

# CABLE Power VISA Application Form

(For CABLE Service Subscribers Only)

By Fax : 2904 7836  
 By Mail : DBS BANK (HONG KONG) LIMITED,  
 CARD APPLICATION PROCESSING  
 8/F ONE ISLAND EAST, 18 WESTLANDS ROAD,  
 QUARRY BAY, HONG KONG

CA8513

## For CABLE Service Subscribers Only

### CABLE Service Account No.

- Principal card applicant must be subscriber of CABLE Service (such as CABLE bundle service, CABLE TV service, i-cable broadband service, i-cable homeline service). Please fill in 1 CABLE Service Account No. for application of Direct Debit Authorisation ("DDA") service.
- If you have **more than 1** CABLE Service Account No. and would like to arrange the DDA service for payment of other CABLE Service fees, please apply with "Cable" upon successful application of this CABLE Power VISA.
- New subscribers can leave this blank if the CABLE Service Account No. is not available yet. If new subscribers have more than 1 Account No., the Bank will base on the following sequence: CABLE bundle service, CABLE TV service, i-cable broadband service, i-cable homeline service to record 1 CABLE Service Account No., for application of the DDA service.

### SERVICES CURRENTLY ENJOYED BY APPLICANT



Please select from below services of DBS Bank (Hong Kong) Limited ("the Bank") currently enjoyed by applicant:

- DBS Credit Card (Credit Card No. \_\_\_\_\_)  
 (Including DBS credit cards or its co-branded cards, COMPASS VISA or 3Everyday COMPASS VISA)
- DBS Treasures     DBS Private Banking

### DIRECT DEBIT AUTHORISATION

I hereby authorise all payments relating to my CABLE Service account at the record of DBS Bank (Hong Kong) Limited ("the Bank") to be directly debited to my CABLE Power VISA account following card issuance (include replaced, renewed and substituted cards). The service is only applicable to CABLE Power VISA principal cardholder who has CABLE Service account simultaneously.

### TYPE OF CREDIT CARD APPLIED

-  CABLE Power VISA Gold (866)    **First 2 Years Annual Fee Waiver**
- or   CABLE Power VISA Classic (865)

Annual income requirement for application of Classic Card and Gold Card is around HK\$60,000 and HK\$100,000 respectively. If your Gold Card application does not meet the requirements, it may be considered as a Classic Card application. All your personal credit card accounts (including supplementary card accounts) will share an overall credit limit.

**If no choice is indicated, or both CABLE Power VISA Gold and CABLE Power VISA Classic are selected, only Gold Card will be applied.**

### WELCOME OFFER

Please select either **ONE** welcome offer\* below: (%)

- SANYO VPC-CG88 Full HD Dual Camera (N)  
 (Redemption Price: HK\$1,680 or Interest-free Instalment Loan: HK\$140 x 12 months)    **or**
- Panasonic Headphone (Free) (%)    **or**
- 0% Interest Rate "Funds Transfer" Programme<sup>△</sup> (R) (150)

Upon approval of my credit card application, please deduct the below transfer amount from my credit card account and transfer to below specified HK Dollar current / saving account.

HK Dollar Current / Saving Account No. for Transfer <sup>#</sup> :	Bank Code	Branch Code	Account Number (Joint Account will not be accepted)
_____	_____	_____	_____

Bank Name of HK Dollar Current / Saving Account :

Transfer Amount (HK\$) ^     80% of the credit limit of the credit card account  
 (Transfer amount must not be less than HK\$5,000)

<sup>△</sup> Please refer to Clause 17 of Welcome Offer Terms and Conditions for the annualized percentage rate of 0% Interest Rate "Funds Transfer" Programme.

<sup>#</sup> Must be a valid Hong Kong Dollar bank account maintained in Hong Kong under applicant's name. Please provide account proof.

<sup>^</sup> The maximum transfer amount is subject to Welcome Offer Terms and Conditions clause 18. If the requested transfer amount exceeds the maximum transfer amount, or if this field is left blank, the maximum transfer amount will apply.

\* Welcome Offer Terms and Conditions apply.

## PERSONAL DATA

Applicants must be over 18 years old.

Salutation     Mr. (M)     Ms. (F)

**English** Name as printed on HKID Card

Surname    Given Name

\_\_\_\_\_

Nationality     HKSAR (05)     Others : \_\_\_\_\_

Marital Status     Single (1)     Married (2)

Date of Birth    \_\_\_\_\_ D/ \_\_\_\_\_ M/ \_\_\_\_\_ Y

HKID No. (Please attach copy) \_\_\_\_\_ ( )

Education     Post-secondary or Below (1)

University or Professional (2)

Home Address

(in **BLOCK LETTERS**, overseas address and P.O.Box are not accepted)  
 (If you are not the holder of HK permanent ID Card and the below home address is not your permanent home address, please also provide the permanent home address proof)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

HK (01)  KLN (02)  NT (03)    Years There    \_\_\_\_\_ Y    \_\_\_\_\_ M

Mortgaged (2)     Rented (3)

Monthly Instalment/Rental (HK\$) \_\_\_\_\_

Self-owned (No contribution required) (1)     Company Provided (4)

Live with Parents (5)     Others (6)

**E-mail Address** \_\_\_\_\_

Home Tel. No. \_\_\_\_\_

(Mobile Phone & Pager No. are not accepted)

Mobile Phone /Pager No. \_\_\_\_\_

Please note that the Bank will send the Verified by Visa / MasterCard SecureCode one-time password to you via the above mobile phone number for you to conduct online credit card transactions which require identity authentication.

### APPLICANT OCCUPATION

Employed (2)     Temporary/Part-time/Contract (3)

Self-employed (1)

(Please attach Business Registration Certificate copy)

Non-Working Group (e.g. Housewife/Retired etc.) (98, 701) (2)

Company Name (in **BLOCK LETTERS**)    (Remark 1)

\_\_\_\_\_

Office Address (in **BLOCK LETTERS**)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

HK (01)  KLN (02)  NT (03)    Year(s) of Service    \_\_\_\_\_ Y    \_\_\_\_\_ M

By signing below, I give the declaration and agree to the matters set out in this application.

**X** \_\_\_\_\_

**Signature of Principal Card Applicant**

**Date**

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QUARRY BAY, HONG KONG

002-001

CA8513

HKID No. (Please attach copy) \_\_\_\_\_ ( )

### Employer/Business Nature :

- |  |   |
|--|---|
| <input type="checkbox"/> Banking/Finance (04)                                      | <input type="checkbox"/> Restaurant/Beauty/Fitness (05)           |
| <input type="checkbox"/> Govt/Quasi Govt Organisations/<br>NGO/Public Utility (09) | <input type="checkbox"/> Insurance (11)                           |
| <input type="checkbox"/> Professional/Medical<br>Services (16)                     | <input type="checkbox"/> Property (08)                            |
| <input type="checkbox"/> Education (19)  | <input type="checkbox"/> Hotel/Travel/Transportation (02)         |
| <input type="checkbox"/> Trading/Shipping/<br>Manufacturing (22)                   | <input type="checkbox"/> IT/Printing/Media/<br>Entertainment (06) |
| <input type="checkbox"/> Retail/Wholesales (18)                                    | <input type="checkbox"/> Construction/Engineering (07)            |
|  | <input type="checkbox"/> Others (please specify) :                |

### Occupation :

- |   |   |
|---|---|
| <input type="checkbox"/> Professional/Senior<br>Management (100)          | <input type="checkbox"/> Insurance/Investment Agent (300)               |
| <input type="checkbox"/> Teacher/Lecturer/Professor (101)                 | <input type="checkbox"/> Property Agent/Salesman (302)                  |
| <input type="checkbox"/> Disciplinary Services (001)                      | <input type="checkbox"/> Driver (450)                                   |
| <input type="checkbox"/> Supervisor/Manager (202)                         | <input type="checkbox"/> Security Guard (605)                           |
| <input type="checkbox"/> Clerk/Merchandiser (200)                         | <input type="checkbox"/> Catering/Delivery Worker/<br>Site Worker (400) |
| <input type="checkbox"/> Engineer/Technician (601)                        | <input type="checkbox"/> Director/Partner/<br>Sole Proprietor (802)     |
| <input type="checkbox"/> Air Crew/Media/<br>Social Worker/Performer (500) | <input type="checkbox"/> Others (please specify) :                      |
| <input type="checkbox"/> Blue Collar (600)                                |   |

Office Tel. No. \_\_\_\_\_

Monthly Income (HK\$) \_\_\_\_\_ X \_\_\_\_\_ Month(s)

Remark 1: For self-employed person, if company is in business for less than 1 year, please fill in previous employment details.

Previous Employer/Business Nature \_\_\_\_\_

Previous Year(s) of Service Y \_\_\_\_\_ M \_\_\_\_\_

## CORRESPONDENCE ADDRESS

Please send monthly statement to  Home (H)  Office (W)  
If the application is approved, the address chosen will be used as official correspondence address for **ALL** your credit card accounts with us. If no choice is indicated, home address will be used as official correspondence address for **ALL** your credit card accounts with us.

## YOUR PREFERENCE

- Display Language on ATM Screen  
 Chinese (1)  English (2)
- Please indicate your choice of CABLE Power VISA spending rewards :  
 HK\$30 Rebate for CABLE Service Subscription Fee (0)  
 "DBS\$ Cash Rebate Scheme" (1) OR  
 "DBS\$ Redemption Scheme" (2)  
If no choice is indicated, "DBS\$ Cash Rebate Scheme" will be applied.  
The above spending rewards are subject to relevant Terms & Conditions. For details please refer to this application form and our website [www.dbs.com/hk/card](http://www.dbs.com/hk/card).
- The Bank will set up a DBS iBanking account for the card applicant automatically upon approval of the credit card. Card applicant can access the credit card account(s) and other accounts including, but not limited to deposit accounts, loan accounts and investment accounts maintained with the Bank through this DBS iBanking account. The use of DBS iBanking account is subject to the Terms and Conditions for DBS iBanking Service. Copy of such terms and conditions are available on request from the 24-hour Customer Services Hotline 2290 8888 of the Bank or the Bank's website [www.dbs.com.hk](http://www.dbs.com.hk) or at any branches of the Bank.  
Please put a tick in the box below if you do not wish to use DBS iBanking:  
 I do not wish to use DBS iBanking (PC:2)  
\*If you already have a DBS iBanking account, the Bank will not arrange the account set up for you again.

## RELATIONSHIP WITH STAFF MEMBER(S) OR DIRECTOR(S) OF THE BANK

Are you (or any proposed guarantor) a relative/spouse of any of the directors or employees of DBS Bank (Hong Kong) Limited or its parent, DBS Bank Ltd, or any of its other subsidiaries?

- Yes, name of the relevant director or employee in  
English/Chinese \_\_\_\_\_  
Relationship \_\_\_\_\_

- No, I confirm that, at present, there is no such relationship. I agree to notify the Bank promptly in writing if I become so related.  
If you leave this section blank, we will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.

If you wish to apply for supplementary card, please visit [www.dbs.com/hk/card](http://www.dbs.com/hk/card) to download and complete relevant supplementary card application form.  
In case of any discrepancy between the English version of terms and conditions/declaration and its Chinese translation, the English version shall prevail.

## DOCUMENTS REQUIRED

Please attach copies of the following documents for our processing. Documents submitted including this application are not returnable.

- HK permanent Identity Card<sup>1</sup> (Document copies should be enlarged and copied in clear quality with A4 paper); **AND**
- Latest home address proof within the last 2 months (e.g. electricity bill, rate bill, bank statements), if you have a permanent home address, please also attach the permanent home address proof; **AND**
- Latest statement issued by CABLE **OR** Cable Service contract proof (please tick);  
 CABLE bundle service; **OR**  
 CABLE TV service; **OR**  
 i-cable broadband service; **OR**  
 i-cable homeline service; **AND**
- Photocopy of the below documents applicable to you (please tick)  
**Fixed Income Earner**  
 Latest 1 month's computer generated Payroll Advices; **OR**  
 Latest 1 month's bank statement/passbook showing your name, account number and salary entries **OR**  
 Full set of latest Salaries Tax Demand Note;

### Non Fixed Income Earner

- Latest 1 month's computer generated Payroll Advices (must show the basic salary, otherwise please provide the latest 3 months' computer generated Payroll Advices); **OR**  
 Latest 3 months' bank statement / passbook showing your name, account number and salary entries;

### Self-employed Group

- Business Registration Certificate and Full set of latest Profits Tax Demand Note and Latest 3 months' bank statement / passbook showing your name, account number and transaction entries;

### Non-Working Group

- Latest Fixed Deposit Advice or Investment Statement issued by bank

### Applicable to applicant selected 0% Interest Rate "Funds Transfer" Programme

- Photocopy of the bank statement (except online statement) or first page of passbook showing the bank name, your name and account number to which the transfer amount of the Programme is transferred (Joint account will not be accepted)

**1 For applicants who are not holders of HK permanent ID card, please provide copies of HKID card and valid passport / travel document.**

**The Bank reserves the right to request additional documents for application approval.**

## DECLARATION AND SIGNATURE OF APPLICANT

I have read and agreed to be bound by all the Terms and Conditions contained in this application form. I declare and warrant I have (a) no overdue credit card or other loan payments outstanding for over 30 days; (b) not had any credit cards in my name cancelled due to payment default; and (c) not had a bankruptcy petition made against me and I am not petitioning or intending to petition for my bankruptcy. I understand and agree that this application is subject to the Bank's final approval. All applications and offers are subject to the final approval of the Bank.

X \_\_\_\_\_

Signature of Principal Card Applicant \_\_\_\_\_ Date \_\_\_\_\_

### CTV HR USE ONLY

AI	ADD	POS	FT	PB
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### FOR OFFICE USE ONLY

Program Code 1		Program Code 2	
TO1105-WXBSITE		TO1105-WEBSITE	
AB	AP/CX/RJ	CL	CRM/CAU
FT	APPROVE	PENDING	REJECT
Card No. _____			

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## WELCOME OFFER TERMS AND CONDITIONS

1. The welcome offer is only valid for successful principal card application submitted on or before 31 December 2011.
2. Change of selected welcome offer is not acceptable.
3. DBS Bank (Hong Kong) Limited ("the Bank") reserves the right to charge cardholder (including by charging to the relevant card account) the value of the welcome offer redeemed / the value of interest difference of "Funds Transfer" Programme if cardholder (by any means) redeems the welcome offer to which he/she is not entitled, makes duplicate redemption or uses ineligible transactions as the Bank may at its discretion determine to redeem the welcome offer.
4. If customers applied via different application forms successfully, only one welcome offer will be offered.
5. If no choice of the welcome offer is indicated in the application form, your welcome offer will be assigned as "Panasonic Headphone". If more than one welcome offer is indicated in the application form, the highest order of choice you have made on the application form will be assigned as your welcome offer.
6. The Bank reserves the right to vary the terms and conditions, change or terminate the welcome offer. In case of any dispute, decision of the Bank shall be final and binding.

### Applicable to applicant selected " SANYO VPC-CG88 Full HD Dual Camera" / "Panasonic Headphone":

7. Welcome offer is not applicable to principal card applicant who currently holds and/or in the past 6 months has held or cancelled any credit cards of the same card type (CABLE Power VISA Gold and CABLE Power VISA Classic will be classified as same card type), issued by the Bank or its predecessors.
8. Successful applicant with accumulated retail spending and/or cash advance of HK\$4,800 or above within 60 days from card issuance date ("Spending Period") will be eligible to purchase "SANYO VPC-CG88 Full HD Dual Camera" at HK\$1,680 / by a 12-month interest-free instalment loan of HK\$140 per month or redeem the "Panasonic Headphone" for free.
9. Cardholder will receive gift redemption letter within 4 weeks after the spending requirement is met. Cardholder shall present the gift redemption letter in person at designated redemption centre to purchase/ redeem the welcome offer.
10. Cardholder who chooses to purchase the welcome offer by interest-free instalment loan will be deemed to accept the Card Interest-Free Instalment Loan Terms and Conditions. The relevant terms and conditions will be provided with new card.
11. Only posted transactions are counted towards the spending requirement (for transactions of Card Interest-Free Instalment Loan, Call-a-loan and Fee Based Instalment, only posted monthly instalments are counted). The following types of transactions will not be calculated in the spending requirement: cash advance handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, tax payment, all other bill payment transactions made via JETCO / Internet / 24-hour Customer Services Hotline or other means as provided by the Bank from time to time, transaction that has been subject to cancellation, charge-back, return of goods and/or refund or any other categories as the Bank may at its discretion determine from time to time.
12. Spending requirement for each principal card is counted separately. Eligible transaction of different principal cards cannot be combined.
13. Availability of the welcome offer is subject to demand. If stock of the welcome offer is exhausted due to excess demand, the Bank has the right to provide customers with an alternative offer.
14. The Bank is not the supplier of the welcome offer, any description, photos and suggested retail price in relation to the welcome offer are supplied by the merchant and for reference only, the Bank will not accept any liability for the differences between the suggested retail price/redemption price and its actual market price and/or all matters in relation to the redeemed welcome offer. Any complaints should be made to the merchants.

### Applicable to applicant selected 0% Interest Rate "Funds Transfer" Programme ("Interest-Free Cash"):

15. The Interest-Free Cash is not applicable to principal card applicant who currently holds and/or in the past 6 months has held or cancelled any DBS Credit Card or its co-branded card, COMPASS VISA or 3Everyday COMPASS VISA issued by the Bank or its predecessors.
16. Applicant who selected the Interest-Free Cash will be deemed to accept the Terms and Conditions for Funds Transfer Programme. The full terms and conditions have been provided in the application form.
17. The interest rate of outstanding balance of the Interest-Free Cash is 0% (Annualized Percentage Rate (APR) including handling fee is 0.11%) for the first 4 monthly statements (from the date of funds transferred ("Transfer Effective Date") to the 4th monthly statement date after Transfer Effective Date, both dates inclusive). From the date after the 4th monthly statement date onwards, the finance charge will be calculated according to the prevailing rate for cash advance. Please refer to the prevailing cash advance rate as printed on the card mailer along with the new card or your credit card statement. The Bank will charge a handling fee of HK\$150 on the approved transfer amount, which will be deducted from the approved credit card account upfront. The APR for the first 4 monthly statements (including the HK\$150 handling fee) is calculated in accordance with guidelines as set out in the Code of Banking Practice.
18. Total transfer amount for the Interest-Free Cash must be at least HK\$5,000. Maximum total transfer amount (together with interest, fees, charges and any additional transfer amount allowed) must not exceed 80% of the credit limit of the applicable credit card account approved through this application or HK\$100,000 (whichever is lower).
19. You must submit photocopy of the bank statement (except online statement) or first page of passbook showing the bank name, your name and account number for which the funds of the Interest-Free Cash is transferred to. Joint account will not be accepted. If the Bank does not receive such photocopy, the Bank cannot process the Interest-Free Cash's application.
20. You also agree that, before your new card activation, the Bank can debit the funds and related fees and charges of the Interest-Free Cash to the newly approved credit card account.
21. If the credit card account is terminated due to any reason, applicant should repay in full any amount due in applicant's applicable credit card account, including the transfer balance, finance charge (if applicable) and all applicable fees and charges. In the event of discrepancy or inconsistency between English version of these terms and conditions and the Chinese version, the English version shall prevail.

## TERMS AND CONDITIONS FOR DBS CREDIT CARD APPLICATION

1. By making an application in writing or via online or by telephone. I accept all Terms and Conditions set out in this application form, its accompanying leaflet (if applicable).
2. I will be bound by all terms and conditions stated in the Credit Card Terms and Conditions (highlights of which are appended in this application) and Terms and Conditions governing the use of the related services (such as Internet Account, "Call-a-loan" Service and Balance Transfer, if I have selected to apply these services), which will be supplied to me on approval of the application. Copies of such Terms and Conditions are available on request from the 24-hour Customer Services Hotline 2290 8888 of DBS Bank (Hong Kong) Limited ("the Bank") or the Bank's website [www.dbs.com/hk](http://www.dbs.com/hk) or at any branches of the Bank. If I do not accept such Terms and Conditions, I may terminate the credit card. Activation or use of the credit card or any such related services constitutes my acceptance of such Terms and Conditions.
3. Annual income requirement for application of CABLE Power VISA Gold Card is around HK\$100,000. If the Gold Card application does not meet the requirements, it may be considered as a Classic Card application, annual income requirement for Classic Card application is around HK\$60,000.
4. I declare and warrant to the Bank that the information provided in this application is true, correct and complete. It is required for processing this application and thereafter operating the credit card. If it is not provided, this application may be rejected.
5. I agree that the applicable data policies, notices and other communications to customers concerning their data from time to time issued by the Bank shall apply to all information provided by me in this application. A copy of the Data Policy Notice of the Bank has been provided with this application form and formed a part of the DBS Credit Card Terms and Conditions. Further copies of the Data Policy Notice are available by calling the Customer Services Hotline, from the website ([www.dbs.com.hk](http://www.dbs.com.hk)) or at any branches of the Bank. I agree that all information in this application, or that is obtained from any other sources or that arises from my relationship with the Bank, or any other DBS Group company ("Data") will be subject to such policies and/or other communications (as may be varied from time to time). I agree in particular that the Bank may (a) verify, provide and collect information about me from other organizations, institutions or other persons; (b) transfer Data outside the Hong Kong SAR including to Singapore; (c) compare any data obtained with my Data, and use the results for taking of any actions including actions that may be adverse to my interests (including declining this application); (d) provide my Data to credit reference agencies, and, in the event of default, to debt collection agencies; and (e) provide such Data to Hong Kong Cable Television Limited (or any of its subsidiaries, associated companies or affiliates) ("Cable") for processing of this application and thereafter operating of the credit card. In order to process this application, I authorise Cable, if necessary, to provide the Bank with the Data such as my name, home address, contact telephone number(s), CABLE Service Account No. and ID card or passport number, all as provided to Cable in relation to the provision of CABLE Services for Bank's verification.
6. I understand and agree that I have the right to: (a) request to be informed which items of Data are routinely so disclosed to credit reference agencies or debt collection agencies; (b) request to be provided with further information to enable an access and correction request to be made to the relevant credit reference agency or debt collection agency; and (c) ask the Bank to request the relevant credit reference agencies to delete my consumer credit data upon termination of the credit card account by full payment, if there is no payment default in excess of 60 days in the past 5 years. If I have any such payment default, I am liable to have my consumer credit data retained by the relevant credit reference agencies until 5 years from the final settlement date of the default amount or 5 years from the date of discharge of my bankruptcy as notified to the credit reference agency whichever is earlier.
7. Annual fee for Gold Card is HK\$550, Classic Card is HK\$300, while that for the respective supplementary cards are HK\$275 and HK\$150.
8. Annualized percentage rate of the finance charge is: Cash Advance (Gold Card 36.12%-37.72%, Classic Card 36.12%-37.72%); Retail Transaction (Gold Card 34.49%-36.07%, Classic Card 34.49%-36.07%). For approved rates, please refer to the card mailer along with the new credit card or other notifications from the Bank from time to time.

## TERMS AND CONDITIONS FOR FUNDS TRANSFER PROGRAMME

Please read these Terms and Conditions carefully before you apply for the "Funds Transfer Programme" (unless otherwise specified, this Programme shall be referred to as "the Programme"). When you read these Terms and Conditions, bear in mind that "you" and "your" mean the Principal Cardholder of a credit card issued by DBS Bank (Hong Kong) Limited ("the Bank"), which expression includes its successors and assigns. Your request for the Programme, either in writing, by telephone or through other means as the Bank considers appropriate from time to time, will be deemed to be acceptance of these terms & conditions.

1. You can apply to: (a) transfer available funds from the account of your credit card issued by the Bank (for which you have applied for the Programme) ("Card Account") to your designated bank account; or (b) transfer available funds from the Card Account to repay the debit balances of any Hong Kong dollar credit card / revolving loan account maintained with any recognised financial institutions in Hong Kong (excluding those maintained with the Bank). Transferring available funds to repay debit balances of a revolving loan account is only applicable to Pay Less VISA Account. If such application is approved by the Bank, you are deemed to have authorised the Bank to: (i) debit the Card Account by the transfer amount approved by the Bank; and (ii) transfer the transfer amount to your designated Hong Kong dollar current / saving bank account / credit card account / revolving loan account maintained with any recognised financial institutions in Hong Kong under your name (not applicable to repay any of your credit card / revolving loan / personal loan account maintained with the Bank). The Bank shall be entitled to determine how the approved amount shall be deposited to the designated accounts, and you will be responsible for all fees and charges imposed by those financial institutions.

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## HIGHLIGHTS OF DBS CREDIT CARD TERMS AND CONDITIONS

Important Notes: You must read the entire DBS Credit Card Terms and Conditions carefully. Your attention is particularly drawn to the following major Terms and Conditions.

- The Bank will set a minimum and maximum limit on the total transfer amount for each application of the Programme which will be stated on the application form or marketing materials of the Programme. The total transfer amount for each application of the Programme must not exceed the maximum and must not be less than the minimum limit.
  - Application and the transfer amount of the Programme are subject to the approval of the Bank at its absolute discretion. Reasons need not be given for any non-approval or partial approval. The Bank may approve a transfer amount less than the amount requested in the application.**
  - Application processing will normally be completed within seven working days following receipt of all required documentation. You will receive a confirmation letter following approval. **For applicants of transferring transfer amount to repay debit balances of credit card / revolving loan account maintained with any recognised financial institutions in Hong Kong, you should continue to make payment to the relevant recognised financial institutions for which fund transfer is sought until the transfer is fully completed. The Bank will not be liable for any interest or other charges incurred.**
  - The approved transfer amount will be withheld from the available credit limit of the Card Account upon approval.
  - The transfer amount transferred under the Programme is not eligible for bonus point / cash rebate / COMPASS Dollar or other reward or benefits scheme.
  - The Bank shall be entitled to levy an administration fee and other related charges, as the case may be, arising from each successful application. A non-refundable administration fee calculated at the rate from time to time determined by the Bank will be payable immediately upon approval of the Programme and debited to the Card Account.
  - A finance charge will be debited on the outstanding transfer amount on a daily basis, from the date of transfer, according to the rate printed on the application form, marketing materials or other notices issued by the Bank from time to time provided that the Card Account is normal, in good standing and with no delinquent record. If you fail to pay the minimum payment on the due date as specified on any monthly statement, your Card Account will be regarded as in delinquent status and the finance charge on the outstanding transfer amount will be charged by an adjusted interest rate, which is: (a) the applicable standard annual rate for cash advance (which is shown on your monthly statement or other notices issued by the Bank from time to time) PLUS (b) the delinquency adjustment rate (which shall be notified by the Bank to you from time to time). Once such adjusted interest rate applies, it will continue until you pay in full or at least the minimum payment due on or before the due date shown on any subsequent statement. The original applicable rate for finance charge shall resume from the following day of the coming statement date of such statement.**
  - Any payment to your Card Account shall be applied to repay the outstanding balances of the Programme first or be applied to repay any due amount in your Card Account in any order as from time to time determined in the Bank's absolute discretion.**
  - If the entire outstanding amount stated in any monthly statement is not received in full on or before the payment due date, apart from the finance charge of the Programme, you shall pay the Bank all other applicable finance charges (such as the finance charge of retail transaction and cash advance, delinquency adjustment etc.) as stipulated in the Bank's Fee Schedule or other notices provided by the Bank from time to time, until full payment is credited to your Card Account. All finance charges are calculated and accrued on a daily basis. The Bank's Fee Schedule is available on request from branches, Customer Services Hotline and can be downloaded from the Bank's website at [www.dbs.com/hk](http://www.dbs.com/hk).**
  - The finance charge will be calculated on a 365-day yearly basis.
  - If any of your credit card account is not maintained in good standing after any funds transfer, the Bank reserves the right to revoke the availability of the Programme at any time without notice.
  - The Bank has the right to conduct a credit checking on you and to request additional documents from you.
  - The Programme shall operate in addition to the applicable credit card terms and conditions. In case of any conflict between these Terms and Conditions and that of the applicable credit card, the former shall prevail.
  - The Bank reserves the right to reject any application under the Programme at its sole discretion. In the event of dispute, the decision of the Bank shall be final and conclusive.
  - The Bank shall be entitled to increase or alter its fees and charges (including the fees and charges in respect of the Programme and any other fees and charges as stipulated by the Bank from time to time), as well as impose new fees and charges, from time to time and may notify you of such increase, alteration or imposition in any manner it thinks fit. You will be bound by such increase, alteration or imposition unless the arrangements in respect of your Card Account(s) under the Programme is cancelled and the outstanding amount(s) due to the Bank under the Programme is repaid in full before the date on which such increase, alteration or imposition becomes effective.
  - The Bank may revise or alter these Terms and Conditions and/or introduce additional terms and conditions from time to time and such revision and/or addition shall become effective subject to the Bank's giving notice to you (for a period of at least 30 calendar days for any variation of terms and conditions affecting fees and charges under the control of the Bank or affecting the liabilities or obligations of you or for such reasonable period as the Bank may prescribe in the case of any other variations). All notices may be given by display at the Bank's branches, advertisement or other means as the Bank thinks fit and shall be binding on you unless the arrangements in respect of your Card Account(s) under the Programme is cancelled and the outstanding amount(s) due to the Bank under the Programme is repaid in full before the date on which such variation becomes effective.
  - These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
- The Cardholder shall sign the credit card immediately upon receipt of the credit card from DBS Bank (Hong Kong) Limited ("the Bank").
  - The Cardholder shall exercise reasonable care and diligence in safekeeping the credit card and/or the personal identification numbers ("PIN") (if applicable). In the case of any loss, theft or unauthorised disclosure of any of them, the Cardholder should report to the Bank as soon as reasonably practicable upon notice or suspicion thereof.
  - The Cardholder shall be liable for all unauthorised transactions and losses suffered by the Bank involving the use of the credit card and/or the PIN (if applicable) if you have acted fraudulently or with gross negligence or failed to fulfill the obligations as set out in Clause 2 above.
  - Provided the Cardholder has acted honestly, in good faith and with due care, the Bank may at its absolute discretion exclude liability for unauthorised transactions.
  - The Principal Cardholder is fully liable for all transactions and obligations of the Supplementary Cardholder(s). Supplementary Cardholder(s) is/are only liable for his/her own transactions and obligations.
  - The Cardholder is responsible for reasonable legal and other costs for recovering amounts due from him/her, up to 30% of the total debt.
  - Amounts due from a Cardholder may be set off against his/her bank accounts with the Bank.
  - Card Account statement shall be considered conclusive if the Bank does not receive from the Cardholder notice of errors or unauthorised transactions within 60 days of the statement date.
  - The Cardholder must pay the minimum payment due as shown in the Card Account statement otherwise an additional fee is payable.
  - The Cardholder may terminate the credit card if he/she does not accept any amendments to the Terms and Conditions or fees and charges proposed by the Bank.

## CABLE POWER VISA SPENDING REWARDS TERMS AND CONDITIONS

### Applicable to HK\$30 Rebate for CABLE Service Subscription Fee:

- Applicants must have selected HK\$30 Rebate for CABLE Service Subscription Fee as their spending rewards in this application form and accumulated retail spending of HK\$2,800 or above (based on transaction date) in each month in order to be eligible for the HK\$30 Rebate for CABLE Service Subscription Fee for respective month. Only posted transactions are counted towards the spending requirement (for "Card Interest-Free Instalment Loan" transactions, only posted monthly instalments are counted). The following types of transactions will not be calculated in the spending requirement: cash advance and its related handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, tax payment, all other bill payment transactions made via JETCO/Internet/24-hour Customer Services Hotline or other means as provided by the Bank from time to time, transaction that has been subject to cancellation, charge-back, return of goods and/or refund or any other categories as the Bank may at its discretion determine from time to time.
- DBS Bank (Hong Kong) Limited ("the Bank") will credit the rebate to cardholder's CABLE Power VISA account within two months after the spending requirement of the respective month has been fulfilled and the rebate will be shown on the monthly statement.
- Cardholders who selected this as their spending rewards are not entitled to participate in the DBS\$ Reward Scheme.
- The monthly accumulated retail spending will be counted independently for each month. If cardholder has more than one CABLE Power VISA account, the accumulated retail spending of each account will be counted separately. Transactions conducted under the supplementary card will be deemed as transactions conducted under the principal card account.
- If there is any discrepancy between the record of the Bank and the cardholder's record, the Bank's record shall be conclusive.
- The rebate is not redeemable for cash.

### Applicable to DBS\$ Cash Rebate Scheme and DBS\$ Redemption Scheme:

- Cardholders who selected DBS\$ Cash Rebate Scheme can earn DBS\$ by spending. Every DBS\$1 earned in each monthly statement will be automatically converted to HK\$1 cash rebate, no registration is required, it will be deducted from your spending in next monthly statement.
- Cardholders who selected DBS\$ Redemption Scheme can redeem cash coupons, gifts or flying miles flexibly with DBS\$.
- The DBS\$ Cash Rebate Scheme and DBS\$ Redemption Scheme are bound by the terms and conditions of DBS Credit Card DBS\$ Reward Scheme. For details of the scheme and terms and conditions, please visit our Bank's website [www.dbs.com/hk/card](http://www.dbs.com/hk/card).

## **DBS Bank Group Data Policy Notice for Hong Kong Operators**

The Hong Kong operations of DBS Bank Ltd. ("DBS") and its various Hong Kong subsidiaries are committed to protecting data privacy in accordance with applicable Hong Kong legal and regulatory requirements. Accordingly, each of DBS and such subsidiaries (singly a "Company" and collectively, the DBSHK Group ), including DBS Bank (Hong Kong) Limited, adheres to the data policy of the DBSHK Group that applies in Hong Kong and is set out in this Notice.

This Notice is provided to notify data subjects of the data policies of the DBSHK Group.

(a) The provisions of this Notice form part of the account terms and conditions and/or the agreement or arrangements that a data subject has or may enter into with any Company. If any inconsistency is found, the provisions of this Notice shall prevail.

(b) From time to time, it is necessary for data subjects to supply the relevant Company with data in connection with various matters such as the opening or continuation of accounts and the establishment, provision or continuation of banking facilities, banking and other financial services by any Company or the provision of supplies or service to any Company and data subjects.

(c) Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue banking facilities or provide banking or other financial services, or accept or continue with the provision of supplies or service to the Company and data subjects.

(d) It is also the case that data are collected from data subjects in the ordinary course of the continuation of the relationships with them, for example, when data subjects write cheques, deposit money or give instructions.

(e) The purposes for which data relating to a data subject may be used will vary depending on the nature of the data subject's relationship with the relevant Company. Broadly, they may comprise any or all of the following purposes:

- (i) processing of applications for banking and/or other financial services and facilities;
  - (ii) operation of the services and credit facilities provided by or to the relevant Company or to data subjects with or without provision of a card;
  - (iii) provision of reference (status enquiries);
  - (iv) conducting credit and other status checks;
  - (v) assisting other financial institutions to conduct credit checks and collect debts;
  - (vi) ensuring ongoing credit-worthiness of data subjects;
  - (vii) researching, designing financial services or related products for data subjects' use;
  - (viii) marketing the following services and products (in respect of which the relevant Company may or may not be remunerated):
    - (1) financial, insurance, card, banking and related services and products;
    - (2) reward, loyalty or privileges programmes and related services and products; and
    - (3) services and products offered by the relevant Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
- these services or products may be provided and/or marketed by:
- (1) the relevant Company and any Bank Group Company;
  - (2) third party financial institutions, insurers, card companies, securities and investment services providers;
  - (3) third party reward, loyalty or privileges programme providers; and
  - (4) co-branding partners of the relevant Company and any Bank Group Company;

(ix) operating internal controls including determining the amount of indebtedness owed to or by data subjects;

(x) performing treasury functions;

(xi) provision of investment management services, dealing and advisory services, custody services and other services under the terms and conditions of the accounts a data subject holds with the Company; (xii) the enforcement of data subjects' obligations; including without limitation the collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;

(xiii) for operational purposes, credit assessment, credit scoring models or statistical analysis (including in each case, behaviour analysis and evaluation on overall relationship with the DBS Bank Group), whether on the data subjects or otherwise;

(xiv) meeting the requirements to make disclosure under the requirements of any applicable law, regulation or court order binding on or applying to or to which the relevant Company or any of its branches is subject, or under and for the purpose of any guidelines issued by regulatory or other authorities with which the relevant Company or any of its branches is expected to comply; (xv) meeting the requirements to make disclosure under the requirements of any law, regulation or court order binding on or applying to or to which a Bank Group Company or any of its branches is subject, or under and for the purpose of any guidelines issued by regulatory or other authorities with which the relevant Bank Group Company or any of its branches is expected to comply (but only insofar as such requirement for disclosure of data by a Bank Group Company relates to data already held by such Bank Group Company on behalf of the Company at the time the need for disclosure arises but not any other data);

(xvi) enabling an actual or proposed assignee of the Company or a Bank Group Company, or participant or sub-participant of the rights of the Company or those of a Bank Group Company in respect of the data subject, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;

(xvii) purposes specifically provided for in any particular service or facility offered by the Company. Such procedures include matching procedures (as defined in the Ordinance, but broadly includes comparison of two or more sets of the data subject's data, for purposes of taking actions adverse to the interests of the data subject, such as declining an application); and

(xviii) all other incidental and associated purposes relating any of the above.

The Company keeps data only for as long as is reasonably required for the above purposes or as required by applicable law.

(f) Data held by any relevant Company relating to a data subject will be kept confidential but the relevant Company may provide such information to the following categories of persons for any of the purposes set out in paragraph (e):

- (i) any Bank Group Company, agent, contractor or third party service provider (or a subsidiary, holding company or related company thereof) who provides administrative, telecommunications, computer, payment, debt collection or securities clearing, data processing or other services to the Company or a Bank Group Company in connection with the operation of its business; any other person (including a Bank Group Company) which has undertaken expressly or impliedly to the Company or a Bank Group Company to keep such information confidential;
- (iii) any authorized institution (as such term is defined in the Banking Ordinance) or other authorised or regulated entity of similar nature in another jurisdiction with which the data subject has or proposes to have dealings;
- (iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (v) credit reference agencies, and, in the event of default, to debt collection agencies;
- (vi) subject to paragraph (e)(xv) any person to whom the Company or a Bank Group Company is under an obligation to make disclosure under the requirements of any law, regulation or court order binding on or applying to or to which the Company or a Bank

Group Company or any of its branches is subject, or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Company or a Bank Group Company or any of its branches is expected to comply;

(vii) any actual or proposed assignee of the Company or a Bank Group Company or participant or sub-participant or transferee of the rights of the Company or those of a Bank Group Company in respect of the data subject; and

(viii) (1) a Bank Group Company;

(2) third party financial institutions, insurers, card companies, securities and investment services providers;

(3) third party reward, loyalty and privileges programme providers;

(4) co-branding partners of the relevant Company and any Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and

(5) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies, information technology companies and market research firms)

that the company engages for the purposes set out in paragraph (e)(viii).

The Company may disclose data to any or all of the parties stated above and may do so notwithstanding that the recipient's place of business is outside Hong Kong including Singapore, or that such information following disclosure will be collected, held, processed or used by such recipient (including the DBS Bank Group) in whole or part outside Hong Kong.

Without limiting the generality of paragraph (e) and this paragraph (f), the Company will disclose data to the DBS Bank Group and/or to any other party who, in each case, may from time to time be duly appointed to carry out data processing, analysis or other services, provided that, in each case, the applicable legal, Hong Kong Monetary Authority and other regulatory requirements have been complied with.

(g) For the purpose of (e)(iv) above, the Company may from time to time access and obtain consumer credit data of the data subject from a credit reference agency for reviewing any of the following matters in relation to the credit facilities granted:

- (i) an increase in the credit amount;
- (ii) the curtailing of credit (including the termination of credit or a decrease in the facility amount); or
- (iii) the putting in place or the implementation of a scheme of arrangement with the data subject.

When the Company accesses consumer credit data about a data subject held with a credit reference agency, it must comply with the Code and other relevant regulatory requirements.

(h) Under and in accordance with the terms of the Ordinance and the Code, any data subject has the right:

- (i) to check whether the Company holds data about him/her and of access to such data;
- (ii) to require the Company to correct any data relating to him/her which is inaccurate;
- (iii) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company; and
- (iv) in relation to consumer credit data which has been provided by the Company to a credit reference agency:
  - (1) to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies;
  - (2) be provided with further information to enable an access and correction request to be made to the relevant credit reference agency or debt collection agency; and
  - (3) to ask the Company to request the relevant credit reference

agencies to delete any account data (which extended to consumer credit involving mortgages) from 1st April 2011) upon the termination of the account by full payment, if there is no payment default in excess of 60 days in the past 5 years. If he/she has any such payment default in excess of 60 days, account repayment data may be retained by the relevant credit reference agencies until 5 years from the final settlement date of the default amount or 5 years from the date of discharge of his/her bankruptcy as notified to the credit reference agency whichever is earlier.

(i) Under and in accordance with the terms of the Ordinance and the Code, on or after 1st April 2011, or all the data which may be collected or held by the Company from time to time in connection with mortgages, the mortgage account general data relating to data subjects (including any updated data thereof) will be provided by the Company to the credit reference agency. The credit reference agency will use the mortgage account general data supplied by the Company for the purposes of compiling a count of the number of mortgages from time to time held by a data subject, as borrower, mortgagor or guarantor respectively, for sharing in the consumer credit database of the credit reference agency by credit providers.

(j) The relevant Company may charge a reasonable fee for the processing of any data access request.

(k) Nothing in this Notice shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.

(l) The Company may obtain a credit report on or access the database of the data subject from a credit reference agency in considering any application for credit or conducting credit reviews from time to time. In the event the data subject wishes to access the credit report, the Company will advise the contact details of the relevant credit reference agency.

(m) In accordance with the Ordinance, data subjects may make data access or data correction requests or request information regarding policies and practices and kinds of data held. Such requests should be addressed to:  
The Data Protection Officer  
DBS Bank Ltd., Hong Kong Branch / DBS Bank (Hong Kong) Limited  
10/F One Island East,  
18 Westlands Road  
Island East, Hong Kong

(n) In this Notice, the following terms shall have the following meanings:  
"account data"  
"account repayment data",  
and "consumer credit data",  
"Bank Group Company"

Bear the same meanings given to them under the Code.

Means any subsidiary of the Company, any direct or indirect holding company of the Company, any subsidiary of any such holding company or any of their related companies (being a company in which an equity interest is held by any of the foregoing) including companies within the DBS Bank Group.

"card"  
Means any plastic card which may be used to pay for goods and services or to withdraw cash. Common examples include credit cards, debit cards, ATM cards, Cashline cards and stored value cards.  
Means the Code of Practice on Consumer Credit Data approved and issued under the Ordinance.

"Code"  
Means the Code of Practice on Consumer Credit Data approved and issued under the Ordinance.

"data subjects"

The Code may be obtained from the public website of the Office of the Privacy Commissioner for Personal Data, Hong Kong ([www.pcpd.org.hk](http://www.pcpd.org.hk)).  
Means customers of the Company and various other persons (including, without limitation, applicants for banking services and facilities, sureties, corporate officers and managers, suppliers, contractors, service providers and other contractual counterparties) supplying data (including personal data (as such term is defined in the Ordinance)) to the Company.

"DBS Bank Group"

A banking group the holding company of which is incorporated in Singapore.

"Hong Kong"

The Hong Kong Special Administrative Region.

"mortgage account general data"

Bears the same meaning given to it under the Code, being the following data of the data subject: full name, capacity in respect of each mortgage (as borrower, mortgagor or guarantor), Hong Kong Identity Card or travel document number, date of birth, address, mortgage account number in respect of each mortgage, type of facility in respect of each mortgage, mortgage account status in respect of each mortgage (e.g. active, closed, write-off), (if any) mortgage account closed date in respect of each mortgage.

"Ordinance"

The Personal Data (Privacy) Ordinance.

"subsidiary" and "holding company"

Bear the same meanings given to them under the Companies Ordinance.

You may, at any time and without charge, choose not to receive any direct marketing material from the Company. If you choose not to receive direct marketing material from the Company, please fill out the form below and return to us (applicable to personal customers only). Your request shall apply to all accounts (excluding sole proprietorship or partnership account(s) related to you) maintained by you at the Company. For sole proprietorship or partnership account(s), please complete separate form(s) and indicate the relevant account number(s).

In case of discrepancies between the English and Chinese versions, the English version shall prevail.

June 2011

Date: \_\_\_\_\_

To: DBS Bank (Hong Kong) Limited  
GPO Box 400  
Hong Kong  
(Opt-out Request Processing Team)

I **do not wish** to receive any direct marketing material or message from the Company via the following channel(s)\* :

- Email, Please provide Email Address(es): \_\_\_\_\_
- SMS, Please provide Mobile Phone number(s): \_\_\_\_\_
- All channels (including Email, Mail, SMS, Phone)

Name: \_\_\_\_\_

HKID/Passport Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Customer's Signature: \_\_\_\_\_

\* If you do not indicate your choice by ticking any of the above boxes, you are deemed to select "All channels".

If you have already provided your opt out request to us, please do not send the same request to us again to avoid duplication.