



**Personal information (continued)** (Mandatory, unless otherwise specified field)

Residential address (Please enclose proof) †		
†Room / Flat	Floor	Block
Name of †building / estate		
No. and name of †street / road		District
Postal code (For overseas address only)		Country/ Region
Residential tel. no.	Mobile phone no.	Years and months at present address
Residential type <input type="checkbox"/> With parents <input type="checkbox"/> Mortgage <input type="checkbox"/> Owned <input type="checkbox"/> Quarters <input type="checkbox"/> Rented-private <input type="checkbox"/> Rented-public <input type="checkbox"/> Others _____ (Please specify)		E-mail address (Maximum 35 characters)
Please provide a brief description as to why you are applying for a Credit Card in Macau. (For applicants which are non-permanent residents of Macau – including Authorization to Stay for Non-resident Workers (Blue Card holders) only) † <input type="checkbox"/> Study <input type="checkbox"/> Immigration <input type="checkbox"/> Work <input type="checkbox"/> Pay rental expenses <input type="checkbox"/> Frequent travel to Macau, account for expenses in Macau <input type="checkbox"/> For insurance payment <input type="checkbox"/> Pay family expenses in Macau <input type="checkbox"/> Others, please specify _____		
Do you have the same residential address for the past three years as the current address? † <input type="checkbox"/> Yes <input type="checkbox"/> No, please list out all previous residential addresses within 3 years in reverse chronological order and specify the period of living.		
1		Years and months of living
2		Years and months of living
3		Years and months of living
Are you maintaining a mortgage with other financial institutions? <input type="checkbox"/> No <input type="checkbox"/> Yes (Please fill in the boxes in the next row.) Joint Mortgage <input type="checkbox"/> No <input type="checkbox"/> Yes    Total monthly mortgage repayment amount in MOP _____		
Do you have a permanent address which is different to your current home address? <input type="checkbox"/> No <input type="checkbox"/> Yes		
My permanent address (If permanent address is different from the above address, please provide with permanent address proof)		



## Card collection instructions

I/We would like to collect my/our primary/additional card(s) from \_\_\_\_\_ branch.

I/We may wish to have my credit card(s) collected by a person authorised by me, to be confirmed in writing in each instance.

## Relationship declaration *(Mandatory field)*

Are you a relative of any of the directors/employees/controllers/minority shareholder controllers of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in Macau or overseas (e.g., Hang Seng Bank), or other entities over which HSBC is able to exert control?

No, and I agree to notify the Bank promptly in writing if this information is no longer true and correct

Yes (please state *his/her full name*):

Full name in English

Relationship

Are you a director/employee/controller/minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in Macau or overseas, or other entities over which HSBC is able to exert control?

No, and I agree to notify the Bank promptly in writing if this information is no longer true and correct

Yes (please state *your staff number*): Staff number \_\_\_\_\_

If you answer "yes" to any of the above questions, please state the total amount of unsecured facilities granted by HSBC, its branches and its subsidiaries:

- to you personally;
- to any firm, partnership or non-listed company controlled by you or of which you are interested as director, partner, manager or agent; and
- to any individual, firm, partnership or non-listed company of which you/joint applicant are acting as a guarantor

MOP / HKD \_\_\_\_\_

I confirm that I have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches, subsidiaries or affiliates in Macau or overseas.

I hereby authorise HSBC branches, subsidiaries or affiliates in Macau or overseas to disclose to HSBC information relating to the unsecured facilities granted by each, respectively, to the above persons for the purpose of verifying the information provided by me.

## Standing instructions

Please debit my / our account with HSBC on the monthly due date and make the following payment to my / our credit card(s):

Account with HSBC

\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_| - \_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_| - \_\_\_\_|\_\_\_\_|\_\_\_\_|

Amount of monthly payment\* (please choose ONE option below):

Minimum payment due

\_\_\_\_\_% of the statement balance (5% – 100%)\*

\* If no percentage of the statement balance is specified by the applicant, or multiple payment is specified by the applicant, the Bank will process the card payment with the Minimum payment due and debit the amount from the applicant's designated account with HSBC.



## ATM Service

I / We wish to access the account(s) listed below with my / our credit card(s) through your ATM service:

### Primary cardholder

Account(s) with HSBC:

\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Language on screen:  English

Chinese

### Additional cardholder

Account(s) with HSBC:

\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Language on screen:  English

Chinese

## Information about Products, Services and Promotions

By ticking below please indicate whether you agree the HSBC Group to use and share relevant information about you, your transactions and your relationships with the HSBC Group, to give you information about products, services (including mortgages) and promotions available from members of the HSBC Group and selected third parties which may interest you either by post, telephone, electronic and other means.

Primary cardholder:  Yes

No

Additional cardholder;  Yes

No

Language:  English

Chinese

Language:  English

Chinese

## Important Notes

1. All primary card applicants must be Macau Special Administrative Region residents and aged 18 or above.
2. To be eligible for the credit card, primary card applicant's annual income must meet the following requirements: Visa Gold card – MOP120,000 or above; Visa Classic card – MOP60,000 or above; Gold Mastercard – MOP120,000 or above; Mastercard Standard – MOP60,000
3. Your new card provides free use of the ATM. A PIN for ATM transactions will be mailed to you after successful card activation. Please note that without an ATM PIN, you will not be able to access the ATM (including the credit card cash advance function through ATM).
4. If the whole amount of the statement balance is not received by the Bank on or before the payment due date, a finance charge will accrue daily and calculate at the annual rate of 28.8%. Finance charge will be applied to (a) the unpaid statement balance, from the statement date immediately preceding the said payment due date until payment in full; and (b) the amount of each new transaction posted to your card account since that statement date, from the transaction date until payment in full.
5. We may, at our sole discretion, decide whether to approve your application, and whether to issue a Visa Gold or Classic card. If your application is not approved, we may issue to you a Visa Classic card (for Visa Gold card applicants).
6. Applications from the Bank's staff will be subject to HSBC's staff policy.
7. The remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.

## Declarations

### My/Our information

1. I/We confirm that the information given in this application form is correct and complete. I/We authorise You, The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (the "Bank") to obtain and verify information relating to me/us from or with any other person or source at any time and from time to time as the Bank may decide.
2. By signing this application form, I/we agree that You may use and disclose all personal data about me/us that You currently or subsequently hold for the purposes as set out in the terms and conditions of the agreement governing the provision and use of each type of credit card.

### Annual fee

3. I/We accept that the annual fee of each credit card to be charged by the Bank is as follow and may be amended from time to time (as shown in the Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers):
  - (i) Visa Gold primary card – MOP/HKD480;
  - (ii) Visa Classic primary card – MOP/HKD220;
  - (iii) Visa Gold additional card combined account – MOP/HKD240;

## Declarations (continued)

- (iv) Visa Classic additional card combined account – MOP/HKD110
- (v) Gold Mastercard primary card – MOP/HKD480;
- (vi) Mastercard Standard primary card – MOP/HKD220;
- (vii) Gold Mastercard additional card combined account – MOP/HKD240;
- (viii) Mastercard Standard additional card combined account – MOP/HK110

### My/Our employment and financial status

4. I/We declare that: (i) I am/we are currently employed as indicated on this application form; (ii) I am/we are not delinquent in repaying any credit facilities from any financial institution or lender, including but not limited to gaming promoters; (iii) I am/we are not a bankrupt or discharged bankrupt; (iv) I/we have no intention to declare bankruptcy nor to submit myself/ourselves to any insolvency proceedings; and (v) I am/we are not aware of any bankruptcy or insolvency proceedings filed or made against me/us.

### My/Our linked account for ATM facilities

5. I/We confirm that:
- (i) my/our signature(s) provided on this application form is/are the same as on each of my/our savings or current accounts for which ATM facilities are requested;
  - (ii) each such savings or current account is a single name account in the name of the related cardholder, or is operated by the related cardholder singly if it is a joint or multiple names account; and
  - (iii) I/we will use the ATM subject to the ATM Card Terms and Conditions. I/We understand that the ATM Card Terms and Conditions are available upon request.
6. A PIN mailer for ATM cash advance and my/our banking account access (if applicable) will be sent to me/us after successful card activation. If I/we do not wish to use the ATM facilities, I/we should visit HSBC branch for arrangement. I/We understand that without an ATM PIN, I/we will not be able to access the ATM (including the credit card cash advance function through ATM).

### Additional card(s)

7. I/We understand that if an additional card is applied for in this application form:
- (i) the primary cardholder will be liable for the use of both the primary card and the additional card while the additional cardholder will only be liable for the use of his/her additional card;
  - (ii) an additional card may be terminated by either the primary or additional cardholder by giving the Bank written notice and returning the additional card to the Bank;
  - (iii) use of an additional card may be suspended by the Bank upon the report of loss, theft, disclosure or unauthorised use of the primary card, the additional card or any related personal identification number; and
  - (iv) until the additional card is returned to the Bank or the Bank is able to implement the necessary procedures following a report in (iii) above, the primary cardholder may be liable for any transactions and payments arising from the use of the additional card.

### Terms and conditions governing credit card(s); Welcome Pack

8. I/We acknowledge that the provision and use of the credit card(s) are subject to the terms and conditions of the Bank's Credit Card Cardholder Agreement. I/We understand that such terms and conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.
9. By signing this application form, I/we confirm that I/we have read and understood the following documents related to this application and agree to be bound by them:
- (i) the Important Notes and Declarations set out in this application form;
  - (ii) Information on Credit Card;
  - (iii) Major Terms and Conditions of Credit Card Cardholder Agreement; and
  - (iv) promotional offer terms and conditions (if applicable).

### Miscellaneous

10. I/We understand that I/we may authorise a person in writing to collect my/our credit card(s) on my/our behalf. I/We agree that:
- (i) each person collecting my/our card(s) has authority to sign acknowledgement of receipt of the card(s) on my/our behalf; and
  - (ii) I/we will be responsible for any misuse of the card(s) or other consequences arising from this arrangement.
11. I/We agree that You have the right to accept or reject this application without giving reasons.

## Privacy and Securities

### Your Privacy Matters to Us

This notice is made by The Hongkong and Shanghai Banking Corporation Limited through its Macau branch (the “Bank”) in accordance with Law 8/2005 and is intended to notify you why personal data is collected, how will it be used and to whom data access requests are to be addressed (the “Terms”). Should you agree, please contact our nearest branch or your relationship manager for starting the applicable product and/or service application process.

#### A. Why we collect your data

- (a) From time to time, it is necessary for individuals to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services or compliance with any laws, guidelines or requests issued by regulatory or other authorities.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected from (i) customers in the ordinary course of the continuation of the banking relationship (for example, when customers write cheques, deposit money or apply for credit), (ii) a person acting on behalf of the individual whose data are provided, (iii) information provided by the customer but, directly or indirectly, related to a different person than the account holder to the Bank or to any member of the HSBC Group or which is otherwise received by any member of the HSBC Group, in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services or compliance with any laws, guidelines or requests issued by regulatory or other authorities and (iv) other sources (for example, information obtained from credit reference agencies). Data may also be generated or combined with other information available to the Bank or any member of the HSBC Group ( “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).

#### B. How your data may be used — Data relating to a customer may be used to:

- (i) consider applications for products and services and the daily operation of products, services and credit facilities provided to customers;
- (ii) conduct credit checks (including without limitation upon an application for consumer credit (including mortgage loans) and upon periodic or special reviews of the credit which normally will take place one or more times each year);
- (iii) create and maintain the Bank’ s credit and risk related models;
- (iv) assist other financial institutions to conduct credit checks and collect debts;
- (v) ensure ongoing credit worthiness of customers;
- (vi) design financial services or related products for customers use;
- (vii) market services, products and other subjects as described in (5) below;
- (viii) determine the amount of indebtedness owed to or by customers;
- (ix) collect of amounts outstanding from customers and those providing security for customers obligations;
- (x) to the extent possible under local law, meeting obligations, requirements or arrangements, whether compulsory or voluntary, of the Bank or any member of the HSBC Group to comply with, or in connection with:
  - 1. any law, regulation, judgment, court order, voluntary code, sanctions regime, within or outside the Macau Special Administrative Region (“Macau”);
  - 2. any guidelines, guidance or requests given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future and any international guidance, internal policies or procedures;
  - 3. any present or future contractual or other commitment with local or foreign legal, regulatory, judicial, administrative, public or law enforcement body, or governmental, tax, revenue, monetary, securities or futures exchange, court, central bank or other authorities, or self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over all or any part of the HSBC Group (together the “Authorities” and each an “Authority”) that is assumed by, imposed on or applicable to the Bank or any of its branches or any member of the HSBC Group; or
  - 4. any agreement or treaty between Authorities;
- (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the HSBC Group and/or any other use of data and information in accordance with any programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (xii) conducting any action to meet obligations of the Bank or any member of the HSBC Group to comply with Laws or international guidance or regulatory requests relating to or in connection with the detection, investigation and prevention of 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;
- (xiii) meeting any obligations of the Bank or any member of the HSBC Group to comply with any demand or request from the Authorities;
- (xiv) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank’ s rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- (xv) purposes relating thereto.

#### C. Disclosure of your personal information — Information held by the Bank, or a member of the HSBC Group relating to an individual will be kept confidential but the Bank or the HSBC Group may provide such information to the following parties for the purposes set out in the preceding paragraph:



## Privacy and Securities (continued)

- (i) any agents, contractors, sub-contractors, service providers or associates of the HSBC Group (including their employees, directors, officers, agents, contractors, service providers, and professional advisers);
- (ii) third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business (including their employees, directors and officers);
- (iii) any Authorities;
- (iv) any person under a duty of confidentiality to the Bank including a member of the HSBC Group which has undertaken to keep such information confidential;
- (v) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (vi) any persons acting on behalf of an individual whose data are provided, 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 the customer has an interest in securities (where such securities are held by the Bank or any member of the HSBC Group) or a person making any payment into the customer's account;
- (vii) credit reference agencies, and, in the event of default, to debt collection agencies;
- (viii) any person to whom the Bank or any of its branches or any member of the HSBC Group is under an obligation or required or expected to make disclosure for the purposes set out in, or in connection with, the preceding paragraph B items(x), (xi) or (xii);
- (ix) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
  - 1. any member of the HSBC Group;
  - 2. third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - 3. third party reward, loyalty, co-branding and privileges programme providers;
  - 4. co-branding partners of the Bank or any member of the HSBC Group (the names of such co-branding partners will be provided during the application process for the relevant services and products, as the case may be);
  - 5. charitable or non-profit making organisations; and
  - 6. external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in the preceding paragraph B item (vii).

Such information may be transferred to a place outside Macau and such location may not offer similar standards of protection as Macau.

### D. Data access requests — any individual has the right:

- (i) to check whether the Bank holds data about them and of access to such data;
- (ii) to require the Bank to correct any data relating to them which is inaccurate;
- (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank; and
- (iv) in relation to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency.

The Bank may charge a reasonable fee for the processing of any data access request.

### E. Use of Data in Direct Marketing

- 1. The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent for that purpose as indicated below. In this connection, please note that:
  - (i) the name, contact details, products and other service portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
  - (ii) the following classes of services, products and subjects may be marketed:
    - 1. financial, insurance, credit card, banking and related services and products;
    - 2. reward, loyalty, co-branding or privileges programmes and related services and products;
    - 3. services and products offered by the Bank's co-branding partners (the names of such co-branding partners will be provided during the application for the relevant services and products, as the case may be); and
    - 4. donations and contributions for charitable and/or non-profit making purposes;
  - (iii) the above services, products and subjects may be provided by or (in the case of donations and contributions) solicited by the Bank and/or:
    - 1. any member of the HSBC Group;
    - 2. third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - 3. third party reward, loyalty, co-branding or privileges programme providers;
    - 4. co-branding partners of the Bank and the HSBC Group (the names of such co-branding partners will be provided during the application of the relevant services and products, as the case may be); and
    - 5. charitable or non-profit making organisations;
  - (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph 5(1i) above to all or any of the persons described in paragraph 5 (1iii) above for use by them in marketing those services, products and subjects;

## Privacy and Securities (continued)

- (v) the Bank may receive money or other property in return for providing the data to the other persons in paragraph 5 (1iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

**If, at any time, a customer does not wish the Bank to use or provide to other persons his/her data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank through the contacts referred below.**

### F. Data Security

Security is the Bank' s priority. The Bank will strive at all times to ensure that any personal data will be protected against unauthorised or accidental access, processing or erasure. The Bank maintain this commitment to data security by implementing appropriate physical, electronic and managerial measures to safeguard and secure your personal data.

All practical steps will be taken to ensure that personal data will not be kept longer than necessary and that the Bank will comply with all statutory and regulatory requirements concerning the retention of personally identifiable information.

### Contact Us

Requests for access to data or correction of data or for information regarding policies and practices and kinds of data held should be addressed to:

### Manager Operations

The Hongkong and Shanghai Banking Corporation Limited, Macau Branch Avenida da Praia Grande  
PO Box 476 Macau SAR

**We kindly request that you read carefully these Terms before applying any product or service with The Hongkong and Shanghai Banking Corporation Limited, Macau Branch.**

## Documents attached and Signature *(Mandatory field)*

I/We confirm that all required supporting documents have been supplied with this application form. I/We understand and agree that all documents supplied (including this application form) will not be returned to me/us.

If you are an existing HSBC customer with payroll account at HSBC and hold a Macau Permanent ID Card, no supporting document is required.

Other customers, please provide:

1. Copy of Macau ID Card. If you are not holder of Macau Permanent ID Card, please also provide copy of passport of all nationalities provided and employment proof with a contract period of at least 12 months from the date of submitting the application.
2. Latest Macau residential address proof within latest 3 months i.e. utility bill/ electricity bill/ bank statement. If you have a permanent residential address, please also provide the permanent residential address proof. (Waived for existing HSBC customers)
3. Income/Asset proof:
  - (a) Income Earner/Part-time: latest 3 months bank book/statement/eStatement/online transaction history (showing applicant' s name, account number and monthly income), or latest 3 months salary slip (showing applicant's name and company name).
  - (b) Self-Employed: latest tax demand note, and latest 3 months' bank book/statement/eStatement/online transaction history (showing company name, account number and transaction history) and current Business Registration Certificate and proof of ownership of business and latest Tax Return.
  - (c) Others: latest 3 months bank deposit/bank book/statement/eStatement/online transaction history in Macau (showing applicant' s name, account number and transaction history) or regular monthly rental income credited to applicant' s bank account and the signed tenancy agreement.

I have read and understand the terms and conditions set out in Credit Card Cardholder Agreement, Information on Credit Card, Rewards Programme, Terms and Conditions for using the Services of the Credit Cards Customer Service Hotline and Terms and Conditions for the Credit Card Interest-free Instalment Plan. I agree to be bound by them. In particular, I consent to the use and sharing of my personal data for the purpose specified in the terms. I confirm that I have been given the opportunity to ask questions about the agreement and have received satisfactory explanations from the Bank where applicable.

Remarks: All T&Cs are located at [www.hsbc.com.mo](http://www.hsbc.com.mo). Printed copies are available at branches.

**X**

Signature of primary cardholder

Date

**X**

Signature of additional cardholder

Date

Thank you for completing this form. If we need additional information or supporting documents, our bank will be in touch with you shortly

### Bank use only:

Branch: Sales ID \_\_\_\_\_

Contact Centre: Sales ID \_\_\_\_\_

System input for nationality:

N1

N2

N3

Phone Verification passed

Primary card:

Call Date

Call Time

Additional card:

Call Date

Call Time