

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 legal age-65 years old); the supplementary card applicant should be the primary card applicant's parents, parents-in-law, children aged 15 or older, spouse or siblings of legal age. Applicant who is underage or is a student without sufficient payback capability may only apply for supplementary cards under parents. For foreign applicants, alien resident certificate (ARC) and passport are required. When necessary, the Bank may request the applicant to provide a guarantor or other supporting documents.
- An applicant for a VISA Infinite Credit Card shall provide their income statement for an annual salary of more than NT\$800,000. An applicant for a VISA Signature Card / Master Cashback Business Titanium Card / 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 Primary Card and Supplementary Card

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



- I Agree to apply Master Cashback Business Titanium Card (MK)
- Accumulate cash points (M): Accumulate cash points for later redeeming cash rebate or mileage.
 - Automatically deduct cash points (A): Auto-offset your credit card spend (Default option)



- I Agree to apply VISA HSBC Traveller's Infinite Card (V6)



- I Agree to apply Visa Cash Back Signature Card (VM)
- Accumulate cash points (M): Accumulate cash points for later redeeming cash rebate or mileage.
 - Automatically deduct cash points (A): Auto-offset your credit card spend (Default option)



- I Agree to apply VISA HSBC Traveller's Signature Card (V7)



- I Agree to apply Master Premier Card (MH)
Premier primary card applicants must be Premier account customers.



- I Agree to apply VISA HSBC Traveller's Light Card (V8)

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/Region of Birth: _____

Multiple Nationalities YES, Nationality(Country/Region) _____ 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

*Residential Address: Same as permanent Address As provided below:

ZIPcode

*Mailing Address: Same as Permanent address As provided below:

ZIPcode

Local Phone Number : () _____

*Home Country/Region 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 shall be mailed to:

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

*Cell phone: _____

*E-mail: _____

1.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. 2. If you would like to apply paper statement hard copy, please select the box at below Statement # 16. 4. If you have applied e-statement previously, your e-mail address will be updated with the one you provided in this application.

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: <input type="checkbox"/> 1. A shareholder <input type="checkbox"/> 2. An employee <small>(Please remark the status in the box of position title if the Applicant is a student)</small> *Service seniority(year(s)/month(s)): ___ / ___
Supplementary Card Applicant Information Application Date: _____ (YY/MM/DD)
*Name in Chinese: _____ Gender: <input type="checkbox"/> 1.M <input type="checkbox"/> 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/Region of Birth: _____ Multiple Nationalities <input type="checkbox"/> YES, Nationality _____ <input type="checkbox"/> NO Issue Date: ___ / ___ / ___ (MM/DD/YY) Issue Place: _____ City/County

Issue/Re-Issue/Renewal Code: 1. <input type="checkbox"/> New 2. <input type="checkbox"/> Re-issued 3. <input type="checkbox"/> Renewed (Please refer to the lower side of the ID card.) Birth Date: ___ / ___ / ___ (Year/Month/Day) Marital Status: <input type="checkbox"/> 1.Married <input type="checkbox"/> 2.Single <input type="checkbox"/> 9.Others Education: <input type="checkbox"/> 1.Master or above <input type="checkbox"/> 2.University <input type="checkbox"/> 3.College <input type="checkbox"/> 4.Senior high school <input type="checkbox"/> 9.Others *Permanent Address: (Please provide the relevant documents if the residence address is different from the permanent address.) ZIPcode _____ *Mailing Address: <input type="checkbox"/> Same as Permanent address <input type="checkbox"/> As provided below: ZIPcode _____ *Residential Address: <input type="checkbox"/> Same as permanent Address <input type="checkbox"/> As provided below: ZIPcode _____ Local Phone Number : (_____) _____ I have resided in the aforementioned address/domicile for year(s): <input type="checkbox"/> 1.Owned house, without mortgage loan. <input type="checkbox"/> 2.Mortgaged Property <input type="checkbox"/> 3.Dorm <input type="checkbox"/> 4.Relative's house <input type="checkbox"/> 5.Leased house <input type="checkbox"/> 9.Others *The credit card shall be mailed to the same address as primary card applicant filled in. *Cell phone: _____ E-mail: _____ Relationship with applicant: <input type="checkbox"/> 1.Parent <input type="checkbox"/> 2.Spouse <input type="checkbox"/> 3.Child <input type="checkbox"/> 5.Parent-in-law <input type="checkbox"/> 9.Sibling
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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 from and has signed his/her name below to show his/her willingness to comply with them.

- 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 within the Republic of China and process all foreign-remittance transactions under the name of the credit card issued by the Bank.
- I authorize the Bank to be the foreign exchange agent within the Republic of China and process all foreign-remittance 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 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 CreditCard", 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: 202101V1) 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:
 - 2. Residential Address 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)6616-6000. (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 202101v1)", under which the Bank may collect, process and use the relevant personal data provided by the applicant for the purposes therein.
- 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.

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
Traveller's Infinite Card	NT\$ 8,000	No Annual fee
Traveller's Signature Card	NT\$ 2,500	
Premier Card / Advance Card / VISA Cash Back Signature Card / Cash Back Visa Platinum Card / Platinum Car / Traveller's Light Credit Card / Master Cashback Business Titanium 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		
推廣代號		專案代碼	
業務員代號		業務員備註	
業務員簽名		業務主管簽名	

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 General Agreement for Accounts and Services ("the Master Agreements") entered into by and between you 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"). You hereby agree 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 and the Connected Person.
- 1.3. "Connected Person" means a person or entity (other than you) whose information (including Personal Data or Tax Information) you provide, or which is provided on your 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, your representative, agent or nominee, or any other persons or entities with whom you have a relationship that is relevant to your 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 trustees, 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 your 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 your bank accounts, (b) providing you with credit facilities and other banking products and services, processing applications, credit and eligibility assessment, and (c) maintaining the Bank's overall relationship with you, including marketing services or products to you, 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 your tax status or the tax status of a Connected Person.
- 1.14. "Tax Information" means documentation or information about your 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 clauses 2-5 explains how the Bank will use your information and that of Connected Persons. By using the Services, you agree 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's or a third party's legitimate business purposes require disclosure;
 - (d) the disclosure is made with your 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 you, your transactions, your use of the Bank's products and services, and your 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 you directly, from a person acting on your 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 you request or authorise,
 - (b) meeting Compliance Obligations,
 - (c) conducting Financial Crime Risk Management Activity,
 - (d) collecting any amounts due and outstanding from you,
 - (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 you (including marketing or promoting financial services or related products and market research),
 - (i) other specific purposes listed in Annex 2 of the PDPA Notice.

SHARING

- 2.3. By using the Services, you agree 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 your 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 you have an interest in securities (where such securities are held by the Bank for you);

- 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 you (if applicable);
- h. any introducing broker to whom the Bank provide introductions or referrals (if applicable);
- i. in connection with any HSBC business transfer, disposal, merger or acquisition (if applicable); and
- j. the recipients of use for the personal data listed in Annex 2 of the PDPA Notice, 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.

YOUR OBLIGATIONS

- 2.4. You agree 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. You confirm that every Connected Person/person whose information (including Personal Data or Tax Information) you have 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 collecting, processing, using, cross-border transfer, transfer and disclosure of their information as set out in these Terms. You shall advise any such individuals that they have rights of access to, and correction of, their Personal Data.
- 2.6. Where:
 - you fail to provide promptly Customer Information that the Bank reasonably requested, or
 - you withhold 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 you), 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 you and reserve the right to terminate the Bank's relationship with you;
 - 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 your account(s) where permitted under local Laws.In addition, if you fail to supply promptly your, or a Connected Person's, Tax Information and accompanying statements, waivers and consents, as may be requested, then the Bank may make it's own judgment with respect to your status, including whether you are 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, you have 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 you, or on your 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 your 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 your 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 you or any third party in respect of any loss (however it arose) that was suffered or incurred by you or a third party, caused in whole or in part in connection with the undertaking of Financial Crime Risk Management Activity.

5. TAX COMPLIANCE

You acknowledge that you are solely responsible for understanding and complying with your 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 your or Connected Person's place of domicile, residence, citizenship or incorporation. Neither the Bank nor any member of the HSBC Group provide tax advice. You are advised to seek independent legal and/or tax advice. Neither the Bank nor any member of the HSBC Group have responsibility in respect of your 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 you and the Bank, these Terms shall prevail. Any consents, authorisations, HSBC requested waivers and permissions that already exist from you 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 you or the closure of any account, to the extent necessary to perform duties or to operate the business of the Bank or any other member of the HSBC Group.

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
Traveller's Infinite Card	NT\$ 8,000	No Annual fee
Traveller's Signature Card	NT\$ 2,500	
Premier Card / Advance Card / VISA Cash Back Signature Card / Cash Back Visa Platinum Card / Platinum Card / Traveller's Light Credit Card / Master Cashback Business Titanium 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.

[2] Terms of waiver or reduction of annual fees (not applicable to Traveller's Infinite Card / Traveller's 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.
Traveller's Light Credit 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.
Master Cashback Business Titanium Card / Visa Cash Back Signature Card	The first year annual fee is exempted. 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; Or select to use e-statement / mobile statement.
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 amount payable or the amount no less than the minimum amount due stated in the monthly statement by the payment deadline. The method for calculating the minimum amount due shall be: 10% newly added transaction amount of the current period 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 a 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 pay the minimum amount due by the payment due date in any month, the cardholder will be charged revolving interest accruing on the outstanding balance 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 for 3 consecutive terms as the maximum amount.): 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 according to Article 15 of the Credit Card Terms and Conditions. **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 Bank. 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 of the Credit Card Terms and Conditions 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. Upon discovery of any of the above-mentioned circumstances, the Bank has the right to suspend or terminate the use of 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 acknowledgement 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 to terminate the Credit Card Terms and Conditions 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. Where the product or service purchased by the cardholder with the credit card is not made available, various international organizations require that the issuer should propose to the acquirer a different date of chargeback. For your information, generally, the date of chargeback should be within 120 calendar days after the date of settlement or agreed date of delivery of the product/service, and the retrospective period shall be no more than 540 calendar days after the date of settlement. Each international organization has established or changed its rules, interpretations and the ultimate authority of arbitration association members over dispute with respect to the "Operating Procedure for Settlement of Dispute Over Accounts". Therefore, the dispute over accounts claimed by the cardholder, if any, cannot necessarily guarantee the refund to him or release him from repaying the outstanding installment amount due from him. For details, please visit HSBC website or the Bank's customer service center.

Please visit HSBC website at www.hsbc.com.tw.

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, 24 or 30 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, 5.76%~15.08% 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 Suspensions 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 Attachment 2, 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 Attachment 2 for the purposes permitted by its registered business lines, articles of incorporation or laws, and (8) engaging third parties to process the relevant affairs (see Attachment 1 for details), upon collecting the personal data, HSBC hereby, pursuant to Paragraph 1 of Article 8 of the Personal Data Protection Act ("PDPA"), shall clearly notify you of the following matters: (a) the purpose of the collection; (b) the categories of the personal data to be collected; (c) the time period, territory, recipients, and methods of which the personal data is used; (d) the data subject's rights pursuant to Article 3 of the PDPA and the methods for exercising such rights; and (e) the data subject's rights and interests will be affected if the subject elects not to provide his/her personal data, and is entitled to collect, conduct processing, utilize and conduct international transmission of your personal data. Therefore, HSBC hereby notifies you of the following matters, please see below for more details:

1. According to the "The Purposes Specified in Personal Data Protection Act and Category of Personal Data" promulgated by Ministry of Justice, please find more details in Attachment 2 for the information regarding the purposes, categories, the time period, territory, recipients, and methods of which the personal data is used upon collecting your personal data by HSBC.
2. According to Article 3 of the PDPA, you may exercise the following rights with respect to your personal data:
 - (1) to make any enquiries or request for review or making a duplicate copy, except for the exceptions set forth in Article 10 of the PDPA; provided, however that HSBC may charge a reasonable fee in accordance with Article 14 of the PDPA.
 - (2) to request to supplement or rectify any error provided that you shall provide HSBC with adequate explanations in accordance with Article 19 of the PDPA Enforcement Rules.
 - (3) to request HSBC to cease collecting, processing or using Personal Data according to Paragraph 4 of Article 11 of the PDPA, if HSBC violates the PDPA to collect, process and use your personal data.
 - (4) to request to cease processing or using your personal data according to Paragraph 2 of Article 11 of the PDPA if the accuracy of your personal data is in dispute; however, according to the proviso of the same Paragraph, HSBC may not proceed with the cessation request if such personal data is noted and necessary for HSBC's business operation or a written consent is obtained from you.
 - (5) to request to delete or cease processing or using your personal data according to Paragraph 3 of Article 11 of the PDPA if the specific purpose no longer exists or the time period expires; however, according to the proviso of the same Paragraph, HSBC may not proceed with the deletion or cessation request if such personal data is required for HSBC's business operation or the written consent is obtained from you.
3. If you wish to exercise the aforementioned rights set forth in Article 3 of the PDPA, you may make the request via the HSBC customer service center, branches or the Internet Banking, and HSBC will handle accordingly upon your request. If you do not want to receive any marketing emails or information, please call HSBC toll free number 0800-066-696 and our customer service agent will explain and handle such matters.
4. You may choose to provide the relevant categories of your personal data in your sole discretion. Provided that you refuse to provide the relevant categories of personal data that are necessary for business review or processing, HSBC will not be able to perform the necessary review and processing to offer the relevant services to you. HSBC apologizes for any inconvenience so caused.
5. 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.
6. 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 and its amendments shall prevail.
7. 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.

Attachment 1 – In accordance with the regulatory requirements, HSBC may outsource the following tasks stated in its business license or operations related to customer information to a third party:

1. Data processing: Including the data entry, processing, and output of information system, the development, monitoring, control, and maintenance of information system, and logistical support for data processing in connection with the financial institution's business.
2. Safekeeping of documents such as forms, statements and certificates.
3. Drawing negotiable instruments (e.g., checks and drafts) for customers.
4. Back office support for trade financing activities, but limited to the issuance and negotiation of letters of credit, factoring and import/export documentary collections.
5. Collection of consumer loans and credit card payment, provided the service provider has been approved by the competent authority.
6. Preparation of credit analysis reports on credit customers.
7. Marketing of credit card issuance, input of customer information, printing of relevant forms and statements, envelope stuffing, sorting and mailing, computerized and manual card activation, reporting of lost cards, cash advances and emergency services.
8. Electronic customer services (including automated voice systems, telemarketing, management of and response to customer e-mail, assistance to inquiries of electronic banking and electronic commerce customers, and phone banking customer services).
9. Marketing, management, customer service and consulting for auto loans, excluding approval or rejection of loan applications.
10. Marketing of consumer loans, excluding the granting or rejection of loan application.
11. Marketing of home loans, excluding the granting or rejection of loan application.
12. Collection of debts.
13. Hiring real estate closing agent to handle relevant legal matters, and entrusting other institutions to dispose collateral from the assumption of debts.
14. Repossessing and auctioning automobiles with overdue payment on a car loan (excluding the determination of the floor price for such auctions).
15. Appraisal.
16. Internal audit operations (provided the audits are not performed by the accountant who certifies the financial institution's financial statements).
17. Valuation, classification, bundling and sale of non-performing loans; provided such outsourcing agreement stipulates that the service providers and their employees shall not engage in any work or provide any consulting or advisory services which give rise to a conflict of interest with the outsourced services during the term of such outsourcing agreements or for a reasonable period of time after termination/expiry thereof.
18. Transporting securities, checks, forms and statements, and cash, and replenishing ATMs.
19. Customs clearance, deposit, transportation and delivery of precious metals such as gold bars, silver bars and platinum bars.
20. Other operations approved by the competent authority for outsourcing.

HSBC is currently outsourcing all or part of the operations provided under items 1, 2, 5, 7, 8, 12, 15, 18 and 20 to third parties. If there is any additional operation to be outsourced going forward, HSBC will make relevant announcement on the website (www.hsbc.com.tw).

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HSBC (Taiwan) Credit Card Application Form

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

Attachment 2-1		Ver.: 202101V1
Explanation of Specific Purposes		
Business category	Specific Purposes and Corresponding Codes for each Business	Specific purposes and Corresponding Codes for all Businesses
I Deposit and Remittance business	022 Foreign exchange business 036 Deposit and remitting 067 Credit card, cash card, debit card or electronic valuestored card business 082 Operation of integrated management among the borrowing households with depositors saved business 112 Bill exchange business 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., accepting deposit of all kind, inward and outward remittances, other relevant businesses authorized by the central competent authorities, etc.)	040 Marketing (including financial crossselling business) 059 Financial service industry's collection and processing information in accordance with laws and needs for financial supervision 060 Financial dispute resolution 061 Financial supervision, administration and inspection 063 Non-government agency collect or process personal information under legal obligations 069 Contract, contractlike or other legal relation matters 090 Consumer, customer management and service 091 Consumer protection 098 Business and technical information 104 Account management and debt trading business 136 Information (communication) and database management 137 Information and communication security and management 157 Investigation, statistics and research analysis 177 Other financial administrative business 182 Other consulting and consultant services
II Credit Extension Business	022 Foreign exchange business 067 Credit card, cash card, debit card or electronic valuestored card business 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending approval and credit business 106 Credit business 111 Bills business 126 Claims the whole discounting and purchasing business 154 Reference 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., lending, letters of credit issuance, commercial drafts accepting, letter of guarantee for issuance of corporate bonds, engaging in domestic guarantee businesses, foreign currency margining transactions, factoring, other relevant businesses authorized by the central competent authorities, etc.)	091 Consumer protection 098 Business and technical information 104 Account management and debt trading business 136 Information (communication) and database management 137 Information and communication security and management 157 Investigation, statistics and research analysis 177 Other financial administrative business 182 Other consulting and consultant services
III Credit Card Business	022 Foreign Exchange Business 067 Credit card, cash card, debit card or electronic valuestored card business 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending approval and credit business 106 Credit business 154 Reference 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., card issuing and acquiring business, other relevant businesses authorized by the central competent authorities, etc.)	In addition to the aforementioned specific purposes, other specific purposes are listed as follows for handling and offering relevant transactions, account activities or services; provided, however, that, the actual purposes for collecting, processing and using the personal data will depend on the actual businesses, account activities or services provided by HSBC to its client: 004 Land administration 007 Real estate services 013 Public relation 014 Civil servants property-declaration, recusal due to interest conflicts and campaign contributions 015 Household registration 025 Crime prevention, criminal investigation, enforcement, correction, juvenile protective measures, crime victim protection or criminal aftercare matters. 030 Arbitration 031 National health insurance, labor insurance, farmers insurance, national pension insurance or other social insurance 032 Criminal data management 052 Internal management regarding the lists of legal entities to their shareholders, members (including the representatives of shareholders and members), directors, supervisors and other members 058 Social service or social work 077 Booking, lodging registration and ticket master business 078 Plan, control, evaluation and other research and evaluation management 081 Legal transaction business for personal data 095 Fiscal & tax administrative 097 Pension fund or pension management 109 Education or training administrative 113 Petition and petition reported matters handling 116 Site safety management 119 license and registration 120 Tax administration 121 Overseas Chinese data administration 122 Administrative petition & appeals and administrative remedies 124 Township mediation 127 Fundraising (including charity fundraising) 129 Accounting and related services 135 Information (Communication) services 148 Internet shopping and other electronic commerce services
IV Foreign Exchange Business	022 Foreign Exchange Business 036 Deposit and remitting 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending approval and credit business 106 Credit business 154 Reference 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., foreign exchange for import and export, foreign currency deposit, foreign currency loan and guarantee for payments, trading of foreign currency and traveler's check, other relevant businesses authorized by the central competent authorities, etc.)	030 Arbitration 031 National health insurance, labor insurance, farmers insurance, national pension insurance or other social insurance 032 Criminal data management 052 Internal management regarding the lists of legal entities to their shareholders, members (including the representatives of shareholders and members), directors, supervisors and other members 058 Social service or social work 077 Booking, lodging registration and ticket master business 078 Plan, control, evaluation and other research and evaluation management 081 Legal transaction business for personal data 095 Fiscal & tax administrative 097 Pension fund or pension management 109 Education or training administrative 113 Petition and petition reported matters handling 116 Site safety management 119 license and registration 120 Tax administration 121 Overseas Chinese data administration 122 Administrative petition & appeals and administrative remedies 124 Township mediation 127 Fundraising (including charity fundraising) 129 Accounting and related services 135 Information (Communication) services 148 Internet shopping and other electronic commerce services
V Securities Business	037 Registration of securities and securities holders 044 Investment management 068 Trust business 082 Operation of integrated management among the borrowing households with depositors saved business 088 Lending approval and credit business 094 Property management 106 Credit business 111 Bills business 154 Reference 166 Securities, futures, securities investment trusts and consultants related business 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., investment in securities, underwriting securities, proprietary trading of securities, brokerage and proprietary trading of shortterm bills and notes, acting as agent for issuance/transfer/registration of securities and distribution of dividends/interests/bonus, advisory service for issuance and offering of securities, certifying securities, acting as trustee of bond issuance and handling relevant agency service, proprietary trading of bonds, other relevant businesses authorized by the central competent authorities, etc.)	078 Plan, control, evaluation and other research and evaluation management 081 Legal transaction business for personal data 095 Fiscal & tax administrative 097 Pension fund or pension management 109 Education or training administrative 113 Petition and petition reported matters handling 116 Site safety management 119 license and registration 120 Tax administration 121 Overseas Chinese data administration 122 Administrative petition & appeals and administrative remedies 124 Township mediation 127 Fundraising (including charity fundraising) 129 Accounting and related services 135 Information (Communication) services 148 Internet shopping and other electronic commerce services
VI Wealth Management Business	022 Foreign Exchange Business 036 Deposit and remitting 044 Investment management 068 Trust business 082 Operation of integrated management among the borrowing households with depositors saved business 094 Property management 154 Reference 166 Securities, futures, securities investment trusts and consultants related 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents (e.g., financial derivatives business, money trust, trust of loans and related security interests, securities trust, advisory for security investment, other relevant businesses permitted by the Trust Law or authorized by the central competent authorities, etc.)	150 Assisted with logistical support management 152 Advertisement or commercial behavior administration 158 Student data administration 160 Certificate business administration 167 Police administration 168 Passport, visa, and documents verify management 173 The government agency for the purpose of supervision and management of the industry-competency 174 Other Judicial Administration 176 Other natural persons based on the legitimacy of the purpose of the processing and use of personal information collected
VII Insurance Business	001 Life and Health Insurance 020 Agency and brokerage business 065 Insurance managing, agency and notary business 066 Insurance supervision 093 Property Insurance 181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents	<ul style="list-style-type: none"> Cooperate with domestic and international anti-money laundering and counter-terrorism financing operation, investigations and economic sanctions US Tax reporting Internal policy requirements of HSBC or HSBC Group Members (including, but not limited to credit and risk management, system or product developing and planning, audit and administrative management) conversion of mileage and points for aviation company /hotel group Advertising through internet or social media, and internet advertising or to compare similar advertising target group.
VIII Other Business in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents, or other relevant businesses approved by the central competent authorities (e.g., storage and warehouse business, lease of safe-deposit box, underwriting of nugget, gold and silver coin, Gold deposit business, E-banking business, acting as collecting and paying agent, joint marketing or cooperative promotion business, etc.)	181 Other businesses in compliance with business items or businesses registered in corporate registration or those specified in articles of incorporation or constitutional documents	

HSBC (Taiwan) Credit Card Application Form

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

Attachment 2-2		Ver.: 202101V1		
Category of Personal Data	Time Period to Use Personal Data	Territory where Personal Data are Used	Entities to use Personal Data	Methods of Using Personal Data
<p>Name, ID card number, gender, date of birth, communication method or other information as required in any application form, contract or agreement with HSBC. Pursuant to the "Categories of Specified Purposes and Personal Data" under Personal Data Protection Act" promulgated by the Ministry of Justice of the Republic of China, HSBC will collect the following personal information from the client and the client personnel, provided however that, the actual information so collected, processed and used will depend on the actual businesses, account activities and services provided by HSBC to the client or the information provided by the client or any third party (e.g., Joint Credit Information Center):</p> <p>(1) Identification Information from C001 to C003 (e.g., name, home phone number, mobile phone number, bank account number, credit card number, ID card number, etc.)</p> <p>(2) Characteristics Information from C011 to C013 (e.g., gender, date of birth, etc.)</p> <p>(3) Family Status from C021 to C024 (e.g., marriage status, spouse's name, etc.)</p> <p>(4) Social Situation from C031 to C041 (e.g. the address of residence, property information, residence documents, etc.)</p> <p>(5) Information Regarding Education, Examination, Technique and Professional Skill from C051 to C058 (e.g. educational background, professional technique, etc.)</p> <p>(6) Employment Status from C061 to C062, C064, C066, and C068 (e.g. name of employers, job position, wage, etc.)</p> <p>(7) Financial Detail from C081 to C089, C091 to C094 (e.g. total wages, total incomes, loan, the record of foreign exchange trade, the amount of credit limit, details concerning insurance, etc.)</p> <p>(8) Business Information from C101 to C103 (e.g. type of business activity, etc.)</p> <p>(9) Health and Other C111, from C115 to C116, C118 (e.g. medical reports, record of treatment and diagnosis, etc.)</p> <p>(10) Other Kinds of Data and Information from C131 to C132 (e.g. unclassified emails, etc.)</p> <p>(11) When using related services through the mobile or electronic device, the geographical and physical location information of the device.</p>	<p>(1) The existence period of the specific purposes</p> <p>(2) The data retention period required by applicable laws and regulations (e.g., Money Laundering Control Act, Business Accounting Act, etc.), or set by HSBC due to business operation needs, or agreed in the respective contract, or HSBC's internal policies. (the longest period shall prevail)</p>	<p>Any jurisdiction where the entities described in the column "Entities to Use Personal Data" are located.</p>	<p>(1) HSBC (including outsourcing services providers engaged by HSBC).</p> <p>(2) Entities using the personal data in compliance with domestic or foreign laws and regulations (e.g., the Hong Kong and Shanghai Banking Corporation Limited, or HSBC Holdings PLC and its subsidiaries and affiliates (hereinafter referred to as "HSBC Group Members"), etc.).</p> <p>(3) Any other relevant institutions with business relationship with HSBC (e.g., correspondent banks, the Joint Credit Information Center, National Credit Card Center of R.O.C., the Taiwan Clearing House, Financial Information Service Co., Ltd., credit guarantee institutions, credit card international organizations, credit card acquirers, Small and Medium Enterprise Credit Guarantee Fund of Taiwan, Agricultural Credit Guarantee Fund, Financial Ombudsman Institution, Taiwan Depository & Clearing Corporation, Taiwan Stock Exchange Corporation, Taipei Exchange, Taipei Interbank Money Center, insurance companies, Insurance Associations of the Republic of China, Taiwan Insurance Institution, Taiwan Insurance Guaranty Fund, Taiwan Residential Earthquake Insurance Fund, Motor Vehicle Accident Compensation Fund, Institute of Financial Law and Crime Prevention, National Health Insurance Administration, etc.).</p> <p>(4) Competent authorities, financial supervisory authorities, judicial authorities, or other governmental agencies having jurisdiction according to domestic or foreign laws and regulations over HSBC and HSBC Group Members.</p> <p>(5) Entities with consent from the client to use personal data (e.g., entities for joint marketing or mutual use of customer data and entities working with HSBC for cooperative promotion and marketing - third parties engaged by or cooperate with HSBC (including, but not limited to entities entrusted to conduct market survey or internet or social media entrusted to conduct internet marketing, or internet advertising or comparing similar advertising target groups based on personal finance and wealth management business operation)</p> <p>(6) Other recipients of internationally transmitted personal data without subject to restrictions imposed by the central government competent authorities, entities who intend to transfer/purchase assets and liabilities, undertake risks, or merge with HSBC (if any), other commercial banks, financial institutions handling transactions or offering relevant transactions with HSBC, etc.)</p>	<p>The personal data will be used through automatic machine or non-automatic methods in accordance with the PDPA.</p>

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/地區：_____ 多重國籍：是，國籍(國家/地區)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)本行於附表二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)提供予如附表二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(詳附表一說明)，本行向台端蒐集個人資料時，依據個人資料保護法(以下稱個資法)第八條第一項之規定，應明確告知台端下列事項：(一)蒐集之目的(二)個人資料之類別(三)個人資料利用之期間、地區、對象及方式(四)當事人依個資法第三條規定得行使之權利及方式(五)當事人得自由選擇提供個人資料時，不提供將對其權益之影響，而得蒐集、處理、利用、國際傳輸台端之相關個人資料。爰此，向台端告知下列事項，請台端詳閱：

一、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」，有關本行蒐集台端個人資料之目的、個人資料類別及個人資料利用之期間、地區、對象及方式等內容，請台端詳閱附表二。二、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)除有個資法第十條所規定之例外情形外，得向本行查詢、請求閱覽或請求製給複製本，惟本行依個資法第十四條規定得酌收必要成本費用。
- (二)得向本行請求補充或更正，惟依個資法施行細則第十九條規定，台端應為適當之釋明。
- (三)本行如有違反個資法規定蒐集、處理或利用台端之個人資料，依個資法第十一條第四項規定，台端得向本行請求停止蒐集、處理或利用及請求刪除。
- (四)依個資法第十一條第二項規定，個人資料正確性有爭議者，得向本行請求停止處理或利用台端之個人資料。惟依該項但書規定，本行因執行業務所必須並註明其爭議或經台端書面同意者，不在此限。
- (五)依個資法第十一條第三項規定，個人資料蒐集之特定目的消失或期限屆滿時，得向本行請求刪除、停止處理或利用台端之個人資料。惟依該項但書規定，本行因執行業務所必須或經台端書面同意者，得不依台端請求為之。

三、若台端擬行使上述個資法第三條規定之各項權利，有關如何行使之方式，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。

四、台端得自由選擇是否提供相關個人資料及類別，惟台端若拒絕提供相關個人資料及類別，如果是辦理業務審核或作業所需之資料，本行可能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或無法提供較佳之服務，敬請見諒。

五、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。

六、如台端與本行先前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，以本告知書及其後本行修訂之版本為準。

附表一：

依現行法令規定，本行得將涉及營業執照所載業務項目或客戶資訊之下列事項委外處理：

- (一)資料登錄、處理、輸出、資訊系統之開發、監控、維護，相關資料處理之後勤作業
- (二)表單、憑證等資料保存之作業
- (三)代客開票作業(包括支票、匯票)
- (四)貿易金融業務之後勤處理作業(但以信用狀開發、讓購、及進出口託收為限)
- (五)代收消費性貸款、信用卡帳款作業(以主管機關核准之受託機構為限)
- (六)提供信用額度之往來授信客戶之信用分析報告編製
- (七)信用卡發卡業務之行銷業務、客戶資料輸入作業、表單列印作業、裝封作業、付交郵寄作業及開卡、停用掛失、預借現金、緊急性服務等事項之電腦及人工授權作業
- (八)電子通路客戶服務業務(包括電話自動語音系統服務、電話行銷業務、客戶電子郵件之回覆與處理作業、電子銀行客戶及電子商務之相關諮詢及協助，及電話銀行專員服務)
- (九)車輛貸款業務之行銷、貸放作業管理及服務諮詢作業(但不含本項業務授信審核之准駁)
- (十)消費性貸款行銷(但不含本項業務授信審核之准駁)
- (十一)房屋貸款行銷業務(但不含本項業務授信審核之准駁)
- (十二)應收債權之催收作業
- (十三)委託代書處理之事項，及委託其他機構處理因債權承受之擔保品等事項
- (十四)車輛貸款逾期繳款之尋車及車輛拍賣(但不含拍賣底價之決定)
- (十五)鑑價作業
- (十六)內部稽核作業(但禁止委託其財務簽證會計師辦理)
- (十七)不良債權之評價、分類、組合及銷售(但應於委外契約中訂定受委託機構參與作業合約之工作人員，於合約服務期間或合約終止後一定合理期間內，不得從事與委外事項有利益衝突之工作或提供有利益衝突之顧問或諮詢服務)
- (十八)有價證券、支票、表單及現鈔運送作業及自動櫃員機裝補鈔作業
- (十九)金塊、銀塊、白金條塊等貴金屬之報關、存放、運送及交付
- (二十)其他經主管機關核定得委外之作業項目

本行目前依法委外之作業包括上述(一)、(二)、(五)、(七)、(八)、(十二)、(十五)、(十八)及(二十)項之全部或部分作業。嗣後如有新增上開任一委外作業，本行將於本行官方網站(www.hsbc.com.tw)公告之。

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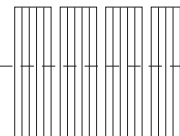
滙豐(台灣)商業銀行股份有限公司蒐集、處理及利用個人資料告知書

附表二

版本編號：202101V1

特定目的說明		
業務類別	業務特定目的及代號	共通特定目的及代號
一、存匯業務	022 外匯業務 036 存款與匯款 067 信用卡、現金卡、轉帳卡或電子票證業務 082 借款戶與存款戶存借作業綜合管理 112 票據交換業務 181 其他經營合於營業登記項目或組織章程所定之業務(例如：收受各種存款、辦理國內匯兌、其他經中央主管機關核准辦理之有關業務等)	040 行銷(包含金控共同行銷業務) 059 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 060 金融爭議處理 061 金融監督、管理與檢查 063 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 069 契約、類似契約或其他法律關係事務 090 消費者、客戶管理與服務 091 消費者保護 098 商業與技術資訊 104 帳務管理及債權交易業務 136 資(通)訊與資料庫管理 137 資通安全與管理 157 調查、統計與研究分析 177 其他金融管理業務 182 其他諮詢與顧問服務
二、授信業務	022 外匯業務 067 信用卡、現金卡、轉帳卡或電子票證業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 111 票券業務 126 債權整貼現及收買業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務(例如：辦理放款、簽發國內信用狀、辦理商業匯票之承兌、保證發行公司債券、辦理國內保證業務、辦理外幣間保證金交易業務、應收帳款承購業務、其他經中央主管機關核准辦理之有關業務等)	除前揭共通特定目的外，其他本行因與客戶各項往來之業務、帳戶或服務可能涉及之特定目的如下，惟仍以與本行實際往來之相關業務、帳戶或服務為準： 004 土地行政 007 不動產服務 013 公共關係 014 公職人員財產申報、利益衝突迴避及政治獻金業務 015 戶政 025 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 030 仲裁 031 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 032 刑案資料管理 052 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 058 社會服務或社會工作 077 訂位、住宿登記與購票業務 078 計畫、管制考核與其他研考管理 081 個人資料之合法交易業務 095 財稅行政 097 退換基金或退休金管理 109 教育或訓練行政 113 陳情、請願、檢舉案件處理 116 場所進出安全管理 119 發照與登記 120 稅務行政 121 華僑資料管理 122 訴願及行政救濟 124 鄉鎮市調解 127 募款(包含公益勸募) 129 會計與相關服務 135 資(通)訊服務 148 網路購物及其他電子商務服務 150 輔助性與後勤支援管理 152 廣告或商業行為管理 158 學生(員)(含畢、結業生)資料管理 160 憑證業務管理 167 警政 168 護照、簽證及文件證明處理 173 其他公務機關對目的事業之監督管理 174 其他司法行政 176 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◎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◎本行或滙豐集團內部運作要求(包括但不限於信用及風險管理、系統或商品發展及規劃、稽核及行政管理)◎航空企業(飯店集團)哩程點數轉換◎透過網路或社群媒體行銷以及網路廣告投放或用比對相似之廣告目標族群
三、信用卡業務	022 外匯業務 067 信用卡、現金卡、轉帳卡或電子票證業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務(例如：信用發卡與收單業務、其他經中央主管機關核准辦理之有關業務等)	
四、外匯業務	022 外匯業務 036 存款與匯款業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 106 授信業務 154 徵信 181 其他經營合於營業登記項目或組織章程所定之業務(例如：出口外匯、進口外匯、外幣存款、外幣貸款及外幣擔保付款之保證業務、辦理買賣外幣現鈔及旅行支票業務、其他經中央主管機關核准辦理之有關業務等)	
五、有價證券業務	037 有價證券與有價證券持有人登記 044 投資管理 068 信託業務 082 借款戶與存款戶存借作業綜合管理 088 核貸與授信業務 094 財產管理 106 授信業務 111 票券業務 154 徵信 166 證券、期貨、證券投資信託及顧問相關業務 181 其他經營合於營業登記項目或組織章程所定之業務(例如：投資有價證券、承銷有價證券、自營有價證券、短期票券經紀及自營業務、代理有價證券發行/轉讓/登記及股息利息紅利之發放事項、提供有價證券發行/募集之顧問服務、辦理有價證券簽證、擔任債券發行受託人及辦理有關之代理服務事項、辦理債券自行買賣業務、其他經中央主管機關核准辦理之有關業務等)	
六、財富管理業務	022 外匯業務 036 存款與匯款業務 044 投資管理 068 信託業務 082 借款戶與存款戶存借作業綜合管理 094 財產管理 154 徵信 166 證券、期貨、證券投資信託及顧問相關業務 181 其他經營合於營業登記項目或組織章程所定之業務(例如：辦理主管機關核准辦理之衍生性金融商品業務、辦理依信託法核定辦理之業務、金錢信託、金錢債權及其擔保物權之信託、有價證券之信託、兼營證券投資顧問業務、其他經中央主管機關核准辦理之有關業務等)	
七、保險業務	001 人身保險 020 代理與仲介業務 065 保險經紀、代理、公證業務 066 保險監理 093 財產保險 181 其他經營合於營業登記項目或組織章程所定之業務	
八、其他經營合於營業登記項目或組織章程所定之業務，或經中央主管機關核准辦理之其他有關業務(例如：辦理保管及倉庫業務、辦理出租保管箱業務、代售金塊、金幣及銀幣、黃金存摺業務、電子金融業務、代理收付業務、共同行銷或合作推廣業務等。)	181 其他經營合於營業登記項目或組織章程所定之業務	
蒐集之個人資料類別	姓名、身分證統一編號、性別、出生年月日、通訊方式及其他詳如相關業務申請書或契約書之內容等，謹依據法務部頒布「個人資料保護法」之特定目的及個人資料之類別詳細說明本行蒐集您個人資料類別如下。但實際蒐集之資料，仍以本行與您往來之相關業務、帳戶或服務及自客戶或第三人處(例如：財團法人金融聯合徵信中心)所實際蒐集之個人資料為準：(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(如住址地址、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C058(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)。(十一)透過行動裝置或其他電子裝置使用相關服務時，該行動裝置或電子裝置之地理位置及所在資訊。	
個人資料利用之期間	一、特定目的存續期間。二、依相關法令所定(例如：洗錢防制法、商業會計法等)或因執行業務所必須之保存期間或依個別契約約定資料之保存所定之保存年限或本行之保存期間。(以期限最長者為準)。	
個人資料利用之地區	下面「個人資料利用之對象」欄位所列之利用對象其國內及國外所在地。	
個人資料利用之對象	一、本行(含受本行委託處理事務之委外機構)。二、依國內、外法令規定利用之機構(例如：本行母公司香港上海滙豐銀行有限公司(The Hongkong and Shanghai Banking Corporation Limited)或所屬金融控股公司滙豐控股公司(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)等)。三、其他業務相關之機構(例如：適匯行金融聯合徵信中心、財團法人聯合信用卡處理中心、台灣票據交換所、財金資訊股份有限公司、信用保證機構、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、住宅地產保險基金、汽車交通事故特別補償基金、保險犯罪防制中心、中央健康保險署等)。四、依國內、外法令有權機關或金融監理機關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。五、客戶所同意之對象(例如本行共同行銷或交互運用客戶資料之公司、本行之共同行銷或合作推廣對象、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或基於個人金融暨財富管理業務而受託進行網路行銷或網路廣告、比對相似廣告目標族群之網路或社群媒體)。六、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、擬向本行購買資產及負債、承擔風險或進行合併之人(如有)、同業、往來金融機構及其他與本行有業務或交易往來之機構等)。	
個人資料利用之方式	符合個人資料保護相關法令以自動化機器或其他非自動化之利用方式。	

Manage your finances and value your credit. Interest on revolving credit and cash advance: 5.68% to 15.00% Service charges for cash advance: NT\$100 + the amount of cash advance X 3.5%. Base date of interest on revolving credit: Sep. 01, 2015



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