招商永隆信用卡超逾限額授信安排申請書
CMB Wing Lung Credit Card
Over-the-limit Facilities Arrangement Application Form

招商永隆銀行 CMB WING LUNG BANK

閣下填寫表格前，請確認已經詳閱招商永隆銀行有限公司（「本行／銀行」）《關於個人資料（私隱）條例致客戶的通知》（「該通知」），才向本行提供　閣下的個人資料。如　閣下在此申請表格提供　閣下的個人資料，即表示　閣下接納本行的資料政策及同意資料政策中所載的個人資料之用途。如　閣下沒有收到該通知，請聯絡分行職員或致電招商永隆銀行客戶服務熱線 230 95555 查詢。
Before you provide CMB Wing Lung Bank Limited ("the Bank") with your personal details, please ensure that you have read the Bank's Notice to Customers relating to the Personal Data (Privacy) Ordinance ("the Notice"). By providing your personal details to the Bank under this application form, you shall be deemed to have accepted the Bank's Data Policy and agreed the use of your personal details as stated therein. If you have not received the Notice, please contact our branch staff or CMB Wing Lung Bank Customer Services Hotline at 230 95555.

請填妥下列申請表格，並連同所需資料以郵寄、傳真、電子郵件或親身交回本行各分行。
Please complete all fields and submit the application form with the documents required by mail, by fax, by email or in person at any branches of the Bank.

郵寄地址
Mailing Address: 九龍中央郵政信箱 72569 號招商永隆銀行有限公司零售信貸及信用卡部
CMB Wing Lung Bank Limited Retail Finance & Credit Card Department, PO Box 72569, Kowloon Central Post Office

傳真號碼
Fax No.: 2374 2516

電子郵件
Email Address: ccc_ap@cmbwinglungbank.com

主卡持卡人資料 Principal Cardholder Data

招商永隆信用卡號碼
CMB Wing Lung Credit Card No.:

香港身份證上之英文姓名
Name in English as printed on HKID Card:

超逾限額授信安排申請書 Over-the-limit Facilities Arrangement

本人確認銀行可選擇批准某些會引致超逾信用卡限額的交易。本人進一步確認，儘管本人以下表明的事項，與上述信用卡相關的信用卡賬戶（包括主卡及附屬卡<如適用>）欠下的款項總額仍可能在特殊情況下超逾信用額。這些特殊情況可能包括但不限於：
I acknowledge that the Bank may choose to authorize certain transactions that would result in the credit card limit being exceeded. I further acknowledge that despite my indication below, the total amount incurred on the credit card account in relation to the above credit card (including principal card and supplementary card(s), if applicable) may exceed the credit limit as a result of exceptional circumstances. These exceptional circumstances may include, but are not limited to:

1. 不需要授權亦可進行付款的交易；
   Transactions which do not require authorization for effecting payment;
2. 由於（例如）外幣匯率波動或商戶徵收附加費用，導致誌賬金額超逾授權金額的交易；
   Transactions which have a posting amount exceeding the amount presented for authorization caused, for example, by currency exchange fluctuation or surcharges levied by a merchant;
3. 於銀行批准交易時，信用額並未被超逾，但當商戶提交交易資料進行誌賬時（通常在經過一段長時間後），信用額可能已被超逾或可能引致超逾信用額的交易；或
   Transactions that are within the credit limit at the time of authorization but, at the time they are submitted by the merchant for posting (often after a prolonged period of time), the credit limit may have been exceeded or they may cause the credit limit to be exceeded; or
4. 直接由有關卡機構（例如 Visa、Mastercard、銀聯國際等）授權的交易。
   Transactions directly authorized by the relevant card association (e.g. VISA, Mastercard, UnionPay International etc.).

☐ **本人僅明確同意接受上述信用卡（包括主卡及附屬卡<如適用>）的超逾限額授信，以便銀行可以選擇批准某些會引致超逾信用額的交易。**
I hereby give my explicit agreement for accepting over-the-limit facilities for the above credit card (including principal card and supplementary card(s), if applicable) such that the Bank may choose to authorize certain transactions that would result in a credit limit being exceeded.

☐ **除特殊情況外，本人不接受上述信用卡（包括主卡及附屬卡<如適用>）的任何超逾限額授信。**
I do not accept any over-the-limit facilities for the above credit card (including principal and supplementary card(s), if applicable) save for the exceptional circumstances.

備註：以上內容表明本人目前對是否接受上述信用卡（包括主卡及附屬卡<如適用>）的超逾限額授信的選擇。這將取代本人在本申請之前向銀行傳達的任何選擇。本人隨後可能會通過銀行不時指明的通訊渠道通知銀行以更改本人的選擇。
Remarks: The above represents my present choice whether or not to accept over-the-limit facilities for my credit card (including principal card and supplementary card(s), if applicable). I may subsequently change my choice by notifying the Bank through communication channels prescribed by the Bank from time to time.

重要披露通知：請注意，月結單總結欠如超出信用限額 5%或以上，須繳付港幣 180 元（港幣賬戶）／人民幣 180 元（人民幣賬戶）超逾信用額費用（每個招商永隆信用卡賬戶每期月結單最多收取一次）。
Important Disclosure: Please note that an overlimit charge of HKD180 (for HKD account)/RMB180 (for RMB account) will be charged if the statement balance exceeds 5% or above of the credit limit (Each CMB Wing Lung Credit Card Account will be charged maximum once per statement cycle).

X _____
主卡申請人簽署（申請表格上之簽署應與信用卡上簽署相符。）
Signature of Principal Card Applicant (The Signature should be the same as that will appear on the Credit Card's signature panel).

日期
Date _____

忠告：借定唔借？還得到先好借！
Warning: To borrow or not to borrow? Borrow only if you can repay!

本聲明的中英文版本如有歧義，概以英文版本為準。
In case of discrepancies between the English and Chinese versions of the Declaration, the English version shall prevail.

S.V.

銀行專用 FOR BANK USE ONLY

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