

To : The Hongkong and Shanghai Banking Corporation Limited

_____ Branch
Please return the completed application form together with support documents to any HSBC branch
OR
Mail to : The Hongkong and Shanghai Banking Corporation Limited, Card Centre
8/F, Tower 2&3, HSBC Centre, 1 Sham Mong Road, Kowloon.

Date _____ day / month / year

CREDIT CARD APPLICATION FORM

Please fill in the form in BLOCK LETTERS and put a "✓" in the box. To expedite processing of your application, please fill in the mandatory fields.

* If your full name on your HKID card occupies more than 19 spaces, including blanks for breaks between names, please shorten your given names to fit within the 19-space limit.

† Please delete as appropriate.

‡ Not applicable to the Bank's existing customers.

Account information and credit card instruction

Mandatory field

Account information (For existing banking customers only)

To be eligible for an annual fee waiver on your new primary credit card (and additional cards, if applicable), please fill in the following account information. (Please refer to note 5)

Account type _____

Account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Choice of credit card

Mandatory field

☐ Visa Platinum card

Visa Platinum card applicants need to meet the annual income requirement of HK\$250,000 or above.

Please indicate if you wish to accept a gold card / classic card if you are not offered a Visa platinum card / gold card. ☐ Yes ☐ No

☐ Visa Gold card

☐ Gold MasterCard

☐ Visa card

☐ MasterCard

☐ iCAN card

☐ HSBC Premier Credit Card (For HSBC Premier customers only. Please refer to note 3)

☐ Yes, I would like to emboss the Integrated Account Number (HSBC Premier) on my HSBC Premier Primary Credit Card.

☐ JCB Gold

☐ USD Visa Gold (Please refer to note 4)

Personal information

Mandatory field

Title ☐ Mr

*Name

(Surname)

(Given name)

(Other name)

☐ Miss

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(In block letters with surname first as per your HK Permanent ID card/Passport)

☐ Mrs

Former name / Alias (if any)

☐ Ms

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(Please enclose proof of the former name/alias)

Name in Chinese

Date of birth

Nationality

D

M

Y

*HK Permanent ID Card / Passport no.

(Please enclose copy. For applicants who are not holders of HK Permanent ID Card, please fill in the passport no. and enclose copy of HKID Card and the passport)

Place of issue

☐ Hong Kong

☐ Others _____ (Please specify)

Education level

☐ primary

☐ secondary

☐ tertiary

☐ post graduate

Marital status

☐ single

☐ married

☐ divorced / separated

☐ others _____ (Please specify)

Personal information Con'd

Mandatory field

Residential address (Please enclose proof)*

*Room / Flat

Floor

Block

Name of *building/estate

No. and name of *street/road

District

Postal code (For overseas address only)

Country

*Hong Kong / Kowloon / New Territories

(Please enclose permanent address proof if the permanent address is different from the above residential address)

Residential tel. no.

*Mobile phone / Pager no.

Years and months at present address

Residential type

☐

with parents

☐

mortgage

☐

owned

☐

quarters

☐

rented-private

☐

rented-public

☐

others

____ (Please specify)

E-mail address (Maximum 35 characters)
(Mandatory for iCAN Card applicant)

Occupation

Mandatory field

☐

Full-time Employed

☐

Part-time Employed

☐

Self Employed

☐

Student

☐

Housewife

☐

Retired

☐

Not Currently Employed

Name of present employer

Nature of business

Address of present employer

*Room / Flat

Floor

Block

Name of *building/estate

No. and name of *street/road

District

*Hong Kong / Kowloon / New Territories

Business tel. no.

Present position

Years and months of service

Time with previous employer

Monthly income

Other income

HK\$ _____ x _____ months

HK\$ _____ x _____ months

If your salary is paid by autopay, please give bank's name and account no.

Bank name

Account no.

Correspondence address

Mandatory field

Please send card, monthly statement and any correspondence to my:

☐

Residential address

☐

Business address

For iCan card applicant, please fill in the following. (Please refer to note 6)

Please assign my virtual card account with the limit HK\$ _____.

Relationship with the Bank

Mandatory field

Is the primary card applicant and/or the additional card applicant a 'relative/spouse of any of the Bank's directors or employees?

Full name in English

Name in Chinese

☐

Yes (Please state his/her name)

☐

No. I/We hereby confirm that, as at the date of this application, I/we have no relationship with any of the Bank's directors or employees and I/we agree to notify the Bank promptly in writing if I/we become so related.

Is the primary card applicant a 'full time/part time/temporary employee of the Bank?

☐

No

☐

Yes, please state staff no.

Standing instructions

Please debit my/our account with HSBC on the monthly due date and make the following payment to my/our credit card(s):

Account with HSBC

Percentage of the monthly payment

%

(3% to 100%)

(If no payment percentage is specified by the applicant, or percentage chosen is less than the Minimum Payment Due, the monthly payment will be set as the Minimum Payment Due)

Free private label card

PLCs are not applicable to USD Visa Gold Card. Any application of PLCs from USD Visa Gold Card applicant will not be processed. HARVEY NICHOLS card and city'super card are exclusive to HSBC Premier Credit cardholder and HSBC Visa Platinum cardholder. Any application of HARVEY NICHOLS card and/or city'super cards from applicant of other HSBC card types will not be processed.

I/We would like to apply for the following free private label card(s):

Primary cardholder

Additional cardholder

HARVEY NICHOLS card

☐☐

city'super card

☐☐

Dickson card

☐☐

CODE card

☐☐

le saunda card

☐☐

Morning Star Traveller Plus card

☐☐

Additional card

Additional card is not applicable to iCAN card. Any application of additional card from iCAN applicant will not be processed.

I hereby request and authorise you to issue a combined additional card (subject to the terms and conditions contained in The Hongkong and Shanghai Banking Corporation Limited's Credit Card Cardholder Agreement) to the person identified below, who is over 16 years of age (for children)/18 years of age (for other relationships). I understand the transactions made on this additional card will be billed on my statement.

Free ATM / EPS facility

This facility is not applicable to USD Visa Gold cards. Any application of Free ATM/EPS facility from USD Visa Gold Card applicant will not be processed.

I/We wish to access the account(s) listed below with my/our credit card(s) by using the free ATM/EPS facility.

AccidentSurance¹

Enjoy 3-month premium waiver² upon successful application for AccidentSurance¹ with credit card

Key benefits:

- Basic accident protection up to HK\$500,000 depends on the nature of injury.
- Protection up to HK\$1,000,000 in the event of death or total permanent disablement resulting from accidents in a common carrier or private car.
- Accident medical expenses benefit up to HK\$10,000, inclusive of Chinese Bonesetter Expenses.
- China Hospital Deposit Guarantee Card allows you to receive inpatient medical treatment in case of an accident at over 400 designated hospitals in mainland China without the need to pay the first three day's deposit in advance.
- In the absence of a claim for every five consecutive years, receive a refund of 30% of the total premiums paid for that five-year period.

☐ Yes, I would like to apply for AccidentSurance (monthly premium: HK\$83).

Notes:

- ¹ The applicant must be aged between 18 to 59, in good health and free from physical impairment or deformity.
- ² The 3-month premium waiver is applicable to primary card applicant of a Hong Kong dollar credit card only. The 3-month premium waiver is applicable to the 3rd, 4th and 13th month after the policy becomes effective.
- Please read in conjunction with the "Declaration" stated on page 6 which serves as a part of the application. For details of AccidentSurance, please contact our branch staff or logon to www.hsbc.com.hk/insurance.
- Please read the policy document thoroughly for details of the terms and conditions and any exclusions under the policy. If you change your mind about this policy within 15 days of the date of receipt of the policy, you can return it for cancellation and your premiums will be refunded in full (provided you have not made a claim).
- AccidentSurance will be renewed automatically at the end of each term of coverage unless terminated in accordance with the terms of the Policy.
- AccidentSurance is underwritten by HSBC Insurance (Asia) Limited. The Hongkong and Shanghai Banking Corporation Limited is an insurance agent authorized by HSBC Insurance (Asia) Limited.
- Major Exclusions: War and kindred risks; Duty with disciplinary services or any armed force; Suicide, self-destruction, self-inflicted injury; Engaging in dangerous activities or professional sports; Engaging in aviation other than as a fare-paying passenger; Drunk driving; Any kind of sickness or disease; venereal disease or AIDS; Childbirth or pregnancy; Nuclear weapons, ionisation and radioactivity; Illegal acts; Drug taking; Accidents during working hours for certain occupations (please see clause 3 of Declaration for AccidentSurance for details)

Important notes

- All primary card applicants must be Hong Kong Special Administrative Region residents and aged 18 or above.
- To be eligible for the credit card, applicant's annual income must meet the following requirements: Visa Platinum card: HK\$250,000 or above; Visa Gold/Gold MasterCard/USD Gold/JCB Gold: HK\$120,000 or above; Visa/MasterCard/iCAN card: HK\$60,000 or above.
- HSBC Premier customers will enjoy a perpetual annual fee waiver on the HSBC Premier primary credit card and all of the additional credit cards by providing the Integrated Account number (HSBC Premier). For any queries, please call our HSBC Premier Hotline on (852) 2233 3322.
- Persons applying for a USD Visa Gold card must maintain a USD account with HSBC, i.e., USD current account/USD savings account/CombiNations savings account and settle the monthly amount due in full by standing instructions. Also, the free ATM facility and the Hong Kong Jockey Club Cash Voucher Purchase Facility are not applicable to the USD Visa Gold card.
- Existing accountholders of The Hongkong and Shanghai Banking Corporation Limited ('the Bank') will be entitled to an annual fee waiver for the new primary card (and all combined additional cards) for a period specified by the Bank from time to time. The Bank reserves the right to terminate the credit card annual fee waiver when the indicated account of the Bank is closed and such termination will be effective without prior notice to the credit cardholder(s).
- The virtual card account limit is subject to the approval of the total credit limit for the iCAN card. If no limit has been indicated by the applicant, the virtual card account limit will be set at HK\$3,000.
- If you wish to enjoy the Hong Kong Jockey Club Cash Voucher Purchase Facility, please contact any branch for arrangements.
- The participating merchants/brands and offers of the private label cards may change from time to time without prior notice. Please call HSBC Personal Banking Hotline on (852) 2233 3000 for the latest participating brands and offers of the private label cards.
- Your new card provides free use of the ATM/EPoS facility. A PIN for ATM transactions will be mailed to you after successful card activation. If you do not wish to have this service, please call HSBC Personal Banking Hotline on (852) 2233 3000 for arrangement. Please note that without an ATM PIN, cardholders will not be able to access the ATM/EPoS facility (including the credit card cash advance function through ATM) and register the phonebanking service through ATM / HSBC Personal Banking Hotline with the card.
- Phonebanking service can be registered via our HSBC Personal Banking Hotline (852) 2233 3000 using your ATM PIN as first time authentication or at any HSBC ATM in Hong Kong.
- If the whole amount of the statement balance is not received by the Bank on or before the payment due date, a finance charge, at 2.33%[^] per month (equivalent to an Annualized Percentage Rate (APR) of 31.86%^{^^} on purchase and 33.07%^{^^^} on cash advance, inclusive of the handling and cash advance fees for all listed card types^{**}, will be applied to each card transaction (excluding any cash advance) comprised in the statement balance and all new transactions (excluding any cash advance) entered into since the last statement date, calculated from the transaction date; as well as to any other amounts comprised in the statement balance calculated from the last statement date, until the current balance is paid in full.
 - ^{**} The APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. The APR may also be different for cards not offered in this application form. Please call HSBC Personal Banking Hotline on (852) 2233 3000 for enquiries.
 - [^] The finance charge is 2% until 31 January 2009 and will be 2.33% from 1 February 2009 onward.
 - ^{^^} The APR is 26.81% until 31 January 2009 and will be 31.86% from 1 February 2009 onward.
 - ^{^^^} The APR is 28.11% until 31 January 2009 and will be 33.07% from 1 February 2009 onward.

Declaration

HSBC Credit Cards

1. I/We confirm that the information given above is correct and complete, and authorise The Hongkong and Shanghai Banking Corporation Limited ('the Bank') to confirm this from any source you may choose.
2. I/We agree that the Bank is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any credit reference agency.
3. I/We acknowledge and accept the annual fee of each credit card to be charged by the Bank is as follows: HSBC Premier credit card — Waived; Visa Platinum Card primary card — HK\$1,500***; Visa Gold/Gold MasterCard primary card — HK\$550; JCB Gold — HK\$320; iCAN card primary card — HK\$300; Visa/MasterCard primary card — HK\$250; USD Visa Gold — USD70; HSBC Premier Credit Card additional card — Waived; Visa Platinum Card additional card — HK\$750****; Visa Gold/Gold MasterCard additional card — HK\$275; JCB Gold additional card — HK\$160; Visa/MasterCard additional card — HK\$125; USD Visa Gold additional card — USD35.
*** The annual fee of Visa Platinum Card primary card is HK\$1,000 until 31 January 2009 and will be HK\$1,500 from 1 February 2009 onward.
**** The annual fee of Visa Platinum Card additional card is HK\$500 until 31 January 2009 and will be HK\$750 from 1 February 2009 onward.
4. I/We declare that I/we am/are currently employed as indicated on this application form and am/are not delinquent in repaying any credit facilities with any financial institution, I/we am/are not a bankrupt or discharged bankrupt, I/we have no intention to declare bankruptcy and I/we am/are not aware of any bankruptcy proceedings made against me/us.
5. My/Our signature(s) on this application form is/are the same as on my/our savings/current account(s) in relation to which ATM facilities are requested. I/We understand that the related savings/current account(s) must be a single name account in my/our own names or it can be operated by any one of the account holders if it is a joint/multiple name account. I/We also understand that the use of ATM facilities is subject to the ATM Terms and Conditions, a copy of which is available at any branch of the Bank upon request and will be given to me/us with my/our credit card(s) upon approval of this application.
6. I/We acknowledge that the use of the credit card(s)/iCAN card/private label card(s) (PLCs) is subject to the terms and conditions of the Bank's Credit Card Cardholder Agreement/iCAN Card Cardholder Agreement/PLC Cardholder Agreement, a copy of which is available upon request and which I/we understand will be given to me/us with my/our credit card(s)/iCAN/PLCs on approval of this application.
7. A PIN mailer for ATM cash advance and my/our banking account access (if applicable) will be sent to me/us after successful card activation. If I/we do not wish to have this service, I/we can call HSBC Personal Banking Hotline on (852) 2233 3000 for arrangement. I/We understand that without an ATM PIN, I/we will not be able to access the ATM/EPS facility (including the credit card cash advance function through ATM) and register the phonebanking service through ATM / HSBC Personal Banking Hotline with the card.
8. I/We may wish to have my/our credit card(s)/PLCs collected by a person authorised by me/us to be confirmed in writing in each instance, and I/we hereby confirm that this person shall have the authority to sign on my/our behalf any documents to acknowledge receipt of the card(s). I/We shall be responsible for any misuse of the card(s) arising from this arrangement.
9. I/We hereby authorise the Bank to forward any information relating to myself/ourselves to the merchants of such PLCs which I/we have successfully applied for, for the purposes of such merchants marketing their goods, services and other benefits under the relevant PLCs. I/We understand that the Bank is not a supplier of any of the goods and services offered by the merchants of the PLCs and as such I/we hereby acknowledge that the Bank shall not in any way be liable for any of the goods and services purchased.
10. I/We understand that, if an additional card is applied for, the primary cardholder will be liable for the use of both the primary card as well as the additional card while the additional cardholder will only be liable for the use of his/her additional card. An additional card may be cancelled by either the primary or additional cardholder by written notice and returning the additional card to the Bank and may be suspended by the Bank upon the report of loss of the primary card (or loss/disclosure of any related personal identification number). I/We understand that, until the additional card is returned or procedures following such a report are implemented, the primary cardholder may be liable for any payments arising from the use of the additional card in accordance with the Credit Cards Cardholder Agreement.
11. I/We confirm that I/we have read and understood the Major Terms and Conditions of the Credit Card Cardholder Agreement, and the Notice to Customers relating to the Personal Data (Privacy) Ordinance issued by the Bank which accompany this application.
12. By signing this application form, I/we confirm that I/we have read and understood the important notes and declarations set out in the application form and the promotional terms and conditions (if applicable) related thereto and agree to be bound by the same.

AccidentSurance (Applicable to AccidentSurance applicants only)

1. I (Insured) declare that the statements and particulars given in this AccidentSurance application are to the best of my knowledge and belief, true and complete, and that this application will form the basis of my contract with HSBC Insurance (Asia) Limited.
2. I further declare that I am Hong Kong Special Administrative Region resident, holding Hong Kong Identity Card, under 60 years of age, in good health and free from physical impairment or deformity. I do not have any in-force AccidentSurance policy with HSBC Insurance (Asia) Limited that was issued after 27 October 2002, and do not have any AccidentSurance policy cancelled during the last six months, and have never been denied personal accident insurance.
3. I understand that I engage in work or activities listed: Chemical / petrochemical worker; Fitting gas, water or electrical appliances (underground); Manufacturing, producing or working with ammunitions, explosives or fireworks; Metal working or welding; Operating or maintaining machinery (portable home and office tools and appliances excepted); Working with asbestos or marble; Bodyguard; Construction worker or worker on a construction site; Disciplinary services; Diving or working with compressed air; Installing or maintaining lifts or escalators; Mining or quarrying; Reporter working in war zones or regions of conflict; Stevedore; Working at height of 10 feet or higher from ground or each floor level; Air or ship crew; Carpenter; Commercial driver of trucks, taxis, motor cycles and / or buses; Gambling establishments (Hong Kong Jockey Club counter and clerical staff excepted); Jockey; Non-hotel managed nightclub, disco, karaoke club or bar staff; Outdoor jewelry salesman; Professional sportsman; Stunt person, will receive no benefits under the policy for Accidental Injury, Death or Medical Expenses which result from or is caused directly or indirectly by an Accident whilst carrying out such work or activity.
4. I understand and agree that the AccidentSurance application will not proceed until the credit card application is approved. The AccidentSurance applied for shall not take effect until it is approved by HSBC Insurance (Asia) Limited and the initial premium payment is fully charged to my credit card account. I hereby authorize the Bank to debit my credit card account for the initial premium payment of the first two months' premiums and all subsequent premium payments due or payable under this AccidentSurance policy as shall be instructed by HSBC Insurance (Asia) Limited from time to time.

Documents attached and Signature

Mandatory fields

I/We confirm to have attached the following documents with this application. I/We understand and agree that all documents supplied including this application form will not be returned:

1. Copy of HK Permanent ID Card (and Passport) of the primary and additional card (if applicable) applicant(s).
2. Either one of the following income proof documents of the primary card applicant:
 - i) Bank account statement / passbook explicitly showing the credit of monthly salary in the past one month (three months for irregular income earners**);OR
 - ii) Bank account statements / passbook showing monthly deposits for the past one month (three months for irregular income earners**) plus:
 - recent salary payroll advice dated within three months of application; or
 - valid employment letter confirming job title and income details dated within three months of application; or
 - valid Tax Demand Note issued by Inland Revenue Department for the last tax year;OR
 - iii) Tax demand note of the last tax year (applicable to sole proprietor or, or a partner in a business).

HSBC payroll customers with at least one month payroll record (three months for irregular income earners**) immediately prior to the card application are not required to submit income proof. The Bank, however, reserves the right to request for the same at any time.

** Irregular income earners include customers working on a part-time, commission or profit sharing basis.

3. Asset proof document e.g. fixed deposit advice, other bank deposit proof.
4. Primary and additional card (if applicable) applicant's residential and/or permanent address proof (not applicable to the Bank's existing customers).

X

Signature of primary cardholder

Date

X

Signature of additional cardholder

Date

Bank use only: Marketing campaign code – O101, OA04, OA05, OA07, HTZZ, HGZZ, HCZZ, HIZZ / Source / segment code – BRZZ / Branch code –

Branch: Sales ID

AS2: Sales ID

DFV: IDF/ODF/HDF/INS/VDF