



Balance Transfer / Cash Before Card Service Application Form

Fax No. : 2296 7446

Note: To avoid duplication, please do not mail if faxed.

Personal Information (Please fill in all the fields)

Name in English: _____ Phone No. : _____

BOC Credit Card No. :

Application for Balance Transfer Service

Please fill in the details of credit card / revolving loan / personal loan / personal overdraft account(s) that you wish to have balance(s) transferred from. The transfer amount shall not exceed the cardholder's available credit limit. I understand if my available credit limit is less than the amount of this application, the Company will only transfer the approved amount to the relevant account(s).

Balance Transfer Account No.	Name of Financial Institution	Transfer Amount (HK\$)	For Card Centre Use only
Total Balance Transfer Amount (HK\$) :			

Please provide the latest copy of bank statement(s) of Balance Transfer Account(s). Should the balance be transferred from a revolving loan / personal loan / personal overdraft account(s), please write "payee name" of the cheque on the enclosed copy of bank statement(s).

The handling fee of BOC Credit Card Balance Transfer is charged at 1% of the amount transferred.

Application for Cash Before Card Service

Please disburse the requested funds directly to the bank account under my sole name as designated below:

Amount requested (HK\$/CNY¥): _____ Bank Name: _____

Savings / Current Account No. (Hong Kong Dollar or Chinese Yuan): _____

Please provide copy of bank statement(s) or the inside front page of passbook (copy must show clearly your name and account number).

The requested "Cash Before Card" amount cannot exceed the customer's available credit limit. "Cash Before Card" is a cash advance transaction. **A handling fee of 4% of the transaction amount plus HK\$ 20** (applicable to HKD "Cash Before Card") / **CNY 20** (applicable to CNY "Cash Before Card") will be charged for each "Cash Before Card" transaction.

Application for Increase of Credit Limit

I would like to increase my credit limit to HK\$ _____

Company Name: _____ Position: _____ Monthly Salary (HK\$) _____

Company Tel.: _____ Home Tel. : _____ Mobile No. : _____

Do you have any (including all loan applications in processing) secured loan products (except self-residential mortgage) under other banks/financial institutions or unsecured loan products under financial institutions (except banks)?

Total Other Secured Loan Monthly Instalment Amount: HK\$ _____ Total Other Secured Overdraft O/S Amount: HK\$ _____

Total Other Unsecured Loan Monthly Instalment Amount: HK\$ _____ Total Other Unsecured Revolving Credit O/S Amount: HK\$ _____

Note: Please enclose copy of bank statement / passbook showing your name, account number and the latest 2-month salary or the latest month salary proof or the latest tax demand note.

Signature of Cardholder

I have carefully read, understood and agreed to be bound by the Terms and Conditions for BOC Credit Card "Balance Transfer" Service / "Cash Before Card" Service (listed in overleaf). I have also agreed to be bound by the "Data Policy Notice" issued by BOC Credit Card (International) Limited from time to time. For details of the "Data Policy Notice", please visit BOC Credit Card website www.boci.com.hk. I understand that the Card Company does not engage with any financial intermediary and the Card Company does not accept any loan application referred to it by any financial intermediary or third party. I also confirm that my loan application is not a referral by any financial intermediary or third party, nor I have provided any personal information to financial intermediary or third party for procuring, negotiating, obtaining or application of this loan.

X _____ Date _____

Signature of Cardholder
(Must correspond with signature on the BOC Credit Card Application Form)

Date

BOC Credit Card (International) Ltd is a member of BOCHK Group

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Terms and Conditions for BOC Credit Card "Balance Transfer" Service:

1. BOC Credit Card "Balance Transfer" Service is not applicable to cardholders of BOC Commercial Card (except BOC Elite Platinum Commercial Card), BOC Prepaid Card, Private Label Card, Purchasing Card, USD Card, Great Wall International Credit Card, BOC Express Cash Revolving Card, and BOC Credit Cards and Prepaid Card issued in Macau. 2. The minimum transfer amount is HK\$1,000 or such other amount as may be specified by BOC Credit Card (International) Ltd (the "Company") from time to time. The transfer amount shall not exceed the cardholder's available credit limit (rounded up to nearest dollar). 3. A handling fee of 1% of the transaction amount will be charged for each "Balance Transfer" transaction; or such other personal preferential handling fee as may be offered by the Company. 4. The interest will be charged on the balance(s) transferred at the prevailing interest rate of the respective BOC Credit Card. 5. The account(s) from which balance(s) will be transferred should be under the cardholder's sole name. 6. Approval process takes about 7 working days (starting from the receipt date of application form). Prior to receipt of an approval notification from the Company, a Balance Transfer applicant is solely responsible for making prompt payments to the beneficiary card issuer or the financial institution to avoid penalty charges. The Company accepts no liability for any overdue payment or any interest / penalty thereof. 7. Balance(s) transferred from a credit card, including but not limited to a BOC Credit Card, issued by the Company and a BOC Express Cash Card, will not be accepted. 8. If the available credit limit of an applicant is not sufficient to cover the total transfer amount, the Company will approve the Balance Transfer application in the order of the beneficiary accounts as stated on the application form, and / or partially of any requested "transfer amount". Where no "transfer amount" is specified, the Company will base on the applicant's available limit to determine the size of the "transfer amount", be it a complete or part of the amount requested without prior notice. 9. The Company reserves the right to approve or decline any "Balance Transfer Service" application at its sole discretion. 10. The "Balance Transfer" amount will not be awarded any reward gift points. 11. All approved "Balance Transfer" applications are irrevocable.

Terms and Conditions for BOC Credit Card "Cash Before Card" Service:

1. BOC Credit Card "Cash Before Card" Service is not applicable to cardholders of BOC Prepaid Card, Private Label Card, Purchasing Card, Intown Card, USD Card, Great Wall International Credit Card, BOC Express Cash Revolving Card, and BOC Credit Cards and Prepaid Card issued in Macau. 2. The amount for "Cash Before Card" must be in HKD or CNY and the minimum amount for "Cash Before Card" is HK\$1,000 (applicable to HKD "Cash Before Card") / CNY1,000 (applicable to CNY "Cash Before Card") or the amount specified by BOC Credit Card (International) Limited (the "Company") from time to time. The amount shall not exceed the cardholder's available credit limit. 3. "Cash Before Card" is a cash advance transaction. A handling fee of 4.0% of each transaction amount plus HK\$20 (applicable to HKD "Cash Before Card") / CNY20 (applicable to CNY "Cash Before Card") per each transaction will be charged to credit card upon approval of the application for the "Cash Before Card". 4. The Company reserves its right to debit a handling fee [maximum HK\$300 (applicable to HKD "Cash Before Card") / CNY300 (applicable to CNY "Cash Before Card")] to the relevant card account without prior notice if the loan disbursement of "Cash Before Card" is declined due to the account status of the designated account of the cardholders. 5. The Company reserves the right to approve or decline any "Cash Before Card" application at its sole discretion without assigning any reason. 6. All approved "Cash Before Card" applications are irrevocable. 7. If the cardholders apply for "Cash Before Card" via "Online Services" of the Company, a. When the applied amount is disbursed to the bank account of the Bank of China (Hong Kong) Limited, the Nanyang Commercial Bank, Limited or the Chiyu Banking Corporation Limited (as the case may be) ("the Bank"), the total daily limit shall be the cardholder's available credit limit, or the amount specified by the Company from time to time. When the applied amount is disbursed to the bank account other than the Bank above, the total daily limit for "Cash Before Card" and "Cash Installment" shall be HKD100,000 (for application in HKD) / CNY100,000 (for application in CNY) or the cardholder's available credit limit (whichever is lower), or the amount specified by the Company from time to time; b. Cardholders may make "Cash Before Card" at anytime or set up a preset instruction. Preset instruction is only available in "Online Services". Application submitted not later than 3:00pm (Hong Kong time) on Monday to Friday or 10:00am (Hong Kong time) on Saturday (except for public holiday) ("Processing Time") will be processed on the same day, otherwise it will be processed on the coming Processing Time; and c. Cardholders will be notified by email one day after the submission date if the application for "Cash Before Card" is processed successfully. Should the preset instruction not be executed successfully, the Company shall send to the cardholder an email and/or SMS after 8:30pm (Hong Kong time) (Monday - Friday) or 1:30pm (Hong Kong time) (Saturday) on the processing date. The cardholders can check out the transaction status via the "Transaction Enquiry" under the "Cash Before Card" section in "Online Services". 8. The "Cash Before Card" is not applicable to accounts in breach of the User Agreement, being cancelled or with a past due record. 9. The entire amount of the approved "Cash Before Card" will be disbursed to the designated personal bank account of the cardholder. An inward remittance fee may be charged by the beneficiary bank. 10. The Company reserves the right to change, suspend or terminate the promotion offer or to amend its terms and conditions at its sole discretion at any time without prior notice. All matters and disputes will be subject to the final decision of the Company. 11. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

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WILL BE
PAID BY
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NO POSTAGE
STAMP
NECESSARY IF
POSTED IN
HONG KONG
如在本港投寄
毋須貼上郵票

BUSINESS REPLY SERVICES LICENCE NO.
商業回郵牌號：1728

香港干諾道西六十八號
中銀信用卡中心20字樓
中銀信用卡(國際)有限公司

BOC CREDIT CARD (INT'L) LTD
20/F BOC CREDIT CARD CENTRE
68 CONNAUGHT ROAD WEST
HONG KONG