



JDB Champa Super Gold) PLATINUM/ JDB Champa 超级金卡) 白金卡

Date of birth/出生日期 {{d:/ {{d/ {{date , ID card/Passport/Family registration  
Book/身份证/护照/户口簿 {{data'book'}} Date/日期 {{d:/ {{d/ {{date , issued  
by/签发机关 {{data'book\_issuec  
Expiration date/有效期限 {{d/ {{d/ {{date  
Place of Birth/出生地 {{data'birth\_place'} , District/区 {{data'birth\_district , Province  
省份 {{data'birth\_provin  
Residing Village/居住地 {{data'residing\_pla , District/区 {{data'residing\_dis ,  
Province/省份 {{data'residing\_prc

Work place/工作单位 \_\_\_\_\_ Position/职位 \_\_\_\_\_ Year of  
services/工作年限 \_\_\_\_\_ years/年, from/从: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ to/至  
\_\_\_\_ / \_\_\_\_ / \_\_\_\_ Total income per month/每月收入总额 \_\_\_\_\_, total  
expenditure per month/每月支出总额 \_\_\_\_\_ Home telephone/住宅电话  
\_\_\_\_\_, office telephone/办公电话 \_\_\_\_\_ Mobile/手机号码  
\_\_\_\_\_, E-mail address/电子邮箱地址 \_\_\_\_\_ Education  
level/教育程度 \_\_\_\_\_

Plot(s)/块, ☐ Car/轿车 ..... Total of value/总价值为 .....

Instalment payment per month/ 每月分期付款: .....

#### 4. Reference/ 參考

## 6. Security Form/担保形式

7. Form of payment for credit card transaction/信用卡交易的还款方式

<b>8. Condition of deduction for payment by international credit card/</b> 国际信用卡支付扣款条件
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Minimum amount 10% of balance according to the credit statement must not less than US\$100 per month.  
根据信用卡结单，每月余额的10%最低不得少于100美元。  
Deduct of full amount according to the credit statement.  
根据信用卡结单扣除全额。

## 9. Consent of international cardholder/国际持卡人同意函

1. I agree and consent to the Bank to block saving account in order to ensure of debt payment for the use of my visa credit card.  
本人赞成并同意银行冻结储蓄帐户， 以确保本人使用 VISA 信用卡所欠下的款项得以清偿。

2. I consent to the Bank to deduct from security saving account in case there is any debt occurred from using my credit card including interest rate and fees determined by the Bank and will not oppose, resist or claim any rightto the Bank.

若本人因使用信用卡而欠下款项， 本人同意银行从担保储蓄账户中扣除款项， 包括银行厘定息率及费用， 本人不会反对、抗拒或向银行申索任何权利。

I, as an applicant for visa credit certify that, all statements contained in this application is true. If there is any damages occurred form using of card to the Bank, I agree to take responsibilities to compensate all damages and agree to accomplish according to the rule of Visa Control Center and the law of Lao PDR.

本人作为VISA信用卡申请人， 谨此证明本申请表所载的所有陈述均属实。 若因使用信用卡而给银行造成任何损害， 本人同意承担所有损害赔偿责任， 并同意按照 VISA控制中心的规定以及老挝人民民主共和国的法律予以完成。

Joint Development Bank Limited/联合发展银行有限公司,

date/日期 {{d / {{d:/ {{date

Applicant/申请人

Signature/签名: {{-- ----- --}} @if(\$data['img\_sign']) @else @endif

,Name/姓名 : {{ \$data['name'] }}

For Bank Use/银行专用	
<div>Officer/职员</div> <div>Comment/评注: _____</div> <div>Date/日期 ____/____/____</div> <div>Signature _____,Name _____</div>	<div>Receive-check officer/ 收账核算职员</div> <div>Comment/评注: _____</div> <div>Date/日期 ____/____/____</div> <div>Signature _____,Name _____</div>
<div>Credit Department/信贷部门</div> <div>Comment/评注: _____</div> <div>Date/日期 ____/____/____</div> <div>Signature _____,Name _____</div>	<div>Risk Management Department/ 风险管理部门</div> <div>Comment/评注: _____</div> <div>Date/日期 ____/____/____</div> <div>Signature _____,Name _____</div>
<div>Card Center Department/ 银行卡中心部门</div> <div>Comment/评注: _____</div> <div>Date/日期 ____/____/____</div> <div>Signature _____,Name _____</div>	<div>Managing Director of JDB/ JDB总经 理</div> <div>Comment/评注: _____</div> <div>Date/日期 ____/____/____</div> <div>Signature _____,Name _____</div>

Documents required/ 所需文件

- ID card/身份证
- Passport/护照
- 2 photos of size 3x4/2 张尺寸为3x4的照片
- guaranty deed (if foreigner) /担保契据（若为外国人）

THIS SPACE IS INTENTIONALLY LEFT BLANK / 该空间有意留为空白

Joint Development Bank/联合发展银行, dated/日期 \_\_\_\_\_

## International Card Use Agreement 国际卡使用协议

**International Card Use Agreement “Agreement” was made at Joint Development Bank Limited by and between**  
国际卡使用协议“本协议”在联合发展银行有限公司达成， 缔约双方分别为

**Joint Development Bank Limited**, having its Head Office at 82, Lane Xang Avenue, Hatsady Village, Chanthaboury District, Vientiane Capital, P.O. Box 3187, Telephone: 021213531-6 Fax (856-21) 213530 here after call **“Bank”**

联合发展银行有限公司， 总部设于首都万象 Chanthaboury 区 Hatsady 村 Lane Xang 大道82号， 邮政信箱为 3187号， 电话：021213531-6 传真 (856-21) 213 530 以下称 **“本行”**

**And**  
**和**

Mr/Mrs/先生/女士 {{{data['title']}}}. date of birth/出生日期 {{d / {{d / {{date}}}}, ID card/Passport number/身份证/护照号码 {{{data['book']}}}

Date/日期 {{d / {{d / {{date}}}} date of expiry/有效期至 {{d / {{d / {{date}}}}, issued by/签发机关

{{data['book\_issued\_by']}} \_\_\_\_\_

Residing address/居住地址 {{{data['residing']}} district/区 {{{data['residing']}} province/省份 {{{data['residing']}} telephone/联系电话 \_\_\_\_\_ Fax/

传真 \_\_\_\_\_ email/电子邮箱 \_\_\_\_\_ Hereafter call **“Cardholder”**/ 以下称 **“持卡人”**

Both parties be referred to collectively as the "Parties" or individually as a "Party".

Both parties have unanimously agreed inter into International Card Use Agreement under the terms and conditions below:

双方统称为“缔约双方”，或单独称为“缔约方”。 缔约双方已根据下列条款对“国际卡使用协议”达成一致意见。

### Article 1 Definition

条款1：定义

1. Bank: (abstract JDB) means Joint Development Bank Limited;  
本行：（缩写JDB）即联合发展银行有限公司；
2. Card owner means main card holder and additional card issued by the Bank under this Agreement;  
持卡人是指本行根据本协议而发行的主卡与附属卡的持有者；
3. ATM means Automatically Transaction Machine for cash withdraw and check the balance;  
ATM是指用于取款与查询账户余额的自动交易机器；
4. EDC(card transaction machine) means Electronic Data Capture Machine for electronic transaction service;  
EDC（银行卡交易机器）是指用于电子交易服务的电子数据采集器；
5. International Card means electronic card for cash payment such as: Visa Debit, Visa Credit, UPI Debit, UPI Credit and other type of card issued by the Bank;  
国际卡是指用于现付的电子卡，如：VISA 借记卡、VISA 信用卡、UPI 借记卡、UPI 信用卡以及本行发行的其他类型的银行卡；
6. Debt Statement means invoice to card holder for repayment to the Bank in accordance with terms and conditions of this Agreement.  
欠款结单是指本行根据本协议的条款和条件向持卡人开具的还款单。
7. Main card is a card issued by the Bank to the cardholder, cardholder hereafter call “Main card owner”;  
主卡是由本行向持卡人发行的银行卡，主卡持有者下称“主卡持卡人”；
8. Additional card is a card issued by the Bank to other person requested by main card owner, additional cardholder hereafter call “Additional card owner”. The main card is able to request for issuing additional card at a maximum one card only. In the event of security by a company, the additional card cannot be issued (the Bank is not authorized to issue additional card).  
附属卡是本行应主卡持卡人要求向其他人发行的银行卡，附属卡持有者以下称“附属卡持卡人”。主卡最多只能请求银行发行一张附属卡。在由公司担保的情况下，不能发行附属卡（本行无权发行附属卡）。

### Article 2 Objective

条款2：目的

1. Cardholder desires to use the card from the Bank in order to use for payment according to the type of card as provided for in the registration form as attached here to and it is a part of this Agreement and customer agrees to perform in accordance with this Agreement, regulation, law and rule of International Visa Center;  
持卡人欲根据所附注册表中规定的银行卡类型，使用本行所发行的银行卡进行付款，并且，作为本协议的一部分，客户同意按照本协议、法规、法律以及国际 VISA 中心的规定予以履行；
2. The Bank agrees to issue card to the cardholder under the terms and conditions of this Agreement.  
本行同意根据本协议中的条款和条件向持卡人发行银行卡。

### Article 3 Main and Additional Card

#### 条款3：主卡和附属卡

1. Additional card is a card issued by the Bank to other person requested by main card owner, additional cardholder hereafter call “Additional card owner”. The main card is able to request for issuing additional card at a maximum one card only. In the event of security by a company, the additional card cannot be issued (the Bank is not authorized to issue additional card);  
附属卡是本行应主卡持卡人要求向其他人发行的银行卡。附属卡持有者以下称“附属卡持卡人”。主卡最多只能请求银行发行一张附属卡。在由公司担保的情况下，不能发行附属卡（本行无权发行附属卡）；
2. Main card owner and additional card shall use the account and credit line, such both transaction will appear at the same debt statement and will be only delivered to the main card owner;  
主卡持卡人和附属卡应使用账户和信用额度，这样两者交易均将出现在相同的欠款结单中，并且只呈交予主卡持卡人；
3. Main card owner agrees and takes responsible for all transaction appear in the debt statement of the Bank and such debt is the card owner's debt to be repaid to the Bank whatever the transaction have been accrued from main or additional card;  
主卡持卡人同意并对本行的欠款结单中呈现的所有交易承担责任，并且此类欠款是此卡持卡人的欠款，无论该交易是主卡应计额还是附属卡应计额，主卡持卡人均应向本行予以偿付；
4. In the even to ftermination additional card is required, the main card owner shall request to the Bank for termination in writing;  
若需终止附属卡，主卡持卡人应以书面形式向本行请求终止；
5. If the main card owner desires to terminate his/her card the additional card will be terminated together;  
若主卡持卡人希望终止其主卡，则附属卡将一并予以终止；
6. Using card by main card owner and additional card owner shall be strictly performed under the terms and conditions of this Agreement and the rule of International Visa Center.  
主卡持卡人和附属卡持卡人在使用银行卡时应严格遵守本协议的条款和条件以及国际 VISA 中心的规定。

### Article 4 Interest rate, Fees and Card Use

#### 条款4：利率、费用以及银行卡的使用

1. Goods and services payment: at the due date, if the card owner pays all outstanding debts at the end of month the Bank will not calculate the interest occurred on transaction;  
商品和服务付款：在缴款日期前，若持卡人在月底支付所有未偿欠款，本行将不计算交易产生的利息；
2. If the card owner has not been paid as described on the debt statement or settle only apart from debt balance at the end of month, the Bank will calculate all interests due and continue calculating such interest until the card owner has paid all outstanding debts;  
若持卡人未按欠款结单所述支付欠款或月底仅结算部分欠款，本行将计算所有到期利息，并继续计算此利息，直至持卡人偿还所有未偿欠款；
3. Upon the card owner received debt statement notice for credit card, debit card shall come to get the debt statement with the Bank, the card owner shall take responsibility for all transactions;  
在持卡人收到信用卡欠款结单通知后，借记卡持卡人应到本行领取欠款结单，持卡人应对一切交易负责；
4. Cardholder agrees to pay the fee for delay of payment and other fees to the Bank according to the terms at each periods. If the cardholder is unable to pay at the due period as described in the debt statement, the cardholder agrees to pay fee to the Bank for cash withdrawn by card in accordance with the regulation of the Bank issuing from time to time.  
持卡人同意按每期条款向本行支付滞纳金及其他费用。若持卡人未能在欠款结单所述的到期期限内付款，持卡人同意按本行不时发行的规定，向本行支付信用卡取现的费用。

### Article 5 Payment and Debt Payment

#### 条款5：支付与还款

1. Debt payment shall include: annual fee, interest and delay fee, cash withdraw fee, cash transaction, goods and services payment occurred daily those transferred to the Bank system;  
还款项应包括：年费、利息和滞纳金、取现费用、现金交易、每日产生的商品和服务支付款项，将这些转账到本行系统；
2. Any transaction use correctly pin code (pin) and the transaction has contained signature of card owner carrying of cash withdrawal or goods and services payment;  
任何交易均须正确使用PIN码(PIN)，且在提取现金或支付商品与服务交易项中附上持卡人签名；

3. If the card owner uses the card for order goods or advance payment for service, but the use and cancel has not been made or the order cannot be cancelled, the goods owner or service provider has the right to call for such goods and service from the card owner based on the price agreed plus other related fee (if any);  
如果持卡人使用银行卡订购商品或预付服务费用，但尚未使用和取消或订单不能取消，货物所有者或服务提供者有权根据商定的价格以及其他相关费用(如有)要求持卡人对此类商品和服务进行支付；
4. The Bank will send debt statement notice to the card owner on 26th of every month, the card owner shall check and pay according to the statement, the card owner has obligation and duty to pay debt occurred from using of card and when it is due of every month the card owner shall have adequate money in the account for the debt payment according to the terms and rule;  
本行将于每月26日向持卡人发送欠款结单通知，持卡人应根据结单进行核对及付款。持卡人有义务和责任偿还因使用信用卡而产生的欠款。根据条款和规则，每月到期时，持卡人的账户中应存蓄足够的资金以用于偿还欠款；
5. Upon receiving debt statement notice (for credit card; if it is debit card the card owner shall check or monitor by her/himself) if any unsatisfied appear on the debt statement notice, the card owner shall meet with the Bank and make a writing note within 07 days. If the card owner has not settled the issue during such period, the bank will not take any responsibility related to the debt statement notice.  
在收到欠款结单通知书时（就信用卡而言；若是借记卡，则由借记卡持卡人亲自核对或检查），若欠款结单通知书上有任何欠妥之处，持卡人须与本行会面，并在7天内以书面形式向本行提出。若持卡人未在此期间解决问题，银行将不承担与欠款结单通知书有关的任何责任。

## Article 6 Rights and Duties of Card Owner

### 条款6：持卡人的权利和义务

1. The card owner has the right to pay in cash for goods, services payment and any transaction at any places that EDC available or by ATM for cash withdrawn, but it must be at the terms and conditions made with the Bank.  
持卡人有权在任何适用EDC的地方支付商品、服务款项及任何交易，或在ATM取款，但必须符合与本行订立的条款和条件。
2. The card owner has the right to select the method of payment to the Bank in cash or request the Bank to deduct automatically from saving account opening with the Bank for debt payment monthly.  
持卡人有权选择以现金方式向本行支付欠款，或要求本行每月自动从持卡人在本行开立的储蓄账户中予以扣除。
3. The card owner shall obtain card by her/himself or assign in writing to other person and such assignment shall be deemed the card owner obtained card by her/himself.  
持卡人应亲自取卡或以书面形式委派他人取卡，此类委派应视为由持卡人本人亲自取卡。
4. Upon receiving the card, the card owner shall immediately put his/her own signature on the reverse side of card.  
取得银行卡后，持卡人应立即在银行卡背面签上自己的签名。
5. When use the card for cash withdraw, services payment by EDC, the card owner shall sign on the receipt the same signature on the reverse side of card, exempt the transaction via telephone, internet or any transaction no required signature of card owner.  
当使用此卡通过EDC提取现金、支付服务时，持卡人应在收据上签署与银行卡背面签名一致的签名，通过电话、互联网进行的交易或任何不需要银行卡所有者签名的交易则免于签名。
6. The card owner has the right to maintain card and keep in safe of PIN and 3 digit numbers (CVV2) written in the reverse side of card and shall strictly not provide to the other person direct or indirect way. Card owner acknowledged that there is a risk for using of card stolen information by the other person and the card owner agrees to accept the responsible for all completed transaction whether action by card owner or other person; the card owner shall use card properly in accordance with the rule of Bank, International Card Center and not violation of the law of Lao PDR.  
持卡人有权维持银行卡并确保PIN码和银行卡背面的3位校验码（CVV2）的安全，严禁直接或间接向其他人提供。持卡人承认使用银行卡被他人盗取信息的风险，持卡人同意对所有已完成的交易承担责任，无论已完成的交易是持卡人的行为还是其他人的行为；持卡人应按照本行及国际卡中心的规定正确使用银行卡，且不得违反老挝人民民主共和国法律。
7. Transfer, assign code number of card to other person is strictly prohibited.  
严禁将银行卡编码转交、转让予他人。

## Article 7 Rights and Duties of Bank

### 条款7：银行的权利和义务

#### 1. Rights and Duties of Bank

银行的权利和义务 - Request card owner to pay debt according to the transactions occurred by using of card, interests, fees each month not later than due date provided for in the debt statement notice. In case of card owner is unable to debt in accordance to the rule of Bank, the Bank shall have the right to deduct from account or collateral of card owner without authorization and the card owner has no any right to claim against the Bank.

- 要求持卡人每月根据使用银行卡所产生的交易支付欠款、利息、费用，不得迟于欠款结单通知书中规定的到期日。如持卡人无法按照本行规定偿还欠款，本行有权擅自从持卡人的账户或抵押担保中予以扣除，持卡人无权向本行提出索赔。

- In case the bank has seen a necessary to reserve its right and benefit or of cardholder, the Bank has the right to change in conditions to use the card, limit, terminate using of card without prior notice to the card owner.

- 若银行认为有必要保留其对持卡人的权利和利益，本行有权在不事先通知持卡人的情况下更改银行卡的使用条件、限制、终止银行卡的使用。

- Implementation of regulation for issuance of card, international credit card payment in order to ensure the right and benefit of card owner according to the contract and maintain confident information of card owner.

- 实施有关银行卡发行、国际信用卡支付的规定，以确保持卡人根据合同享有权利和利益，并维护持卡人的机密信息。

- Resolves request of customers or request in writing from card owner in relation to the use of card, neither lost or be stolen (within 5 days in Vientiane Capital and 7 days in other provinces)

- 解决客户请求或持卡人提交的关于银行卡使用方面（银行卡丢失或被盗）的书面要求（首都万象5天内，其他省份则7天内）

#### 2. Responsibility will be exempted in case of information transmission management system and by any reasons beyond the control of the Bank.

由于信息传输管理系统及本行无法控制的任何原因所导致的情况下，本行可免于承担责任。

- Be exempted for responsible of all cases impact to honour, reputation, trust of the card owner regarding returning card or requesting to return card. The Bank will not take responsible for delivery of goods, goods quality or services paying by the card, but the Bank has the right to deduct money from card owner's account according to the cost of transaction, although such goods and services whatever neither receive or service using.

- 对于退卡或请求退卡对持卡人的荣誉、声誉、信任造成的所有影响，本行均免于承担责任。本行对以银行卡支付的商品交付、商品质量或服务交付概不承担责任，但本行有权根据交易成本从持卡人的帐户中扣除款项，无论持卡人是否收到商品或是否已使用服务。

## Article 8 Change of card, Issuing new card and cancellation of card

### 条款8：更换银行卡、发行新卡以及销卡

#### 1. Loss of card or request to change new card, the card owner shall propose to the Bank in order to issue new card, but the fee will be paid by the card owner in accordance with the rule of Bank issues from time to time;

若银行卡遗失或需更换新卡，持卡人应向本行提出请求以申请发行新卡，但费用将由持卡人按照本行不时颁布的规定予以支付；。

#### 2. Before expiration date, the bank will give notice by calling or email to the card owner in order to certify the need for continue using or not using of card within 10 days, in case of contacting card owner is unsuccessful or no response from the card owner. In case of card still valid, but the card owner wish to stop using such card he/she shall inform in writing to the Bank and return the existing card to the Bank;

在有效期届满前，银行会在10天内通过致电或发送电子邮件通知持卡人，以确认其需继续使用该卡或不再使用该卡。若银行卡仍然有效，但持卡人希望停止使用此卡时，他/她应以书面形式通知本行，并将现有银行卡退回本行；

#### 3. When termination of card according to the request of card owner, all outstanding debt balance occurred up to the date of stop using and all transaction occurred from card shall become debt until due date of payment and the card owner shall reply in full amount and shall be deemed that the card use contract has been terminated;

当根据持卡人的要求终止银行卡时，截至停止使用之日所产生的所有未偿欠款以及此卡所产生的所有交易均将成为欠款，直至付款截止期限，持卡人应予以全额偿还，且银行卡使用合同将被视为已终止；

#### 4. The Bank has the right to block (lock), terminate of using card as below:

若出现下列情况，本行有权对银行卡进行冻结（锁定）、终止使用：

- After 90 days from the due date of debt payment, but the card owner has not paid or paid any part of debt those less than amount described for in debt statement notice issued by the bank.

- 自欠款偿还到期日起90天后，持卡人仍未支付欠款或所支付的任何部分少于本行发出的欠款结单通知中所述的金额。

- The card owner has paid more than credit line approved by the Bank according to the terms and conditions of Agreement.

- 持卡人的消费已超出本行根据协议条款和条件批准的信贷额度。

- The card owner violates the rule of using card or breaks the law impacts to the use of card and related to infringement and risk management.

- 持卡人违反银行卡使用规则或违法而对银行卡的使用造成影响，涉及侵权和风险管理。

- The Bank whatever reason has the right to get the card back by way of sending written notice to the card owner regarding returning card to the Bank.

- 无论出于何种原因，本行有权以书面形式通知持卡人将银行卡归还银行，以此方式收回该卡。

Article 9 In case of loss, be stolen, card number and PIN has known by the other person shall perform as follows

条款9：在银行卡遗失、被盗、卡号及PIN码被他人获知的情况下， 应按照下列规定执行：

The card owner shall inform the card center, any branch or service units of the JDB where located nearly or call hotline at 1499 in order to block the card, and then written notice shall be sent to the Bank with the information such as: name of card owner, bank account, place of loss,dateof cardexpiration,IDcard/passport andcontactnumber.Incaseoffoundthecardshallbe returningtotheBank in order to destroy. Ifthere is any transaction occurred before the Bank has received notification the card owner shalltake responsible for such transaction occurred.

持卡人应前往距离最近的JDB银行卡中心、 分行或服务单位予以告知， 或致电1499热线进行冻结， 然后以书面形式通知本行， 并附上持卡人 姓名、 银行账户、 遗失地点、 银行卡到期日期、 身份证/护照和联系电话等信息。若捡到银行卡， 应将其退还给本行， 以便进行销毁。若在本行收到通知前发生任何交易， 持卡人应对所发生的此类交易承担责任。

Article 10 Amendment

条款10： 修订

1. The Bank shall immediately notify to the card owner due to the amendmen to farticle,terms and condition of this Agreement;  
若对本协议的条款、 细则与条件进行修订， 本行应立即通知持卡人。
2. Iftheamendment cannotbeagreedby thecardowner,the cardowner isentitledtocanceltheuseof card.Ifthecardownerdesires to continue usingof card after theAgreement has been amended;this can be considered excepting the amendment by the card owner.  
若有关修订未能获得持卡人同意， 则该卡持卡人有权取消使用该卡。若持卡人希望在协议修订后继续使用该卡， 则可视作持卡人接受所作修订。

Article 11 Applicable Law and Dispute Resolution

条款11： 适用法律和争端解决方式

1. This Agreement shall be governed by the laws of Lao PDR and regulations in relation to the issuing of card, using, debit and international credit card payment.;  
本协议受老挝人民民主共和国法律以及与银行卡发行、 使用、 借记及国际信用卡支付有关的条例的管辖。
2. If anydisputeshallarise,theParties shall cooperatetoreachanamicableresolution.Ifthis failsor,thePartieshavebeenunableto resolve the dispute, either Party may submit the dispute to the court under the justice procedures of Lao PDR for resolution of such dispute.  
若发生任何争端， 缔约双方应进行合作以达成友好解决方案。 若未能达成友好解决方案或缔约双方无法解决争端， 任何缔约方均可根据老挝人民民主共和国的司法程序将争端提交法院予以解决。

Article 12 Effective

条款12： 生效

This Lease Agreement is made in two (2) original copies, having the same content, the Parties have reviewed, read, understood and accepted all details and confirmed the correctness, and the Parties hereby execute and agree to the terms and conditions of this Agreement.ThisAgreementiseffectivefromthedataofsignatureonward.  
本协议正本一式两（2） 份， 内容相同， 缔约双方已审阅、 阅读、 理解且接受所有细节并已确认其正确性， 缔约双方兹执行并同意本协议的条款和条件。本协议自签署之日起生效。

Card Owner  
持卡人

Joint Development Bank  
联合发展银行

{{ \$data['name'] }' ?'.....

Witness:  
见证人：

1. ....
2. ....
3. ....