



缺席會員 - 恢復會籍申請表  
ABSENT MEMBER – APPLICATION FOR REACTIVATION OF MEMBERSHIP

本人已於以下日期回港定居並申請恢復會籍：

I have returned to Hong Kong on\* \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ and wish to apply for reactivation of my membership.  
(日 day) (月 month) (年 year)

\*申請審批時間需視乎董事小組的會議時間表而定。

The processing time is subject to the schedule of Membership Committee meetings.

聲明 Declaration

1. 本人明白及同意遵守馬會會章及／或附則內有關缺席會員會籍的條款。本人明白須於恢復通常在香港居住三個月內向會方申請恢復會籍，並會按會方要求下提交有關常居香港的證明。

I understand and agree to comply with the provisions of the Club's Articles of Association and/or any Bye-laws of the Club relating to Absent Membership. I understand that the application for reactivation shall be made within 3 months upon becoming ordinarily resident in Hong Kong again, and at the Club's request I shall provide documentary proof of my residency status.

2. 本人明白缺席會員為馬會前會員，而恢復會籍申請的批核由董事行使絕對酌情權決定。本人明白申請批准後本人需要支付由董事行使絕對酌情權決定金額的恢復會籍費用，以及遵守董事可能行使絕對酌情權訂明的其他條件。

I understand that an Absent Member is defined as a former Member of the Club, and an application for reactivation of membership is subject to the approval of the Stewards in their absolute discretion. I also understand upon approval of the reactivation, I have to pay a Reactivation Fee as determined by the Stewards in their absolute discretion, and subject to compliance with other conditions as may be imposed by the Stewards.

3. 如本人的申請獲得批准，本人同意將恢復會籍的費用記入本人的會員賬戶內自動扣除。

If my application is approved, I agree with the charging of the reactivation fee to my membership account.

4. 本人確定已閱讀並明瞭載於另頁或馬會網站的《香港賽馬會私隱政策聲明》通告。

I confirm that I have read and understand the Club's Notice relating to Personal Data (Privacy) Ordinance (DP1) that is attached to this application form and is available at [http://www.hkjc.com/english/corporate/corp\\_privacy.asp](http://www.hkjc.com/english/corporate/corp_privacy.asp).

本人在香港的地址為（請用英文詳列）：

My addresses in Hong Kong are:

住宅地址：

Residential address: \_\_\_\_\_

手提電話：

Mobile: \_\_\_\_\_

電話：

傳真：

電郵：

Tel: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

職業：

Occupation: \_\_\_\_\_

公司名稱：

Company: \_\_\_\_\_

職銜：

Position: \_\_\_\_\_

業務地址：

Business address: \_\_\_\_\_

電話：

傳真：

電郵：

Tel: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

請將每月賬戶月結單及其他馬會信件寄往本人的  住宅地址  業務地址。（請在適當方格內加上✓號）。

Please send monthly account statements and other Club correspondences to my  residential address  business address. (Please tick the appropriate boxes.)

姓名 \_\_\_\_\_ 簽署 \_\_\_\_\_

Name \_\_\_\_\_ Signature \_\_\_\_\_

會員編號 \_\_\_\_\_ 日期 \_\_\_\_\_

Membership No. \_\_\_\_\_ Date \_\_\_\_\_

附註 NOTES

1. 恢復會籍標準費用為全費會籍九個月月費。於2015年2月1日前登記成為缺席會員者，恢復會籍標準費用則為全費會籍三個月月費。

The standard reactivation fee is equivalent to nine months' subscriptions of a Full Membership. For Absent Members registered before 1 February 2015, the standard reactivation fee is equivalent to three months' subscriptions of a Full Membership.

2. 會員及家屬另須填寫及提交「香港賽馬會會員卡資料確認書」，「附屬卡申請表格」，「會員卡資料表」及香港身份證／護照副本。

The Member and Family are also required to complete and submit "The Hong Kong Jockey Club Membership Card Confirmation of Details", "Application Form for Supplementary Card", "Card Data Sheet" and copy of Hong Kong Identity Card/Passport.

3. 請將已填妥的申請表郵遞或親身交回：香港跑馬地體育道一號香港賽馬會會員事務部

The completed forms should be submitted by mail or in person to Membership Services Department, The Hong Kong Jockey Club, 1 Sports Road, Happy Valley, Hong Kong.



**Notes to Applicant:**

- (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) Unless otherwise specified, all sections in **white** are extra services / products for selection.

**THE HONG KONG JOCKEY CLUB MEMBERSHIP CARD**

(Effective from 1 July 2022)

<Absent Member – For Reactivation of Membership>

**CONFIDENTIAL**

**A. Transfer of Data**

I hereby authorise The Hong Kong Jockey Club ("HKJC") to transfer my 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 of my HKJC Membership Card.

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

**B. Personal Information**

Principal Card Applicant	
<b>English Name as printed on Identification Document</b>	Surname _____ Given Name _____
<b>HKID Card No. / Passport No.</b>	(If you are a non-Hong Kong Permanent Identity Cardholder, please provide copies of 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)
<b>Date of Birth</b>	Day                      Month                      Year
<b>Nationality</b> (Please specify ALL nationality(ies))	
<b>Residential Address</b>	_____ _____ _____
<b>Correspondence Address</b> (Overseas address and P.O. Box are not acceptable)	<input type="checkbox"/> Residential Address <input type="checkbox"/> Office Address (If office address is selected, please attach residential address proof, e.g. electricity bill, bank statement etc.) Note: <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> </ul>
<b>Contact Telephone Number</b>	Mobile Tel No. <sup>A</sup> : _____ Residential Tel No.: _____ Office Tel No.: _____
<b>e-mail Address<sup>A</sup></b> (Maximum 35 characters)	_____

<sup>A</sup> 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.

**B. Personal Information (continued)**

<b>Employment Status</b>	<input type="checkbox"/> Full Time Employed <sup>F</sup> <input type="checkbox"/> Self Employed <sup>S</sup> <input type="checkbox"/> Retired <sup>R</sup> <input type="checkbox"/> Housewife <sup>H</sup> <input type="checkbox"/> Part Time <sup>A</sup> <input type="checkbox"/> Unemployed <sup>X</sup> <input type="checkbox"/> Student <sup>T</sup>
<b>Employment Information</b>	Company Name: _____
	Office Address: _____ _____
	Nature of Business: _____
	Present Position <sup>#</sup> : _____
	Year(s) of Service at Existing Company _____ Y _____ M
	Annual Income: HK\$ _____ The expected year of graduation (Please attach copy of Student ID Card) _____ Y _____ M

<sup>#</sup> For example, Marketing Manager / Housewife / Student.

**C. Card Type and Credit Limit**

After HKJC has approved the HKJC membership application, Hang Seng will issue The Hong Kong Jockey Club Membership Card (the "HKJC Membership Card") to the applicant. The Principal Card Applicant will be issued with HKJC Membership Card / Private Label Card of an appropriate type applicable to his / her membership type approved by HKJC. Private Label Card allows cardholders to use HKJC facilities only and no other credit card privileges / benefits will be offered.

- Principal Card Applicant:**
- Mastercard Full Member will be issued with Platinum Mastercard with Credit limit of HK\$200,000<sup>#</sup>  
(If the Principal Card Applicant wishes to apply for a credit limit higher than the above specified, please provide a written request and the latest one month's income / asset proof.)
  - Racing Member will be issued with Gold Mastercard with Credit limit of HK\$150,000<sup>#</sup>  
(If the Principal Card Applicant wishes to apply for a credit limit higher than the above specified, please provide a written request and the latest one month's income / asset proof.)
  - Private Label Card (Only applicable for member elected before 1 October, 1999)

<sup>#</sup> If the Principal Card Applicant is a full-time student, a credit limit of HK\$8,000-HK\$10,000 will be granted.

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

**D. New / Renewal Card Collection**

Hang Seng will mail your new / renewal HKJC Membership Card to you.

**E. ATM Facilities**

I wish my Platinum Mastercard to have ATM access to my HK Dollar account(s) with Hang Seng Bank below<sup>†</sup>.

Additional Bank A/C (1)

Additional Bank A/C (2)

Account Number \_\_\_\_\_

Account Number \_\_\_\_\_

Account holder(s) (Applicant) Signature(s)<sup>†</sup> \_\_\_\_\_ (S.V.)

Account holder(s) (Applicant) Signature(s)<sup>†</sup> \_\_\_\_\_ (S.V.)

(please use signature(s) filed with Hang Seng)

<sup>†</sup> The designated account(s) must be single name account or joint name account of the applicant. If the designated account(s) is / are joint name account(s), such account(s) must be an account that can be operated by either one alone. If the above account holder(s) (Applicant)'s signature(s) do(es) not match with Hang Seng's record, the account holder(s) (Applicant) is / are required to submit the "Addition of Account(s) for Credit Card Application Form".

Choice of Language on ATM Screen:  Chinese<sup>C</sup>  English<sup>E</sup>

**F. HSBC Group Employee / Government Servant**

I undertake to advise Hang Seng if I am currently (or was during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng or its subsidiaries <sup>(note)</sup>; 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.

<sup>(note)</sup>: "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 confirm that, as of the date of application, I or the government department of HKSAR in which I am working have no official dealings with Hang Seng and I undertake to inform Hang Seng promptly in writing if I or the government department in which I am working will later become involved in any official dealings with Hang Seng.

**G. Membership Card Upgrade / Conversion Arrangements (where applicable)**

I hereby agree and authorise Hang Seng to transfer the following functions / balances (if any) from my previous card account to new card account upon upgrade / conversion of my HKJC Membership Card.

1. ATM service for any Hang Seng account connecting to the previous card.
2. Direct Debit Authorisation for settlement of the statement balance of the previous card account. However, some banks may request you to contact them directly for all Direct Debit Authorisation arrangements.
3. All remaining balance of the previous card account.
4. All remaining Hang Seng Credit Card Cash Dollars, Merchant Dollars and JC Dollars, Octopus Automatic Add Value Service and the outstanding balance(s) of installment purchases made by the previous card.
5. Phone Banking Services for payment of the outstanding balance of previous card through balance transfer from Hang Seng account.

## H. 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?

No, and I agree to notify Hang Seng Bank Limited promptly in writing if this information is no longer true and correct.

Yes (please state his / her full name): \_\_\_\_\_

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?

No, and I agree to notify Hang Seng Bank Limited promptly in writing if this information is no longer true and correct.

Yes (please state your staff number) Staff number: \_\_\_\_\_

I confirm that I 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 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 / the above persons and the facilities granted to me / 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.

## I. Acknowledgement and Signature

I 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. I confirm that all of the information provided in the application form is true, correct and complete in all aspects and I authorise the other party to submit my information / documents on my 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 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 further undertake to notify Hang Seng promptly in writing whenever there are any changes to any of such information. If I am existing customer of Hang Seng and unable to provide the information as requested on application form, Hang Seng will process the application according to my record at Hang Seng. If I would like to update my personal particulars, I will bring along the relevant documentary proof and visit any Hang Seng Bank branches. I 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 and any transactions or dealings between me and Hang Seng in Hang Seng's possession to enable Hang Seng to process the issuance of the HKJC Membership Card and the operation and maintenance of the Programme. **I confirm that this card application was 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: 30.40%) 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 have read The Hong Kong Jockey Club Membership Card Terms and Conditions enclosed and I agree to be bound by all provisions therein applicable to me as they may be in force from time to time. I agree that if there is any change of membership or eligibility status applicable to me with HKJC, Hang Seng shall be entitled to replace the card currently issued to me with a card of an appropriate type to reflect the change. I acknowledge and agree that irrespective of whether my application is subsequently withdrawn or rejected, all personal data and information in respect to me which are provided by me and / or HKJC at the request of Hang Seng or collected in the course of dealings between me 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 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 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, and provide banker's or credit reference in respect of me.

I also confirm that (i) I did not own any credit card that was cancelled due to default payment; (ii) I currently do not have any overdue payment in respect of any of my indebtedness; and (iii) there is no bankruptcy order made against me and I am 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 liabilities owed to Hang Seng, I agree that Hang Seng may from time to time provide the guarantor / provider of third party security with any data, details or information (including any of my Data) relating to any loan / banking / credit facilities extended by Hang Seng to me 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 Applicant.

### 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

• 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.

### Consent to Use and Disclose Personal Data

By signing this application form, I agree that Hang Seng may use and disclose all personal data about me 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.

**I. Acknowledgement and Signature (continued)**

**Marketing Preferences**

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 Hang Seng's marketing materials. Please check ("✓") the relevant box(es) below to indicate your preferences.

	Agree <sup>(B)</sup>	Not Agree <sup>(N)*</sup>
Post	<input type="checkbox"/>	<input type="checkbox"/>
SMS	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>
Telephone call	<input type="checkbox"/>	<input type="checkbox"/>

\* If no selection is given for the choice(s) above, the Bank shall treat as "Not agree".

**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. The Notice has been appended to this form, please refer to Paragraph 7 (Use of Data in Direct Marketing) of the Notice.**

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 shall replace all your previous choices and requests (if any). 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 your marketing preference in the future.

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.

HKJC Membership No.	Signature (Please use the signature kept with HKJC)	For HKJC Use Only	
		CDC	EXP



# 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) <b>HANG SENG BANK LIMITED</b>	銀行編號 Bank No. <b>0 2 4</b>	分行編號 Branch No. <b>2 5 2</b>	收款戶口之號碼 Account No. to be Credited <b>9 6 8 9 6 1 0 0 1</b>
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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，且銀行可收取慣常之收費，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個工作日之前交予本人(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					
<b>Annualised Percentage Rate ("APR")<sup>(1)</sup> for Retail Purchase</b>	<b>27.82%</b> 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 etc, except cash advance) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.				
<b>APR<sup>(1)</sup> for Cash Advance</b> (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	<b>30.40%</b> when you open your account and it will be reviewed from time to time. For cash advances, an interest at the rate applicable to the Customer's account will be calculated from the date of such advances to a date on which payment is received.				
<b>Interest Free Period</b>	Up to 56 days				
<b>Minimum Payment Amount</b> (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					
<b>Cash Advance Handling Fee</b> (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	• <b>3.5%</b> of the cash advance amount ( <b>minimum HK\$70</b> ) per cash advance transaction				
<b>Foreign Currency Conversion Fee</b> (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	<b>1.75%</b> of every transaction effected in currencies other than Hong Kong Dollars				
<b>Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	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.				
<b>Late Charge</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card</td> <td style="padding: 5px;">If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>HK\$270</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</td> </tr> <tr> <td style="padding: 5px;">The Hong Kong Jockey Club Membership Card (Private Label Card)</td> <td style="padding: 5px;">If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of <b>HK\$270</b> 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 <b>HK\$270</b> 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 <b>HK\$270</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.
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 <b>HK\$270</b> 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 <b>HK\$270</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.				
<b>Overlimit Fee</b> (Not applicable to The Hong Kong Jockey Club Membership Card (Private Label Card))	An overlimit fee of <b>HK\$150</b> 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%.				
<b>Paper Statement Service Annual Fee<sup>(2)</sup></b> (Effective from 1 July 2022)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Spending Card</td> <td style="padding: 5px;"><b>HK\$40 / US\$5</b> per account (for every 12 months period from July to June of the following year)</td> </tr> <tr> <td style="padding: 5px;">Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card</td> <td style="padding: 5px;"><b>CNY40</b> 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	<b>HK\$40 / US\$5</b> per account (for every 12 months period from July to June of the following year)	Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	<b>CNY40</b> 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	<b>HK\$40 / US\$5</b> per account (for every 12 months period from July to June of the following year)				
Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	<b>CNY40</b> per account (for every 12 months period from July to June of the following year)				
<b>Returned Cheque / Autopay Reject Handling Fee</b>	<ul style="list-style-type: none"> <li>A returned cheque / autopay reject handling fee of <b>HK\$120</b> will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HK\$120.</li> <li>Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.</li> </ul>				

Note:

- (1) 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.
- (2) 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

## 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, intermediaries, 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

Member HSBC Group

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](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