

Hong Kong Institute of Certified Public Accountants Visa Card



The Symbol of Professional & Exclusivity

POSTAGE
WILL BE
PAID BY
LICENSEE
郵費由
持牌人支付

BUSINESS REPLY SERVICE
LICENCE NO. 4802

WING LUNG BANK LTD.
CREDIT CARD CENTRE
PO BOX 72569
KOWLOON CENTRAL POST OFFICE
KOWLOON, HONG KONG

NO POSTAGE
STAMP
NECESSARY IF
POSTED IN
HONG KONG
如在本港投寄
毋須貼上郵票

Hong Kong Institute of Certified Public Accountants Visa Card

Hong Kong Institute of Certified Public Accountants and Wing Lung Bank are pleased to jointly present the Hong Kong Institute of Certified Public Accountants Visa Card exclusive for the members, international affiliates and registered students of HKICPA. This HKICPA Visa Card cum HKICPA Membership / Student Card symbolises your prestigious status as a member / international affiliate / registered student of the Institute.

Every time you spend with your HKICPA Visa Card, Wing Lung Bank will contribute certain amount of your card spending to the Institute in support of the HKICPA Trust Fund, HKICPA Charitable Fund and various services for members, international affiliates and registered students of the Institute.

Other Benefits[^]

Welcome Gift

Being successfully approved for a HKICPA Visa Card, you will be entitled to a fabulous welcome gift.

Remark: Please refer to the attached welcome gift leaflet.

Permanent Annual Fee Waiver

Both Principal and Supplementary Cardholders will enjoy permanent annual fee waiver.

Cash Rebate Scheme

For every HK\$200 purchase you made with your HKICPA Visa Card, you will earn HK\$1 cash rebate. All earned cash rebate will be automatically credited to your HKICPA Visa Card account every month without the need to go through redemption procedures.

Remark: Rebate amount is conditioned by the terms and conditions of the cash rebate scheme. The Bank reserves the right to change the terms and conditions without prior notice.

Special Banking Offers and Exclusive Privileges

Once you become a HKICPA Visa Card Cardholder, you can enjoy various banking offers and exclusive privileges offered by Wing Lung Bank.

- Enjoy cash rebate for securities trading commission
- Enjoy discount for investment fund services

Year-Round Merchant Offers

Cardholders can enjoy year-round merchant offers at over 100 merchants to enjoy dining and shopping.

Interest-Free Instalment Privileges

With your HKICPA Visa Card, you can enjoy the Interest-Free Instalment Privileges at designated merchants.

AV & Electrical Appliances	Broadway, AV Life, Ninki Denki, Health One, Man Shing Photo Supplies
Computer & Communication	Samsung Anycall, Citylink Electronics, Centralfield Computer
Jewellery & Watches	Luk Fook Jewellery & Goldsmith, Chow Sang Sang, Chow Tai Fook, Man Fook Gold & Jewellery, Emphasis, Just Gold, Just Diamond
Lifestyle	Bonjour Cosmetic, OTO, Giormani, First Edible Nest, Fuji Asia Piano Services, Hong Kong Sanatorium & Hospital

Remark: Only part of the interest-free instalment merchants are mentioned above. For details and the respective terms and conditions of interest-free instalment privileges, please refer to promotional leaflet or visit Wing Lung Bank website. The above merchant list is for reference only. It is subject to change without prior notice.

Flexible Instalment Plan

With Wing Lung Credit Card "Flexible Instalment" Program, you can settle the payment by instalments for any purchase at any merchant and at any place. The new era of hassle-free shopping experience has come!

Remark: For details, please refer to promotional leaflet or visit Wing Lung Bank website.

Octopus Automatic Add Value Service

Wing Lung Credit Card offers you exceptional convenience with the "1-To-Many" Octopus Automatic Add Value Service for yourself and up to three family members, friends or relatives who are aged 12 or above.

Remark: Please refer to the terms and conditions of the "Octopus Automatic Add Value Service".

Net Credit Card Service

Cardholders complete the simple and convenient online registration procedure to enjoy various services online, including:

- To review the most recent monthly statement and the latest transaction record;
- To settle the bill of over 100 merchants, including public services and government payment, tax payment etc.;
- To enquire card application status and conduct card activation;
- To obtain the updated product and service information of our bank and apply for various banking services, such as loans and insurance.

[^] The offers are subject to change according to the latest announcement, and are bound by related terms and conditions. Wing Lung Bank reserves the right to change the terms and conditions of the above offers.

Wing Lung Credit Card Customer Service Hotline: 3711 6688
Website: www.winglungbank.com

此為香港會計師公會Visa卡之申請表格。如蒙申請表格之中文版，請致電3711 6688。

Platinum Card Benefits



Double Rewards, Your Utmost Advantages

Generous reward of double cash rebate for your overseas purchases or purchases made in your birthday month (HK\$2 rebate for every HK\$200 purchase spending).

 *Double Cash Rebate for Overseas Spending*

 *Double Rewards in Birthday Month*

Remark: Rewards are bound by the terms and conditions of the cash rebate and double rewards program.

An Array of Supreme Benefits

- Enjoy priority reservations, free parking and fine dining offers at numerous celebrated restaurants in Asia Pacific.
- Supreme spending privileges and premium services from a host of world renowned merchants.
- Ultimate booking service for refined golf destinations and resorts in Asia Pacific.

Membership Rights

- 24-hour customer service hotline exclusive for Wing Lung Bank Platinum Cardholders
- Annual Credit Card transaction report will be provided for better financial planning

Apply Now!

Remark: The offers are subject to change according to the latest announcement, and are bound by related terms and conditions. Wing Lung Bank reserves the right to change the terms and conditions of the above offers.

Should you have any queries, please call **2771 2668**
Wing Lung Bank Platinum Card Service Hotline



HONG KONG INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS VISA CARD APPLICATION FORM

Principal Card Applicant must be a member, international affiliate or registered student of the Hong Kong Institute of Certified Public Accountants ("HKICPA") aged 18 or above.

MEMBERSHIP DETAILS

I am an existing Member of HKICPA.
HKICPA Membership No.:



I am an existing International Affiliate of HKICPA.
HKICPA IA No.:



I am an existing Registered Student of HKICPA.
HKICPA Student No.:



Are you an existing cardholder of Wing Lung Credit Card / Affinity Card? Yes No

I / We acknowledge and authorise Wing Lung Bank that my / our personal data such as my / our correspondence details and any other information required by Hong Kong Institute of Certified Public Accountants ("HKICPA") may be passed to and used by HKICPA for record and promotional purposes.

PERSONAL DATA

Dr. Mr. Ms.
English Name as printed on HKID Card / Passport

Previous Name / Other Name (if applicable)

Chinese Name Nationality

HKID Card / Passport No. Date of Birth D M Y

Please attach copy for Credit Card application

Marital Status Single(S) Married(M) Divorced/Separated(D) Others, please specify(O)

Education Level Postgraduate or above(G) University(U) Post Secondary/Vocational(V) Secondary(S) Primary or below(P)

Home Address (in BLOCK Letters) Please attach residential proof

Room / Flat Floor Block

Building

Estate

District

Hong Kong(HK) Kowloon(KL) New Territories(NT) Outlying Islands(OI) Overseas(OS)

Home Tel. No. Year(s) There Y M No. of Dependents

Mortgaged Private Housing (M) Mortgaged Public Housing/HOS (B) Company Provision (C)

Self-owned Private Housing (S) Self-owned Public Housing/HOS (A) Live with Relatives (L)

Rented Private Housing (R) Rented Public Housing/HOS (P)

Mortgage Instalment/Rent Per Month: HK\$

Mailing Address for Credit Card and Monthly Statements Home(H) Office(O) **PO Box not accepted**

Email Address:

SPOUSE INFORMATION

English Name Chinese Name

Office Tel. No. Mobile Phone / Pager No. Occupation

OCCUPATION

Name of Employer (in BLOCK Letters)

Office Address (in BLOCK Letters)

Nature of Business Self-Employed-BR. No.

Position Annual Income HK\$ Year(s) of Service Y M

Office Tel. No. Mobile Phone / Pager No.

BANK RELATIONSHIP

Are you a director / employee and / or relative of any director / employee of Wing Lung Bank Group? If applicable, please state his / her information :

Yes No

Name in English Relationship

Department Position

ATM FACILITIES

I wish to have ATM facilities on my Card for my WLB account(s) listed below.

HKD A/C No. Signature

HKD A/C No. Signature

The signature(s) must correspond with that in the Bank's records.

LANGUAGE PREFERENCE

Language Preference for Credit Card Statement and ATM Screen Instructions Chinese English

SUPPLEMENTARY CARD

Supplementary Card Applicant must be a person aged 18 or above.

Dr. Mr. Ms.

English Name as printed on HKID Card / Passport

Chinese Name HKID Card / Passport No.

Relationship Nationality

Date of Birth D M Y Office / Contact Tel No.

Name of Employer (in BLOCK Letters)

Credit limit for Supplementary Card will be:

Used jointly with Principal Card Account pre-set at HK\$

If no choice is indicated, Credit Limit for Supplementary Card will be used jointly with Principal Card Account.

IMPORTANT NOTE TO PRINCIPAL CARD APPLICANT

You must submit a photo for the production of the HKICPA Visa Card. This application will not be processed without your photo.

Please affix your recent photo to the box opposite and write your English Name as printed on your HKID Card / Passport at the back of the photo for identification purpose.

FOR BANK USE ONLY

English Name:

Photo Ref:

Principal Card Applicant

Affix a 1.5" x 1.5" colour passport photo which shows a full front view of your head and shoulders

(Please do not use pin or staple)

DECLARATION AND SIGNATURE

I / We confirm that no credit card and / or unsecured loan (including without limitation personal loan, tax loan and any loan with a revolving nature) under my / our name(s) issued or provided by any financial institutions has been cancelled due to default in payment and there is no current overdue payment exceeding 1 month in respect of my / our indebtedness (including credit card and any unsecured loans) with other financial institutions.

I / We further confirm that no bankruptcy order has ever been made against me / us and I am / we are not in the process of petitioning for bankruptcy nor have any intentions to do so.

As a Principal Cardholder, I acknowledge that if I am no longer a member / international affiliate / registered student of the Hong Kong Institute of Certified Public Accountants ("HKICPA"), I shall return the HKICPA VISA Platinum / Gold Card to Wing Lung Bank Limited (the "Bank"). I agree and authorise HKICPA to provide my personal data and information to the Bank for HKICPA VISA Platinum / Gold Card application.

I / We, the undersigned, declare the above information and documents enclosed are true and authorise the Bank and HKICPA to disclose to, verify and exchange such information with and to obtain other credit information of myself / ourselves from whatever sources the Bank may consider appropriate at any and all times. I / We also acknowledge and agree that from time to time, all personal data relating to me / us (the "data") may be used and disclosed by the Bank for such purposes and to such persons in accordance with the Bank's policies on use and disclosure of personal data as set out in statements, circulars, notice of terms and conditions made available to customers. I / We acknowledge that the Bank shall, in accordance with the requirements set out in the Personal Data (Privacy) Ordinance, consider a credit report in determining my / our application. I / We agree to provide my / our personal data, account information and other information related to me / us, to the Bank and HKICPA. I / We also authorise the Bank and HKICPA to provide the relevant information to each other for marketing, credit checking, debt collecting or any purposes that they may consider appropriate. I / We acknowledge that the Bank has the right to access and obtain a credit report from time to time for credit review purposes.

I / We agree to be bound by the Terms and Conditions of Wing Lung Credit Card Cardholder Agreement, a copy of which will be sent to me / us with the Credit Card(s) upon approval of this application.

The annual fee will be waived commencing from card issuance. Upon notice by the Bank, I / we agree to pay the full annual fee of HK\$800 for Principal VISA Platinum (HK\$400 for each Supplementary Platinum Card); or HK\$480 for Principal VISA Gold (HK\$240 for each Supplementary Gold Card) if I / we decide to keep the Card(s).

I / We also acknowledge that interests for unsettled credit purchase and cash advance are calculated at the annualised percentage rates (APR) of 34.11% p.a. and 35.51% p.a. respectively. If I / we fail to pay the minimum payment amount on or before the payment due date, the Bank shall have the right to change or raise the interest rates to the designated interest rates as advised in the latest "Wing Lung Bank Credit Card List of Service Charges". The annual fee and finance charges are subject to the Bank's latest notice.

I / We confirm that I / we have read and understood the "Summary of Major Terms & Conditions of Wing Lung Credit Card Cardholder Agreement", "Personal Data (Privacy) Ordinance" and "Important Notice to Customers relating to the Sharing of Consumer Credit Data" in this application form.

I / We also understand and acknowledge that if I / we give any fictitious or false information, I / we may be guilty of criminal offence(s) related to deception and false information under the Laws of Hong Kong SAR.

Signature of Principal Card Applicant

Signature of Supplementary Card Applicant

✗

✗

Date

Date

The signature(s) should be the same as that will appear on the Credit Card's signature panel.

To facilitate our processing, please remember to enclose copies of the following documents and please put a "✓" in the appropriate boxes below:

- Your HKID Card / Passport and that of any Supplementary Card Applicant.
- Bank statements / passbook showing your name, account no., and past three months' salary record.
- Latest residential proof, e.g. electricity bill / bank statement.
- Other asset proof, e.g. fixed deposit advice.



This application form and copies of all supporting documents are not returnable. All applications are subject to the Bank's final approval.

Important Notice to Customers relating to the Sharing of Consumer Credit Data

The Revised Code of Practice on Consumer Credit Data ("Revised Code") takes effect on and from 2 June 2003. Under the Revised Code, Wing Lung Bank Limited is allowed to share a wider scope of credit data. This will include repayment history record, credit limits and outstanding balances of your credit cards and personal loans (excluding residential mortgages loans).

Benefits from Greater Credit Data Sharing

If you are a creditworthy customer, you will be benefited from greater credit data sharing because (a) you will enjoy faster access to credit when you need it; and (b) a good credit report will strengthen your reputation with financial institutions from which you wish to borrow in the future.

Credit Data Storage

The credit data of customers is stored by a credit reference agency acting as a central database for storing and processing information.

Protection of Personal Data

The Revised Code will continue to protect your privacy and ensure that financial institutions can only access your credit data for credit assessment purposes, but not for any marketing activities. Only financial institutions with which you have a credit relationship or to which you have applied for credit will have access to your data. The identity of other financial institutions with whom you have a credit relationship will remain confidential at all times. The security system at the credit reference agency will protect against unauthorized access to your personal data.

Your Opt-out Choice

Upon the termination of the account by full repayment and on condition that there has been, within 5 years immediately before account termination, no default in payment for a period in excess of 60 days, then you will have an "opt-out" choice to decide whether you allow your terminated account data to be disclosed to other financial institutions for future credit reference purpose. If you choose not to "opt-out" the closed account data will remain available to other financial institutions with whom you have a credit relationship. If you choose to "opt-out" the credit reference agency will delete from its database any account data relating to the terminated account.

In the event of any default in repayment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, otherwise you shall be liable to have your account data retained by the credit reference agency until 5 years from the date of final settlement of the amount in default.

Should you have any enquiries, please contact our Data Protection Officer, Wing Lung Bank Limited, 45 Des Voeux Road Central, Hong Kong (Fax : 2537 9872).

In the event of any inconsistency between the English and Chinese version of this Notice, the English version shall prevail.

FOR BANK USE ONLY

BR / DEPT		TELLER		RER	
APC	ASC	APP	P	CSH	
DR			S	CSH	

OCTOPUS AUTOMATIC ADD VALUE SERVICE

如需申請表格之中文版，請致電3711 6688。

Please fill in the form below for application of "Octopus Automatic Add Value Service" for yourself first. The "1-to-Many" Octopus Automatic Add Value Service Application Form will be sent to you with your new credit card. I would like to apply for the Automatic Add Value Service in relation to my Octopus issued or to be issued to me by Octopus Cards Limited and I agree to be bound by the terms below. Please put a "✓" in the appropriate box/boxes.

i) I have an Octopus and would like to apply for the Octopus Automatic Add Value Service

<input type="checkbox"/> Principal Card Applicant My Octopus Serial Number (8 or 9 digits) <div style="border-bottom: 1px solid black; display: flex; justify-content: space-between; width: 100%;"> </div>	<input type="checkbox"/> Supplementary Card Applicant My Octopus Serial Number (8 or 9 digits) <div style="border-bottom: 1px solid black; display: flex; justify-content: space-between; width: 100%;"> </div>
---	---

OR ii) I would like to apply for a Personalised Octopus and Octopus Automatic Add Value Service

<input type="checkbox"/> Principal Card Applicant	<input type="checkbox"/> Supplementary Card Applicant
---	---

iii) I would like to select the reload value of (HK\$250 will be selected if no choice is made here)

<input type="checkbox"/> Principal Card Applicant <input type="checkbox"/> HK\$500 <input type="checkbox"/> HK\$250	<input type="checkbox"/> Supplementary Card Applicant <input type="checkbox"/> HK\$500 <input type="checkbox"/> HK\$250
--	--

All new Personalised Octopus are to be collected by the AAVS Account Holder from the _____ Please specify district/branch of Wing Lung Bank. Wing Lung Bank will notify the AAVS Account Holder by mail when the Personalised Octopus are ready to be collected.

Terms of Application

1. **Definitions of "AAVS Account", "AAVS Account Holder" and "Octopus Holder"**
For the purposes of the Automatic Add Value Agreement ("AAVS Agreement") and this application form:
"AAVS Account" means the credit card account specified in this application or such other credit card account notified to us, Octopus Cards Limited by Wing Lung Bank or the AAVS Account Holder from time to time;
"AAVS Account Holder" means the person specified in this application form; and
"Octopus Holder" means any one of the persons specified in this application form.
2. **Eligibility**
(a) If you are a Wing Lung credit card holder aged 18 or above, you may apply for AAVS to be linked to an Octopus belonging to you, up to a maximum of three Octopus. However, each Octopus must be linked to a different financial institution.
(b) In using this application form, each of the Applicants must either apply for the AAVS with an existing Octopus or to apply for the AAVS and a Personalised Octopus at the same time. All value added to the designated Octopus or Personalised Octopus of the Applicants through the AAVS will be charged to the AAVS Account.
3. **Application for AAVS and Personalised Octopus**
(a) If an Applicant has an existing Octopus and does not wish to apply for a Personalised Octopus, the Applicant should fill in the 8- or 9-digit serial number of his/her Octopus in this application form and complete the application form as required. Once this application is approved by us, the Octopus will be registered under the Applicant's name and linked to the AAVS Account, and the Applicant will be notified of such approval. If the AAVS function is not yet activated, the Applicant is required to activate the function at designated locations.
(b) If any Applicant would like to apply for a Personalised Octopus (other than one with the student status recorded on it), he/she can apply for one by ticking the appropriate box in this application form.
(c) All registered Octopus with AAVS and Personalised Octopus should not be transferred to or used by a person other than the relevant Octopus Holders.
(d) For an Applicant who already has a Personalised Octopus with his/her student status recorded on it, the Applicant may use this application form to apply for the AAVS. To apply for a Personalised Octopus with a student status, the Applicant should apply for such Personalised Octopus through his/her school or the Customer Service Centres of the Service Providers which offer the student status (such as customer service centres of MTR at designated stations).
(e) We reserve the right to reject any application for AAVS and/or Personalised Octopus at our sole discretion and absolute discretion.
4. **Fee**
(a) There is no application fee for first-time Applicants for the AAVS. Where an Octopus already has or used to have AAVS linked to it, there is a non-refundable handling fee of HK\$20 charged for transferring the AAVS from one financial institution to another, or reactivation of AAVS following suspension or cancellation. Such fee(s) will be charged to the AAVS Account.
(b) If you are currently using AAVS on your Octopus and would like to apply for AAVS to be linked to a second or third Octopus whose AAVS function has never been enabled, there will be no fee for such application(s).
(c) If you are applying for AAVS and a Personalised Octopus, the cost associated with obtaining a Personalised Octopus is HK\$100 which includes a HK\$50 deposit, HK\$30 initial stored value and HK\$20 administrative fee for the issue of the Personalised Octopus. The application cost will be charged to the AAVS Account.
(d) As the AAVS Account Holder, you agree to pay us all costs and fees associated with the application of AAVS and/or Personalised Octopus in this application form.
5. **Conditions of Issue of Octopus and Automatic Add Value Service Agreement**
The use of an Octopus and the AAVS are subject to the terms of the Conditions of Issue of Octopus (the "Conditions of Issue") and the AAVS Agreement we publish (as amended from time to time), and these terms of application ("Terms"). If there is any inconsistency between the Conditions of Issue, the AAVS Agreement and these Terms, these Terms shall prevail.
By signing this application form, the Applicant agrees to observe and be bound by the Conditions of Issue, the AAVS Agreement and these Terms. Copies of the AAVS Agreement are distributed to the Applicants together with this application form. Copies of the Conditions of Issue can be obtained from us or downloaded from our website at www.octopuscards.com.hk.
6. **Card Loss**
You agree that if you lose your Octopus linked with AAVS or your Personalised Octopus, you shall report such loss to us immediately by calling the Octopus Lost-card Hotline (2266 2266). You shall be liable for the aggregate value added to the lost Octopus by the AAVS within 6 hours after the loss report, but such liability shall be limited to the daily maximum automatic add value amount as stipulated by us from time to time.
7. **Return of Personalised Octopus**
You agree that we are entitled to deduct HK\$10.00 (or such other reasonable amount as we may determine from time to time) as the refund handling fee from the deposit when you return your Personalised Octopus to us.
8. **Uncollected Personalised Octopus**
(a) Following the approval of your application for a Personalised Octopus and AAVS, you will be notified how to collect your Personalised Octopus.
(b) If you do not collect the Personalised Octopus within six months from the notification, we shall destroy your Personalised Octopus, and forfeit the deposit and any remaining value stored in your Personalised Octopus.
9. **Personal Data**
It is necessary for the Applicant to provide his/her personal data to us in connection with obtaining the AAVS and the Personalised Octopus. If any Applicant fails to provide any information required in this application form, we may not be able to make available the AAVS or issue a Personalised Octopus for his/her use.
By signing this application form, the Applicant agrees that he/she has read, understood and agreed with the notice relating to the Personal Data (Privacy) Ordinance contained in clauses 33 to 40 of the AAVS Agreement.
10. **English Version Prevails**
In case of any discrepancy between the English and Chinese versions of this Terms of Application, the English version shall prevail.

Remark: Application for Octopus Automatic Add Value Service will not be processed if your credit card application is unsuccessful.

DECLARATION

I hereby declare and confirm that all information in respect of me provided in this application form is true, accurate and complete to the best of my information, knowledge and belief. I also confirm that I have read and agree to be bound by the Terms of Application, the AAVS Agreement and the Conditions of Issue (as amended by Octopus Cards Limited from time to time) in the use of the AAVS and the Octopus. I acknowledge and agree that upon the approval of the Automatic Add Value Service, my personal data provided in this application will be associated with my Octopus. By signing this application form, I agree that I have read, understood and agreed with the notice relating to the Personal Data (Privacy) Ordinance contained in clauses 33 to 40 of the AAVS Agreement.

I also agree to be liable for all fees associated with the application in respect of the AAVS and/or the Personalised Octopus as set out herein. I authorise Wing Lung Bank to pay Octopus Cards Limited in accordance with such instructions as it may receive from Octopus Cards Limited from time to time. I promise to reimburse Wing Lung Bank subject to and in accordance with the Wing Lung Credit Card Cardholder Agreement.

Signature of Principal Card Applicant

Signature of Supplementary Card Applicant

✗

✗

Date

Date

The signature(s) should be the same as that will appear on the Credit Card's signature panel.

SUMMARY OF MAJOR TERMS & CONDITIONS OF WING LUNG CREDIT CARD CARDHOLDER AGREEMENT

Wing Lung Bank Limited ("Bank") is pleased to provide you with a full copy of the Wing Lung Credit Card Cardholder Agreement ("Cardholder Agreement") upon your request. If you have any questions on the terms and conditions of the Cardholder Agreement, please call our hotline at 3711 6686. For your information, certain terms and conditions of the Cardholder Agreement are highlighted below. Please refer to the full terms and conditions of the Cardholder Agreement which shall prevail. References to Clauses in brackets below are to the Clauses of the Cardholder Agreement.

- Safety of the Card (Clause 3(b))**

Each Card Holder must sign his Card upon receipt and keep it secure at all times. He shall be fully responsible for any failure or delay in doing so.
- Confidentiality of PIN (Clauses 4(i) and 6(a))**

Each Card Holder shall not permit any other Person to use his Card nor disclose his Personal Identification Number (PIN) to any other Person, and shall immediately inform the Bank if he becomes aware that his PIN is known to any other Person. He shall be fully responsible for any failure or delay in doing so.
- Legal use of the Card (Clause 4(e))**

Each Card Holder shall not use his Card for any illegal purpose. He shall be fully responsible for any failure or delay in doing so and shall fully indemnify the Bank against all losses (whether direct or indirect) and all reasonable expenses arising out of such failure.
- Fees, Charges and Expenses (Clauses 7(c) and 8)**

Charges (including payments for goods and/or services and cash advances incurred by use of a Card) may be debited by the Bank to the Card Account. For those Charges incurred in a currency other than Hong Kong Dollars, they will be converted into Hong Kong Dollars at the exchange rate specified in the Wing Lung Credit Card International on the date of conversion plus an additional percentage of foreign exchange fee as the Bank may reasonably determine. Other fees, charges and expenses include: (a) an annual membership fee (unless waived) for the use of each Card; (b) a handling charge for the supply of issued or replacement Cards; (c) a handling charge on each cash advance; (d) daily interest on each cash advance from the date of such advance until the date upon which it is finally repaid; (e) a service fee for each cheque tendered to the Bank in respect of the Card Account which is not honoured, and for each direct debit or autopay instruction which is returned unpaid; (f) a finance charge on the daily unpaid balance of the Card Account, provided that if the Bank shall have received the total amount due as reflected in any two consecutive Statements, not later than the respective latest due date specified in those Statements, no finance charge will be levied by the Bank in respect of the period between those Statements; (g) a late payment charge, if at any time the minimum payment due specified in a Statement has not been paid by the latest payment date as specified in that Statement; and (h) such other fees, charges and expenses as the Bank may from time to time determine; at such rates and in such amounts as the Bank may from time to time determine. The fees, charges and expenses of the Bank are contained in the Notice "Wing Lung Bank Credit Card – List of Service Charges", a copy of which currently in force will be supplied upon request.
- Liability (Clause 9(a) to (c))**

The Account Holder is liable for the total amount due to the Bank in respect of the Card Account whereas each Supplementary Cardholder / Corporate Cardholder is also liable for the total amount due to the Bank attributable to the Bank attributable to his own use of a Card but Supplementary Cardholder / Corporate Cardholder will not be liable for the liabilities of the Principal Cardholder and other Supplementary Cardholders / Corporate Cardholders. The Bank may at any time require each Card Holder to repay the amounts for which in its discretion they are respectively liable.
- Expenses of Enforcement (Clause 17)**

Each Card Holder shall be liable to indemnify the Bank in respect of all reasonable expenses properly incurred by the Bank or its agents in enforcing or attempting to enforce the Cardholder Agreement against himself including all reasonable legal fees and disbursements. The Bank may from time to time use third party agencies to collect overdue amount from a Card Holder.
- Maximum Liability for Card Loss (Clause 10(b))**

Provided that a Card Holder has not acted fraudulently or with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his Card has been stolen, the maximum liability of that Card Holder in the event of any loss or theft or unauthorised use of his Card (without the use of any Personal Identification Number (PIN) or Feedbacking Password) shall not exceed HK\$50.
- Duty to Examine Statements (Clause 11(e))**

The Account Holder must examine each Statement and must notify the Bank in writing within 60 days from the date of Statement of any unauthorised transactions including forgery, fraud or lack of authority. In the absence of complaint, the Statement will be conclusive except for forgery, fraud, willful default or gross negligence of the Bank or its employees, agents or servants.
- Bank's Right of Set-off (Clause 9(g)(iv))**

The Bank is entitled to set-off or transfer, at any time and without prior notice, any moneys of whatever description standing in the books of the Bank to the credit of a Card Holder in or towards discharge of the total amount due to the Bank in respect of his own liabilities under the Cardholder Agreement. For the purpose of set-off of funds in any currency other than Hong Kong Dollars, the Bank may convert the currency into Hong Kong Dollars at such rates and at such times as the Bank may reasonably determine.
- Card Holder's Right of Termination (Clause 15(a)(i) and (ii))**

The Account Holder may at any time terminate the Card Account or the use of any Card by notice in writing to the Bank coupled with return of all Cards relating to the Card Account (or termination of the Card Account) or the relevant Card (or termination of the use of a Card only) duly destroyed to the Bank. A Supplementary Cardholder may also at any time with the consent of the Account Holder terminate the use of his Card by notice in writing to the Bank coupled with return of the relevant Card duly destroyed to the Bank.

WING LUNG BANK AUGUST 2009

Note: Wing Lung Bank Ltd. reserves its final approval right of the relevant card application

PERSONAL DATA (PRIVACY) ORDINANCE

WING LUNG BANK GROUP Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

- 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, referees shareholders, directors, officers and managers of corporate customers or applicants) (collectively, "data subjects") to supply the Group with data in connection with the opening or continuation of accounts and the establishment or continuation of banking/credit facilities or provision of securities and futures trading, credit card, insurance, tenancy and property management and other banking/financial services.
- Failure to supply such data may result in the Group being unable to open or continue accounts or establish or continue banking/credit facilities or provision of securities and futures trading, credit card, insurance, tenancy and property management and other banking/financial services.
- It is also the case that data are collected from data subjects in the ordinary course of the continuation of the Group's business relationship, for example, when data subjects write cheques, deposit money, repay loans, conduct securities trading, make credit card or insurance transactions.
- The purposes for which data relating to a data subject may be used (depending on the nature of the data subject's relationship with the Group. Broadly, they may comprise all or any one or more of the following purposes: (i) the daily operation of the services and credit facilities provided to data subjects; (ii) provision of services; (iii) conducting credit checks (including without limitation upon applications for consumer credit or periodic or special reviews of such credit) and carrying out matching procedures (as defined in the Ordinance); (iv) ensuring and maintaining the Group's credit scoring models; (v) assessing other financial institutions, credit or charge card issuing companies and debt collection agencies to conduct credit checks and collect debts; (vi) ensuring ongoing credit worthiness of data subjects; (vii) researching, designing financial services or related products for data subjects' use; (viii) marketing services or products of the Group and/or selected companies; (ix) determining the amount of indebtedness owed to the 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 the requirements under any applicable law, regulation, or court order binding on the Group or any of its branches to make disclosure to relevant supervisory or regulatory authorities, police or court of law or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Group in any of its branches are expected to comply; (xii) verifying an actual or proposed assignee of the Group, or participant or sub-participant of the Group's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participant or sub-participation; (xiii) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the data subjects; (xiv) maintaining a credit history of data subjects (whether or not there exists any relationship between data subjects and the Group) for present and future reference; (xv) exchanging information with merchants accepting credit cards issued by the Group and entities with whom the Group provides affinity/co-branded/private label credit card services (such as a merchant or an "affinity entity"); (xvi) verifying data subjects' identities with any card acquirer of a merchant in connection with any card transactions; and (xvii) purposes relating thereto.
- Data held by the Group relating to a data subjects will be kept confidential but the Group may provide such information to the following parties for the purposes set out in paragraph 4: (i) any agent, contractor, claim adjuster or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Group in connection with the operation of its business; (ii) any other person under a duty of confidentiality to the Group including any company within the Group which has undertaken to keep such information confidential; (iii) the drawee bank providing a copy of a paid cheque which may contain information about the payee) to the drawer; (iv) credit reference agencies; and, in the event of default, to debt collection agencies; (v) any person to whom the Group is under an obligation to make disclosure under the requirements of any law binding on the Group or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Group or any of its branches are expected to comply; (vi) any actual or proposed assignee of the Group or participant or sub-participant of the Group's rights in respect of the data subject; (vii) any insurance company or agent, broker, merchant or other business partners of the Group; (viii) selected companies for the purpose of informing data subjects of services which the Group believes will be of interest to data subjects; (ix) any financial institution and/or charge or credit card issuing companies with which the data subjects have or propose to have dealings; (x) any other person who has established or proposes to establish any business relationship with the Group or recipient of the data; (xi) any party giving or proposing to give a guarantee or third party security to guarantee or secure the data subjects' obligations; (xii) Joint Electronic Teller Services Limited (JETCO), operators or participants of the JETCO network and other issuers of ATM cards; (xiii) any card acquirer of a merchant; (xiv) Group members; and (v) any third party in connection with paragraph 4(k).
- 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 Group holds data about him and of access to such data; (ii) to require the Group to correct any data relating to him which is inaccurate; (iii) to ascertain the Group's policies and practices in relation to data and to be informed of the kind of personal data held by the Group; (iv) in relation to consumer credit, to request to be informed 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 an access and correction request to the relevant credit reference agency or debt collection agency; and (v) in relation to consumer credit (except where the consumer credit applied for involves a residential mortgage) to request the review of their existing consumer credit facilities which may involve the consideration by the Group of any of the following matters: (a) an increase in the credit amount; (ii) the curtailment of credit (including the cancellation of credit) or a decrease in the credit amount; or (iii) the putting in place or the implementation of a scheme of arrangement with the individual customer.
- In accordance with the terms of the Ordinance, the Group has the right to charge a reasonable fee for the processing of any data access request.
- Data of a data subject may be processed, kept and transferred or disclosed in and to any country as the Group or any person who has obtained such data from the Group referred to in paragraph 5 above considers appropriate. Such data may also be released or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) in such country.
- 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 as follows:
The Data Protection Officer
Wing Lung Bank Ltd
45 Des Voeux Road Central, Hong Kong
- You may, at any time, choose not to receive our promotional material. Please let us know in writing.
- Nothing in this Notice shall limit the rights of data subjects under the Ordinance.
- In this Notice, the following terms shall have the following meanings:
"Bank" means Wing Lung Bank Ltd.
"Group" means the Bank, any subsidiary undertaking of the Bank, any direct or indirect parent undertaking of the Bank, any subsidiary undertaking of any such parent undertaking, or any of their related or associated companies including, for the avoidance of doubt, undertakings within the Group of China Merchants Group (and "Group member" shall be construed accordingly); and
The expressions "subsidiary undertaking", "parent undertaking" and "undertaking" bear the meanings under the Companies Ordinance (Cap.32).
- In case of discrepancies between the English and Chinese versions, the English version shall prevail.

June 2009.