

## American Express® Supplementary Cardmembership Request Form

Please complete the application in English and block letters and submit the **FULL** set of application.

YOUR PERSONAL DATA							
Туре	of Basic Card Account (Please tick appropriate boxes)			AGT:			
	Card Product		SPID		SC		
	American Express Card	С	CS1	WHAØ2ØCD34	/		
	American Express Gold Card	С	CS2	WHAØ3ØCD3Ø	PCAØ35SS		
	American Express Peninsula Gold Card	Р	PNØ	WHEØ8ØCD46	PCEØ85SS		
	American Express Business Card	3	BSS				
	American Express Gold Business Card	4	ISS				
	American Express Platinum Credit Card	1:	SP	WHBØ4ØCD49	PCBØ45SS		
	American Express Credit Card	S	8W8	WHBØ2ØCD35	/		
	American Express Gold Credit Card	13	SG	WHBØ3ØCD31	PCBØ35SS		
	American Express Cathay Pacific Credit Card	С	oøo	WHF151CSØ3	PCF155SS		
	American Express Cathay Pacific Elite Credit Card	К	ØΥ	WHF141CEØ2	PCF145SS		
	American Express Cheung Kong Card	Н	IY4	WHFØ6ØCD5Ø	/		
	Blue Cash <sup>s™</sup> Credit Card from American Express	U	J5Ø	WHB245BCØ2	PAB245SS		
	American Express I.T Cashback Card	8	BM1	WHB256ITØ3	PAB256FA		
	Hong Kong Dental Association American Express Gold Business Card	С	)5Ø				
Mr Mrs Miss Surname First Name Are you a Hong Kong permanent resident?  No Nationality				Signature of Authorized Company Officer & Basic Cardmember (I /The company accepts all terms and conditions in this application and accepts liability for all charges incurred by any Cards issued on my/the company's account.)			
HKID   Passport   HKID / Passport Number   Signature of Basic Cardmember / Authorized Company Officer authorizing issuance of Supplementary Card(s)    Date of Birth   DD   / MM   / YYYY							
					Date		
SUPPLEMENTARY CARD							
Resid Name Surna Pleas Is the perm	Alementary Cardmembers must be a Hong Kong or Macau Hent/Citizen aged 18 or above.  Ashould be same as the one on your HKID Card. Mr Mrs Miss ame  First Name  Be show my name on the Card as below (maximum 20 characters)  Be applicant a Hong Kong No Nationality  KID Passport HKID / Passport Number <sup>2</sup> Of Birth DD / MM / YYYY	Surn Pleas Is the perm	dent/Citizen e should be sar name se show my r e applicant a nanent reside	Hong Kong No Natent? No Natesport HKID / Passport N	Dard. Mr Mrs Miss  Jame w (maximum 20 characters)  cionality		
Cont	act No. Relationship	Cont	tact No.	Relatio	onship		
Declar and ( Sign	gning below, I/we acknowledge that I/we have read and agree to the tration, the Important Information about The Card and other Terms Conditions enclosed with this application form.  ature of Supplementary Card Applicant	Declar and (	aration, the Ir Conditions er	I/we acknowledge that I/w nportant Information abounclosed with this applicati pplementary Card Appli	icant		
(X)	Date	X			Date		

<sup>&</sup>lt;sup>1</sup> Please enclose residential address proof if supplementary card applicant's residential address is different from that of basic cardmember. Please also provide permanent address proof if it is different from the residential address. New card will be mailed to the basic cardmember's correspondence address.

<sup>&</sup>lt;sup>2</sup> For Hong Kong permanent ID cardholder, please provide HKID no. and copy of HKID. Otherwise, please provide passport no. and copy of both HKID and Passport.

Applicant is required to fill in the following:						
Name of Basic Card Applicant:	HKID/Passport No. :					

Important: The Basic and Supplementary Card Applicants must read this information and sign overleaf

## **IMPORTANT INFORMATION ABOUT THE CARD**

We would like to highlight some key terms and conditions you will be accepting when you keep or use American Express Card/Business Card/Credit Card ("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. Liability for Charges: American Express Card/American Express Credit Card 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. Business Card The Company shall be liable for all charges incurred on any Business Card bearing the Company Name issued. If you are the Basic Cardmember, you shall be liable for all charges incurred on any Business Card issued to you or any Supplementary Cardmember. If you are a Supplementary Cardmember, you shall be liable for all charges on any Supplementary Business Card issued to you
- 3. We will send the Basic cardmember periodic statements showing your outstanding balance and the minimum amount (apply to Credit Card only) 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. Late Payment Charges: American Express Credit Card 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 Outstanding Minimum Payment Due. (The maximum Late Payment Charge is HK\$350 and the minimum Late Payment Charge is HK\$300. However, the Late Payment Charge will not exceed the minimum payment due). The Late Payment Charge will be debited to Card Account on the following Statement Date. American Express Card/Business Card If we do not receive payment in full of the outstanding balance shown on a monthly statement by the date on which your next monthly statement is made up, the unpaid balance of such Charges will be designated in your next monthly statement as an "Unpaid Previous Balance". To cover our administrative and other expenses resulting from delayed payment, Late Payment Charges will be charged on the Unpaid Previous Balance on the date of your next monthly statement and thereafter, at the rate of three and nine tenths percent (3.9%) per month. Late Payment Charges will be from the date it was first billed until paid in full, subject to any restrictions or limits imposed by law. The minimum monthly Late Payment Charge shall be HK\$100. However, the Late Payment Charge will not exceed the Unpaid Previous Balance.
- 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 (apply to Credit Card only) available to you, or require you to pay the entire outstanding balance and/or suspend or cancel your Credit Card Account.
- 7. If your Card Account is cancelled by us or by you the en re 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 collec on agencies to recover overdue amounts on your Account
- 9. We may change the Cardmember Agreement from me to me. We will assume you agree to the changes if you keep or use the Card a er 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.
- 10. For the full American Express Cardmember Agreement, please refer to our website at www.americanexpress.com.hk.

## **PLEASE NOTE**

- 1. The HK\$ Supplementary Cards carry the following annual fees:
  - Supplementary Personal Card or Business Card: HK\$275; Supplementary Gold or Peninsula Gold Card: HK\$425; The annual fee of first three Supplementary Gold Business Cards will be waived, the forth one: HK\$425; Supplementary Credit Card: HK\$100; Supplementary Gold Credit Card: HK\$300; The annual fee for the first two Supplementary Platinum Credit Cards will be waived, the annual fee for the third and subsequent cards is HK\$1,100 per card; The annual fee for the first four Supplementary Platinum or Peninsula Platinum Cards will be waived, the annual fee for the fifth and subsequent cards is HK\$7,800 per card; Supplementary American Express Cheung Kong Card: HK\$180; Supplementary American Express Cathay Pacific Credit Card and Supplementary American Express Cathay Pacific Elite Credit Card will be waived; The annual fee for the first two Blue Cash $^{\text{SM}}$  Credit Card from American Express Supplementary Card or American Express I.T Cashback Supplementary Card will be waived, for the third and subsequent Card is HK\$490.
- 2. The annualized interest rate for repayment applicable to Supplementary Credit Cards shall be the same as for Basic Credit Card.
- 3. The monthly interest rate for retail purchases is 2.6% (APR of 36.07%) and 2.6% for cash advance (APR of 38.23%). (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.)
- 4. First Year Fee Waiver & any welcome offers is not applicable if the Supplementary Card application has been a Supplementary Cardmember under the account of Basic Cardmember men on above at any time within the past 12 months.
- 5. American Express International, Inc reserves the right to change the offer Terms and Conditions and terminate this program without prior note.
- 6. Should any dispute arise, the decision of American Express International, Inc. shall be final.
- 7. In case of inconsistency between English and Chinese versions, the English version should be final.

Applicant is required to fill in the following:						
Name of Basic Card Applicant:	HKID/Passport No. :					

## **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, at Amex's request, or otherwise collected during the operation of my/our account(s) with Amex may be disclosed to, or used and retained by:

- (i) Amex and any service provider engaged by Amex in the normal course of its business, for operational or other servicing requirements, subject to obligations of confidentiality and data security; and
- (ii) any debt collection agencies, financial institutions, credit reference agencies ("CRAs") or similar service providers, for the purposes of performing credit and other status assessments on my/our account, verifying information or enabling them to provide such information to other financial institutions: (a) in order that such other institutions may carry out credit and other status checks (whether in relation to the provision of credit or other services by Amex or by such institutions); and (b) to assist them to collect debts.

I/We also authorize Amex to consolidate information provided by me/us in this application with any other information I/we may provide to Amex from time to time, to carry out the above obligatory data use purposes on any of my/our accounts with Amex. This may include combining information provided for my/our various accounts with Amex, to create a single cardmember profile.

I/We understand that Amex would like to use information about me/us and my/our account(s) for marketing purposes in respect of (1) credit/charge card, insurance and travel related products and services, (2) reward, referral, loyalty or privilege programmes and related products and services, and (3) Cardmember benefits, promotional offers and products and services offered by Amex, American Express Company and its subsidiaries and affiliates ("collectively, "Amex Group") and Amex's merchants, business partners (including third party insurance companies and reward, loyalty, privilege programmes providers), co-brand partners and affinity groups (such merchants, business partners, co-brand partners and affinity groups, collectively, "Amex Partners"), and may also disclose such information to Amex Group companies and Amex Partners for marketing of the said products, services and subjects. I/We understand that Amex, Amex Group companies and Amex Partners may from time to time, engage third parties to provide marketing services on their behalf.

It is not obligatory for me/us to allow my/our information to be used for these purposes, and I/we have been given the right to opt-out from receiving marketing promotions about the product/service of Amex that I am/we are applying for in this application, including products and services of Amex Group companies and Amex Partners that are directed solely to holders of the Amex product/service that I am/we are applying for in this application. I/We can also opt-out of all Amex marketing by writing to Amex's Data Protection Officer\* or calling Amex or online on the American Express Manage-Your-Card-Account (MYCA) webpage†.

If I/we have agreed above that my/our information may be used for marketing purposes, I/we also agree that Amex, Amex Group companies and Amex Partners may carry out "matching procedures" (as such expression is defined in the Personal Data (Privacy) Ordinance) in Hong Kong or overseas in respect of all or any of such purposes.

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 Card or cancelling the Card.

I/We authorize Amex to contact any persons and/or CRAs (including without limitation my employer) from time to time as Amex considers necessary or appropriate and to provide, obtain or verify such information about me/us or my/our financial condition as Amex may deem necessary or desirable for the purposes of opening, operating or managing 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 those data. I/We may contact Amex's Data Protection Officer to have access to and request correction of my/our personal data 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 or correction request.

I/We acknowledge that we have received a copy of Amex's Cardmember Agreement and have read its Notice to Customers relating to the Personal Data (Privacy) Ordinance available at <a href="https://www.americanexpress.com.hk">www.americanexpress.com.hk</a>. The terms and conditions therein, together with this application, will govern my/our use of the Card(s) and Amex's use of my/our personal information.

I/We agree that Amex may check consumer credit data about me/us or my/our guarantor(s) held by TransUnion Limited<sup>#</sup> or any other credit reference agency as applicable for the purpose of considering whether to grant me/us credit and/or reviews or renewals of existing credit facilities to me/us. The matters Amex will be considering if accessing these consumer credit data for the purpose of reviews include an increase in the credit amount, cancellation of credit or a decrease in the amount of credit available or putting in place a scheme of arrangement with me/us and/or my/our guarantor(s). I/We also agree that Amex may access such consumer credit data about me/us and/or my/our guarantor(s) for the purpose of reasonable monitoring of my/our indebtedness whilst I/we and/or my/our guarantor(s) are in default.

I/We may request Amex's Data Protection Officer to let me/us know what data have been disclosed to any CRAs and/or debt collection agencies and provide me/us with further information to enable me/us to make an access and/or correction request if necessary.

If any of my/our accounts is overdue 60 days from the date the default occurs and I/we do not make full repayment by then, my/our account data supplied by Amex to the CRA will be retained by the CRA for a period of up to 5 years after full repayment. Upon termination of my/our 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, I/we understand that I/we may instruct Amex to request the CRA to delete from its database any data about the terminated account.

# For enquiries, you may contact TransUnion Limited at 2577 1816.

† I/We understand that if I/we do not want my/our information to be used for the voluntary data use purposes set out above, I/we must do one of the following: (i) check the box provided in the section entitled Opt-Out Request: Marketing Promotions; or (ii) write to Amex's Data Protection Officer\* to opt-out with my/our details (customer full name(s), mailing address(es), phone contact(s), and/or email address(es)); or (iii) contact Amex at 2277 1010 and give notice of my/our wish to opt out; or (iv) if I am/we are an existing Amex cardmember, log on to American Express Manage-Your-Card-Account (MYCA) at <a href="https://www.americanexpress.com.hk">www.americanexpress.com.hk</a> to manage or change my/our marketing preferences for my/our Amex accounts including to give notice of my/our wish to opt out. If I/we do not do so, I/we understand that I am/we are agreeing that Amex may use my/our information for such purposes.

\* The Data Protection Officer, 18/F, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong

^ By "Cardmember benefits" and "promotional offers", we mean products, services, reward, referral, loyalty or privilege programmes and other benefits that may be offered by Amex, Amex Group companies and Amex Partners for the purposes of marketing the Amex Card and the Amex Group companies and/or Amex Partners' businesses. It is not possible to be specific about what these products, services, reward, referral, loyalty or privilege programmes and other benefits may be because Amex Partners are involved in a very wide range of commercial enterprises. However, examples of typical Cardmember benefits and promotional offers include discount offers at hotels, airlines, restaurants, retail and online outlets.

Important Note for American Express Credit Card: Please also refer to the attached Notice of Changes to Cardmember Agreement/ Fee Schedule for information on the recent changes to our terms and conditions.

AMERICAN EXPRESS

Page 3 of 3