

經濟狀況 YOUR FINANCIAL DATA

全年總收入(港幣)
Total Annual Income (HK\$)

*如年薪總額不足二十萬港元，請註明其他收入數目及來源。
* If less than HK\$200,000 per annum, please indicate source(s) of other income.

持有運通卡紀錄

American Express Cardmember Experience

從前持有 Former 現在持有* Present* 從未持有 None

賬戶號碼 Account no.

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*如本人現持有美國運通信用卡/信用金卡/白金信用卡，本人明白在此長江運通卡申請獲批核後，本人現有之上述信用卡會被自動取消，而現有之信用卡結欠，將會自動轉至新批核之長江運通卡賬戶內。

*If I currently hold American Express Credit Card/Gold Credit Card/Platinum Credit Card, I understand that my existing Credit Card will be cancelled upon approval of this application, and any outstanding balance on the existing Credit Card will be automatically transferred to the American Express Cheung Kong Card.

服務選擇 YOUR PREFERENCE

通訊語言選擇 Correspondence Language Preference

中文 Chinese 英文 English

寄付賬單地址 Billing Address

住宅 Home 辦公室 Office

申請附屬卡 SUPPLEMENTARY CARD APPLICATION

附屬卡會員必須年滿 18 歲

Supplementary Cardmembers must be aged 18 or above

先生 Mr. 女士 Ms.

姓

Family Name

名

Given Name

中文姓名

Name in Chinese

出生日期 (日/月/年)

Date of Birth (D/M/Y)

身份證 / 護照號碼

I.D. / Passport no.

關係

Relationship

本人擬在附屬卡上使用之名字 (請勿超過 20 個英文字母)

I would like the applicant's name to be shown on the Card as below (maximum 20 characters):

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所需文件 DOCUMENTS REQUIRED

為使閣下之申請能盡速辦妥，請隨附下列各類文件之副本*，並於下列空格內註明。

- 基本信用卡及附屬卡申請人之身份證或護照（請於副本上簽署）
- 入息證明 – 由稅務局發出之薪俸稅單或最近一個月的入息證明（銀行戶口薪金自動轉賬紀錄/糧單）
- 最近三個月的居住地址證明，例如：電費單或銀行月結單

* 所有附寄文件副本將不獲發還，不便之處，敬請原諒。如有需要，本公司將要求閣下提供經濟狀況證明以作批核用途。

To expedite processing of your application, please attach and indicate in the boxes below copies of document* enclosed.

- HKID Card or Passport for both Basic and Supplementary Card applicants (please sign on the copy as a signature proof)
- Income Proof - Tax demand note (issued by Inland Revenue Department) or income proof of the last month (Salary autopay record/payslip)
- Residential address proof within the latest 3 months, e.g. electricity bill or bank statement

*All copies of documents will not be returned. We may request for further documentary support as we deem necessary in order to process your application.

請將文件傳真至 2811 7275. You could fax the documents to us on 2811 7275.

或郵寄至 Or you mail them to:

New Accounts Department (E-Applications)
American Express International, Inc
18/F Cityplaza 4
12 Taikoo Wan Road
Taikoo Shing
Hong Kong

主要條款 IMPORTANT INFORMATION ABOUT THE CARD

以下各項為主要條款及細則，若美國運通國際股份有限公司(本公司)決定發出運通卡予閣下，而閣下保存或使用該運通卡，則閣下同意及接受該等條款。

1. 若閣下決定保存或使用運通卡，閣下必須於收取運通卡後立刻簽署。
2. 若閣下是基本卡會員，閣下須負責所有就閣下賬戶所批核之有關運通卡(包括閣下之基本卡及附屬卡會員)的全部賬項。若閣下是附屬卡會員，閣下須負責所有閣下附屬卡的全部賬項。
3. 我們會發出載有閣下結欠，最低還款額及到期還款日之月結單予閣下，若閣下未能於月結單發出日期 60 天內通知本公司有關該月結單之爭議，則該月結單將被視為正確無誤。
4. 若閣下未能於到期繳款日前繳款，本公司將會向閣下收取逾期付款費用，費用為應繳最低付款額的 5%或港幣 130 元，以較高者為準。於任何一個月內，逾期付款費用最多將不超過港幣 200 元。逾期付款費用將會從閣下之運通卡賬戶扣除並在翌月之月結單上列出。
5. 若閣下之運通卡被盜用或遺失，閣下必須立刻通知本公司。除非閣下作出欺詐或疏忽的行為，閣下對該等未授權費用之最高法律責任為港幣 250 元。
6. 若閣下違反任何會員協議，本公司保留權利對閣下之信貸額作出調整，或要求閣下作一次過償還欠款之要求，及暫停或終止與閣下有關係之運通卡賬戶。
7. 若本公司或閣下決定註銷閣下之運通卡，閣下必須立刻繳付所有於閣下賬戶之結欠。
8. 本公司有權使用第三者信貸管理公司向閣下追討運通卡欠款，而閣下將須對一切有關之合理費用或法律費用負責。
9. 本公司可在任何時間更改會員協議。若閣下在本公司發出通知後仍保存或使用運通卡，本公司會假設閣下同意任何更改。若閣下不接受該(等)條款之任何更改，閣下可取消運通卡，然而，閣下必須償還一切欠款。

We would like to highlight some key terms and conditions you will be accepting when you keep or use the Card upon approval of your application.

1. You must sign the Card as soon as you receive it if you wish to keep and use it.
2. If you are the Basic Cardmember, you shall be liable for all charges incurred on any Card issued to you or any Supplementary Cardmember, If you are a Supplementary Cardmember, you shall be liable for all charges on any Supplementary Card issued to you.
3. We will send you periodic statements showing your outstanding balance and the minimum amount you need to pay and by when. If you do not tell us about problems with the statement within 60 days then we will treat the statement as correct.
4. If we do not receive payment of the minimum payment due shown on the monthly statement by the Payment Due Date, the unpaid Minimum Amount due will be subject to Late Payment Charge of 5% of the Minimum Payment Due, or HK\$130, whichever is greater. The maximum Late Payment Charge in a given month is HK\$200. The Late Payment Charge will be debited to the Card Account on the following Statement Date.
5. If your Card is lost or stolen we ask that you tell us immediately and, unless you have acted fraudulently or negligently, your maximum liability for unauthorized Charges is HK\$250.
6. If you breach any Cardmember Agreement we may revise the Credit Limit available to you, or require you to pay the entire outstanding balance and/or suspend or cancel your Card Account.
7. If your Card Account is cancelled by us or by you, the entire outstanding balance on your Account becomes payable immediately.
8. You will be liable to pay any reasonable costs or legal fees that we incur in using third party collection agencies to recover overdue amounts on your Account.
9. We may change the Cardmember Agreement from time to time. We will assume your agreement to the changes if you keep or use the Card after we have notified you of any changes. If you do not agree, you can cancel your Account but you must pay any amount owing on your Account.

聲言：

「貴公司」指美國運通國際股份有限公司及其全球附屬及代表機構。

本人(等)明白本人(等)所提供之資料將由貴公司用作審批本人(等)之申請。本人(等)明白貴公司有權因個別情況而拒絕接納此申請而無需披露其理由。如本人(等)未能提供所需資料，此申請的批核程序將可能無法進行。本人(等)明白如本人(等)提供任何不正確或虛假資料，本人(等)將可能觸犯香港有關欺騙及提供虛假資料之刑事罪行。本人(等)接受及同意貴公司可將本人(等)於申請表上提供之任何資料或應貴公司之要求所提供的資料或貴公司於運作本人(等)之戶口時所收集到的資料透露予或容許以下之公司使用及保留：(i)貴公司及所有由貴公司指定向貴公司提供日常業務的服務以運作及進行信貸審核及管理本人(等)於貴公司開設之任何戶口。(ii)任何其他機構或任何信貸管理公司、信貸資料公司或類同之服務提供者以作核實該等資料或使該等公司能向其他機構提供該等資料以作以下用途：(a)進行信貸或其他核對(無論該等核對與貴公司或該等機構所提供之信貸或其他服務有關與否)；及(b)協助追討欠款之用。本人(等)明白並同意貴公司就本人(等)及本人(等)戶口的資料用作市場推廣用途以及與貴公司所選定的商務伙伴交換本人(等)戶口資料以作市場推廣用途。本人(等)明白本人(等)將可選擇不參予以上之市場推廣活動。本人(等)授權貴公司比對本人(等)提供之資料與收集所得有關本人(等)之其他資料，以作查核之用或產生更多資料。貴公司可將比對之結果作任何行動，包括影響本人(等)權益之行動，例如不予授權使用長江運通卡或取消長江運通卡。而關於上述所有或任何用途，本人(等)同意貴公司、其附屬及代表機構及上述之商務伙伴可以於香港或海外地方進行按照個人資料(私隱)條例所界定之「核對程序」進行個人資料核對。本人(等)授權貴公司不時聯絡任何人士及/或信貸機構(包括不限本人(等)之僱主)及貴公司提供、索取或證實本人(等)之個人及財務狀況之資料以便考慮應否開立、操控及管理本人(等)於貴公司之戶口。本人(等)明白有權要求貴公司通知本人(等)已被披露的資料及獲取有關查閱及改正該等資料的所需詳情。本人(等)可隨時聯絡貴公司「個人資料保障主任」*查閱及要求改正本人(等)的資料。根據個人資料(私隱)條例，貴公司有權收取合理費用處理任何查閱個人資料的要求。隨美國運通信用卡簽發時一併寄上之會員協議，將構成本人(等)與貴公司就使用長江運通卡所訂立之協議。

本人(等)同意貴公司可於批核本人(等)之申請後，每月經由環聯資訊有限公司或類同之信貸資料公司查閱本人(等)或本人(等)之擔保人的信貸紀錄，以檢討客戶現有之信貸服務，包括但不限於增加、減少或取消信貸額；或作為對本人(等)或本人(等)之擔保人實行債務重組安排。

個人私隱：當收到閣下之要求，「個人資料保障主任」將會通知閣下本公司曾否向任何信貸資料公司及/或信貸管理公司透露閣下之資料，及告知進一步資料以使閣下可作出查閱及改正資料要求。倘若閣下未能於欠賬日期起計 60 天內繳清所須付之款項，即使閣下於其後清還所有款項，信貸資料公司將會由該還款日起計保存閣下之戶口資料長達五年。倘若閣下之戶口從沒有超過 60 天之逾期還款紀錄，並在註銷該戶口時已支付所有欠款，則閣下可透過本公司要求信貸資料公司自其資料庫中刪除與該已結束賬戶有關的資料。

如有查詢，請致電 2577 1816 與環聯資訊有限公司聯絡。

*「個人資料保障主任」的地址為香港太古城太古灣道 12 號太古城中心四期 18 樓。

DECLARATION:

"Amex" means American Express International Inc., its affiliates and representatives worldwide.

I/We understand that the information I/we provide is necessary for Amex to decide whether to approve my/our application and that Amex may refuse or decline this application at its discretion without disclosing any reasons. Failure to provide information may prevent processing of this application. I/We understand that if I/we give any incorrect or false information, I/we may commit criminal offences under the laws of Hong Kong related to deception and providing false information. I/We acknowledge and agree that any information provided by me/us in this application or otherwise at Amex request, or collected during the operation of my/our account(s) may be disclosed to, or used and retained by (i) Amex and any agent engaged by Amex to provide services to Amex in their normal course of business, for the purpose of operating and performing credit assessment on and managing any of my/our accounts with Amex; or (ii) any other institution or any debt collection agency, credit reference agency ("CRA") or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions: (a) in order that they may carry out credit and other status checks (whether in relation to the provision of credit or other services by Amex or by such institution); and (b) to assist them to collect debts. I/We understand and agree that Amex may use information about me/us and my/our account(s) for marketing purposes and may exchange information with selected business partners for marketing purposes. I/We understand that I/we have the right to opt out from such marketing programs. I/We authorize Amex to compare information provided by me/ us with other information collected about me/ us for checking purposes or to produce more data. Amex may use the results of such comparisons for the purposes of taking any action including actions which may be adverse to my/our interests, for example denying authorization for use of the American Express Cheung Kong Card or canceling the American Express Cheung Kong Card. I/We agree that Amex and its aforesaid business partners or any third party may carry out "matching procedures" in Hong Kong or overseas (as such expression is defined in the Personal Data (Privacy) Ordinance) in respect of all or any of such purposes. I/We authorize Amex to contact from time to time any persons and/or credit reference agencies (including without limitation my employer) as Amex considers necessary or appropriate and to provide, obtain or verify any information about me/us or my/our financial condition as Amex may deem necessary or desirable to open, operate or manage my/our account(s) with Amex. I/We understand that I/we have the right, upon request, to be informed of the data disclosed and to obtain details necessary to access/correct that data. I/We may contact Amex's Data Protection Officer* to have access to and request correction of my/our personal data which are held by Amex. In accordance with the terms of the Personal Data (Privacy) Ordinance, Amex has the right to charge a reasonable fee for the processing of any data access request. Cardmember Agreement will be sent with the Card(s) when issued and together with this application will govern my/our use of the American Express Cheung Kong Card (s).

I/We agree that upon approval of my/our application, Amex will on a monthly basis check consumer credit data about me/us or my/our guarantor(s) held by TransUnion Limited or such other credit reference agency as applicable for the purpose of your ongoing reviews of existing credit facilities to me/us. The matters Amex will be considering when accessing these consumer credit data and conducting these reviews will include increasing the credit amount, cancelling credit or decreasing the amount of credit available and putting in place a scheme of arrangement with me/us and/or my/our guarantor(s)

Your Privacy: Upon request, our Data Protection Officer may let you know what data has been disclosed to any credit reference agencies ("CRA") and/or debt collection agencies and provide you with further information to enable you to make an access and correction request if necessary. If any of your accounts is overdue 60 days from the date the default occurs and you do not make full repayment by then, your account data that we supply to the CRA will be retained by the CRA for a period of up to 5 years after full repayment. Upon termination of your account by full repayment and on condition that the account has not been overdue for more than 60 days within 5 years immediately before account termination, you may instruct us to request the CRA to delete from its database any data of the terminated account.

For enquiries, you may contact TransUnion Limited on 2577 1816.

* The Data Protection Officer, 18/F City Plaza 4, 12 Taikoo Wan Road, Hong Kong

基本信用卡申請人簽署 Signature of Basic Card Applicant

(本人同意接受此申請表上所列的全部條款及條件，並同意負責所有就本人之賬戶所批核之有關信用卡的全部賬項。I accept all terms and conditions in this application and accept liability for all charges incurred by any Cards issued on my account.)

附屬信用卡申請人簽署 Signature of Supplementary Card Applicant

(本人同意接受此申請表上所列的全部條款及條件，並同意與基本卡會員共同及個別負責附屬卡所負的全部賬項。)

I accept all terms and conditions in this application and accept liability with the Basic Applicant for all Charges on any Supplementary Card issued to me)

請注意：

- 長江運通卡之基本卡年費為港幣 250 元，而每張附屬卡年費為港幣 180 元。
- 豁免首年年費及禮品之優惠將不適用於現有及在過去六個月內曾為長江運通卡之會員。
- 長江運通卡之零售交易年利率為 28% (以淨值法計算之零售交易實際年利率為 31.89%)；現金透支年利率為 28% (以淨值法計算之現金透支實際年利率為 34.04%)。
- 長江運通卡之賬戶不可參加「美國運通積分計劃」。所有繳付煤氣及電費之公營機構賬項將不會賺取任何積分。

(中文譯本與英文本意義如有不合或爭議之處，應以英文本之解釋為準。)

PLEASE NOTE:

- The annual fee for the Basic American Cheung Kong Card is HK\$250 and each Supplementary Card is HK\$180.
- Existing American Express Cheung Kong Cardmembers or applicants who have held an American Express Cheung Kong Card within the last six months of this application are not eligible for the first year fee waiver or the premium offer.
- The interest rate for retail purchase is 28% (APR of 31.89% on retail purchase) and the interest rate for cash advance is 28% (APR of 34.04% on cash advance).
- American Express Cheung Kong Accounts are not eligible to enroll in American Express Membership Rewards. No points will be earned for any utility gas and electricity spend on all Cards.