

Privileged Cash Card Application Form

All applicants must be HK permanent residents over 18 years old and monthly income at HK\$10,000. Please tick the appropriate boxes where applicable.

LOAN INFORMATION			
Loan Amount Requested : HK\$ _____			
Note: Minimum loan amount is HK\$10,000; Maximum loan amount is HK\$500,000 or 4 times of your salary (whichever is lower)			
I hereby authorize Fubon Bank (Hong Kong) Limited to disburse the loan amount to my following bank account.			
Bank Name _____			
Account Name	Bank No.	Branch No.	Account No.
Note: The above bank account must be personal account. Joint & corporate account will not be accepted.			

YOUR PERSONAL DETAILS (Must fill in)			
<input type="checkbox"/> Mr.	English Name _____		
<input type="checkbox"/> Miss			
Name in Chinese	Date of Birth	D	M Y
Nationality	HK Permanent ID Card / Passport No. _____ (Please enclose copy)		
Taiwan ID Card No. _____ (Only applicable to applicants who are holders of Taiwan ID card, please enclose copy)			
Present Home Address (in BLOCK LETTERS)			
Flat / Room	Floor	Block	
Building _____			
Street / Road / Estate _____			
District _____			
_____ Years in Present Address _____			
<input type="checkbox"/> HK	<input type="checkbox"/> KLN	<input type="checkbox"/> NT	
Home Phone No.		Mobile No.	
E-mail Address _____			
Education Level	<input type="checkbox"/> University or above	<input type="checkbox"/> Secondary	
	<input type="checkbox"/> Post-secondary	<input type="checkbox"/> Others	
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	No. of Family Dependents _____
	<input type="checkbox"/> Divorced	<input type="checkbox"/> Others	
Resident Type			
<input type="checkbox"/> Self-owned		<input type="checkbox"/> Company Quarters	
<input type="checkbox"/> Mortgaged		<input type="checkbox"/> Rented	
Monthly Instalment HK\$ _____		Monthly Rental HK\$ _____	
<input type="checkbox"/> Live with Parents / Relatives			

YOUR OCCUPATION (Must fill in)	
Self-Employed	<input type="checkbox"/> Yes
Name of Employer (in BLOCK LETTERS) _____	

Office Address (in BLOCK LETTERS)		
Flat / Room	Floor	Block
Building _____		
Street / Road _____		
District _____		
Nature of Business		Phone & Ext. _____
Years in Current Employment		Years in Current Industry
Position	Annual Income HK\$ _____	

OTHER INFORMATION	
Confirmation letter & cash card can be sent to my <input type="checkbox"/> Home <input type="checkbox"/> Office	
Note: If not specified, we will send the confirmation letter and cash card to your residential address.	
ATM Language	<input type="checkbox"/> Chinese <input type="checkbox"/> English

RELATIONSHIP WITH DIRECTOR/EMPLOYEE OF THE BANK
Are you the spouse, parent, sibling or relative of a staff member, director, substantial shareholder* or person-in-charge of the Bank and/or any of its subsidiaries?
<input type="checkbox"/> Yes. Name of the relevant staff member, director, or substantial shareholder* or person-in-charge: _____ My relationship with the aforementioned person: _____
<input type="checkbox"/> No. I hereby undertake to notify the Bank in writing as soon as possible if I become so related to the Bank and/or any of its subsidiaries.
* "Substantial shareholder" means a shareholder holding 5% or more of the issued share capital of a company.

DOCUMENTS REQUIRED
To ensure prompt processing of your application, please make sure you have enclosed copies of the following documents. Documents supplied (including this application form) are not returnable.
1. Your H.K.I.D. Card
2. Your Taiwan I.D. Card (only applicable to applicants who are holders of Taiwan ID card (if applicable))
3. Your income proof
• Latest 1 month's payroll slip; OR
• Bank statement/passbook showing last 2 month's salary (with your name and account number shown) ; OR
• Latest income tax demand note (First and Second Page)
3. Your recent address proof in last 3 months, e.g. bank statement, utility bill, or water supply bill etc.
Remark: The Bank reserves the right to request for additional documents from you.

ADDITIONAL SERVICE
To address your needs for loan services, Fubon Bank (Hong Kong) Limited ("the Bank") provides an additional service to you. If this loan application is rejected, the Bank will transfer your personal and financial application data to a financial services provider selected by the Bank with due care for offering other loan products. The financial service provider will have the responsibility of safe-keeping your personal and financial data once the Bank has passed the application.
<input type="checkbox"/> I accept <input type="checkbox"/> I do not accept

YOUR SIGNATURE

1. I warrant and declare that the information of all my other banking and financial commitments given above are true and correct and you are authorised to confirm this from any source you may choose. **In particular I confirm that I have not in the past been the holder of any credit card (principal or supplementary) or the recipient of any borrowings, credit or financial accommodation which has been cancelled or suspended by the credit card issuer or lender (as the case may be) due to my default in payment or breach of any applicable terms and conditions.**
2. I acknowledge that all information must be provided to facilitate the processing of this application and my failure to do so may result in this application not being processed and the Bank may not be able to approve my application for loan/facility.
3. I agree and accept that if any information given by me is false then my act will constitute an offence under Section 71 of the Crimes Ordinance and/or under Section 16A, 17 and 18 of the Theft Ordinance.
4. I understand this information constitutes Personal Data as defined in the Personal Data (Privacy) Ordinance and I consent to the Bank using, holding, storing, disclosing and transferring any personal data for credit and lending checkings and purposes as referred to in the Terms and Conditions applicable.
5. I 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.
6. Effective 7 July 2008, the Card Embossing Process of Fubon Bank Cards (include Credit Cards, ATM Cards, Revolving Loan Cards, Account Debit Cards and any banking facility cards issued by the Bank from time to time) will be outsourced to the service provider(s) located in Hong Kong or outside Hong Kong, e.g. Mainland China (the "Service Provider(s)"). As a result, the personal data of Fubon Bank Card Holders may be disclosed or transferred to the Service Provider(s) appointed by the Bank. The appointed Service Provider(s) will adopt stringent security measures to ensure the personal data of customers are kept in strict confidence in the Card Embossing Process. However, the personal data of customers may need to be provided or disclosed to any person to whom Fubon Bank or any of its appointed Service Providers is under an obligation to make disclosure under the requirements of any binding law, or under and for the purposes of any guidelines issued by regulatory or other authorities (including but not limited to government departments, judiciary or tax authorities) with which Fubon Bank or any of its Service Providers are expected to comply.
7. 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 loan/facility 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 loan/facility account by full repayment of all outstanding and on the condition that there has not been, within 5 years immediately before the loan/facility account termination, any material default in the loan/facility 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 loan/facility account.
8. I also acknowledge that if I am granted a loan/facility and if the loan/facility 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.
9. I also acknowledge that upon termination of my loan/facility account by full repayment (excluding payment by refinancing of the debit balance on the loan/facility account by you) I have a right (on the condition that there has not been, within 5 years immediately before the loan/facility 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 loan/facility account
10. I acknowledge that when the Bank considers my application for loan/facility, the Bank may access and consider a credit report on me from a CRA in its credit decision process.
11. I acknowledge that my loan/facility account is subject to review from time to time in relation to an increase in the loan/facility amount, the curtailing of loan/facility (including the cancellation of loan/facility or a decrease in the loan/facility amount, ceasing of additional advance) or the putting in place or implementation of a scheme of arrangement (including amendment of minimum payment or other repayment terms), then in order for the Bank to conduct such reviews during the subsistence of the account the Bank will access and make use of a credit report from a CRA.
12. I further agree to be bound by the Terms and Conditions applicable and confirm that I have read and understood the Summary of Major Terms and Conditions attached. Acceptance of this application, loan amount and the interest rate granted shall be at the sole discretion of the Bank without giving any reason.
13. **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.**
14. **I further confirm that I am not (or 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 I do subsequently petition for my bankruptcy, then what I have just stated would be incorrect and false and I accept would involve on my part dishonestly and/or fraud.**

I have read and understood, and agree to be bound by the promotion materials and the relevant terms and conditions stated overleaf and your Bank's Circular to Customers Relating to Personal Data and Consumer Credit Data*.

X

Signature of Loan Applicant

Date

*Should you wish to refer to our Bank's Circular to Customers Relating to Personal Data and Consumer Credit Data, please feel free to visit any of our branches or our website at www.fubonbank.com.hk, or call 24-hour Customer Service Hotline at 2566 8181.

Note: If your application is approved, the Bank will contact you and issue a loan confirmation letter and cash card to you.

FOR BANK USE ONLY	DV	PV	A / D	AO	AO
MKT 101					
BRANCH	DD	CB	PCC		
INT					

Summary of Major Terms & Conditions of Fubon Bank Revolving Loan Facility

The following summarizes the major terms and conditions (the "Terms and Conditions") of the Revolving Loan Facility and you hereby agree to be bound by the whole agreement. If you would like to obtain a copy of the whole agreement, you can call the Bank's 24-hour Customer Service Hotline at 2566 8181.

- (1) The Facility Limit is the maximum aggregate amount of Advance to be drawn under the Facility (which shall include outstanding amount and all charges). The Facility Limit shall be an amount determined by the Bank at its sole discretion and notified to the Borrower at the time when the Bank posts or delivers the ATM Facility Card and/or Confirmation Letter to the Borrower. The Bank can adjust the Facility Limit by giving the Borrower a prior reasonable notice in writing from time to time.
- (2) Current fees and charges for services are set out in the List of Service Charges and/or the Confirmation Letter, each of which you must read carefully. For your convenience, a list of service charges is also obtainable through our 24-hour Customer Services Hotline above. All Charges may be revised by as to the rate or amount the Bank from time to time at its absolute discretion and notifies to the Borrower from time to time in accordance with the Terms and Conditions.
- (3) Without prejudice to the Bank's right at any time to demand immediate payment in full of the total amount outstanding on the Account, the Borrower is liable and required to pay at least a Minimum Payment each month on or before each Payment Due Date as specified in the Statement. The Minimum Payment shall be calculated at the rate as stipulated in the List of Service Charges and/or the Confirmation Letter
- (4) The Bank shall be entitled to employ outside debt collecting agencies, solicitors firms and/or institutions to collect any charges, fees and all outstanding sums due under the Facility but unpaid by the Borrower and the Bank may and is hereby irrevocably authorised by the Borrower to disclose to such debt collecting agencies, solicitor firms and/or institutions any or all information (including Personal Data) available in relation to the Borrower and the Facility. The Borrower shall indemnify the Bank for all reasonable costs and expenses reasonably incurred by the Bank of and incidental in employing such debt collecting agencies, solicitors firms and/or institutions.
- (5) If the Bank shall have incurred any legal fees or other expenses for the purpose of demanding, collecting and/or suing to recover any sum payable hereunder from the Borrower and/or for other remedies resulting from the breach or non compliance of any of these terms or conditions, the Borrower shall fully reimburse the Bank for all such legal fees (on a solicitor and own client indemnity basis) and other expenses incurred in that connection without any deduction whatsoever. The Bank shall upon written request provide the Borrower at the prevailing charges with a detailed breakdown of the amount of the costs, fees, expenses and disbursements specified in the Terms and Conditions upon written request of the Cardholder.

(For an English version of the above Terms & Conditions details, please call the Bank's 24-hour Customer Service Hotline at 2566 8181. If there is any inconsistency or conflict between the English version and Chinese version, the English version shall prevail.)

Please complete and return this application form with the required documents to us by fax to 2571 0074 or by mail to Fubon Bank, 23/F, Fortress Tower, 250, King's Road, North Point, Hong Kong. (If you have returned the form by fax, please do not re-confirm by mail.)