

## Key Provisions of the CCB (Asia) Credit Card Cardmember Agreement and other application declaration

1. CCB (Asia) may at its sole discretion decide whether to approve this application or not and reject this application without giving reasons. If this application is approved and you currently hold any accounts or products with CCB (Asia), the information and instructions you provided for this credit card application shall replace the CCB (Asia) record in respect of all your accounts and products (mailing address & mobile phone no. shall only replace record in respect of all your credit cards), except for the choice regarding the use of personal data in direct marketing which shall replace the CCB (Asia) record regardless of whether this application is approved or not.
2. Key provisions of the CCB (Asia) Credit Card Cardmember Agreement ("Cardmember Agreement") include:
  - a. The finance charge for retail purchases is 2.5% per month (34.49% per annum) and for cash advances is 2.5% per month (36.33% per annum). For details, please refer to the Cardmember Agreement and Fee Schedule.
  - b. Card and PIN security - I must:
    - sign the Card immediately upon receipt;
    - keep the Card safe;
    - keep confidential any personal identification number(s) or password(s) of use with the Card; and
    - be liable for all losses reasonably sustained or incurred by you as a result of my failure or delay in doing the above.
  - c. I shall be liable for all losses you suffer if I have acted fraudulently or with gross negligence.
  - d. I shall be liable for all unauthorized transactions made through the Card, except that if I have acted in good faith, exercised reasonable care and diligence and reported the loss / theft of the Card to you and to local police, my maximum liability for the said unauthorized transactions made before my report to you (not including cash transactions) shall not exceed HKD500.
  - e. My Card account statement is conclusive, unless I report in writing any unauthorized transaction within 60 days.
  - f. I shall pay all costs and expenses reasonably incurred in recovering any debt owed by me to the Bank.
  - g. You may demand immediate repayment of the outstanding Card account balance at any time.
  - h. Principal and supplementary card debts - The principal cardmember is liable for both (i) his / her own debts and (ii) debts of each / all supplementary cardmember(s), as shown on the Card accounts. Each supplementary cardmember is only liable for his / her own debts, shown on the supplementary Card accounts.
  - i. If I do not accept a future change proposed to the Cardmember Agreement, I may terminate my Card (by cutting it in half and returning it to the Bank by post). Continued Card maintenance / use will signify my acceptance of such changes.
  - j. (Applicable to UnionPay Dual Currency Credit Card) If the Card issued to me is CCB (Asia) Octopus UnionPay Dual Currency Credit Card equipped with the Octopus card function, any use of the Octopus card function on such Card shall be subject to the Terms and Conditions for use of Octopus card function on CCB (Asia) Octopus UnionPay Dual Currency Credit Card, in addition to the Cardmember Agreement. CCB (Asia) Octopus UnionPay Dual Currency Credit Card is linked to the Octopus Automatic Add Value Service ("AAVS") and such linkage cannot be cancelled unless the AAVS is terminated together with CCB (Asia) Octopus UnionPay Dual Currency Credit Card. Any use of the AAVS shall be subject to the Octopus Automatic Add Value Agreement.
  - k. (Applicable to UnionPay Dual Currency Credit Card) I agree that:
    - i. all transactions (including cash advances) made in Hong Kong or overseas, excluding Mainland China (irrespective of the currency of such transactions) shall be posted to my HKD Card Account.
    - ii. subject to sub-clause (c) below, all transactions (including cash advances) made in Mainland China (irrespective of the currency of such transactions) shall be posted to my RMB Card Account.
    - iii. certain transactions (including cash advances) made in RMB may be posted to my HKD Card Account due to the settlement arrangement.
    - iv. all transactions (including cash advances) which are effected by use of the Card in currency other than HKD and RMB made outside Mainland China shall be converted to HKD using the applicable UnionPay exchange rate on the date of conversion and posted to my HKD Card Account. I agree to accept the exchange rates without dispute.
    - v. all Fees and Charges in respect of my HKD Card Account shall be posted to my HKD Card Account.
    - vi. all Fees and Charges in respect of my RMB Card Account shall be posted to my either HKD or RMB Card Account as set out in the Fee Schedule.
  - l. (Applicable to UnionPay Dual Currency Credit Card) I shall always specify clearly in respect of which Card Account(s) my payment(s) are made for settlement. In particular, all my HKD Card Account payments must be settled in HKD and my RMB Card Account payments must be settled in RMB. If payment made in HKD is for settlement of my RMB Card Account, I shall specify the payment as such in the manner as CCB (Asia) may determine from time to time.