

HSBC (Taiwan) Credit Card Application Form







Application Documents Instructions

Please complete the form below, and mail it with a photocopy of all the following documents to HSBC Bank (Taiwan) Limited. We will process your application immediately.

- Photocopies of the front and back sides of the passport of the primary and supplementary card applicants (An applicant for a primary card should be between 20~65 years old); the supplementary card applicant should be the primary card applicant's parents, parents-in-law, spouse or children aged 16 or more, brothers or sisters aged 20 or more. Applicant who ages under 20 or is a student without sufficient payback capability may only apply for supplementary cards under parents. For foreign applicant, an ID of guarantor (must be ROC citizen), his alien resident certificate (ARC) and his passport and permanent.
- An applicant for a China Airlines VISA Infinite Card shall provide their income statement for an annual salary of more than NT\$400,000. An applicant for a China Airlines VISA Cash Back Signature Card shall provide their income statement for an annual salary of more than NT\$400,000. An applicant for a VISA Platinum Card shall provide their income statement for an annual salary of more than NT\$250,000.
- If the applicant is a proprietor or operator of a partnership enterprise, please provide a photocopy of the business license, or other income proof documents.
- If the annual fee is adjusted, the Bank's rules prevailing at the time when the application is filed shall apply.
- HSBC may require other financial documents if needed, and shall reserve its right to approve or reject the applications.

Type of Credit Card/Primary Card Applying Item: Primary Card Supplementary Card

The Applicant (including primary card and supplementary card) hereby applies for one of following cards with HSBC:

 <p>Visa Infinite Card (V1) <input type="checkbox"/> I Agree to apply for China Airlines VISA Infinite Card and the following China Airlines Co-brand Credit Card Special Terms and Conditions and authorize HSBC to apply for Dynasty Flyer Club membership on my behalf.</p>	 <p>Visa Platinum Card (V3) <input type="checkbox"/> I Agree to apply China Airlines VISA Platinum Card and the following Special Terms and Conditions on China Airlines Card and authorize HSBC to apply for Dynasty Flyer Club membership on my behalf.</p>
 <p>Visa Signature Card (V2) <input type="checkbox"/> I Agree to apply China Airlines VISA Signature Card and the following Special Terms and Conditions on China Airlines Card and authorize HSBC to apply for Dynasty Flyer Club membership on my behalf.</p>	 <p><input type="checkbox"/> I Agree to apply Visa Cash Back Signature Card (VM)</p>
 <p><input type="checkbox"/> I Agree to apply VISA Advance Cash Back Card(VV) Advance primary card applicants must be Advance account customers.</p>	 <p><input type="checkbox"/> I Agree to apply Master Premier Card(MH) Premier primary card applicants must be Premier account customers.</p>

China Airlines Co-brand Credit Card Special Terms and Conditions :

- To provide Dynasty Flyer Club Membership rights and HSBC business promotion(the cooperation will be valid until June 30, 2020), the co-brand partner China Airlines can collect, process by computer, transmit internationally and use the applicant information such as Chinese name, English name, ID number, gender, credit card type, Dynasty Flyer Club Membership type and number, date of birth, accumulated miles, phone number, email, annual fee payment status and effective date of annual fee, etc. And for the purpose of issuance or marketing of the card, HSBC may collect information about the applicant's membership type and accumulated mileages, et al. held by China Airlines, and process the information by computer, utilize or internationally transmit the same.
- With respect to the redemption of China Airlines miles (not applicable to upgrade or renewal of a Dynasty Flyer Club Membership) under the co-brand card and other restrictions, the applicant agrees to comply with the relevant requirements under the "Dynasty Flyer Club Mileage Promotional Program". If you are not a member of the Dynasty Flyer Club when filing the application, HSBC will apply for a Dynasty Flyer Club Membership for you upon said authorization given by you to help you accumulate and utilize the mileages under said Program. You hereby agree HSBC to provide your personal information referred to in the preceding paragraph to China Airlines only for the purpose of the application for membership.

Primary Card Applicant's Personal Information

Application Date: (YY/MM/DD)

*Name in Chinese: _____ Gender: 1.M 2.F

*Name in English _____
(in clearly legible capital letters, same as the name provided in your passport to avoid inconveniences that may arise while travelling abroad or purchasing airline tickets)

Family Name: _____ First Name: _____

Former chinese & English Name (if any) _____
 *Please provide Proof ex:passport

*ARC NO:

Country of Birth: _____

Multiple Nationalities YES, Nationality _____ NO

Issue Date: ____ / ____ / ____ (MM/DD/YY)

Issue Place: _____ City/County

Issue/Re-Issue/Renewal Code: 1. New 2. Re-issued
 3. Renewed (Please refer to the lower side of the ID card.)

Birth Date: ____ / ____ / ____ (Year/Month/Day)

Marital Status: 1.Married 2.Single 9.Others

Education: 1.Master or above 2.University 3.College
 4.Senior high school 9.Others

Have HSBC Banking account? Premier Others

Permanent Address:

ZIPcode

*Local Phone Number : () _____

Residential Address: Same as permanent Address As provided below:

ZIPcode

*Local Phone Number : () _____

Mailing Address: Same as Permanent address As provided below:

ZIPcode

*Local Phone Number : () _____

Home Country Address :

ZIPcode

I have resided in the aforementioned address/domicile for year(s):

- 1.Owned house, without mortgage loan. 2.Mortgaged Property 3.Dorm
 4.Relative's house 5.Leased house 9.Others

*The credit card and statements shall be mailed to:

- 1.Permanent Address 2.Residential Address 3.Work Place
 4.Mailing Address

*Cell phone: _____

E-mail: _____

- You hereby agree HSBC to mail the "e-statement" and "e-welcome pack" to the above E-mail address.
- If you are our existing credit cardholder, all your credit card statements will be delivered via e-statement. We will send e-statement to your above E-mail address from next month and will stop delivering paper statement.
- If you would like to apply paper statement and welcome pack hard copy, please select the box at below Statement # 17 and # 18.
- If you have applied e-statement previously, your e-mail address will be updated with the one you provided in this application.
- If you didn't receive the e-welcome pack, please contact HSBC customer service center.

Dynasty Membership Number:

I hereby agree to authorize HSBC to apply for the CHT phone bill payment services, and agree to comply with the Bank's "Agreement for Payment of Utility Charges with a Credit Card", and the "Regulations for Telecommunication Bill Payment Service" referred to on the reverse side hereof.

Please select the CHT phone payment services by the credit card.

(Limited to the phone number recorded in your application form)

- 1.Phone No. at the permanent address 2.Phone No. at the residential address
 4.Phone No. at mailing address 5.Mobile No.

HSBC (Taiwan) Credit Card Application Form

Information on the Applicant's Occupation

Application Date: _____ (YY/MM/DD)

Company name: _____ Business type: _____
 Company address: _____
 ZIPcode _____
 *Local Phone Number : () _____ Ext. _____
 Position title: _____
 The Applicant is: 1. A shareholder 2. An employee
(Please remark the status in the box of position title if the Applicant is a student)
 *Annual income : NT\$ _____ *Service seniority(year(s)/month(s)): _____ / _____
Information on previous employment
(The Applicant should fill out the information below if he/she has been in the current position for less than six months).
 A limited company
 A Company limited by shares
 Company name: _____
 Company address: _____
 ZIPcode _____
 Telephone: () _____ Ext. _____
 Position title: _____
 *Annual income : NT\$ _____ *Service seniority(year(s)/month(s)): _____ / _____

Supplementary Card Applicant Information

Application Date: _____ (YY/MM/DD)

*Name in Chinese: _____ Gender: 1.M 2.F
 *Name in English (In clearly legible capital letters, same as the name provided in your passport to avoid inconveniences that may arise while travelling abroad or purchasing airline tickets)
 Family Name: _____ First Name: _____
 Former chinese & English Name (if any) _____ *Please provide Proof ex:passport
 *ARC NO: _____
 Country of Birth: _____
 Multiple Nationalities YES, Nationality _____ NO

Issue Date: ___ / ___ / ___ (MM/DD/YY) Issue Place: _____ City/County
 Issue/Re-Issue/Renewal Code: 1. New 2. Re-issued
 3. Renewed (Please refer to the lower side of the ID card.)

Birth Date: ___ / ___ / ___ (Year/Month/Day)
 Marital Status: 1.Married 2.Single 9.Others
 Education: 1.Master or above 2.University 3.College
 4.Senior high school 9.Others
 Permanent Address: _____ (Please provide the relevant documents if the residence address is different from the permanent address.)
 ZIPcode _____
 *Local Phone Number : () _____
 Mailing Address: Same as Permanent address As provided below:
 ZIPcode _____
 *Local Phone Number : () _____
 Residential Address: Same as permanent Address As provided below:
 ZIPcode _____

*Local Phone Number : () _____
 I have resided in the aforementioned address/domicile for year(s):
 1.Owned house, without mortgage loan. 2.Mortgaged Property 3.Dom
 4.Relative's house 5.Leased house 9.Others
 *The credit card and bills shall be mailed to:
 1. Permanent Address 3.Work Place 4.Mailing Address
 *Cell phone: _____
 E-mail: _____
 I want to Apply for e-statement instead of paper statement.
 I agree to Apply e- welcome pack, if you did not receive e- welcome pack please contact with HSBC customer service center.
 Relationship with applicant: 1.Parent 2.Spouse 3.Child
 5.Parent-in-law 9.Sibling
 *If you are an HSBC (Taiwan) credit cardholder, who has applied for the e-statement, the email address to be used in your application form automatically.
 Dynasty Membership Number: _____

Please Sign Below to Manifest Your Consent to the Following Statement

To: HSBC (Taiwan) Credit Card Center (hereinafter "The Bank")
 The applicant for the primary and supplemental cards (hereinafter "I") hereby declare:
 The applicant confirms that he/she has carefully read within a reasonable period of time, has fully understood all rates/fees of the credit card and the following declarations, has agreed to accept the credit card notice (or instructions) in this application form and has signed his/her name below to show his/her willingness to comply with them.

- I agree for the Bank, and its corresponding financial institutions, the Joint Credit Information Center, the National/Credit Card Center or any third party delegated by the Bank for the purpose of providing credit card business services and within other scopes permitted by law to collect, process by computer, transmit internationally and use the information in accordance with laws and regulations.
- Upon receiving the credit card issued by the Bank, I may notify the Bank within 7 days to terminate the contract without stating any reasons or bearing any fee. However, the above shall not apply if the card is already used. I agree to strictly comply with the agreed provisions sent by the Bank and the additional clauses - Credit Card Installment Plan Terms and Conditions and Credit Card Merchant Installment Service Terms and Conditions.
- I authorize the Bank to be the foreign exchange agent within the Republic of China and process all foreign-currency transactions under the name of the credit card issued by the Bank.
- The primary cardholder is jointly liable for the amount due and payable from the use of the credit card by the supplementary cardholder. The supplementary cardholder is only liable for the amount due and payable from the use of the supplementary card.
- The bank may sell overdue and outstanding debts owed by the applicant to an asset management company in accordance with the rules.
- I understand that if I am a student younger than 20 years old, I agree for The Bank to provide the transaction statements or/and cease my right to use the credit card in accordance with requests by the parents or guardians without prior notification. If I am older than 20 years old, I agree to authorize the parents to exercise the above rights. If the use of the card exceeds my repayment capacity, I agree that the Bank may lower the credit limit, adjust the revolving credit minimum payment ratio or amount or temporarily cease the credit card without prior notification.
- I understand that if I apply for the card in the capacity of a student, I shall agree that the Bank may inform my parents or legal representative first and then issue the card, and to ask my parents or legal representative to monitor my use of the card. If the bank discovers that the applicant fails to inform of his/her student status and holds credit cards from more than 3 banks with the credit limit by each bank exceeding 20,000 NT Dollars, the bank will immediately inform the applicant to cancel the card.
- I agree the Bank can use other income proof documents obtained via other banking business with the Bank (such as deposits, account details) for reviewing credit cards application. I agree that the Bank reserves the right as to whether the application should be approved. This application and the attached documents will not be returned.
 - No agency, review or other fee needs to be paid for credit card applications. Only when the bank issues the credit card and sends you the statement will you be obliged to pay the transaction amounts and annual fees.
 - Please send the application and your personal information directly to the bank or an institution authorized by our bank to protect your privacy.
- If the applicant does not choose card type, the Bank will issue the card based on the result of credit review.
- The Bank will request consent by the applicant before increasing the applicant's credit limit. Once the Bank issues the card, whether or not the credit limit is used, relevant records will be recorded with the Joint Credit Information Center.
- If the applicant fails to make payments in accordance with the contract, the Bank may use credit collection agents or file compulsory enforcement under civil litigation procedures and shall file records with the Joint Credit Information Center in accordance with relevant rules, which may affect the applicant's rights in his/her future applications for other loans or credit cards.
- I agree that the Bank reserves the right to renew any other HSBC (Taiwan) credit cards upon termination of the contractual relation between the Bank and the co-brand/affinity partner. When the benefits offered by the co-branding/affiliate partner is no longer available due to reasons not attributed to the Bank, I may not ask for compensation or file a torts claim against the Bank, provided that the Bank shall agree to notify me of the termination of said benefits in advance, if possible.
- I hereby agree that the Bank may process the services related to "Credit Card Installment Payments" & "Installment Payments to Contracted Merchants" for me, via phone or internet.
- I have read the "Description on Interest (Interest Rate) and Fees" and "Instructions for the Use of HSBC Credit Card", and understand the computation methods and terms applicable to interest (interest rates), default penalties and other fees.
- I have read the notice for the marketing campaign carefully and agree to abide by the rules of such marketing campaign.
- The applicant confirmed that he/she has been advised by the "Letter of Advice on Collecting, Processing, and Using Personal Data" (version: 201308V1) of the Bank and agrees the Bank to collect, process and use the applicant's personal data.
- For the notes related to e-statement, please read the e-statement agreement in the "e-statement" section on the

Bank's website. Where the applicant disagrees to receive an e-statement, a paper bill will be sent to the applicant's address recorded at the Bank, and the Bank shall send the paper statement to the applicant from the subsequent month and stop sending the e-statement at the same time.
 I do not wish to receive the e-statement and hereby apply for service of the paper bill to be sent to:
 1. Permanent Address 2. Residential Address 3. Work Place 4. Mailing address

Special Terms and Conditions
 * Agree Disagree (please select) HSBC may provide my personal data in the application of credit cards, including my Mandarin name & English name, ID No., gender, credit card type, card number, date of birth, phone number, email and address, to 1) affiliated enterprises which have business cooperation with the Bank; 2) Members of the HSBC Group; or 3) other third parties to disclose, refer to, collect, process, internationally communicate and utilize the relevant information for the purpose of marketing and referral various businesses, services or products to provide me with the information concerning latest product feature and introduction, promotional activities, and business services. The name list of the third parties who have cooperative relationship with the Bank by contract will be disclosed at the Bank's website, and the Bank may add or amend the name list from time to time, and I may access the website at any time to check the name list. Moreover, I am entitled to request the Bank to cease providing my personal data to the third party from time to time through a written notice or by phone, and the Bank may immediately process that upon receipt of the notice. (No selection shall be deemed as "Disagree".)
 * Agree Disagree (please select) If I am not eligible for the card I selected, the Bank has the right to issue other card types for the applicant. If the applicant is the existing Cardholder, the Bank can reduce the credit limit of the existing card. (No selection shall be deemed as "Disagree").
 * Agree Disagree (please select) The Bank may deliver the password for Cash Advance after issuing the card.
 * If you select "Agree", the Bank will deliver the Password for Cash Advance to the primary/supplementary cardholders at the address designated by the primary cardholder. If you wish to cancel Cash Advance function, you may call the Bank's Customer Call Center at (02)8072-3000. (No selection shall be deemed as "Disagree".)

- The applicant has read and agreed all clauses of this application form.
- The applicant has read and agreed the "Supplemental Agreement for Collection and Use of Customer Information [Financial Crime Risk Management Activity and Tax Compliance] which accompanies this application form (version 201406V1)", under which the Bank may collect, process and use the relevant personal data provided by the applicant for the purposes therein.

Signature by Primary Card Applicant _____ Please sign here

*The records of failure of timely payment will be entered into the Joint Credit Information Center which may affect the applicant's right to apply for loans in the future.

Signature by Supplementary Card Applicant _____ Please sign here

* Card type of supplementary card is the same as primary card; the definition of card type is depended on card number.
 * Credit card and statement mailing address for supplementary card is the same as primary card.

HSBC (Taiwan) Credit Card Application Form

Description on Interest (Interest Rate) and Fees

Annual Fee

Terms of Annual Fee Charging:

Card Type	Primary Card	Supplementary Card
CAL Infinite Card	NT\$20,000	No Annual fee
CAL Visa Signature Card / Visa Signature Card	NT\$ 2,500	
CAL Visa Platinum Card / Premier Card / Advance Card / VISA Cash Back Signature Card / Cash Back Visa Platinum Card / Platinum Card	NT\$ 2,000	

*Upon acceptance of the application, the Bank will post the annual fee in the statement of the first period (namely, the first closing cycle date), and include the same into the credit card billing statement. The annual fee for following year will be identified in 13th billing statement. The annual fee for 3rd year will be identified in 25th billing statement, and so on.

**For the terms of waiver or reduction of annual fees, please refer to the Instruction for the Use of HSBC Credit Card.

Default Penalties

If the cardholder fails to pay the minimum amount due and payable listed on the billing statement prior to the deadline of payment, HSBC will, in addition to collecting the revolving credit interest, collect the default fines, which shall be paid during the current month and no revolving credit may be used in the payment thereof. The default penalty fee is calculated as follows (In the event that the Cardholder violates the agreement and fails to make the minimum required payment by the payment due date of each month for over 3 terms, the default penalty will be charged utmost for 3 consecutive terms.): In the month of default or late payment, the default penalty fee imposed is TWD300. When the cardholder defaults or fails to make the minimum payment for 2 consecutive months, the default penalty fee imposed is TWD400. In the event that the cardholder fails to make the minimum payment by the payment due date for 3 or more consecutive months, the default penalty fee imposed is TWD500. The cardholder whose outstanding balance is below TWD1,000 on a monthly basis will not be imposed a default penalty fee.

Handling Fee for Cash Advance

The payment of domestic or overseas cash advance shall be conducted in the local currency. Handling fee for cash advance: NT\$100+(amount of cash advance X 3.5%).

Revolving Credit Interest

The calculation of revolving credit interest shall be from the date of entry of the account to be calculated into the revolving credit interest, based on an annual interest rate of 5.68%~15.00%(daily interest rate 0.0155%~0.0410%), until the full payment of the said account.

Fee for Retrieving the Copies of Signing Bills

If you have any inquiries over a transaction, you may apply for retrieving copy of credit card statements. HSBC will not charge any handling fee to retrieve the latest 3 months statements while a handling fee of NT\$ 100 per statement will happen for retrieving statements over 3 months ago.

Re-issuance of Billing Statements

If you request for re-issuance of a statement issued more than 3 months ago, except for reasons not attributable to the cardholder, a handling fee of TWD100 shall be charged for each monthly statement.

Handling Fee for Report of Loss and Re-issuance of Card

· Where your credit card is lost, stolen, robbed, defrauded or possessed by a third party other than the cardholder ("loss/theft"), the cardholder shall notify HSBC through phone call or other means promptly for the handling of loss registration procedures and pay the loss registration fee of NT\$ 200 regardless of the type of card and issue of new card or not .
 · If your credit card is damaged, demagnetized, scratched or cannot be used for other reasons or if you apply for the re-issuance of card for personal reasons while the credit card still functions well (including the request of changing VISA Card into MasterCard Card or the old card face into a new one, and other unmentioned requests, etc.), HSBC shall charge TWD 200 handling fee for each new card issued.

Handling Fee for Issuance of Clearance Certificate

When the use of credit card is terminated, the cardholder may request HSBC to issue a clearance certificate to certify cardholder's payment has been made in full. A handling fee of NT\$ 200 shall be charged for such request.

Exchange Rate and Transaction fee for Overseas Transactions

All the credit card accounts shall be settled in NT dollar. If the transaction (including handling of refund) is conducted in non NT dollar, or an overseas transaction is settled in NT dollar (including transactions made with overseas merchants in NT dollar), or a domestic transaction is made in NT dollar but is conducted through the International Settlements (including refund) or an overseas transaction, the exchange rate of the transaction shall be the same as the exchange rate on the day which the merchant charges back for the payment from VISA/MasterCard international organization (a.k.a the posting date on the account) and the transaction shall be settled with HSBC pursuant to the rules of VISA/MasterCard international organization, which shall further be converted into NT dollar based on the settlement rate of the settlement day designated by VISA/MasterCard international organization and the international exchange rate. The commission for overseas transactions shall include the commission paid by the Bank to various international credit card organizations, and the Bank's service charges equivalent to 0.5% of the transaction amount.

Over-pay Refund Handling Fee

· Unless you instruct otherwise, over-paid credit card amount shall be used to off set amounts which are subsequently payable to our bank.
 · If you instruct over-paid credit card amount to be refunded to HSBC / non-HSBC accounts, HSBC will charge over-pay refund fee for TWD 100.

Installment Plan Fee /Interest Rate/Early Settlement Fee

Credit Card Installment Service Processing Fee/Interest Rate/Early Pay off Penalty The processing fee for credit card installment service is NT\$100 per application. Annual interest rate for installment service is between 5.68% to 15.00%.

Rules for the Payment Service of the Telecommunications Bill

I hereby agree to authorize the Bank to pay my telecommunications bills of the mobile phone/local call of Chunghwa Telecom Co., Ltd. set forth in this credit card application form with the new credit card I apply hereunder, upon the following terms and conditions:

- The payment service shall not take effect until activation of the new card is completed.
- No payment may be made without the authorization code.
- If the original credit card number is changed due to renewal, upgrading, reissue or any other reason, and an application for credit card debt payment service was filed with the Bank for the original credit card number, you need to inform all involved units to process the change in person. Otherwise, the payment service initially set for the original card number will be suspended upon the activation of the new card. If the credit card number is not changed, the authorization of payment shall still apply to the new card.
- Termination of the payment service will not take effect without my written notice to the Bank.
- I hereby authorize the Bank to complete the credit card number on my behalf and provide my personal information to the telecommunications service provider to complete the application for service and bill payment.
- I hereby agree to authorize the Bank to check the applicant's user code registered with the telecommunications service provider and the amounts to effectuate the payment service.
- Where the applicant applies with the Bank for two credit cards or more through separate application forms, the last credit card issued by the Bank shall serve as the default card for bill payment.
- Where the applicant applies with the Bank for two credit cards or more through the same application form, the card to be used for bill payment shall be subject to the priority assigned by the Bank's system if the applicant does not specify otherwise.
- The Bank may amend the Rules from time to time, if necessary.

* For the detailed terms and conditions of the "Agreement for Payment Service of Utility Bill with Credit Card", please visit the Bank's website: www.hsbc.com.tw.

Handling fee and interest rates applicable to the payment of credit card bills in installments, and liquidated damages for earlier repayment

The application for "payment of credit card bills in installments" will be charged the start-up cost of NT\$100 per application. The annual interest rate applicable thereto will range from 5.68% to 15.00%, and the principal and interest accruing thereon shall be repaid averagely by the number of installments based on the annuity method. The start-up cost, and principal and interest repayable per installment will be included into the minimum payable account identified in the cardholder's monthly bill. The start-up cost will be charged via the first bill after the application is approved. Where the cardholder wishes to repay the balance in installments earlier, the relevant liquidated damages to be collected shall be reduced in steps, subject to the number of installments in which the repayment has already been made when the cardholder accelerates the repayment. In the case of no more than three installment payments already made (exclusive of the third installment repayment), the liquidated damages to be collected shall be NT\$700. In the case of more than three installment payments (inclusive of the third installment repayment) but no more than six installment payments already made (exclusive of the sixth installment repayment), the liquidated damages to be collected shall be NT\$500. In the case of more than six installment payments (inclusive of the sixth installment payment) already made, the liquidated damages to be collected shall be NT\$300. The liquidated damages for earlier repayment will be included into the credit card bill immediately upon the earlier repayment.

Program Code (For HSBC use only)

ET	BT	OC	SR	CB	Credit Remark
MIS1	AD	CC	MIS2		

業務員單位代號	專案代碼
業務員簽名	業務主管簽名
業務員確認項目	<input type="checkbox"/> 1.親簽並核對身分證 <input type="checkbox"/> 2.申請人親簽 <input type="checkbox"/> 3.僅核對身分證正本 <input type="checkbox"/> 4.無法核對任何資料 <input type="checkbox"/> 6.目前為本行卡友 <input type="checkbox"/> 7.PVC客戶 <input type="checkbox"/> 8.核對識別證 <input type="checkbox"/> 9.主卡SCC查詢 <input type="checkbox"/> 10.已與台灣以外之滙豐集團往來 <input type="checkbox"/> 11.有CDD風險並取得事前核准
申請管道來源	<input type="checkbox"/> 1.臨櫃/攤位(客戶親簽)SP <input type="checkbox"/> 2.業務親訪(客戶親簽)PS <input type="checkbox"/> 3.業務親訪(未見客戶親簽)PA <input type="checkbox"/> 4.轉交(透過關係人轉交)RC <input type="checkbox"/> 5.郵件寄回ML <input type="checkbox"/> 6.客戶來電IB <input type="checkbox"/> 7.電話推廣OB

下列欄位適用於分行理財專員，一般員工免填

客戶帳號	主管簽名	收件條碼黏貼處

HSBC (Taiwan) Credit Card Application Form

SUPPLEMENTAL AGREEMENT FOR COLLECTION AND USE OF CUSTOMER INFORMATION, [FINANCIAL CRIME RISK MANAGEMENT ACTIVITY AND TAX COMPLIANCE]

This agreement is supplemental to Credit Card Terms and Conditions entered into by and between applicant and HSBC Bank (Taiwan) Limited (the "Bank"), and sets up the terms and conditions in relation to the collection and use of customer information (financial crime risk management activity and tax compliance) (these Terms). Applicant hereby agrees to be bound by these Terms contained hereafter when applicable.

1. DEFINITIONS

Capitalised terms used in this clause shall have the following meanings

1.1 "Authorities" includes any judicial, administrative, public or regulatory body, any government, any Tax Authority, securities or futures exchange, court, central bank or law enforcement body, or any of their agents with jurisdiction over any part of the HSBC Group.

1.2 "Compliance Obligations" means obligations of the HSBC Group to comply with: (a) Laws or international guidance and internal policies or procedures, (b) any demand from Authorities or reporting, disclosure or other obligations under Laws, and (c) Laws requiring the Bank to verify the identity of the Bank's customers.

1.3 "Connected Person" means a person or entity (other than applicant) whose information (including Personal Data or Tax Information) applicant provides, or which is provided on applicant's behalf, to any member of the HSBC Group or which is otherwise received by any member of the HSBC Group in connection with the provision of the Services. A Connected Person may include, but is not limited to, any guarantor, a director or officer of a company, partners or members of a partnership, any "substantial owner", "controlling person", or beneficial owner, trustee, settlor or protector of a trust, account holder of a designated account, payee of a designated payment, applicant's representative, agent or nominee, or any other persons or entities with whom applicant has a relationship that is relevant to applicant's relationship with the HSBC Group.

1.4 "controlling persons" means individuals who exercise control over an entity. For a trust, these are the settlor, the trustee, the protector, the beneficiaries or class of beneficiaries, and anybody else who exercises ultimate effective control over the trust, and for entities other than a trust, these are persons in equivalent or similar positions of control.

1.5 "Customer Information" means applicant's Personal Data, confidential information, and/or Tax Information or that of a Connected Person.

1.6 "Financial Crime" means money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or violate any Laws relating to these matters.

1.7 "HSBC Group" means HSBC Holdings plc, its affiliates, subsidiaries, associated entities and any of their branches and offices (together or individually), and "member of the HSBC Group" has the same meaning.

1.8 "Laws" include any local or foreign law, regulation, judgment or court order, voluntary code, sanctions regime, agreement between any member of the HSBC Group and an Authority, or agreement or treaty between Authorities and applicable to HSBC or a member of the HSBC Group.

1.9 "Personal Data" means any information relating to an individual from which they can be identified.

1.10 "Services" includes (a) the opening, maintaining and closing of applicant's bank accounts, (b) providing applicant with credit facilities and other banking products and services, processing applications, credit and eligibility assessment, and (c) maintaining the Bank's overall relationship with applicant, including marketing services or products to applicant, market research, insurance, audit and administrative purposes.

1.11 "substantial owners" means any individuals entitled to more than 10% of the profits of or with an interest of more than 10% in an entity either directly or indirectly.

1.12 "Tax Authorities" means domestic or foreign tax, revenue or monetary authorities.

1.13 "Tax Certification Forms" means any forms or other documentation as may be issued or required by a Tax Authority or by the Bank from time to time to confirm applicant's tax status or the tax status of a Connected Person.

1.14 "Tax Information" means documentation or information about applicant's tax status and the tax status of any owner, "controlling person", "substantial owner" or beneficial owner.

2. COLLECTION, PROCESSING AND SHARING OF CUSTOMER INFORMATION

This clause 2 explains how the Bank will use applicant's information and that of Connected Persons. By using the Services, applicant agrees that the Bank and members of the HSBC Group shall use Customer Information in accordance with such clauses.

Customer Information will not be disclosed to anyone (including other members of the HSBC Group), other than where: (a) the Bank is legally required to disclose; (b) the Bank has a public duty to disclose; (c) the Bank or a third party's legitimate business purposes require disclosure; (d) the disclosure is made with applicant's consent; or it is disclosed as set out in these Terms.

COLLECTION

2.1. The Bank and other members of the HSBC Group may collect, use and share Customer Information (including relevant information about applicant, applicant's transactions, applicant's use of the Bank's products and services, and applicant's relationships with the HSBC Group). Customer Information may be requested by the Bank or on the Bank's behalf or that of the HSBC Group, and may be collected from applicant directly, from a person acting on applicant's behalf, from other sources (including from publicly available information), and it may be generated or combined with other information available to the Bank or any member of the HSBC Group.

PROCESSING

2.2. Customer Information will be processed, transferred and disclosed by the Bank and/or members of the HSBC Group in connection with the following Purposes (the "Purposes"):

- (a) the provision of Services and to approve, manage, administer or effect any transactions that applicant requests or authorises,
- (b) meeting Compliance Obligations,
- (c) conducting Financial Crime Risk Management Activity,
- (d) collecting any amounts due and outstanding from applicant,
- (e) conducting credit checks and obtaining or providing credit references,
- (f) enforcing or defending the Bank's rights, or those of a member of the HSBC Group,
- (g) for the Bank's internal operational requirements or those of the HSBC Group (including credit and risk management, system or product development and planning, insurance, audit and administrative purposes),
- (h) maintaining the Bank's overall relationship with applicant (including marketing or promoting financial services or related products and market research),

SHARING

2.3. By using the Services, applicant agrees that the Bank may, as necessary and appropriate for the Purposes, transfer and disclose any Customer Information to the following recipients globally (who may also process, transfer and disclose such Customer Information for the Purposes):

- a. any member of the HSBC Group;
- b. any sub-contractors, agents, service providers, or associates of the HSBC Group (including their employees, directors and officers);

c. any Authorities, in response to their requests;

d. persons acting on applicant's behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which applicant has an interest in securities (where such securities are held by the Bank for applicant);

e. any party to a transaction acquiring interest in, or assuming risk in, or in connection with, the Services;

f. other financial institutions, credit reference agencies or credit bureaus, for the purposes of obtaining or providing credit references;

g. any third party fund manager who provides asset management services to applicant (if applicable);

h. any introducing broker to whom the Bank provides introductions or referrals (if applicable);

i. in connection with any HSBC business transfer, disposal, merger or acquisition (if applicable); wherever located, including in jurisdictions which do not have data protection laws that provide the same level of protection as the jurisdiction in which the Services are supplied.

APPLICANT'S OBLIGATIONS

2.4. Applicant agrees to inform the Bank promptly in writing if there are any changes to Customer Information supplied to the Bank or a member of the HSBC Group from time to time, and to respond promptly to any request from the Bank or a member of the HSBC Group.

2.5. Applicant confirms that every Connected Person/person whose information (including Personal Data or Tax Information) applicant has provided to the Bank or a member of the HSBC Group has (or will at the relevant time have) been notified of and agreed to the processing, disclosure and transfer of their information as set out in these Terms. Applicant shall only such individuals that they have rights of access to, and correction of, their Personal Data.

2.6. Where:

*applicant fails to provide promptly Customer Information that the Bank reasonably requested, or

*applicant withholds or withdraw any consents that the Bank may need to process, transfer or disclose Customer Information for the Purposes (except for purposes connected with marketing or promoting products and services to applicant), or

*the Bank has, or a member of the HSBC Group has, suspicions regarding Financial Crime or an associated risk, the Bank may:

a. be unable to provide new, or continue to provide all or part of, the Services to applicant and reserve the right to terminate the Bank's relationship with applicant;

b. take actions necessary for the Bank or a member of the HSBC Group to meet the Compliance Obligations; and/or

c. block, transfer or close applicant's account(s) where permitted under local Laws.

In addition, if applicant fails to supply promptly applicant's, or a Connected Person's, Tax Information and accompanying statements, waivers and consents, as may be requested, then the Bank may make its own judgment with respect to applicant's status, including whether applicant is reportable to a Tax Authority, and may require the Bank or other persons to withhold amounts as may be legally required by any Tax Authority and paying such amounts to the appropriate Tax Authority.

3. DATA PROTECTION

3.1. Whether it is processed in a home jurisdiction or overseas, in accordance with data protection legislation, Customer Information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to.

3.2. Under relevant data protection legislation, applicant has the right to request copies of certain categories of Personal Data which may be held and to request that any errors in such data are corrected.

4. FINANCIAL CRIME RISK MANAGEMENT ACTIVITY

4.1. The Bank, and members of the HSBC Group, are required, and may take any action to meet Compliance Obligations relating to or in connection with the detection, investigation and prevention of Financial Crime ("Financial Crime Risk Management Activity").

Such action may include, but is not limited to: (a) screening, intercepting and investigating any instruction, communication, drawdown request, application for Services, or any payment sent to or by applicant, or on applicant's behalf, (b) investigating the source of or intended recipient of funds (c) combining Customer Information with other related information in the possession of the HSBC Group, and/or (d) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming applicant's identity and status.

4.2. Exceptionally, the Bank's Financial Crime Risk Management Activity may lead to the Bank delaying, blocking or refusing the making or clearing of any payment, the processing of applicant's instructions or application for Services or the provision of all or part of the Services. To the extent permissible by law, neither the Bank nor any other member of HSBC Group shall be liable to applicant or any third party in respect of any loss (however it arose) that was suffered or incurred by applicant or a third party, caused in whole or in part in connection with the undertaking of Financial Crime Risk Management Activity.

5. TAX COMPLIANCE

Applicant acknowledges that applicant is solely responsible for understanding and complying with applicant's tax obligations (including but not limited to, tax payment or filing of returns or other required documentation relating to the payment of all relevant taxes) in all jurisdictions in which those obligations arise and relating to the opening and use of account(s) and/or Services provided by the Bank and/or members of the HSBC Group. Each Connected Person acting in their capacity as a Connected Person (and not in their personal capacity) also makes the same acknowledgement in their own regard. Certain countries may have tax legislation with extra-territorial effect regardless of applicant's or Connected Person's place of domicile, residence, citizenship or incorporation. Neither the Bank nor any member of the HSBC Group provide tax advice. Applicant is advised to seek independent legal and/or tax advice. Neither the Bank nor any member of the HSBC Group have responsibility in respect of applicant's tax obligations in any jurisdiction which they may arise including any that may relate specifically to the opening and use of account(s) and/or Services provided by the Bank and/or members of the HSBC Group.

6. MISCELLANEOUS

6.1. In the event of any conflict or inconsistency between any of these Terms and those in any other service, product, business relationship, account or agreement between applicant and the Bank, these Terms shall prevail. Any consents, authorisations, HSBC requested waivers and permissions that already exist from applicant in relation to Customer Information shall continue to apply in full force and effect, to the extent permissible by applicable local law.

6.2. If all or any part of the provisions of these Terms become illegal, invalid or unenforceable in any respect under the law of any jurisdiction, that shall not affect or impair the legality, validity or enforceability of such provision in any other jurisdictions or the remainder of these Terms in that jurisdiction.

7. SURVIVAL UPON TERMINATION

These Terms shall continue to apply notwithstanding their termination, any termination by the Bank or a member of the HSBC Group of the provision of any Services to applicant or the closure of any account.

Version: 201406v1

HSBC (Taiwan) Credit Card Application Form

Instruction for the Use of HSBC Credit Card

Before applying for credit cards with the Bank, please carefully read the following terms and conditions:

I. Calculation of Credit Card Fee:

1. Annual fee

Card Type	Primary Card	Supplementary Card
CAL Infinite Card	NT\$20,000	No Annual fee
CAL Visa Signature Card / Visa Signature Card	NT\$ 2,500	
CAL Visa Platinum Card / Premier Card / Advance Card / VISA Cash Back Signature Card / Cash Back Visa Platinum Card / Platinum Card	NT\$ 2,000	
Gold Card	NT\$ 1,200	
Classic Card	NT\$ 600	

* Upon acceptance of the application, the Bank will post the annual fee in the statement of the first period (namely, the first closing cycle date), and include the same into the credit card billing statement. The annual fee for following year will be identified in 13th billing statement. The annual fee for 3rd year will be identified in 25th billing statement, and so on.

[2] Terms of waiver or reduction of annual fees (not applicable to CAL Infinite Card/CAL Signature Card/Business Card/Corporate Card)

Card Type	Primary Card
Premier Master Card / Advance Card	A cardholder who is also a HSBC Premier/Advance account holder meets the requirements regarding the minimum monthly average balance of Premier/Advance accounts will be entitled to have exemptions of the annual fees for his primary card and 9 supplementary cards. Advance Credit Card and up to 9 supplementary cards are entitled to waive annual fee if the requirement of minimum monthly average balance is maintained or the accumulated spending in the previous year exceeds NT\$80,000 or total transactions exceed 12 times. The same renewal rules shall apply for the subsequent years.
CAL Visa Platinum Card	NT\$600 for the first year. The annual fee for the coming year will be waived if the accumulated spending in the previous year exceeds NT\$80,000 or total transactions exceed 12 times.
Visa Cash Back Signature Card	The first year annual fee for new cards may be exempted. The annual fee for the coming year will be waived if the accumulated spending in the previous year exceeds NT\$150,000 or total transactions exceed 12 times; otherwise, the annual fee for the coming year shall be NT\$2,000.
Visa Rewards Signature Card	The annual fee for the first year is waived. The annual fee for the coming year will be waived if the accumulated spending in the previous year exceeds NT\$80,000; otherwise, the annual fee for the coming year shall be NT\$600.
CashBack Platinum Card / Platinum Card	The annual fee for the first year is waived. The annual fee for the coming year will be waived if the accumulated spending in the previous year exceeds NT\$80,000 or total transactions exceed 12 times.
Gold Card	The annual fee for the first year is waived. The annual fee for the coming year will be waived if the accumulated spending in the previous year exceeds NT\$60,000 or total transactions exceed 12 times.
Classic Card	The annual fee for the first year is waived. The annual fee for the coming year will be waived if the accumulated spending in the previous year exceeds NT\$30,000 or total transactions exceed 12 times.

* The criteria for the annual fees charges shall be determined in accordance with the Bank's policy at the time the annual fee incurs. Where there are any changes of the bank policies, the Bank will advise the cardholders in written notification.

2. Minimum payment due for each billing period

A cardholder shall pay the minimum amount due and payable listed on the statement prior to the deadline of payment. The method for calculating the minimum amount due shall be: 10% newly added transaction amount of the current period and plus 10% of any newly cash advance amount in the current period and 5% of the outstanding amount from the preceding periods of the credit card amount (in case such amount is lower than NT\$1,000, it shall be NT\$ 1,000), plus the total transaction amount exceeding the credit limit, total outstanding minimum amount due from the previous periods, default penalties, revolving credit interest, and annual fee, handling fees for cash advance, report of loss, re-issuance of credit card, and retrieval of cardholder's sales voucher copy. The newly-added transaction amount of the current period" refers to the amount paid through credit card for order/purchase of goods, obtaining of services or payment of fees, excluding such amount as cash advance and balance transfer.

3. Revolving Balance Interest and Default Penalty Fee

In the use of revolving credit (i.e., not all the transaction items are paid in full), only the amount equivalent to or exceeding the minimum amount due of the current period (the amount of which shall be no less than NT\$ 1,000) must be paid to the Bank, the balance of which will be calculated into the revolving interest and the payment be delayed, which can be paid in full or in part from anytime. The balance will be calculated into the principal account of the revolving credit. The interest rate of the revolving principal account balance shall be calculated at an annual interest rate of 5.68%~15.00% (daily interest rate at 0.0155%~0.0410%), to the date of the settlement of the account. The Bank reserves the right, within the annual interest rate range described above, to adjust the cardholder's rate on an quarterly basis to reflect the cardholder's current credit situation, credit card utilization, payment history and other credit scoring criteria (including but not limited to delayed payment history, payment behavior, short-term financing behavior, total debt exposure, credit utilization, new debt exposure, irregular credit behavior, suspense payment, bounced cheque, suspense credit card, apply for

debt restructure and others), as well as operational concerns, production cost, maintenance cost, service delivery costs, processing costs, financing costs and risk considerations. Based on the Bank's credit scoring system, the Bank will assign an interest rate to each cardholder and inform cardholders of their applicable interest rate via statement messages, written notice or e-mail, or in any other manners as agreed. For cardholders whose interest rate is adjusted upwards, the Bank shall provide notice 60 days in advance. The credit card payable of the current period will not be calculation to the revolving principal account of the current period. Where the revolving credit is applied in the coming period, it may be calculated into the principal account of the revolving balance interest of the coming period. There is no revolving balance interest charged for the current period if the cardholder pays full statement balances by payment due date or if the statement balances with outstanding balance below NT\$1,000.

In the event that the cardholder fails to make the minimum amount due by the payment due date, the cardholder will be charged revolving interest and imposed a default penalty fee. The default penalty fee is calculated as follows (In the event that the cardholder violates the agreement and fails to make the minimum amount due by the payment due date for over 3 terms, the default penalty will be charged utmost for 3 consecutive terms.): In the month of default or late payment, the default penalty fee is NT\$300. When the cardholder defaults or fails to make the minimum amount due for 2 consecutive months, the default penalty is NT\$400. In the event that the cardholder fails to make the minimum amount due by the payment due date for 3 or more consecutive months, the default penalty is NT\$500. The cardholder whose monthly outstanding balance is below NT\$1000 will not be imposed default penalty. * Above charges will be collected in the latest statement.

Revolving balance interest calculation example:

Ms. Lin has paid off her balance in the previous month. The closing date for Ms. Lin's credit card statement is Sep 3 and the payment due date is Sep 21. The revolving interest rate is 14.88%.

She spends NT\$50,000 on Aug 20, for which the posting date is Aug 22. She also spends NT\$3,000 on Sep 1, for which the posting date is Sep 3.

9/3 statement detail:

1. Total outstanding balance: NT\$53,000 (=NT\$50,000+NT\$3,000)

2. The Required Minimum Payment Due: NT\$5,300 (=NT\$53,000*10%)

Ms. Lin does not make the payment by Oct 3 the closing date, and the outstanding balance is NT\$53,000 (=NT\$53,000-NT\$0)

10/3 statement detail:

1. Revolving balance interest: NT\$ 914 (=NT\$244.60+NT\$669.80)

8/22-9/2 (NT\$50,000*14.88%)*12days/365= NT\$244.60

9/3-10/3 (NT\$50,000*14.88%)*31days/365= NT\$669.80

2. Default penalty: Because Ms. Lin fails to make the minimum payment of NT\$5,300 on Sep 21, she will be imposed default penalty of NT\$300 for the first delinquent month. The effective interest rate on the sum of the revolving credit interest and default penalty is 21.76% (=14.88%+6.88%)

3. Total outstanding balance : NT\$54,214 (=NT\$53,000+NT\$914+NT\$300)

4. Minimum payment : NT\$9,164 (=NT\$5,300+ minimum amount payable in the previous term)+NT\$2,650 [=NT\$53,000*5% (Calculated as NT\$1,000 if less than NT\$1,000)]+NT\$914+NT\$300)

4. Cash Advance

Applying for cash advances with a credit card, the cardholder shall comply with the provisions and procedures of HSBC and agency handling cash advance and pay for the handling fee calculated at 3.5% of the amount of each cash advance plus NT\$ 100, the formula being (cash advance*3.5%)+ NT\$100. The cardholder may pay off the cash advance amount anytime. In the event that the cardholder fails to pay off the cash advance by the payment due date, the cardholder will be charged revolving interest.

Notwithstanding, banks in some countries might charge additional handling fees according to the local bank charge rates, e.g., Mainland China and Vietnam, etc. The cash advanced domestically or overseas will be paid in the local currency.

5. Calculation of Exchange Rate and Handling Fee for Overseas Transactions Charged to the Credit Card

All the credit card accounts shall be settled in NT dollar. If the transaction (including handling of refund) is conducted in non NT dollar, or an overseas transaction is settled in NT dollar (including transactions made with overseas merchants in NT dollar), or a domestic transaction is made in NT dollar but is conducted through the International Settlements (including refund) or an overseas transaction, the exchange rate of the transaction shall be the same as the exchange rate on the day which the merchant charges back for the payment from VISA/MasterCard international organization (a.k.a the posting date on the account) and the transaction shall be settled with HSBC pursuant to the rules of VISA/MasterCard international organization, which shall further be converted into NT dollar based on the settlement rate of the settlement day designated by VISA/MasterCard international organization and the international exchange rate. The overseas transaction fee shall include both the payment to international credit card organizations and an additional service fee at 0.5% of each transaction amount for every transaction. The cardholder authorizes HSBC to act as the agent for exchange settlement within the territory of ROC and to handle the settlement procedures for overseas transactions, provided that the settlement of foreign currency to be paid by the cardholder exceeds the limit prescribed by law, the exceeding amount shall be paid in foreign currency by the cardholder.

* The fees stated in Paragraph 4 and Paragraph 5 will incur upon completion of the transaction, and be charged in the latest statement.

6. Handling Fee for Lost Card

In the event that the credit card is lost, stolen, robbed, obtained by fraud, or otherwise possessed by any third party (hereinafter "loss" or "theft"), the cardholder shall, notify the Bank of such loss or theft and apply for suspension of credit card by telephone or other ways, and pay handling fee, NT\$200, per card, irrelevant of the type of the lost/stolen credit card or whether reissue of the credit card was completed, unless the card refers to a Premier MasterCard.

7. Handling Fee for Re-issuance of Credit Card

If your credit card is lost or stolen, HSBC may issue new card upon your application for your continual use. And the terms and conditions shall remain valid. However, if your credit card is damaged, demagnetized, scratched or cannot be used for other reasons or if you apply for the re-issuance of card for personal reasons while the credit card still functions well (including the request of changing VISA Card into MasterCard Card or the old card face into a new one, etc.), HSBC shall charge NT\$200 handling fee for each new card issued.

HSBC (Taiwan) Credit Card Application Form

Instruction for the Use of HSBC Credit Card

8. Handling fee for over-pay refund:

Over-paid credit card amount should be deducted to payable amount. If the cardholder instructs to refund the over-pay amount, the handling fee of NT\$100 shall be paid.

*The fees referred to in Paragraphs 6, 7 and 8 will incur upon the service request, and be charged in the latest statement.

9. Installment Plan Fee/Interest Rate/Early Settlement Fee

A processing fee of NT\$100 will be charged each time when the cardholder applies for the "credit card payment in installments". The annual interest rate applicable to the installment payment shall be 5.68%~15.00%, calculated by annuity method, and the principal and interest should be repaid evenly in installments. The processing fee and principal & interest to be repaid in each installment will be included into the monthly minimum amount due. The processing fee will be charged in the first statement upon approval.

The early settlement fee is determined by the tenor of the cardholder repaid, and default penalties will be charged in installment progressively: NT\$700 for less than 3 tenors (not including 3 tenors); NT\$500 for more than 3 tenors but below 6 tenors (not including 6 tenors); NT\$300 for more than 6 tenors. Penalties for early settlement will be charged at the time of early settlement.

II. Rights and Obligations of Loss/Theft of Credit Card

1. Where the credit card is lost, stolen, snatched, defrauded or possessed by a third party other than the cardholder (hereinafter referred to as loss or theft), the cardholder must notify the Bank by phone or other means for a report of loss and suspension of use, and pay the loss registration fee of NT\$200 (the loss registration fee is waived for HSBC Premier Card). If the Bank deems necessary, the Bank shall notify the cardholder within 10 days from the date of loss registration to report the loss to the local police station or provide the written loss notice to the Bank within 3 days upon receiving the Bank's notification.

2. The cardholder has reported the loss or theft of his/her credit card, losses arising from any fraudulent use of credit card from the time of the loss or theft, shall be borne by the cardholder. However, at any of the following situations, the loss shall be borne by the cardholder:

- (1) the cardholder intentionally allows the credit card for the fraudulent use by a third party;
- (2) the password for cash advance or other transactions at the automatic facilities or other means to identify the cardholder is known to a third party due to the cardholder's intentional or gross negligence;
- (3) the cardholder fabricates the transaction or conspires with a third party or a merchant;
- (4) The cardholder fails to notify the Bank immediately upon awareness of loss or theft of the credit card, or the cardholder fails to notify the Bank within 20 days from the due date of the latest payment, after his/her credit card is lost or stolen.
- (5) The cardholder's failure to sign on the signature section on the back of the card in accordance with Paragraph 1 of Article 8 herein results in another person's fraudulent use of the credit card.
- (6) upon completion of loss registration procedures of the credit card, the cardholder fails to provide the documents requested by the Bank, refuses to assist in investigation, or acts in ways violating principle of good faith.

3. With respect to cash advances conducted at automatic facilities, the cardholder shall be liable for loss caused by fraudulent use in the period from the occurrence of loss or theft to the loss registration.

*The loss registration fee will incur upon reporting of the loss, and be charged in the latest statement.

III. Important Notes

1. The primary cardholder may apply for a supplementary card for a third party and designate the same account for debiting of the payment or payment of the accounts in full. The primary cardholder shall be liable for the accounts payable generated from the supplementary cardholder's use of the supplementary card. If the primary cardholder fails to settle the account pursuant to the preceding paragraph, the supplementary cardholder will be liable for the accounts payable accruing from the supplementary card. The primary cardholder may notify the Bank to suspend or terminate the supplementary cardholder's right to use the supplementary card at any time. Unless otherwise agreed, the supplementary card shall be suspended and the contract shall be terminated or rescinded upon the Bank's suspension of the primary cardholder's right to use the credit card or upon termination or rescission of the primary credit card contract.

2. The credit limit upon the cardholder's upgrading of his/her credit card shall be subject to the limit approved by the Bank ultimately. The cardholder agrees that the Bank has the right to cancel the original credit card held by the applicant.

3. A credit card belongs to the Bank and the cardholder must keep and use the credit card with due diligence. The Bank only authorizes the primary cardholder or supplementary cardholder to use the credit card in the manner agreed herein during the valid term of the credit card, which may not be lent, assigned or used by a third party in any way. The Bank is entitled to temporarily discontinue or terminate the right of the Cardholder from use of the credit card.

4. The cardholder must use the same signature as that shown on the back side of the credit card when purchasing.

5. The activation PIN or other means to identify the cardholder shall be kept confidential and shall not be disclosed to a third party.

6. The cardholder shall not engage in false transactions with another person or a merchant, or conspire with the person or merchant to defraud others, or exchange for cash or seek profit by using the credit card against ethical conduct or through abuse. The cardholder shall not use credit cards for financial transactions (excluding insurance premium and mutual funds, etc.), or acquire financing. Upon discovery of any of the above-mentioned circumstances, the Bank has the right to suspend or terminate the use of the credit cards at any time.

7. The cardholder shall also be liable for the accounts payable derived from a violation of said agreement, in addition to losses caused to the Bank therefor (including attorney fees).

8. Upon the Bank's written notice, email, or notice prepared in any other manner agreed by the cardholder of the amendments or additions/deletions to the terms and conditions of the credit card, the cardholder who fails to dispute the same within 7 days upon receipt of the notice will constitute his/her acknowledgment of the changes. If any changes of the agreement referred to in Paragraph 2 of Article 21 therein, the Bank will notify the cardholder in writing or e-mail within 60 days prior to the changes, advising the cardholder that he/she may dispute the changes before effective; notwithstanding, if the cardholder who fails to dispute within the specific time shall constitute his/her acknowledgment of the changes, and that the cardholder may notify the Bank to terminate the terms and conditions of the credit card. If the cardholder terminates the agreement, the Bank will provide a 6-term grace period for the revolving credit payment or installment payment (The original term shall apply, if the original term is less than 6).

9. Where the cardholder meets any of the circumstances referred to Article 22 of the terms and conditions, the Bank may reduce the cardholder's credit limit, adjust the minimum payment due or suspend the cardholder's right to the credit card, and may shorten the deferred payment period, treat all payable due immediately or terminate the terms and conditions of the credit card.

10. The cardholder may notify the Bank in writing to terminate the terms and conditions of the credit card at any time. Unless it is required or forbidden by law, the Bank may also notify the cardholder to terminate the agreement upon a 60-day prior written notice, in

consideration of the safety, risk, and the cardholder's credit, finance, consumption and repayment ability, et al.

11. Upon expiration of the cardholder's credit card, the Bank may notify the cardholder in writing to terminate the terms and conditions of the credit card. Upon termination of the terms and conditions, the primary cardholder and supplementary cardholder shall not use the credit card any longer (including the credit card which has not yet expired).

12. For the settlement of disputes arising from the financial products or services provided by the Bank as well as the channel of complaints, as well as the other issues to be reported periodically or from time to time pursuant to laws, and any other notes to be explained, please see the Bank's website for the statutory disclosure.

IV. Handling of Dispute Transaction to Credit Cards

1. In cases where there is dispute between the cardholder and the merchant, the Bank shall assist, and handle the matter in favor of the cardholder.

2. If, prior to the due date of payment in the current period, the cardholder has a dispute regarding the items specified in the statement, the cardholder may submit the reasons and the documents required by the Bank (e.g. sales voucher copy or receipt of refund) and notify the Bank to help deal with the situation, or agree to bear the commission for retrieval of the sales voucher copy or receipt of refund, NT\$100 per case, to retrieve the same from the acquiring entity via the Bank. If the investigation result shows that the card is indeed misappropriated by any person other than the cardholder, or the doubtful accounts result from causes not attributed to the cardholder when the cardholder agrees to pay the commission in its application to the Bank for access to the sales voucher copy or receipt of refund from the acquiring entity, the service charges for retrieval of the cardholder's sales voucher copy in dispute shall be borne by the Bank. If the cardholder claims suspension of payment, he/she may ask the Bank to claim debit of payment and apply for arbitration with international credit card organizations against the acquiring entity or the organization in charge of advanced cash, and also request the Bank to suspend payment for the relevant transaction, upon his/her agreement to pay the processing fees regarding doubtful accounts pursuant to various credit card organizations' operating.

3. Where the cardholder fails to notify the Bank pursuant to the provision of the preceding paragraph, the items specified on the statement shall be presumed to be true and correct.

4. Where the cardholder refuses to pay the processing fees regarding the doubtful accounts, if any, referred to in the preceding paragraph, or the Bank proves that the accounts are free from error or no payment may be debited due to circumstances not attributed to the Bank, the cardholder shall pay the account immediately upon receipt of the Bank's notice and shall pay the daily interest based on an annual interest rate of 5.68%~15.00% (daily interest rate 0.0155%~0.0410%).

5. If the cardholder requests the Bank to retrieve the cardholder's sales voucher copy or receipt of refund, he/she shall pay the Bank the commission at NT\$100 per case.

V. Miscellaneous Clauses

1. When necessary, the Bank may request the applicant to provide a guarantor to be liable for accounts payable by the cardholder and the interest generated due to delayed payment, default penalty and other obligations to the Bank. The applicant and his/her guarantor or the cardholder agree that the Bank, transacting financial institutions, Joint Credit Information Center and National Credit Card Center may collect, process through computer, transmit internationally and use their personal data in accordance with laws.

2. The cardholder is not charged for any fee if he or she notifies the Bank in writing to terminate the contract within seven days after issuance of the credit card. Unless the cardholder has already put the credit card into use.

3. Description on "Installment Transaction through Credit Cards" & "Merchant Installment Services":

(1) The cardholder may apply for the following installment plans if qualified by one of below condition:

1) Post Installment: If the single purchase amount is above NT\$1,000 (inclusive) and the newly added transaction amount accumulated in the current period is more than NT\$3,000 (inclusive), the cardholder may apply for Post Installment to convert any single transaction into equal monthly installments for 3, 6 or 12 tenures;

2) Statement Installment: If the newly added transaction amount in the cardholder's statement exceeds NT\$3,000 or more, the cardholder may apply for Statement Installment to convert the entire statement amount into equal monthly installments for 3, 6, 12, 18, or 24 terms.

(2) A processing fee of NT\$100 will be charged each time when the "Installment Transaction through Credit Cards". The interest rate will be 5.68%~15.00%, calculated by annuity method and the principal and interest should be repaid evenly in installments. For example, if the approved installment amount is NT\$100,000, a total fee of NT\$100 will be charged, and the Annualized Percentage Rate ("APR") shall be 6.28%~15.61% for 3 tenures, 6.02%~15.35% for 6 tenures, 5.87%~15.19% for 12 tenures, 5.81%~15.13% for 18 tenures, 5.78%~15.10% for 24 tenures. The one-time processing fee shall be fixed and charged on the first month of approved installment plan and will be included in monthly minimum payment due and shall be paid before the payment due date.

Remark: 1. The APR is calculated according to the method set out in the relevant guidelines recorded by the competent authority, provided that the actual conditions shall vary depending on the product provided by the Bank. The actual APR per customer will still vary based on respective product and credit conditions. 2. The APR does not equal to the installment payment interest rate. 3. The APR shall be calculated from September 1, 2015.

(3) Descriptions of "Installment Transaction through Credit Cards" & "Merchant Installment Services":

1) Upon the Bank's approval of the "Credit Card Debt Installment Payments", the Bank will advance the authorized amount to the merchants in full. The cardholder shall pay the approved amount by installments (For Credit Card Installment Plan, if installment amount cannot be divided into equal monthly installments, the difference together should be added to the last installment). The monthly installment amount and the interest if any must be listed as credit card minimum payment due and shall be paid before the payment due date.

2) "Merchant Installment Services" means that the Bank will advance the payment of debt to the Merchant in full. As of the date when the project is approved, the principal will be repaid in installment on a monthly basis based on the terms of repayment chosen by the cardholder. The amount to be repaid on a monthly basis will be included into the minimum amount payable on a monthly basis of the cardholder's credit card. The cardholder shall repay the amount in full before the due date of payment.

(4) HSBC enters into no physical relationship with the delivery of products/provision of services, product defects, quality guarantee or after-sale services. As to the return of products or refund due to services cancellation, the cardholder must first contact the contractor for settlement; in case of failure, the cardholder may request the Bank to handle the matter following the Procedures for Suspicions over Accounts in accordance with Article 13 of Credit Card Agreement, but shall not refuse to pay the accounts payable to the Bank therefor.

(5) If purchases are made through mail or door-to-door service, the cardholder may cancel the purchase agreement with the merchant pursuant to Article 19 of Consumers Protection Law.

4. For domestic transactions for which the cardholder is required to provide signature verification, if the amount thereof is less than NT\$3,000, the cardholder may be exempted from providing the signature verification when consuming at such merchants as food courts, movie theatres, hypermarkets or gas stations.

HSBC (Taiwan) Credit Card Application Form

HSBC Bank (Taiwan) Limited Letter of Advice on Collecting, Processing and Using Personal Data

HSBC Bank (Taiwan) Limited ("HSBC"), for the purpose of (1) processing transactions with HSBC, (2) providing suitable products and services information, (3) meeting the needs of business, finance, taxation, operation or risk management of HSBC (including, but not limited to, self or co-marketing, statistic survey and analysis, internal control, management and audit, execution of anti-money laundering operation, and coordination with the investigation for antiterrorist sanctions and etc.), (4) fulfilling the purposes stated in the first Clause herein, or the various purposes as the registered business licenses or articles of incorporation of HSBC or any others permitted by laws, (5) performing "Know Your Customer" procedure, (6) exchanging credit checking and financial information among banks and financial institutions, (7) providing the personal data collected to the objects identified in third Clause herein for the purposes permitted by its registered business lines, articles of incorporation or laws, and (8) engaging third parties to process the relevant affairs, is entitled to gather, conduct processing, utilize and conduct international transmission of your personal data (please see second Clause herein for details) and is advising you of the following contents for your perusal in accordance with Personal Data Protection Act:

1. Specific purposes for collection of personal data:

According to the "The Purposes Specified in Personal Data Protection Act and Category of Personal Data" promulgated by Ministry of Justice, HSBC collects your personal data for the specific purposes as Appendix 1.

2. Category of personal data:

It is subject to the personal data that is actually collected by HSBC through the relevant businesses, accounts or services offered to you. HSBC collects your personal data based on the needs of respective businesses, accounts or services, and the data is categorized into ten types as the following according to the "The Purposes Specified in Personal Data Protection Act and Category of Personal Data" promulgated by Ministry of Justice:

- (1) Identification C001 to C003 (e.g., name, telephone number, bank account number or credit card number, and ID No., etc.)
- (2) Characteristics C011 to C013 (e.g., gender, and date of birth)
- (3) Family status C021 to C024 (e.g., marital status, and name of spouse)
- (4) Societal status C031 to C041 (e.g., residence, property and resident visa)
- (5) Education, examination, technique or other expertise C051 to C053 (e.g., academic degree and profession)
- (6) Employment C061 to C062, C064, C066 and C068 (e.g., employer, job title and salary)
- (7) Financial information C081 to C089, C091 to C094 (e.g., total revenue, total income, loan, foreign exchange record and credit limit)
- (8) Business information C101 to C103 (e.g., type of business)
- (9) Health and others C111, C115 and C116, C118 (e.g., medical report, treatment and diagnostic record)
- (10) Other information C131 to C132 (e.g., unclassified emails)

3. Period, area, objects and method of use for personal data:

- (1) Period: Duration of the specific purpose for collection of personal data, the expiration period defined for maintenance of information agreed under laws or contracts (e.g., Money Laundering Control Act and Business Entity Accounting Act, etc.), or the expiration period defined by HSBC (if longer than that defined by laws).
- (2) Area: Local and foreign locations of the following objects.
- (3) Objects: HSBC, other banks and financial institutions, corresponding financial institutions, correspondent banks, Joint Credit Information Center, National Credit Card Center of R.O.C., clearing houses, Financial Information Service Co., Ltd. credit card organizations, acquiring banks, credit guarantee organizations, Small and Medium Credit Guarantee Fund, Agricultural Credit Guarantee Fund, Financial Ombudsman Institution, TDCC, TWSE, GreTai Securities Market, Interbank Money Market Center, outsourcing organizations or any third parties entering into cooperative or mandatory relationship with HSBC (including, but not limited to, the institutions commissioned to engage in market survey), receivers of personal data internationally transmitted who are not restricted by the central industrial competent authorities, HSBC's counterparts engaging in co-marketing or co-promotion, any other institutions having business contact or trading with HSBC, competent authorities, financial supervisory authorities, parties wishing to acquire from or assign to HSBC any assets and liabilities, assume risk or proceed with merger (if any), HSBC's parent company, The Hong Kong and Shanghai Banking Corporation Limited, HSBC Holdings PLC and all its subsidiaries and affiliates thereof (hereinafter referred to as "HSBC Group Members" collectively), and any competent authorities, judicial or other governmental bodies which have jurisdiction over HSBC and HSBC Group Members in the R.O.C., the United Kingdom, Hong Kong and any other places.
- (4) Method of use: By automated machine or any other non-automated means.

4. According to Article 3 of Personal Data Protection Act, you may exercise the following rights against HSBC with respect to your personal data held by HSBC:

- (1) Inquire or request to review or reproduce your personal data. HSBC shall, pursuant to laws, charge the necessary cost and expense;
- (2) Request HSBC to supplement or correct your personal data. You shall exercise it with reasonable explanation in accordance with laws;

(3) Request HSBC to stop collection, processing or using, or to delete your personal data. However, HSBC shall, pursuant to laws, disregard the request if such data is mandated to execute relevant processes.

If you wish to exercise aforesaid rights, you may make the request via the HSBC Contact Centre, the branches or the Internet Banking, and HSBC will proceed with it per your request. If you won't receive any marketing materials, please call HSBC toll free number 0800-066-696 and our representative will help to proceed with it.

5. You may choose to provide your personal data in your sole discretion:

You may choose to provide your personal data in your sole discretion. Provided that you refuse to provide your personal data, HSBC shall not be able to perform the necessary review and processing to offer the relevant services to you. HSBC may hereby decline your application for relevant transactions or services.

6. You agree that HSBC is entitled to amend the advice and to notify you of the outlined amendments and designated webpage, verbally, in writing, or via telephone, SMS, email, fax, e-document, branch and website, or in any other manners sufficient to enable you to know or perceive the amendments (including, but not limited to, providing the access to any website disclosing the details of advice in aforesaid manners). Please peruse the content on the designated webpage accordingly then.
7. In case of any inconsistency between the terms and conditions contained in the contract or instrument entered into between you and HSBC previously with respect to collection, processing, using and international transmission of personal data and the "Letter of Advice on Collecting, Processing and Using Personal Data", this letter shall prevail.
8. An English version of the "Letter of Advice on Collecting, Processing and Using Personal Data" is made to facilitate reference by foreign language users. In case of any discrepancy between the Chinese and English version of this agreement, the Chinese version shall prevail.

Appendix 1: Specific Purposes for Collection of Personal Data

According to the "The Purposes Specified in Personal Data Protection Act and Category of Personal Data" promulgated by Ministry of Justice, HSBC collects your personal data for the following specific purposes:

Life insurance Land administration Real estate service Public relations Property declaration by public servants, avoidance of conflict of interest, and political donations Household administration Agency and brokerage Foreign exchange business Crime prevention, criminal investigation, execution, correction, protection & discipline, victim of crime protection, or rehabilitation protection Arbitration National health insurance, labor insurance, farmer insurance, national pension or other social insurances Criminal case management Deposit and remittance Registration of marketable securities and security holders Marketing (including co-marketing by financial holding) Investment management Internal control over the rosters of shareholders, members (including representatives delegated by shareholders and members), directors, supervisors or other members of a corporate or group Social service or social work Collecting, processing and using by financial service institution pursuant to laws and per the needs of financial supervision Financial dispute handling Financial supervision, management and examination Collecting, processing and using of personal data by non-public entities under legal obligation Insurance brokerage, agency and notarization Insurance supervision Credit card, ATM card, debit card or e-ticket Trust Contract, similar of contract or other legal relations Booking, check-in and ticketing Plan, performance appraisal of control, and other management of research, development and evaluation Legal transactions of personal data Omnibus lending/depositing management for borrower and depositor Loan review and credit facility Consumer/customer management and service Consumer protection Property insurance Property management Tax administration Pension or retirement fund management Commercial and technical information Accounting management and trading in creditor's right Credit facility Education or training administration Bills and notes Business of negotiable instruments exchange Processing of claims, petitions and complaint cases Safety management of Entry/exit Issuance and registration Data management of overseas Chinese Taxation Appeal and administrative remedy Township/city mediation Debenture discounting and acquisition Fund raising (including charity donation) Accounting and related service Information/communication service Management of information/communication and database Information/communication security and management Online shopping and other e-commercial services Supplementary and logistic supporting management Advertisement or commercial activity management Credit checking Survey, statistic and research analysis Students (trainees) (including those graduating and completing courses) information management Certification management Securities, futures, security investment trust and consultation Police affairs Passport, visa and certificate processing Supervision and management of the industry by other public entities Other judicial administration Collecting, processing and use of personal data by other natural persons with proper purposes Other financial management affairs Other businesses within the registered business license or defined by the articles of organization Other consultation and advice services Coordination with domestic and international money laundering control, investigation for antiterrorist sanctions and economic sanctions U.S. taxation declaration

Version: 201308V1

HSBC (Taiwan) Credit Card Application Form

滙豐(台灣)信用卡保證書

保證人_____茲聲明有完全之行為能力訂立及履行保證契約，今向滙豐(台灣)商業銀行股份有限公司(以下簡稱貴行)保證，對於信用卡申請人_____ (身分證字號/居留證號_____)(以下簡稱持卡人)於現在(包括過去所負現在未清償)或將來向 貴行所申請之信用卡，就持卡人於**信用額度新臺幣_____元正之最高限額範圍內**，持卡人(含其附卡使用人)因信用卡之簽帳、預借現金及其他依 貴行信用卡約定條款對 貴行所負之一切債務，包括本金、附帶之循環利息、遲延利息、違約金、損害賠償、各項費用、代付款項及其他從屬於主債務之負擔等，保證人願負清償責任，並與 貴行約定下列保證條款，**但於 貴行未就持卡人財產為強制執行而無效果前，保證人得拒絕對貴行清償：**

保證條款

- 第一條 保證人已詳閱並充分瞭解持卡人與 貴行所申請、約定之事項(包括但不限於 貴行信用卡約定條款)，並確認持卡人提供予 貴行之資料之真實。
- 第二條 保證人瞭解本項最高限額保證係就持卡人於持用 貴行信用卡期間，連續發生的信用卡簽帳款或預借現金等相關債務所為之保證，持卡人未履行債務時，保證人即需負清償責任，保證期間內保證人得依民法第七百五十四條規定以書面通知 貴行終止保證契約，但對於通知終止前已發生之債務，保證人仍應負清償責任。
- 第三條 持卡人未履行債務時，貴行有權對保證人存放於 貴行 之各項存款及對 貴行之一切債權逕行主張抵銷，保證人之存款或其他一切債權應於抵銷時視為已屆清償期。 貴行為前述抵銷，係以登帳並通知保證人之方式為之，自該通知到達保證人之時起溯及自登帳時間即生抵銷之效力；同時，貴行發給保證人之存款憑單、摺簿或其他憑證，於抵銷之範圍內失其效力；抵銷或抵償之債權債務內容及其先後順序均由貴行依相關法令辦理。
- 第四條 保證人同意，如自持卡人取得任何款項或擔保品(不論係因請求權或代位權之行使或其他原因取得)，應用以擔保保證人所保證之債務，並應於貴行請求時立即交付或支付 貴行。
- 第五條 保證人同意 貴行、往來之金融機構、財團法人金融聯合徵信中心、財團法人聯合信用卡處理中心或受 貴行委託之第三人為提供信用卡業務服務之目的及於其他法令許可之範圍內，得依法令規定蒐集、電腦處理、國際傳遞及利用保證人之個人資料。
- 第六條 本保證條款之準據法為中華民國法律。因本保證條款而涉訟時，同意以貴行所指定之地方法院為第一審管轄法院。但法律另有規定者，從其規定。

此致

滙豐(台灣)商業銀行股份有限公司

保證人中文姓名：_____ 英文姓名：_____

保證人：_____ (務必親簽中文名) 中華民國_____年_____月_____日

身分證字號：_____

出生國家：_____ 多重國籍：是，國籍為：_____ 否

公司名稱：_____ 職稱：_____

連絡電話(公司)：_____ (居住)：_____

行動電話：_____ 與正卡人關係為 父母⁽¹⁾ 子女⁽²⁾ 兄弟姊妹⁽³⁾ 朋友⁽⁴⁾ 其他⁽⁵⁾：_____居住地址：_____
(如居住地址不同於戶籍地址時須提供相關證明文件)*** 請保證人附下列資料影本：1.身分證 2.薪資扣繳憑單**

Information verified: _____

滙豐(台灣)商業銀行股份有限公司蒐集、處理及利用個人資料告知書

滙豐(台灣)商業銀行(以下稱本行)為：(1)處理台端與本行之往來交易、(2)提供適當之產品與服務資訊、(3)本行之業務、財務、稅務、營運或風險管理需要之目的(包括但不限於自行或共同行銷、統計調查分析、內部控制、管理及稽核、執行洗錢防制作業及配合全球打擊恐怖份子調查等目的)、(4)本行於依第一條說明所示之目的或其營業登記項目或章程所定業務或其他法令所准許之各項目的、(5)進行認識客戶(Know Your Customer)之程序、(6)一般金融同業徵信與財務資訊之交換、(7)提供予如下列第三條所示之利用對象合於其營業登記項目、章程或法令允許之目的，及(8)委託他人處理相關事務等之目的，本行得蒐集、處理、利用、國際傳輸台端之相關個人資料(詳如第二條之說明)，並依據個人資料保護法(以下稱個資法)之規定，向台端告知下列事項，請台端詳閱：

- 一、蒐集個人資料之特定目的：依據法務部頒佈「個人資料保護法之特定目的及個人資料之類別」，台端個人資料蒐集之特定目的詳附錄一。
- 二、蒐集個人資料之類別：以本行與台端往來之相關業務、帳戶或服務所實際蒐集之個人資料為準。本行係依據不同業務、帳戶或服務之需求，蒐集台端之個人資料，其類別依據法務部頒佈之「個人資料保護法之特定目的及個人資料之類別」共十類說明如下：(一)識別類C001至C003(如姓名、電話、銀行帳戶或信用卡之號碼、身分證統一編號等)(二)特徵類C011至C013(如性別、出生年月日等)(三)家庭情形C021至C024(如結婚有無、配偶之姓名等)(四)社會情況C031至C041(如住所地址、財產資料、居留證明文件等)(五)教育、考選、技術或其他專業C051至C053(如學歷、專業技術等)(六)受僱情形C061至C062、C064、C066、C068(如僱主、工作職稱、薪資等)(七)財務細節C081至C089、C091至C094(如總收入、總所得、貸款、外匯交易紀錄、信用額度、保險細節等)(八)商業資訊C101至C103(如商業種類等)(九)健康與其他C111、C115至C116、C118(如醫療報告、治療與診斷紀錄等)(十)其他各類資訊C131至C132(如無法歸類之電子郵件等)
- 三、個人資料利用之期間、地區、對象及方式：(一)期間：個人資料蒐集之特定目的存續期間、因執行業務所必須及依相關法令或契約約定資料之保存所訂保存年限(如：洗錢防制法、商業會計法等)或本行之保存期間(較法規規定期間長者)。(二)地區：下揭利用對象之國內及國外所在地。(三)對象：本行、同業、往來金融機構、通匯行、金融聯合徵信中心、聯合信用卡中心、票據交換所、財金資訊公司、信用卡國際組織、收單機構、信用保證機構、中小企業信用保證基金、農業信用保證基金、金融消費評議中心、證券集中保管事業、證券交易所、證櫃檯買賣中心、金融同業拆款中心、保險公司、保險商業同業公會、保險事業發展中心、保險安定基金、住宅地震保險基金、汽車交通事故特別補償基金、保險犯罪防制中心、中央健康保險署、受委外之機構或與本行具有合作、委任等關係之第三人(包括但不限於受託辦理市場調查之機構)、未受中央目的事業主管機關限制之國際傳輸個人資料之接收者、本行之共同行銷或合作推廣對象、其他與本行有業務或交易往來之機構、依法有權機關、金融監理機關、擬向本行讓購資產及負債、承擔風險或進行合併之人(如有)、本行之母公司、香港上海滙豐銀行有限公司(The Hongkong and Shanghai Banking Corporation Limited)、滙豐控股公司(HSBC Holdings PLC)及其下所有子公司與關係企業(以下合稱滙豐集團成員)，及中華民國、英國、香港及其他對本行及滙豐集團成員有管轄權之金融主管機關、司法或其他政府機構。(四)方式：以自動化機器或其他非自動化之利用方式。
- 四、依據個資法第三條規定，台端就本行保有台端之個人資料得行使下列權利：(一)得向本行查詢、請求閱覽或請求製給複製本，而本行依法得酌收必要成本费用。(二)得向本行請求補充或更正，惟依法台端應為適當之釋明。(三)得向本行請求停止蒐集、處理或利用及請求刪除，惟依法本行因執行業務所必須者，得不依台端請求為之。若台端擬行使上述權利，可透

過本行客服中心、各分行或網路銀行提出請求，本行將依台端之請求辦理後續相關事宜。若台端不欲接獲行銷郵件或通訊，可致電本行免付費專線0800-066-696，將由專人為台端說明及辦理。

- 五、台端得自由選擇是否提供相關個人資料：台端得自由選擇是否提供相關個人資料，惟台端若拒絕提供相關個人資料，本行將無法進行必要之審核及處理作業，致無法提供台端相關服務，本行得拒絕台端相關交易或服務之申請或辦理。
- 六、台端同意本行有權修訂本告知事項，並同意本行於修訂後，得以言詞、書面、電話、簡訊、電子郵件、傳真、電子文件、分行及網站公告或其他足以使台端知悉或可得知悉之方式(包括但不限於以前述方式告知提供詳載本告知事項內容之網站連結)，告知台端修訂要點及指定網頁，屆時，請台端詳閱指定網頁內容。
- 七、如台端與本行先簽訂之契約或文件所定與個人資料之蒐集、處理、利用、國際傳輸有關條款與本告知事項有所歧異者，以本告知事項為準。

附錄一：蒐集個人資料之相關特定目的

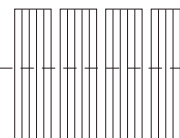
依據法務部頒佈「個人資料保護法之特定目的及個人資料之類別」及本行蒐集台端個人資料之特定目的如下：

◎人身保險 ◎土地行政 ◎不動產服務 ◎公共關係 ◎公職人員財產申報、利益衝突迴避及政治獻金業務 ◎戶政 ◎代理與仲介業務 ◎外匯業務 ◎犯罪預防、刑事偵查、執行、矯正、保護處分、犯罪被害人保護或更生保護事務 ◎仲裁 ◎全民健康保險、勞工保險、農民保險、國民年金保險或其他社會保險 ◎刑案資料管理 ◎存款與匯款 ◎有價證券與有價證券持有人登記 ◎行銷(包含金控共同行銷業務) ◎投資管理 ◎法人或團體對股東、會員(含股東、會員指派之代表)、董事、監察人、理事、監事或其他成員名冊之內部管理 ◎社會服務或社會工作 ◎金融服務業依法令規定及金融監理需要，所為之蒐集處理及利用 ◎金融爭議處理 ◎金融監督、管理與檢查 ◎非公務機關依法定義務所進行個人資料之蒐集處理及利用 ◎保險經紀、代理、公證業務 ◎保險監理 ◎信用卡、現金卡、轉帳卡或電子票證業務 ◎信託業務 ◎契約、類似契約或其他法律關係事務 ◎訂位、住宿登記與購票業務 ◎計畫、管制考核與其他研考管理 ◎個人資料之合法交易業務 ◎借款戶與存款戶存借作業綜合管理 ◎核貸與授信業務 ◎消費者、客戶管理與服務 ◎消費者保護 ◎財產保險 ◎財產管理 ◎財稅行政 ◎退撫基金或退休金管理 ◎商業與技術資訊 ◎帳務管理及債權交易業務 ◎授信業務 ◎教育或訓練行政 ◎票券業務 ◎票據交換業務 ◎陳情、請願、檢舉案件處理 ◎場所進出安全管理 ◎發照與登記 ◎華僑資料管理 ◎稅務行政 ◎訴願及行政救濟 ◎鄉鎮市調解 ◎債權整貼現及收買業務 ◎募款(包含公益勸募) ◎會計與相關服務 ◎資(通)訊服務 ◎資(通)訊與資料庫管理 ◎資通安全與管理 ◎網路購物及其他電子商務服務 ◎輔助性與後勤支援管理 ◎廣告或商業行為管理 ◎徵信 ◎調查、統計與研究分析 ◎學生(員)(含畢、結業生)資料管理 ◎憑證業務管理 ◎證券、期貨、證券投資信託及顧問相關業務 ◎警政 ◎護照、簽證及文件證明處理 ◎其他公務機關對目的事業之監督管理 ◎其他司法行政 ◎其他自然人基於正當性目的所進行個人資料之蒐集處理及利用 ◎其他金融管理業務 ◎其他經營合於營業登記項目或組織章程所定之業務 ◎其他諮詢與顧問服務 ◎配合國內及國際洗錢防制、打擊恐怖份子調查與經濟制裁 ◎美國稅務申報

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