



ID Card copy of Supplementary Card applicant (If you are not HK permanent resident, please submit valid Passport copy or entry permit copy.)

Remark: The documents and application form submitted will not be returned. CCB (Asia) may request additional documents from you for approval process.

1. You have read, understand and agree to be bound by the Conditions of Issue of Octopus and Octopus Automatic Add Value Agreement issued by Octopus Cards Limited ("OCL") (collectively known as the "Agreements") as amended by OCL from time to time in the use of the Octopus Automatic Add Value Service ("AAVS"). You have in particular read, understand and agree with the Personal Information Collection Statement contained in Clauses 33 to 40 of the Octopus Automatic Add Value Agreement. The Agreements, which are available upon request and from OCL website at [www.octopus.com.hk](http://www.octopus.com.hk), will also be accompanied with the CCB (Asia) Octopus UnionPay Dual Currency Credit Card ("Card") to be issued to you.
2. Your personal data provided for this application (including my name, gender, date of birth, HKID Card no. / passport no. and contact information) will be submitted to OCL for the purpose of setting up and operation of the AAVS on the Card.
3. In case of any Card loss or theft, you shall be liable for any loss arising from any unauthorized use of the Octopus card function on the Card during the first (3) hours after actual receipt of the loss or theft report by China Construction Bank (Asia) Corporation Limited ("CCB (Asia)", "Bank").
4. You authorize CCB (Asia) to pay OCL in accordance with such instructions as CCB (Asia) may receive from OCL from time to time regardless of whether the Card is activated or not.
5. If you hold an Octopus at the time of this application, your existing Octopus will not be linked to the Card upon approval of this application, nor will the remaining balance, relevant services and benefits on your existing Octopus be transferred to the Card pursuant to this application. You shall contact OCL directly for any enquiries relating to such existing Octopus.
6. Octopus Auto Living UnionPay Diamond Credit Card "Parking Cash Rebate Program" ("Program") - Upon approval of this application, you understand you will automatically be eligible to participate in the Program organised by CCB (Asia). For the purposes of cash rebate fulfilment by CCB (Asia) under the Program to me, if applicable, CCB (Asia) has to obtain a record of the aggregate rebate amount payable by CCB (Asia) to you on your such Octopus Auto Living UnionPay Diamond Credit Card ("Credit Card") in respect of your payment for car parking services ("Transaction Data relating to the Rebate Amount"). Without such Transaction Data relating to the Rebate Amount, CCB (Asia) will be unable to provide cash rebate fulfilment to you. As a condition of your participation in the Program and to be eligible to receive the cash rebates under the Program upon your fulfillment of the requirement as stated in the terms and conditions for the Program ("Program Terms and Conditions"). Please visit <https://www.asia.ccb.com/hk/autoliving/parking/en> for Program details, by submitting this application form, you confirm that you have read, understood and agree to be bound by the Program Terms and Conditions and consent to: (a) the provision of the Octopus identification number of your Credit Card ("Octopus ID") by CCB (Asia) to OCL, and (b) upon receipt of your Octopus ID from CCB (Asia), disclosure of the Transaction Data relating to the Rebate Amount on your such Credit Card by OCL to CCB (Asia) for the duration of your participation in the Program (being the first day of the month during which this application is approved until the date on which the Promotion comes to an end) ("Participation Period"); to enable the purposes of cash rebate fulfilment to you in accordance with the Program Terms and Conditions and/or respond to your enquiries, if applicable, in connection with the Program. You acknowledge that your Transaction Data relating to the Rebate Amount will only be processed by CCB (Asia) strictly for the fulfilment purpose and not for any other purpose."

1. CCB (Asia) may at its sole discretion decide whether to approve this application or not. If this application is approved and you currently hold any accounts or products with CCB (Asia), the information and instructions you provided for this credit card application shall replace the CCB (Asia) record in respect of all your accounts and products (mailing address & mobile phone no. shall only replace record in respect of all your credit cards), except for the choice regarding the use of personal data in direct marketing which shall replace the CCB (Asia) record regardless of whether this application is approved or not.
2. Key provisions of the CCB (Asia) Credit Card Cardmember Agreement ("Cardmember Agreement") include:
  - a. The finance charge for retail purchases is 2.57% per month (35.60% per annum) and for cash advances is 2.47% per month (35.84% per annum). For details, please refer to the Cardmember Agreement and Fee Schedule.
  - b. Card, PIN, biometric data and one-time password security - I must:
    - sign and activate the Card immediately upon receipt;
    - keep the Card safe;
    - keep confidential any personal identification number(s) or password(s) of use with the Card;
    - carefully handle any authentication factors, including biometric data and one-time passwords; and
    - be liable for all losses reasonably sustained or incurred by you as a result of my failure or delay in doing the above.
  - c. I shall be liable for all losses you suffer if I have acted fraudulently or with gross negligence.
  - d. I shall be liable for all unauthorized transactions made through the Card or a mobile device(s) with the Card bound to the mobile wallet, except that if I have acted in good faith, exercised reasonable care and diligence to protect the Card, PIN and mobile device(s), and have reported the loss or theft of the Card or mobile device(s), or the disclosure of the PIN and/or the biometric data or one-time password to any unauthorized person to you and to local police, my maximum liability for the said unauthorized transactions made before my report to you (not including cash transactions) shall not exceed **HKD500**.
  - e. My Card account statement is conclusive, unless I report in writing any unauthorized transaction within 60 days.
  - f. I shall pay all costs and expenses reasonably incurred in recovering any debt owed by me to the Bank.
  - g. You may demand immediate repayment of the outstanding Card account balance at any time.
  - h. Principal and supplementary card debts - The principal cardmember is liable for both (i) his / her own debts and (ii) debts of each / all supplementary cardmember(s), as shown on the Card accounts. Each supplementary cardmember is only liable for his / her own debts, shown on the supplementary Card accounts.
  - i. If I do not accept a future change proposed to the Cardmember Agreement, I may terminate my Card (by cutting it in half and returning it to the Bank by post). Continued Card maintenance / use will signify my acceptance of such changes.
  - j. (Applicable to UnionPay Dual Currency Credit Card) If the Card issued to me is CCB (Asia) Octopus UnionPay Dual Currency Credit Card equipped with the Octopus card function, any use of the Octopus card function on such Card shall be subject to the Terms and Conditions for use of Octopus card function on CCB (Asia) Octopus UnionPay Dual Currency Credit Card, in addition to the Cardmember Agreement. CCB (Asia) Octopus UnionPay Dual Currency Credit Card is linked to the Octopus Automatic Add Value Service ("AAVS") and such linkage cannot be cancelled unless the AAVS is terminated together with CCB (Asia) Octopus UnionPay Dual Currency Credit Card. Any use of the AAVS shall be subject to the Octopus Automatic Add Value Agreement.
  - k. (Applicable to UnionPay Dual Currency Credit Card) I agree that:
    - i. all transactions (including cash advances) made in Hong Kong or overseas, excluding Mainland China (irrespective of the currency of such transactions) shall be posted to my HKD Card Account.
    - ii. subject to sub-clause (c) below, all transactions (including cash advances) made in Mainland China (irrespective of the currency of such transactions) shall be posted to my RMB Card Account.
    - iii. certain transactions (including cash advances) made in RMB may be posted to my HKD Card Account due to the settlement arrangement.
    - iv. all transactions (including cash advances) which are effected by use of the Card in currency other than HKD and RMB made outside Mainland China shall be converted to HKD using the applicable UnionPay exchange rate on the date of conversion and posted to my HKD Card Account. I agree to accept the exchange rates without dispute.
    - v. all Fees and Charges in respect of my HKD Card Account shall be posted to my HKD Card Account.
    - vi. all Fees and Charges in respect of my RMB Card Account shall be posted to my either HKD or RMB Card Account as set out in the Fee Schedule.
  - l. (Applicable to UnionPay Dual Currency Credit Card) I shall always specify clearly in respect of which Card Account(s) my payment(s) are made for settlement. In particular, all my HKD Card Account payments must be settled in HKD and my RMB Card Account payments must be settled in RMB. If payment made in HKD is for settlement of my RMB Card Account, I shall specify the payment as such in the manner as CCB (Asia) may determine from time to time.