

信用卡類別 Card Type: 中銀VISA白金卡  
BOC VISA Platinum

MS LIANG YATANG

FLT 706 7/F BLK B  
HEALTHY GDNS  
560 KING'S RD NORTH POINT HK

付款存根 Payment Slip	
卡號 Card No.	4835-2039-5388-0013
信用總額 Combined Limit	HKD 100,000.00
結單結欠 Statement Balance	HKD 22,009.00
最低付款額 Minimum Payment	HKD 230.00
自動轉帳金額 Autopay Amount	
結單日期 Statement Date	31-JAN-2017
到期付款日 Due Date	24-FEB-2017
「繳費靈」商戶編號 PPS Merchant Code : 38	

信用卡類別 Card Type: 中銀VISA白金卡 BOC VISA Platinum

信用總額 Combined Limit: HKD 100,000.00

卡號 Card No.	上月結欠金額 Balance B/F	+	新簽帳項 New Charges	-	入帳款項 / 撥下期零數 Cr./Payment/ Odd Cents	=	結欠金額 Current Balance	最低付款額 Min. Payment
4835-2039-5388-0013	HKD 4,728.14		HKD 22,107.00		HKD 4,826.14		HKD 22,009.00	HKD 230.00

「簽帳得FUN」獎賞計劃 “Gift Points Catalogue”

個人持卡年期 Year(s) of Cardholding	本月積分調整* Gift Points Adjustment	現存積分 Current Gift Points	有效期至 Expiry
2	22,008	388,937	31-JAN-2018

\*本月積分調整 Gift Points Adjustment = 本月所得積分 Gift Points Earned - 本月兌換積分 Gift Points Redeemed

每月網上消費限額 Monthly Online Spending Limit: N/A

記帳日期 Post Date	交易日期 Trans. Date	交易說明 Transaction Description	金額 (港幣) Amount (HKD)
		BALANCE B/F 4835-2039-5388-0013 (MS LIANG YATANG)	4,728.14
03-JAN	01-JAN	CHOW TAI FOOK JEWELLER HONG KONG HK	11,271.00
03-JAN	01-JAN	KEE WAH BAKERY LIMITED CAUSEWAY BAY HK	362.00
13-JAN	11-JAN	PORTER INTERNATIONAL 2 HK HK	791.00
13-JAN	11-JAN	DESIGNINEE HONG KONG HK	364.00
17-JAN	15-JAN	UNIQLO HONG KONG LTD TAI KOO SHING HK	277.00
18-JAN	14-JAN	AMELIA'S SHOP-NK HONG KONG HK	119.70
18-JAN	15-JAN	LASSU-STAGE OF PL-CP HONG KONG HK	240.00
21-JAN	19-JAN	MEDIFAST (HONG KONG) L HONG KONG HK	4,462.00
21-JAN	19-JAN	FIRE BIRD HONG KONG HK	290.40
21-JAN	20-JAN	SOGO (CWB 21/F) 14 HONG KONG HK	810.00
21-JAN	20-JAN	SOGO (CWB 21/F) 14 HONG KONG HK	330.00
21-JAN	20-JAN	SOGO (CWB 21/F) 14 HONG KONG HK	160.00
21-JAN	21-JAN	5% DISC. SOGO CWB HONG KONG HK	40.50 CR
21-JAN	21-JAN	5% DISC. SOGO CWB HONG KONG HK	8.00 CR
21-JAN	21-JAN	5% DISC. SOGO CWB HONG KONG HK	16.50 CR
23-JAN	20-JAN	MUJI (HONG KONG) COMPA CAUSEWAY BAY HK	150.00
23-JAN	20-JAN	COSMOS BOOKS LTD WANCHAI HK	368.30
23-JAN	20-JAN	UNIQLO HONG KONG LTD CAUSEWAY BAY HK	534.00
23-JAN	21-JAN	SOGO (CWB 21/F) 14 HONG KONG HK	170.00
23-JAN	21-JAN	SOGO (CWB 21/F) 14 HONG KONG HK	480.00
23-JAN	21-JAN	CURRY HOUSE COCO ICHIB HONG KONG HK	50.60
23-JAN	21-JAN	MONKI CAUSEWAY BAY HK	350.00
23-JAN	23-JAN	5% DISC. SOGO CWB HONG KONG HK	24.00 CR

中銀信用卡(國際)有限公司提醒客戶慎防偽冒本公司的語音訊息來電。如需核實任何聲稱代表本公司的來電，請致電客戶服務熱線 (852) 3988 2388，在選擇語言後按8字，與我們的職員聯絡。 BOC Credit Card (International) Ltd would like to remind customers to stay vigilant to bogus voice message phone calls purportedly from BOC Credit Card. To verify any phone calls purported to be from BOC Credit Card, please call Customer Service Hotline at (852) 3988 2388 and then press 8 after selecting the language to contact our staff.

設置拒納「超越信用限額」功能 Set-up opt-out of “Over-the-limit Facility” function 請見背頁之條款及細則 Please turn overleaf for Terms & Conditions

主卡信用卡號碼  
Main Credit Card No. [ ] - [ ] - [ ] - [ ]

主卡持卡人英文姓名 (請用正楷填寫)  
Main Cardholder English Name (in Block Letters) \_\_\_\_\_

聯絡電話號碼  
Contact Phone No. \_\_\_\_\_

本人要求卡公司為上述指定信用卡主卡及其附屬卡(如適用)設置拒納「超越信用限額」功能，以避免因月結單結欠超越信用總額時被收取超越信用限額手續費。本人已細閱，明白及同意附於背頁的拒納「超越信用限額」功能之條款及細則。 I request the Company to set up the parameters for my above main and additional credit card(s) (if any) to decline over-the-limit transaction whenever it occurs so as to avoid any charge for Overlimit Handling Fee. I have read, understood and agreed with the Terms & Conditions for opt-out of “Over-the-limit Facility” function stated overleaf.

主卡卡戶簽署 (須與申請表上之簽署相同)  
Signature of Main Cardholder (Should correspond with the signature on the application form) \_\_\_\_\_

日期  
Date \_\_\_\_\_

1. 如閣下欲為其他中銀信用卡設置拒納超越信用限額交易功能，請另行辦理。2. 卡公司將於收到閣下的指示後5個工作天內完成有關安排。3. 填妥表格後，請傳真至(852) 2296 7468或寄回香港干諾道西68號中銀信用卡中心20樓。1. If you wish to set-up opt-out of Over-the-limit Facility function for other BOC credit card account(s), please do so separately for each account. 2. The Company will take 5 working days to complete an opt-out instruction on receipt thereof. 3. Please complete and fax this form to (852) 2296 7468 or return by mail to 20/F BOC Credit Card Centre, 68 Connaught Road West, Hong Kong.

記帳日期 Post Date	交易日期 Trans. Date	交易說明 Transaction Description	金額 (港幣) Amount (HKD)
23-JAN	23-JAN	5% DISC. SOGO CWB HONG KONG HK	8.50 CR
25-JAN	24-JAN	PAYMENT THANK YOU	4,728.14 CR
27-JAN	26-JAN	MING BISTRO 11 HONG KONG HK	527.00
		ODD CENTS TO NEXT BILL	0.50 CR
		CURRENT BALANCE	22,009.00
***** LAST ITEM *****			

年利率(APR) <sup>#</sup> 為閣下帳戶之年度利息 Your Annual Percentage Rate (APR) <sup>#</sup> is the annual interest rate on your account.		
交易類別 Transaction Type	實際年利率(APR) <sup>#</sup>	利息 Interest Charge
零售簽帳 Purchase	35.70%	HKD 0.00
現金透支 Cash advance*	37.96%	HKD 0.00

<sup>#</sup> 實際年利率乃根據香港金融管理局指引計算。The APR is calculated in conformity of the guidelines of Hong Kong Monetary Authority.

\* 上述現金透支實際年利率為最高實際年利率。The Cash Advance APR mentioned above is the maximum APR.

#### 拒納「超越信用限額」功能之條款及細則 Terms & Conditions for opt-out of “Over-the-limit Facility” function

- 當拒納「超越信用限額」功能生效後，卡公司將拒納該信用卡的主卡及其附屬卡(如適用)任何引致超越信用限額的連線交易。倘因離線交易所產生的交易誌帳(包括但不限於八達通自動增值服務的交易、非接觸式交易、於飛機或郵輪上的簽帳交易、或直接扣帳交易等)而引致超越信用限額，卡公司將不會收取港幣180元的超越信用限額手續費(以每月結單計算)。Once the instruction to opt-out of “Over-the-limit Facility” function has been processed successfully, the Company will reject any overlimit transaction conducted on the relevant main and additional credit card(s) (if any); unless they are processed offline (such as, but not limited to, Octopus Automatic Add Value Service, contactless transaction, in flight or cruise transactions or recurring payment and so on), then no Overlimit Handling Fee of HK\$180 (per statement cycle) will apply.
- 倘沒有設置拒納「超越信用限額」功能，卡公司可酌情決定信用卡在超越信用限額情況下仍可繼續使用；如因此引致月結單結欠超越信用總額，信用卡帳戶或將被收取超越信用限額手續費。If a cardholder does not opt out of “Over-the-limit Facility” function as aforesaid, the Company may exercise its discretion to accept and process any overlimit transaction conducted with the said card. Thereupon an Overlimit Handling Fee will be debited to the account whenever its balance exceeds the “Combined Limit” amount specified on the monthly statement.
- 倘持卡人欲為持有的其他中銀信用卡設置拒納「超越信用限額」功能，須致電24小時客戶服務熱線(852) 2853 8828或於卡公司網頁(www.boci.com.hk>客戶服務>重要文件及表格>其他常用表格)內下載“中銀信用卡/易達錢客戶更改資料表格”辦理。If a cardholder needs to apply for the opt-out of “Over-the-limit Facility” function for other credit card(s), please call our 24-hour Customer Services Hotline at (852) 2853 8828 or download a “BOC Credit Card/Express Cash Customer Information Amendment Form” by visiting the Company’s website (www.boci.com.hk>Customer Services>Important Documents and Forms>Other Frequently Used Forms) for further processing.
- 如此表格內容的中、英文版有所差異，一概以英文版為準。If there is any conflict or inconsistency between the Chinese and the English version, the latter shall prevail.

**更新通訊地址及電話 (恕不接受郵政信箱)**

Change of Correspondence Address and Telephone Number (P.O. Box will not be accepted)

(只適用於主卡持有人申請 Only applicable to main cardholder request)

 以下資料將同時更新至 閣下於中銀信用卡(國際)有限公司持有的其他帳戶(商務卡除外)。  
 Following changes shall apply to your other accounts in BOC Credit Card (International) Ltd.  
 (except Business Card)

請用英文正楷填寫 PLEASE USE BLOCK LETTERS

持卡人姓名 Name \_\_\_\_\_

卡號 Card No. \_\_\_\_\_

 地址類別 Address Type ☐ 住宅地址 Residential Address ☐ 公司地址 Office Address

電郵 Email \_\_\_\_\_

住宅電話 \_\_\_\_\_

手提電話 \_\_\_\_\_

公司電話 \_\_\_\_\_

Home No. \_\_\_\_\_

Mobile No. \_\_\_\_\_

Office No. \_\_\_\_\_

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客戶簽署 (須與申請表上之簽署相同) \_\_\_\_\_

日期 Date \_\_\_\_\_

Customer Signature (Should correspond with the signature on application form)

傳真 Fax: (852) 2296 7468

**還款渠道 Payment Channels :**

 「繳費靈」<sup>1</sup>：商戶號碼為「38」(登記：18013，繳付：18033，網站：www.ppshk.com)  
 「PPS」<sup>1</sup>：Merchant code is 「38」(Registration: 18011, Payment: 18031, website: www.ppshk.com)

 「繳費易」<sup>1</sup>  
 「JET Payment」<sup>1</sup>

 中銀香港、南洋商業及集友銀行網上銀行服務<sup>1</sup>  
 Internet Banking of BOCHK, Nanyang Commercial Bank & Chiyu Banking Corporation<sup>1</sup>

 自動櫃員機轉帳<sup>1</sup>  
 Funds Transfer via ATM<sup>1</sup>

 存鈔機、存票機<sup>1</sup>  
 Cash Deposit Machine / Cheque Deposit Machine<sup>1</sup>

 自動轉帳<sup>2</sup>  
 Autopay<sup>2</sup>

 中銀香港、南洋商業及集友銀行櫃檯付款<sup>1</sup>  
 Over-the-counter Payment at BOCHK, Nanyang Commercial Bank & Chiyu Banking Corporation branches<sup>1</sup>

 郵遞支票付款<sup>3</sup>  
 Cheque Payment by Mail<sup>3</sup>

 註：1. 請最少於到期付款日前一個工作天透過此渠道辦理還款。2. 有關之款項將於到期付款日扣除。3. 請於到期付款日前五個工作天，將劃線支票及付款存根寄往香港干諾道西68號中銀信用卡中心20樓收，支票抬頭為「中銀信用卡(國際)有限公司」。  
 Remarks: 1. Please make your payment at least one working day ahead of the due date. 2. Direct debit will be processed on the due date. 3. Cheque should be crossed and made payable to "BOC Credit Card (International) Ltd" and mailed together with the payment slip directly to 20/F, BOC Credit Card Centre, 68 Connaught Road West, Hong Kong, five working days prior to the due date.

**中銀信用卡客戶專享**

**高達**

**HK\$500**

**簽賬獎賞**

**憑中銀信用卡簽賬可享高達HK\$500簽賬獎賞**

推廣期由2017年1月1日至2月28日，憑中銀信用卡累積指定簽賬滿HK\$6,000，可獲高達HK\$500簽賬獎賞！

- 本地食肆及/或網上零售簽賬：享**5%簽賬獎賞**
- 其他本地零售簽賬：享**3%簽賬獎賞**

 首100位累積本地食肆及/或網上零售簽賬最高之客戶，額外獲贈**HK\$1,000美麗華集團餐券現金券**！優惠須受條款及細則約束，詳情請瀏覽www.boci.com.hk。

**部份信用卡服務操作之調整 Certain Changes in Operating Credit Card Services**

由2017年2月12日起，部份信用卡服務之操作(包括客戶服務熱線及存鈔機/存支票機還款功能)將作出適當調整，有關詳情請瀏覽www.boci.com.hk最新消息。Kindly note some of our credit card services (including how to operate CS hotline and cash/ cheque deposit machine) will be fine-tuned from 12 Feb 2017. For latest details, please refer to "What's New" at website www.boci.com.hk.

提示：假設信用卡總結欠為HK\$20,000及年利率為32%。如該賬戶其後沒有新增簽賬或利息以外之其他費用，並在每月的最後一日還款，如該賬戶每月只償還最低還款額或定額還款HK\$871，該賬戶的累計還款金額如下：  
 Reminder: Assuming the credit card account carries a total outstanding balance of HK\$20,000 at an interest rate of 32% per annum. With no new transactions, fees and/or charges other than interest charges and the repayments are made on the last day of each month, the total repayment amounts if only minimum payment or fixed payment of HK\$871 is made monthly are as follows:

每月還款額: Monthly repayment amount:	預計清還所有結欠及利息開支的所需年期: Estimated time required to pay off the balance and interest generated:	累計還款金額: Total repayment amount:
最低還款額* Minimum payment*	14年 14 Years	HK\$63,074
定額還款HK\$871 Fixed payment amount HK\$871	3年 3 Years	HK\$31,359 (節省Saving HK\$31,715)

請注意上述提示的計算僅供參考。\*該賬戶的最低還款額為當月月結單所產生的所有費用及收費、利息及月結單結欠餘額的1%或港幣230元(以較高者為準)的總和。  
 Please note that the calculation of above reminder is for reference only. \*The minimum payment of the account mentioned above is the sum total of all fees and charges, interest and 1% of the remaining statement balance or HK\$230 (whichever is higher).

1. 請即查核本月結單帳項是否正確，若卡公司於寄發本月結單60天內未接獲任何異議，一切帳項均視為正確無誤。2. 有關 閣下信用卡戶口之利率、收費及費用均應按收費表或其他通知支付。如欲查閱收費表及實際年利率對照表，請瀏覽卡公司網頁www.boci.com.hk。3. 若 閣下要求卡公司終止使用個人資料作直銷宣傳用途，請來函通知並毋需繳付任何費用。4. 閣下如有任何查詢，請致電中銀白金信用卡24小時客戶服務熱線(852) 2581 5188、傳真(852) 2541 5415、電郵inquiry@boci.com.hk或郵寄至香港干諾道西68號中銀信用卡中心20樓。1. Please examine this statement at once, if no error is reported within 60 days, this statement will be considered as correct. 2. Interest rates, fees and charges in respect of your credit card account are charged in accordance to our Fees Schedule or other notices. Please visit www.boci.com.hk for detail. 3. Without any charges to you, please let us know if you do not want our company to use your personal data for direct marketing purpose. 4. If you have any questions, please call BOC Platinum Card 24-hour Customer Services Hotline at (852) 2581 5188, fax to (852) 2541 5415, email to inquiry@boci.com.hk or mail to 20/F, BOC Credit Card Centre, 68 Connaught Road West, Hong Kong.

失卡處理：若 閣下之信用卡遺失或被竊，請即致電(852) 2544 2222，圖文傳真(852) 2541 5415或電傳62255 (24小時服務)掛失，並再以書面通知作實(如需要)。卡公司如未接獲 閣下遺失或被竊報告，一切在期間冒用之款項須由 閣下承擔責任。Lost or Stolen Card: If your card is lost/stolen, please notify us immediately by calling us at (852) 2544 2222 or by fax to (852) 2541 5415 or by telex 62255 (24 hours service) and confirm us in writing as soon as possible (if applicable). You will be liable in respect of any unauthorized usage prior to our receipt of your notification that your card is lost/stolen.