

**1st 3 Statements' interest-free privilege**

**Fubon Credit Card -  
"Balance Transfer" Application Form**

Successfully transfer the outstanding balance of other credit card/personal loan/overdraft accounts to your Fubon credit card, you will enjoy the **first 3 statements' interest-free privilege** and the privileged interest rate of 17% p.a. subsequently. This will make you big savings on interest payment!

To apply, you just need **to register at our hotline 2566 8181** or return the completed application form:

1. to any Fubon Bank branches; or
2. by mail to Fubon Bank Credit Card Centre, 23/F., Fortress Tower, 250 King's Road, North Point, HK; or
3. by fax at 2503 5290 (If you have already sent the form by fax, please do not re-confirm by mail.)

**Application-by-Phone Hotline :**  
**2566 8181** (Press 4 > 3 after language selection)  
 Mon - Fri: 9:00am – 8:00pm  
 Sat: 9:00am – 1:00pm (except Public Holiday)

Please fill in this form in **BLOCK LETTERS**. All of the information required in the form is mandatory unless otherwise specified.

<input type="checkbox"/> Mr      English Name	Name in Chinese
<input type="checkbox"/> Miss	
Fubon Credit Card Account No.	Contact Tel. No.

The total amount of "Balance Transfer" cannot exceed 90% of Credit Card available credit limit. The minimum "Balance Transfer" amount is HK\$3,000.

**Balance Transfer** – To transfer outstanding of other Banks / financial institutions credit card/personal loan/overdraft to Fubon credit card

1. Name of Banks / Financial Institutions :

2. Name of Banks / Financial Institutions :

Account No. (Individual account opened in your name) :

Account No. (Individual account opened in your name) :

Amount to be Transferred (HK\$) :

Amount to be Transferred (HK\$) :

Remarks: Upon approval of the "Balance Transfer", Fubon Bank will open a "Balance Transfer" account ("the Account"), for debiting the first time and subsequent "Balance Transfer" amount. The handling fee of the "Balance Transfer" will be 3% of the "Balance Transfer" amount and it will be charged upfront and debited to the "Account" together with the approved "Balance Transfer" amount. According to the Net Present Value Method specified in the Code of Banking Practice, the Annualized Percentage Rate ("APR") for "Balance Transfer" 17% p.a. is 17.89%. (Calculated based on 3% handling fee and the first 3 statements' interest-free privilege).

1. I understand that the information I provide herein constitutes Personal Data (as defined in the Personal Data (Privacy) Ordinance) and I consent to the Bank using, holding, storing, disclosing or transferring any of my Personal Data for such purposes as set out in the VISA/MasterCard Cardholder Agreement. I further understand that I have the right to request access to or correction of my Personal Data and that you have a right to charge me a processing fee for this. 2. Where an application is sent by fax, I understand the Bank shall be entitled to treat the faxed copy received as true and correct in all respects and shall be binding on me. Where an application is made by telephone, the Bank shall be entitled to produce such communication or any record(s) of it as evidence in court without any needs of further enquiry on the Bank's part to verify the authority or identity of the person making or purporting to make such communication regardless of the amount of money involved or circumstances prevailing and notwithstanding any error, misunderstanding or lack of clarity exists. 3. I acknowledge that before I complete this application with my Personal Data and submit it to you, the following information has been specifically drawn to my attention: (a) my Personal Data may be supplied by you to a credit reference agency ("CRA") and/or in the event of default to a debt collection agency or solicitors firm (together, "DCA"); (b) I have a right to be informed, upon request, about which terms of the data are routinely so disclosed and I have a right to be provided with further information to enable the making of a data access and correction request to the relevant CRA or DCA, as the case may be; (c) 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 I shall be liable to have my "Balance Transfer" account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default; and (d) upon termination of the "Balance Transfer" account by full repayment of all outstanding and on the condition that there has not been, within 5 years immediately before the "Balance Transfer" account termination, any material default in the "Balance Transfer" account, I will have the right to instruct you to make a request to the CRA to delete from its database any account data relating to my terminated "Balance Transfer" account. 4. I also acknowledge that if I am granted a "Balance Transfer" and if the "Balance Transfer" account is subsequently in default and unless the amount in default is fully repaid before the expiry of 60 days from the date of the default, then I shall be liable to have my account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of my discharge from bankruptcy as notified to the CRA, whichever is earlier. 5. I also acknowledge that upon termination of my "Balance Transfer" account by full repayment (excluding payment by refinancing of the debit balance on the "Balance Transfer" account by you) I have a right (on the condition that there has not been, within 5 years immediately before the credit card account termination, any material default on the said account) to instruct you to make a request to the CRA to delete from its database my account data relating to my terminated "Balance Transfer" account. 6. I acknowledge that the "Balance Transfer" account is subject to annual review which may result in the credit limit being increased or decreased or my "Balance Transfer" account being terminated. I acknowledge notification that in order for the Bank to conduct this annual review, which will continue during the subsistence of the "Balance Transfer" account, the Bank will access and make use of a credit report from a CRA. 7. I further agree to be bound by the Terms and Conditions of the VISA/MasterCard Cardholder Agreement and confirm that I have read and understood the following Terms and Conditions. Acceptance of this application and interest rate granted shall be the sole discretion of the Bank without giving any reason. 8. I confirm if my application is successful I will continue to maintain my financial condition in order that I will be able to pay all my debts and liabilities as and when they fall due. I further confirm that as at the date hereof (and I shall continue to maintain this) I do not have any overdue payment exceeding 30 days and/or I am not in breach of any applicable terms and conditions thereof in respect of any borrowings, credit or financial accommodation I have from any other financial institution or third party. 9. I further confirm that I am not (nor have I been) subject to a bankruptcy order or a statutory demand (pursuant to the Bankruptcy Ordinance) served upon me by a creditor nor am I in the process of petitioning for bankruptcy nor have I the intention to do so. I acknowledge that if what I have just stated would be incorrect and false, I accept that it would involve on my part dishonesty and/or fraud.

X

Fubon Credit Cardholder's Signature

Date

Note: Signature should be the same as that appears on credit card application form. "Balance Transfer" is only applicable to principal cardholders only.

Terms and Conditions: 1. "Balance Transfer" is only applicable to credit cards, personal loans or overdrafts issued or granted by recognized financial institutions or any other institution acceptable to the Bank, but outstanding indebtedness due to the Bank or any delinquent accounts are excluded. 2. The amount approved by the Bank for the "Balance Transfer" shall only be applied for settlement of outstanding balance of credit card, personal loan or overdraft issued or granted by other financial institutions, which amount will be deposited to the designated accounts (the cardholder shall not make any claim against the Bank if such approved amount has eventually failed to be deposited to the designated account under any circumstances). The Bank shall be entitled to determine how the approved amount shall be deposited to the designated accounts, and the cardholder shall be responsible for all fees and charges imposed by those financial institutions. 3. Only principal cardholder can apply for "Balance Transfer". The Bank has the sole discretion to approve or reject an application without giving any reason. 4. The Bank has the sole discretion to determine the approved amount without giving any reason, and the approved amount may be lower than the amount the cardholder has applied for. 5. The Bank shall notify the cardholder whether his application has been accepted or not. Before notification, the cardholder shall continue to pay all interests or other financial charges payable in respect of the applied amount to other financial institutions. Under no circumstances should the Bank be responsible for any interest or fees charged by other financial institutions as a result of the cardholder's application for "Balance Transfer". 6. Once the "Balance Transfer" has been approved, credit limit to the extent equivalent to the "Balance Transfer" approved amount will be deducted from the credit card account. The Bank shall open a separate account for the cardholder. Although the debit balance under that account will be separately shown in the monthly statement, it will be taken as part of the current balance under the credit card account and subject to all the provisions under the Cardholder Agreement. 7. The cardholder shall pay finance charge at such rate as specified in the confirmation letter in respect of "Balance Transfer" from the payment due date for all outstanding debit balance under that separate account until full payment, such finance charge shall be calculated and accumulated on a daily basis. 8. Cardholder has to keep good payment record in order to enjoy the "interest-free privilege"; otherwise, cardholder cannot entitle to the "interest-free privilege", then the Annualized Percentage Rate ("APR") for 17% p.a. is 19.62%. 9. All bonus point schemes do not apply to that separate account and "Balance Transfer" approved amount. If the Bank or the cardholder terminates the credit card account linked to that separate account, that separate account will also be terminated immediately. 10. The Bank has the right to amend the privileges, terms and conditions without further notice. If customers apply for "Balance Transfer", the Bank has the right to conduct a credit and lending checking for the customer and to request additional documents from the customer. If there is any conflict between the English version of this application form and its Chinese counterpart, the English version shall prevail.

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