。如本人(等)欲更新其個人資料，本人(等)需帶同有關文件親臨任何恒生銀行分行辦理有關手續。本人(等)皆授權恒生不時與馬會確認該等資料之真實性及與馬會交換資料並向馬會不時透露及/或交換任何與本人(等)有關之資料及任何屬恒生所擁有之本人(等)與恒生交易之詳細資料，作為使恒生得以發出馬會卡及使本計劃得以運作及維持。本人(等)確認此信用卡申請不是由第三方轉介。**消費賬項之財務費用及現金透支之利息分別以月息2.17% (實際年利率27.82%) 及月息2.17% (實際年利率28.04%) 計算。**上述實際年利率乃依據銀行營運守則之指引計算。實際年利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他費用與收費。有關其他收費詳情，請向任何一間恒生銀行分行職員查詢。本人(等)均已閱讀隨附之香港賽馬會會員卡章程及條款，本人(等)並同意受其中所列之適用條款及其後可能作出之修訂所約束。本人(等)皆同意假如日後於馬會之會籍有任何變動而發出適當之馬會卡以取代現時簽發之卡類。本人(等)承認及同意，不論本人(等)之申請其後遭撤回或拒絕與否，恒生可根據不時給予客戶及其他個別人士之結單、通函、通知、章則及條款內所載有關使用及披露個人資料的政策，持有、使用、處理及向指定人士披露所有由本人(等)及/或馬會應恒生效之要求而提供，或於本人(等)或馬會與恒生之交易過程中所收集而有關本人(等)之個人資料及其他資料(「該等資料」)作指定用途。本人(等)並承諾及同意恒生可將該等資料披露予任何信貸資料服務機構或類似服務之提供者，或由彼等予以持有、使用及處理，以便核實該等資料或將該等資料提供予其他機構，作為信貸或其他方面之查核。本人(等)進一步確認及同意恒生可將該等資料轉移至香港特別行政區以外地方，並可將該等資料及其他關於本人(等)之個人及其他資料用於個人資料(私隱)條例所規定的核對程序，及提供與本人(等)有關之銀行證明書或信貸諮詢用途。

本人(等)確認(i)本人(等)未嘗擁有任何因拖欠還款而被取消之信用卡；(ii)本人(等)現時並無任何逾期而未償還之債務；及(iii)本人(等)並無接獲任何破產令及本人(等)未有進行或意圖申請破產。

倘曾經或現時就本人(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，包括有限額或無限額的情況，本人(等)同意恒生可不時向擔保人/提供第三方抵押人士提供任何其向本人(等)提供之任何貸款/銀行融資/信貸安排之資料或詳情(包括任何有關本人(等)之個人資料)，作為通知彼等根據有關擔保/第三方抵押下之法律責任。

註：現謹將香港賽馬會會員卡之章程及條款摘要臚列於附上之單張上，敬請留意。

拒絕信用限額過額安排

我明白每當我的信用卡戶口結欠於某結單週期超逾了信用額，本行會收取「過額費用」(請參閱「信用卡資料概要」)。

我拒絕超出信用額

主卡戶口	配偶附屬卡戶口 (只適用於選擇獨立信用額之附屬卡申請人填寫)
<input type="checkbox"/> (C)	<input type="checkbox"/> (C)

- 我拒絕超出信用額並明白每當超逾我可用信用限額，有關信用卡交易(包括但不限於定期支賬交易如：保險費、以自動轉賬支付之賬項等)將被停止進行。
- 我同意及明白本行將不負責我或第三者因此而引致或遭受任何損失或不便。

重要事項：

部份信用卡之交易則不受「拒絕超出信用額」安排而停止，包括但不限於：無須本行授權之交易如八達通自動增值服務增值金額，或已獲批核但延遲誌賬之交易等。若客戶選擇上述安排，本行將不會因此收取過額費用。

六. 確認及簽署(續)

同意使用和披露個人資料聲明

通過在以下簽署，本人(等)同意恒生可以根據附於本申請表之《致各客戶及其他個人人士關於個人資料(私隱)條例的通知》(「該通知」)所載的指定用途使用和披露恒生目前或以後持有之關於本人(等)之所有個人資料。*

* 請注意：

致於2014年6月16日之前與恒生建立關係的客戶：

「該通知」包含有關恒生向閣下提供服務，而使用閣下的個人資料作若干新用途，從而讓恒生遵守下述恒生或滙豐集團目前現存或是未來的有關責任、承諾或安排：
(i) 根據法律、法規、判決或法院命令(在香港境內和香港境外)的責任，包括與清洗黑錢、恐怖分子融資活動、賄賂、貪污、逃稅、欺詐或制裁(在此統稱為「不合法活動」)相關的責任；(ii) 根據本地組織或機關或外國組織或機關(不論是否政府、稅務、執法、監管、司法、行業或其他)的指引、指導或守則，或國際指引或內部政策和程序的責任，包括與不合法活動相關的指引、指導或守則；(iii) 來自本地組織或機關或外國組織或機關的要求；(iv) 恒生或滙豐集團與本地組織或機關或外國組織或機關作出的承諾；(v) 根據本地組織或機關或外國組織或機關之間簽訂的協議或條約之責任；以及(vi) 根據滙豐集團有關使用和共用資料和資訊之內部政策和程序的責任。上述可能引致閣下的個人資料被轉移至香港境外。請詳閱「該通知」有關閣下的個人資料可能被使用的用途以及可能會將閣下的個人資料轉移予的人士類別的全部詳情。

如有疑問，請致電客戶服務熱線：2998 9878

市場推廣意願(必須填寫)

我們希望不時向你提供本行最新優惠、推廣及服務資訊，例如特惠利率、消費折扣或新推出之數碼服務。請讓我們知道你希望以哪些渠道來收取我們的市場推廣。請選擇以下指示(於空格填上“✓”號)以表達閣下的意願。*

	子女附屬卡申請人 1 (請註明子女姓名：)		子女附屬卡申請人 2 (請註明子女姓名：)	
	接受 ^(B)	不接受 ^(N)	接受 ^(B)	不接受 ^(N)
郵件	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
流動電話短訊	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
電子郵件	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
電話	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* 如現有客戶未為以上的選項作出選擇，本行將不會改變閣下現時接收市場推廣之意願(如有)。若閣下為全新客戶並未為以上的選項作出選擇，本行將視為“不接受”指示。

請注意：以上選擇適用恒生銀行有限公司「致各客戶及其他個人人士關於個人資料(私隱)條例的通知」(「該通知」)所列產品、服務及/或標註的類別之推廣，該通知亦列明可能使用之個人資料種類，以及可能轉移有關個人資料作推廣之資料承轉人類別。該通知之第7段「在直接促銷中使用資料」已附加於表格後，供閣下參考。

除非基於任何原因閣下撤回此申請或申請被拒，以上選擇會於本行批核此申請後生效。以上選擇代表閣下希望接收或不接收市場推廣的最新指示，並取代閣下過往曾向本行表明的選擇，惟各渠道之更新需時不同，本行會就閣下之選擇盡快處理。如需知悉閣下曾向本行表達的選擇，或希望更新使用個人資料作推廣之指定渠道，請登入恒生個人e-Banking或致電2822 0228聯絡我們。

閣下以上之選擇只適用於個人戶口(私人銀行除外)。如你希望選擇或更改現行就接受或不接受本行私人銀行、商業銀行或其他業務使用你的個人資料以發放推廣資訊的指示，請聯絡閣下的客戶經理以另作安排。

	身份證明文件上之英文姓名	簽署 (請用留存於馬會之印鑑簽署)	馬會專用		
			CDC	EXP	
主卡申請人	姓 _____ 名 _____				
子女附屬卡申請人1	姓 _____ 名 _____		1G/3G7/ 2R/4R	MON	
			2___/8__	YEAR	
子女附屬卡申請人2	姓 _____ 名 _____		1G/3G7/ 2R/4R	MON	
			2___/8__	YEAR	
日期					

銀行專用

PR C/L	CONV A/C	
SUPP 1 C/L	CONV A/C	
SUPP 2 C/L	CONV A/C	
TOTAL C/L	APP	ZIP

香港賽馬會會員卡直接付款授權書

The Hong Kong Jockey Club Membership Card Direct Debit Authorisation Form

致：恒生銀行有限公司（「恒生」）

To : Hang Seng Bank Limited ("Hang Seng")

重要事項：辦理是項自動轉賬付款指示之手續需時4 - 6星期，手續辦妥後，「BY AUTOPAY」字樣將會顯示於閣下之月結單上，以確認有關之自動轉賬付款安排已經生效。於自動轉賬付款安排生效前，閣下請暫時以月結單背頁上說明之其他付款方式，繳付香港賽馬會會員卡（「馬會卡」）賬項。

IMPORTANT NOTE : The processing of the autopay instruction takes approximately 4 - 6 weeks. The words "BY AUTOPAY" will be shown in your monthly statement to confirm that the autopay arrangement has become effective upon completion of instruction. Until the autopay arrangement becomes effective, please settle your Hong Kong Jockey Club Membership Card ("HKJC Membership Card") payment by other payment methods as suggested in the back of the monthly statement.

收款之一方（受益人） Name of Party to be Credited (The Beneficiary)	銀行編號 Bank No.	分行編號 Branch No.	收款戶口之號碼 Account No. to be Credited
HANG SENG BANK LIMITED	0 2 4	2 5 2	9 6 8 9 6 1 0 0 1

本人(等)/本公司現授權本人(等)/本公司之下述銀行，(根據受益人不時給予本人(等)/本公司之銀行之指示)，自本人(等)/本公司之戶口內轉賬予上述受益人。本人(等)/本公司同意本人(等)/本公司之銀行毋須證實該等轉賬通知是否已交予本人(等)/本公司。如因該等轉賬而令本人(等)/本公司之戶口出現透支(或令當時之透支增加)，本人(等)/本公司願共同及個別承擔全部責任。本人(等)/本公司同意如本人(等)/本公司之戶口並無足夠款項支付該等授權轉賬，本人(等)/本公司之銀行有權不予轉賬，且銀行可收取價常之收費，並可隨時以1星期書面通知取消本授權書。本人(等)/本公司同意受益人可不時通知本人(等)/本公司之銀行更改以下馬會卡戶口號碼而毋須諮詢本人(等)/本公司。本授權書將繼續生效直至另行通知為止。本人(等)/本公司同意本人(等)/本公司取消或更改本授權書之任何通知，須於取消/更改生效日最少7個工作天之前交予本人(等)/本公司之銀行。

I/We hereby authorise my/our below named Bank to effect transfers from my/our account to that of the above named Beneficiary in accordance with such instructions as my/our Bank may receive from the Beneficiary from time to time. I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us. I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account which may arise as a result of any such transfer(s). I/We agree that should there be insufficient funds in my/our account to meet any transfer hereby authorised, my/our Bank shall be entitled, in its discretion, not to effect such transfer in which event my/our Bank may make the usual charge and that it may cancel this authorisation by 1-week written notice at any time. I/We agree that the Beneficiary may from time to time change the HKJC Membership Card Account Number(s) below referred to by notice to my/our Bank without further reference from me/us. This authorisation shall have effect until further notice. I/We agree that any notice of cancellation or variation of this authorisation which I/we may give to my/our Bank shall be given at least 7 working days prior to the date on which such cancellation/variation is to take effect.

付款銀行戶口 To Debit From

本人(等)/本公司之銀行名稱
My/Our Bank Name

本人(等)/本公司在結單/存摺上所記錄之英文戶名
My/Our Account Name(s) as Recorded on Statement/Passbook in English

銀行編號
Bank No.

分行編號
Branch No.

本人(等)/本公司之戶口號碼
My/Our Account No.

註：如閣下選擇以其他銀行戶口作為付款銀行戶口，請於填妥本授權書後交回恒生，恒生會代為處理。

Remark: If you select to debit from other bank account, please return the completed Authorisation Form to Hang Seng and Hang Seng will process on your behalf.

會員資料 Information of Member / 繳付戶口 To Pay For

註：如主卡及附屬卡共用信用限額，請只須填寫馬會卡主卡戶口之號碼

Remark: If Principal Card and Supplementary Card have shared the credit limit, please fill in the HKJC Membership Card Principal Card Account Number

債務人之姓名（馬會卡申請人英文姓名）
Name of Debtor (English Name of HKJC Membership Card Applicant)

日間聯絡電話
Daytime Contact Tel. No.

馬會會員號碼
HKJC Membership No.

債務之參考（馬會卡戶口號碼1） Debtor's Reference (HKJC Membership Card Account Number 1)

債務之參考（馬會卡戶口號碼2） Debtor's Reference (HKJC Membership Card Account Number 2)

付款指示 Payment Instruction

請在適當方格內加上「✓」（請確保戶口有足夠結存作自動轉賬付款之用）。 Please "✓" if appropriate (Please allow sufficient fund in the account for repayment by autopay).

自動轉賬支付馬會卡月結單上「總結欠」金額
Autopay "NEW BALANCE" amount shown in
HKJC Membership Card Monthly Statement

自動轉賬支付馬會卡月結單上「總結欠」金額的_____%或其「最低還款額」（以較高者為準）**
Autopay _____% of "NEW BALANCE" amount or the "MINIMUM PAYMENT AMOUNT" shown in
HKJC Membership Card Monthly Statement (whichever is higher)**

自動轉賬支付馬會卡月結單上「最低還款額」*
Autopay "MINIMUM PAYMENT AMOUNT" shown in
HKJC Membership Card Monthly Statement*

註 Remark: *不適用於專用卡會員 Not applicable to Private Label Card Member
*付款百分比必須為整數，並建議設定付款百分比為5之倍數。 The payment percentage is
required to be an integer and it is suggested to set a payment percentage in a multiplier of 5.

本人(等)/本公司之簽名及公司印章（如適用） My/Our Signature(s) with Company Chop (if applicable)

日期 Date

X

S.V.

（請使用閣下/貴公司付款銀行戶口之印鑑簽署及蓋章（如適用） Please use the signature(s) with chop (if applicable) which you would sign for the account to be debited)

The Hong Kong Jockey Club Membership Card / The Racing Club Membership Card Key Facts Statement

Finance Charge

Annualised Percentage Rate ("APR")⁽¹⁾ for Retail Purchase	27.82% when you open your account and it will be reviewed from time to time. No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer's account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.
APR⁽¹⁾ for Cash Advance (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	28.04% when you open your account and it will be reviewed from time to time. No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer's account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.
Interest Free Period	Up to 56 days
Minimum Payment Amount (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	The Minimum Payment Amount is HK\$270 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 & Charges

Cash Advance Handling Fee (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	0.5% of the cash advance amount (minimum HK\$70) per cash advance transaction				
Foreign Currency Conversion Fee (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	1.75% of every transaction effected in currencies other than Hong Kong Dollars				
Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of fees to be applied before the transactions are entered into as settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.				
Late Charge	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card</td> <td>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$270 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</td> </tr> <tr> <td>The Hong Kong Jockey Club Membership Card (Private Label Card)</td> <td>If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$270 or an amount equal to the New Balance (whichever is lower) will be levied each time.</td> </tr> </table>	The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$270 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.	The Hong Kong Jockey Club Membership Card (Private Label Card)	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$270 or an amount equal to the New Balance (whichever is lower) will be levied each time.
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The Hong Kong Jockey Club Membership Card (Private Label Card)	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$270 or an amount equal to the New Balance (whichever is lower) will be levied each time.				
Overlimit Fee (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	An overlimit fee of HK\$150 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by more than 10%.				
Paper Statement Service Annual Fee⁽²⁾ (Effective from 1 July 2022)	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Spending Card</td> <td>HK\$40 / US\$5 per account (for every 12 months period from July to June of the following year)</td> </tr> <tr> <td>Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card</td> <td>CNY40 per account (for every 12 months period from July to June of the following year)</td> </tr> </table>	Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Spending Card	HK\$40 / US\$5 per account (for every 12 months period from July to June of the following year)	Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	CNY40 per account (for every 12 months period from July to June of the following year)
Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Spending Card	HK\$40 / US\$5 per account (for every 12 months period from July to June of the following year)				
Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	CNY40 per account (for every 12 months period from July to June of the following year)				
Returned Cheque / Autopay Reject Handling Fee	<ul style="list-style-type: none"> A returned cheque / autopay reject handling fee of HK\$120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HK\$120. Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement. 				

Note:

- The Annualised Percentage Rates ("APR") are reference rates calculated according to the standard method set out in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.
- A fee of HK\$40 / US\$5 / CNY40 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).



恒生銀行
HANG SENG BANK

Member HSBC Group

香港賽馬會會員卡 / 競駿會會員卡資料概要

財務費用					
消費賬項之財務費用 — 實際年利率 ⁽¹⁾	當客戶開立信用卡戶口時為 27.82% ，並將不時作出檢討。 若客戶於到期還款日或之前清繳全部賬項，便毋須繳付任何財務費用。但若客戶只繳付部份賬項，則須另繳付按適用於客戶戶口之息率計算之財務費用。此費用將按未清付之尚欠賬項及所有下一張月結單截數日之前之新信用卡交易(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)計算。財務費用會由交易當日起計算，直至清繳賬項為止。				
現金透支費用 — 實際年利率 ⁽¹⁾ (不適用於香港賽馬會會員卡(專用卡))	當客戶開立信用卡戶口時為 28.04% ，並將不時作出檢討。 若客戶於到期還款日或之前清繳全部賬項，便毋須繳付任何財務費用。但若客戶只繳付部份賬項，則須另繳付按適用於客戶戶口之息率計算之財務費用。此費用將按未清付之尚欠賬項及所有下一張月結單截數日之前之新信用卡交易(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)計算。財務費用會由交易當日起計算，直至清繳賬項為止。				
免息還款期	長達56天				
最低還款額 (不適用於香港賽馬會會員卡(專用卡))	最低還款額為HK\$270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					
現金透支手續費 (不適用於香港賽馬會會員卡(專用卡))	每次收取現金透支金額的 0.5% (最低HK\$70)				
外幣兌換手續費 (不適用於香港賽馬會會員卡(專用卡))	如非以港元為交易貨幣，每次交易將收取 1.75%				
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。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，因為以港幣支付外幣簽賬，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	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;">香港賽馬會會員卡(萬事達卡) / 競駿會會員卡</td> <td style="width: 50%; padding: 5px;">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HK\$270或相等於最低還款額之金額(以較低者為準)。</td> </tr> <tr> <td style="padding: 5px;">香港賽馬會會員卡(專用卡)</td> <td style="padding: 5px;">若客戶未能於到期還款日或之前繳付總結欠，則須另繳付逾期費用，每次為HK\$270或相等於總結欠之金額(以較低者為準)。</td> </tr> </table>	香港賽馬會會員卡(萬事達卡) / 競駿會會員卡	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 HK\$270 或相等於最低還款額之金額(以較低者為準)。	香港賽馬會會員卡(專用卡)	若客戶未能於到期還款日或之前繳付總結欠，則須另繳付逾期費用，每次為 HK\$270 或相等於總結欠之金額(以較低者為準)。
香港賽馬會會員卡(萬事達卡) / 競駿會會員卡	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 HK\$270 或相等於最低還款額之金額(以較低者為準)。				
香港賽馬會會員卡(專用卡)	若客戶未能於到期還款日或之前繳付總結欠，則須另繳付逾期費用，每次為 HK\$270 或相等於總結欠之金額(以較低者為準)。				
過額費用 (不適用於香港賽馬會會員卡(專用卡))	若戶口之結欠(不包括由銀行收取之費用)超逾信用限額10%以上，則須繳付每月 HK\$150 過額費用。				
郵寄結單服務年費 ⁽²⁾ (由2022年7月1日起生效)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;">優越理財World Mastercard / 白金卡 / 金卡 / 普通卡 / 美元Visa金卡 / 消費卡</td> <td style="width: 50%; padding: 5px;">每戶口HK\$40 / US\$5(每年7月至翌年6月的12個月期間)</td> </tr> <tr> <td style="padding: 5px;">人民幣白金卡 / 人民幣金卡 / 人民幣信用卡</td> <td style="padding: 5px;">每戶口人民幣40元(每年7月至翌年6月的12個月期間)</td> </tr> </table>	優越理財World Mastercard / 白金卡 / 金卡 / 普通卡 / 美元Visa金卡 / 消費卡	每戶口 HK\$40 / US\$5 (每年7月至翌年6月的12個月期間)	人民幣白金卡 / 人民幣金卡 / 人民幣信用卡	每戶口 人民幣40元 (每年7月至翌年6月的12個月期間)
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人民幣白金卡 / 人民幣金卡 / 人民幣信用卡	每戶口 人民幣40元 (每年7月至翌年6月的12個月期間)				
退票 / 退回自動轉賬費用	<ul style="list-style-type: none"> 如於同一月結算有任何退票 / 退回自動轉賬及其金額超過HK\$120，則須繳付HK\$120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。 				

註：

- (1) 實際年利率乃依據銀行營運守則之指引計算。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。
- (2) 如客戶的任何一個戶口於每年7月至翌年6月期間收取多於兩份郵寄結單，該戶口將被徵收HK\$40 / US\$5 / 人民幣40元年費。長者(65歲或以上)、18歲以下人士、領取綜合社會保障援助人士(需提供有關證明)或出示傷殘人士證明文件(例如領取政府傷殘津貼文件)之人士可獲豁免是項年費。

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.



恒生銀行
HANG SENG BANK

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.

Highlights of The Hong Kong Jockey Club Membership Card Terms and Conditions

To comply with the Code of Banking Practice, we are pleased to highlight the major terms and conditions for using the card for your attention. You are yet advised to read the FULL VERSION of The Hong Kong Jockey Club Membership Card Terms and Conditions governing the use of the card as enclosed.

For Mastercard Cards and Private Label Cards

1. The Cardmember must sign the credit card/private label card immediately upon receipt.
2. The Cardmember shall repay promptly the outstanding balance of his/her credit card/private label card account upon demand by Hang Seng Bank Limited ("Hang Seng").
3. The Cardmember shall be responsible for all costs and expenses reasonably incurred by Hang Seng in enforcing the terms and conditions and recovering any sum owed by the Cardmember to Hang Seng.
4. The Cardmember shall report to Hang Seng any discrepancies in the credit card/private label card statements within 60 days of the statement date.
5. While the principal Cardmember is held liable for the debts and liabilities of the principal Cardmember and each supplementary Cardmember, supplementary Cardmember shall only be liable for his/her debts and liabilities.
6. Hang Seng is entitled to apply the credit balance of the principal Cardmember's account(s) in or towards satisfaction of the debts and liabilities owed by the principal Cardmember and/or any supplementary Cardmembers to Hang Seng. Hang Seng will only apply the credit balance of the supplementary Cardmember's account(s) in or towards satisfaction of the debts and liabilities owed by the supplementary Cardmember to Hang Seng.
7. Subject to the consent of The Hong Kong Jockey Club, Hang Seng is entitled to amend the terms and conditions, and vary any fees and charges in respect of the use of credit card/private label card subject to a written notice given to the Cardmember for a period of not less than 60 days.
8. The Cardmember must exercise reasonable care and diligence in safekeeping the credit card/private label card, the personal identification numbers ("PIN") and/or the e-shopping Card Account Number (if applicable). In the case of any loss, theft or unauthorised disclosure of any of them, the Cardmember must report to Hang Seng as soon as reasonably practicable upon notice or suspicion thereof.

For Mastercard Cards only

1. The Cardmember shall be liable for all unauthorised transactions involving the use of the credit card, the PIN and/or the e-shopping Card Account Number (if applicable) if the Cardmember has acted fraudulently or with gross negligence or failed to fulfill the obligations as set out in Clause 8 above.
2. The Cardmember shall not be liable for any unauthorised purchase of goods and/or services effected before the loss, theft and/or unauthorised disclosure of the credit card/e-shopping Card Account Number/PIN is reported. The maximum liability for unauthorised cash advances before the loss of credit card is reported will be subject to such reasonable amount notified by Hang Seng from time to time. Furthermore, the Cardmember shall be liable for all withdrawals, transfers and transactions (whether or not authorised by the Cardmember) effected with the use of the PIN before we actually receive notice of the loss, theft or unauthorised disclosure of the PIN.
3. The Cardmember must repay the outstanding balance on time to avoid payment of interests and finance charges. If Hang Seng does not receive the minimum payment amount as specified in the relevant credit card statement on or before the payment due date, an additional late charge shall be payable by the Cardmember. The Syndicate Treasurer and the Managing Partner must pay the outstanding balance on time to avoid payment of a finance charge and an additional late charge.

For Private Label Card only

1. The maximum liability for unauthorised transactions in the case of any loss of private label card shall be confined to any and all unauthorised transactions where the Cardmember has acted fraudulently or with gross negligence or failed to fulfill his/her obligations in Clause 8 above.
2. If Hang Seng does not receive the outstanding amount as specified in the relevant private label card statement on or before the payment due date, a finance charge and an additional late charge shall be payable by the Cardmember, the Syndicate Treasurer and the Managing Partner.

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

Hang Seng Bank Limited

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(統稱及各種「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、已撤帳(因破產令導致除外)、因破產令導致已撤帳);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) 資料當事人不時使用銀行網站、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撤帳(因破產令導致撤帳除外),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撤帳,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。

香港賽馬會會員卡章則及條款摘要

為配合銀行營運守則之規定，現謹將使用卡之主要章則及條款臚列如下，敬請留意。閣下務請細閱附上之香港賽馬會會員卡章則及條款之全文。

適用於萬事達卡及專用卡

1. 會員在收到信用卡／專用卡後需立即在卡上簽名。
2. 在恒生銀行有限公司(「恒生」)要求下，會員需儘速償還會員之信用卡／專用卡賬戶欠款。
3. 會員需承擔恒生在執行章則以及追討會員拖欠恒生款額所合理產生之一切費用及支出。
4. 倘任何信用卡／專用卡結單有任何不符，會員需在結單日起計六十日內通知恒生。
5. 主卡會員需對本身及各附屬卡會員之一切債項及債務負責，而附屬卡會員則僅需對本身之債項及債務負責。
6. 恒生有權以主卡會員賬戶之貸方結餘，清償或抵償主卡會員及／或任何附屬卡會員拖欠恒生之債項及債務。恒生僅會以附屬卡會員賬戶之貸方結餘清償或抵償附屬卡會員拖欠恒生之債項及債務。
7. 在得到香港賽馬會的同意下，恒生有權修訂章則，以及就使用信用卡／專用卡更改費用及收費，並會於生效日期前不少於六十日向會員發出書面通知。
8. 會員需合理謹慎保管信用卡／專用卡、個人識別密碼(「私人密碼」)及／或e-shopping卡戶口號碼(如適用)。於接獲通知或懷疑信用卡／專用卡遺失或「私人密碼」／e-shopping卡戶口號碼被擅自披露或被竊時，會員需在合理切實可行範圍內盡快向恒生報失。

僅適用於萬事達卡

1. 倘會員作出欺詐行為、嚴重疏忽或未能履行以上第8項條文所述之責任，則會員需對因使用信用卡、「私人密碼」及／或e-shopping卡戶口號碼(如適用)而引起之一切未經授權交易負責。
2. 會員對於恒生收到信用卡／e-shopping卡戶口號碼／「私人密碼」之遺失或被竊或被擅自披露之通知前所產生之一切未經授權之購物及服務均毋須負責。會員需對恒生收到遺失信用卡之通知前之未獲授權之現金貸款負責，惟最高不多於恒生不時通知會員之合理數額。然而，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所產生之所有提款、轉賬及交易(無論是否獲得會員授權)均需負責。
3. 會員需準時償還欠款，以避免支付額外利息及財務費用。倘恒生在到期付款日或以前尚未收到有關信用卡結單所示之最低還款額，則會員需額外支付逾期費用。團體經理及主管合股人需準時償還欠款，以避免支付額外財務費用及逾期費用。

僅適用於專用卡

1. 會員對任何未經授權交易之責任，將祇限於任何或所有會員因其欺詐行為或嚴重疏忽或未能履行以上第8項條文所述之責任，而導致之未經授權交易。
2. 倘恒生在到期付款日或以前尚未收到有關專用卡結單所示欠款，則會員、團體經理及主管合股人需額外支付財務費用及逾期費用。

* 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。

恒生銀行有限公司