

BOC Express Cash Revolving Credit

Your instant cash for added financial strength in uncertain times with extra convenience!

Balance Transfer / Cash Before Card Service Application Form

Fax No.: 2296 7446 or by Mail

Note: To avoid duplication, please do not mail this application form if sent by fax

Personal Information (must fill in all boxes below)

Name in English: _____ Phone No.: _____

BOC Express Cash Revolving Credit Account No.:

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Balance Transfer Service

FCCID: EXBT0902

Please fill in details of credit card / revolving loan / personal loan / personal overdraft account(s) that you wish to transfer balance from.

	Transfer Balance Account No.	Name of Financial Institution	Transfer Amount (HK\$)	For Card Centre Use Only
(1)				
(2)				
(3)				
Total Transfer Amount (HK\$):				

For total transfer amount in excess of HK\$100,000, please provide copy of the latest bank statement(s). Should the balance be transferred from a revolving loan / personal loan / personal overdraft account(s), please provide cheque "payee name" on the enclosed copy bank statement(s).

Cash Before Card Service

FCCID: EXCD0902

Please disburse the requested amount to the designated bank account under my sole name as stated below.

Bank Name: _____

Hong Kong Dollar Savings / Current Account No.: _____

Amount requested (HK\$): _____

For requested amount in excess of HK\$100,000, please provide copy of the bank statement(s) or the inside front page of passbook (Copy must indicate clearly your name and account number).

Increase Loan Limit

I would like to increase the loan limit to HK\$_____ Occupation and Present Company Name: _____

Monthly Salary (HK\$) _____ Company Tel.: _____ Home Tel.: _____ Mobile No.: _____

Please provide copy of latest 2 months' bank statement / passbook or latest Tax Demand Note or latest 1 month salary proof showing clearly your name and account number. For non-working applicant, please provide latest 2 months' bank deposit documents and other asset proof. All documents supplied including the enclosed application form will not be returned. BOC Credit Card (International) Ltd may request additional documents in the course of processing your application and reserves its final determinative rights.

Signature of Cardholder

I declare that the above information is true and complete and hereby authorize BOC Credit Card (International) Ltd ("the Company") to contact my employers, financial and credit institutions or any other credit or information source for the verification thereof and for the collection of such information as may be required for the processing and evaluation of this application and, if my application is approved, for the operation of my account(s).

I hereby solemnly and sincerely declare that (i) I do not have any overdue payment exceeding 30 days or any account that was cancelled by a financial institute due to my default in payment in respect of any indebtedness (including without limitation credit card, mortgage, personal loan and other financial arrangement); and (ii)(a) I have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere; and (b) I have carefully and conscientiously considered the status of my assets and liabilities. I have no intention to petition for my own bankruptcy or for any similar order, or propose to enter into with my creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I see any reason why I should do so. I understand that the Company has the absolute right to refuse my application without any reason.

I understand the Company may have to consider a credit report on me from TransUnion Limited and hereby authorize the Company to do so for the purpose of collecting such information from TransUnion Limited (Tel. 2577 1816).

I understand "Balance Transfer" and "Cash Before Card" are cash advance transactions and agree to be bounded by the related Terms & Conditions.

Signature of Cardholder
(Must correspond with the signature on the BOC Express Cash Revolving Credit Application Form)

Date

For Bank Staff Use Only	Bank and Branch Code	Staff Code
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TERMS & CONDITIONS OF BALANCE TRANSFER SERVICE

1. The minimum transfer amount is HK\$1,000 and the maximum transfer amount is subject to BOC Express Cash Revolving Credit ("Revolving Credit") available credit limit (round up to the nearest dollar).
2. A handling fee of 2% of the transaction amount plus HK\$20 will be charged for each "Balance Transfer" transaction.
3. The account(s) from which balance will be transferred should be under applicant's sole name.
4. Approval process takes about 7 working days (starting from the receipt date of application form). All approved "Balance Transfers" are irrevocable. Prior to receipt of an approval letter from BOC Credit Card (International) Ltd ("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. Interest will be accrued from the day when "Balance Transfer" is effected.
5. Balance Transfer from a credit card, including but not limited to a BOC Credit Card and Co-branded Credit Card, issued by the Company and other BOC Express Cash Card, will not be accepted.
6. If the available credit limit 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 revolving credit's available limit to determine the size of the 'transfer amount', be it a complete or part of the amount requested without prior notice.
7. The Company reserves the right to approve or decline any "Balance Transfer Service" application at its sole discretion.
8. A handling fee (maximum HK\$300) will be debited to your BOC Express Cash Card account without prior notice if the application is declined due to individual circumstances.
9. The beneficiary bank may charge a handling fee for processing the funds being transferred. Please contact your recipient bank for details.

TERMS & CONDITIONS OF CASH BEFORE CARD SERVICE

1. The minimum amount for "Cash Before Card" is HK\$1,000 or the amount specified by BOC Credit Card (International) Limited (the "Company") from time to time. The "Cash Before Card" amount shall not exceed the customer's available credit limit.
2. "Cash Before Card" is a cash advance transaction. A handling fee of 2% of the transaction amount plus HK\$20 per transaction will be charged for each "Cash Before Card" transaction upon approval of application subject to waiver or deduction offer of handling fee in different promotion program, if any.
3. Interest will be accrued from the day when "Cash Before Card" is effected. The Company reserves the final right to amend the interest rate. Please refer to the card mailer along with BOC Express Cash Card for interest rate.
4. The Company reserves its right to debit a handling fee (maximum HK\$300) to the relevant 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 customers.
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 customers apply for "Cash Before Card" via "iService" of the Company,
 - (a) the total amount of iService shall not exceed a daily limit of HK\$100,000 or the customer's available credit limit (whichever is lower), or the amount specified by the Company from time to time; and
 - (b) 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) customers will be notified by email one day after the submission date if the application for "Cash Before Card" is processed successfully. Customers can check out the transaction status via the "Transaction Enquiry" under the "Cash Before Card" section in "iService".
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 sole name account designated by the customer. An inward remittance fee may be charged by the beneficiary bank. Please contact the beneficiary bank for details.
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.

Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

According to the Data Policy Notice, should you prefer not to receive marketing materials from us, please inform our Customer Services Department in writing. We will stop using your data for direct mailing purpose without charge.