

## MoneyEase Instalment Loan Application Form MoneyEase分期貸款申請表格

Please return this completed application form by fax at 3918 7067 or mail it to Unsecured Lending, Australia and New Zealand Banking Group Limited, Hong Kong Branch, 15/F Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong  
請填妥此申請表格及傳真至3918 7067或寄回香港鰂魚涌英皇道979號太古坊林肯大廈15樓澳新銀行集團有限公司香港分行個人財務部。

APPLICANT MUST BE A HONG KONG PERMANENT RESIDENT AGED BETWEEN 18 AND 60 (repayment period included), WITH MONTHLY SALARY OF HK\$15,000 OR ABOVE  
申請人必須為18至60歲(包括貸款之還款期)之香港永久居民,月薪港幣15,000元或以上

To ensure prompt processing of this application, please enclose a copy of the following documents:  
請附上以下之證明文件副本,以便能盡速處理閣下之申請事宜:

- Hong Kong Identity Card  
香港身份證
- Income proof:  
入息證明:
  - Latest year's Salaries Tax Demand Note  
最近一年之薪俸稅單
  - Latest one month's bank statement / passbook / payroll slip showing your salary and/or employer's name  
最近一個月列出薪金紀錄及/或公司名稱之銀行月結單 / 存摺 / 糧單
- Bank statement or passbook of the account showing your name and account number (If you choose to repay the loan from your account at another bank)  
印有戶口號碼及姓名之存款戶口月結單或存摺(如閣下選擇由其他銀行之戶口支付還款額)
- Latest one month's proof for residential address (and permanent address if applicable)  
最近一個月之住址證明(及永久地址證明如適用)

Please note that this form and any document submitted will not be returned. Additional documents may be required to facilitate credit processing.  
請注意:本表格及任何呈交之文件將不獲退還。本行可能需要閣下提供額外文件以供批核。

Are you our existing Bank customer?  Yes  No  
閣下現時是否我們銀行的客戶? 是 否

Do you have a loan account in our bank?  Yes  No  
閣下是否擁有我們的貸款戶口? 是 否

### Personal Data 個人資料 (1)

Salutation  Mr.  Miss  Mrs  Ms  
稱謂 先生 小姐 太太 女士

Surname / Family Name as printed on HKID Card  
香港身份證上之姓氏

Given Name as printed on HKID Card  
香港身份證上之名字

Chinese Name as printed on HKID Card  
香港身份證上之中文姓名

Former Name or Other Names  
舊名或別名

HKID No.  
香港身份證號碼           ( )

Date of Birth  dd  mm  yy  
出生日期 日 月 年

Nationality  
國籍

No. of Dependents  Children  
供養人數 子女

Parents / Grandparents  
父母 / 祖父母

Marital Status  Single  Married  Divorced  Other  
婚姻狀況 單身 已婚 離婚 其他

Education Level  Primary  Secondary  
教育程度 小學 中學

Matriculation  University or above  
專上學院 大學或以上

**Personal Data 個人資料 (2)**

Monthly living expenses (excluding mortgage / rental / loan payment / tax payable)  
每月日常開支 (不包括按揭、租金、貸款及稅務開支)

\_\_\_\_\_

Type of Residence  
住宅狀況

- Mortgaged - Your share of mortgage per month  
按揭 - 閣下需負責之每月供款金額 HK\$ 港幣 \_\_\_\_\_
- Lease or Rented - Your share of rent per month  
租住 - 閣下需負責之每月租金金額 HK\$ 港幣 \_\_\_\_\_
- Public Housing - Your share of rent per month  
公屋 - 閣下需負責之每月租金金額 HK\$ 港幣 \_\_\_\_\_
- Company Quarters - Your share of rent per month  
公司宿舍 - 閣下需負責之每月租金金額 HK\$ 港幣 \_\_\_\_\_
- Live with Parents  Self-Owned  
與父母同住 自置物業 (無按揭)
- Others, please specify:  
其他, 請註明: \_\_\_\_\_

Residence Owned / Rented By  
業主 / 租戶乃

- Applicant  Parents  Company  
申請人本人 父母 公司
- Applicant & Spouse  Spouse  
申請人及配偶 配偶
- Others, please specify:  
其他, 請註明: \_\_\_\_\_

**Personal Data 個人資料 (3)**

Residential Address in Hong Kong  
(PO Box / foreign address will not be accepted)  
香港住址 (郵政信箱及海外地址恕不接受)

Flat \_\_\_\_\_ Floor \_\_\_\_\_ Block \_\_\_\_\_  
室 樓層 座

Building  
大廈 \_\_\_\_\_

Street / Road  
街 / 道 \_\_\_\_\_

District  
地區 \_\_\_\_\_

Permanent Address (if different from Residential Address)  
永久地址 (如與住址不同)

Flat \_\_\_\_\_ Floor \_\_\_\_\_ Block \_\_\_\_\_  
室 樓層 座

Building  
大廈 \_\_\_\_\_

Street / Road  
街 / 道 \_\_\_\_\_

District \_\_\_\_\_ Years at Current Address  
地區 於現址居住年期 \_\_\_\_\_

Home Phone No.  
住宅電話號碼 \_\_\_\_\_

Mobile Phone No.  
手提電話號碼 \_\_\_\_\_

Email Address  
電子郵件地址 \_\_\_\_\_

Correspondence Address  Home  Office  
通訊地址 住宅 公司

**Employment Data 受僱資料**

Company Name  
公司名稱 \_\_\_\_\_

Nature of Business \_\_\_\_\_ Department  
行業性質 部門

Position  
職位 \_\_\_\_\_

Years with Current Employer \_\_\_\_\_ No. of Years in Industry  
任職年期 (現職) 在此行業工作年資

Monthly Income (HK\$) \_\_\_\_\_ x Month  
每月收入 (港幣) x 月

Other Income / Commission (HK\$) \_\_\_\_\_ per month  
其他收入 / 佣金 (港幣) 每月

Income Type  Fixed Income Earner  Commission Earner  
收入類別 固定收入人士 佣金收入人士

Office Address in Hong Kong  
(PO Box / foreign address will not be accepted)  
香港公司地址 (郵政信箱及海外地址恕不接受)

Flat \_\_\_\_\_ Floor \_\_\_\_\_ Block \_\_\_\_\_  
室 樓層 座

Building  
大廈 \_\_\_\_\_

Street / Road  
街 / 道 \_\_\_\_\_

District  
地區 \_\_\_\_\_

Office Phone No.  
公司電話號碼 \_\_\_\_\_

Office Fax No.  
公司傳真號碼 \_\_\_\_\_

Self Employed  Yes  No Business establishment year  
閣下是否自僱 是 否 自僱公司成立年期 \_\_\_\_\_

For Self-Employed, please enclose a copy of latest Personal Tax Assessment note.  
如屬自僱, 請附上最近的個人入息稅單之副本。

**Loan Data 貸款資料**

I wish to apply for Instalment Loan  
本人欲申請分期貸款

Loan Amount Requested (HK\$)  
申請貸款金額 (港幣) \_\_\_\_\_

Minimum HK\$10,000, maximum HK\$800,000 or 12 times of monthly salary (instalment loan) or 21 times of monthly salary (balance transfer) (whichever is lower)  
最低為HK\$10,000，最高為HK\$800,000或月薪12倍(分期付款)或月薪21倍(結餘轉戶)(以較低者為準)

Repayment Period  
還款期

- 6 months 6個月     12 months 12個月     18 months 18個月     24 months 24個月
- 36 months 36個月     48 months 48個月     60 months 60個月

Loan Purpose  
貸款用途

- Credit Card Balance Transfer 信用卡結餘轉戶     Home Decoration 家居裝修     Marriage 結婚
- Travel 旅遊     Education 升學/進修     Purchase 購物     Cash Management 理財
- Others, please specify: 其他，請註明： \_\_\_\_\_

**Loan Disbursement / Repayment Account Information 放款 / 還款戶口資料**

Name of bank  
銀行名稱 \_\_\_\_\_

Bank Code    Branch code    Account Number  
銀行編號    分行編號    戶口號碼

\_\_\_\_\_

Please provide a copy of bank statement or passbook showing your name and account number.  
請附上印有戶口號碼及姓名之銀行月結單或存款之副本。

**Balance Transfer Information / Credit Reference 結餘轉戶 / 信用資料**

Please provide information of accounts with other bank(s) or financial institution(s) which you request balance transfer services, accounts opened in the latest three months and provide latest account proof showing clearly the name and account number of the account holder for the accounts you request for balance transfer.

請提供其他銀行及財務機構需轉戶至本行之信用卡 / 貸款 / 私人透支賬戶、最近三個月新開立之信貸賬戶資料及提供附有姓名及賬戶號碼而需轉戶的賬戶證明文件副本。

Balance Transfer 需要轉戶	Name of Bank / Financial Institution 銀行 / 財務機構名稱	Account Number 賬戶號碼	Outstanding Balance (HK\$) 結欠 (港幣)
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
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<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____

**Relationship with Director / Employee of the Bank 與銀行董事 / 僱員關係**

Are you a relative / spouse\* of any of the Bank's directors / employees\*? (\*Delete as appropriate)  
申請人是否銀行的董事 / 僱員\*的親屬 / 配偶? (\*刪除不適用者)

- Yes (Please state his / her name)  
是 (請填上該人士的姓名)

Full Name in English  
英文全名 \_\_\_\_\_

Full name in Chinese  
中文全名 \_\_\_\_\_

- No (I hereby confirm that, as at the date of this application, I have no relationship with any of the Bank's directors or employees and I agree to notify the Bank promptly in writing if I become so related.)  
否 (茲證明於申請簽署日，本人與銀行的董事 / 僱員並無親屬關係，倘日後本人與銀行的董事 / 僱員有任何親屬關係，本人同意儘速以書面通知銀行。)

**Declaration / Signature 聲明 / 簽署 (1)**

1. I declare and confirm that all the information I have provided in this application form is true, accurate and complete. I acknowledge that I have received, read and understood the Terms and Conditions for MoneyEase Loan and MoneyEase Instalment Loan Programme Promotion Terms and Condition of Australia and New Zealand Banking Group Limited, Hong Kong Branch (the "Bank", which expression shall include its successors and assigns), which is included in and/or attached to this application form, and agree and accept to be bound by them.  
本人聲明及確認在此申請表格提供之一切資料均屬真實、準確及完整。本人確認已收妥、閱讀及明白載於申請表格內及/或隨附的澳新銀行集團有限公司香港分行(下稱「銀行」，此詞彙包括其繼任人及承讓人)的MoneyEase貸款條款及規章及MoneyEase分期付款計劃推廣條款及細則，並接受及同意受該等文件所約束。

**Declaration / Signature 聲明 / 簽署 (2)**

2. I understand and agree that in the case of this application being rejected, the Bank may (but is not obliged to) treat this application form (together with all other documents I submitted to the Bank for this application) as my application of other personal loan products of the Bank. The Bank may request for further documents or information from me for such other loan application and reserves the right to approve or reject such other loan application.  
本人明白及同意，若本申請不獲銀行批准，銀行可(但無責任)將本申請表格(連同本人為本申請向銀行提交的所有其他文件)作為本人對銀行其他私人貸款產品的申請。銀行可就該其他貸款申請要求本人提交進一步的文件或資料，並保留批准或拒絕該其他貸款申請的權利。
3. I acknowledge and agree that:  
本人承認同意:
- 3.1. The Bank reserves the right to decline this application without stating any reason.  
銀行保留在不必說明原因的情況下拒絕本申請的權利。
- 3.2. The Bank may collect and consider credit reports concerning me from credit reference agencies in connection with the establishment of credit facilities; however, it does not necessarily mean that the reports contain any information that will adversely affect this application.  
銀行可能就是否批予信貸向信用諮詢公司採集及考慮有關本人之信貸報告，但並不代表這些報告中之任何資料對此申請有不利之影響。
- 3.3. This application form and documents supplied will remain the Bank's property whether the Loan is granted or not.  
不論是否批予貸款，本申請表格及有關文件均屬銀行所有。

**Declaration / Signature 聲明 / 簽署 (3)**

- 3.4. The Bank's applicable data policies and its other communications concerning data issued from time to time shall apply to all information provided by me. A copy of ANZ's Data Policy Notice has been provided to me with this MoneyEase Instalment Loan Application Form and forms part of the Terms and Conditions. Copies of the ANZ's Data Policy Notice and ANZ's Opt Out Form are available on request, at branches and from the website ([www.anz.com/hongkong](http://www.anz.com/hongkong)). I agree that all of my information now provided or which the Bank obtains from other sources or from my relationship with the Bank will be subject to the ANZ's Data Policy Notice and/or other communications (as may be varied from time to time). I understand and agree in particular that:  
銀行適用資料政策及其不時發佈與資料相關之其他通訊適用於由本人提供之全部資料。銀行已連同本MoneyEase分期付款申請表格向本人提供「澳新銀行資料政策通告」副本，而該通告副本乃構成條款與細則之一部分。本人明白銀行會應要求提供「澳新銀行資料政策通告」副本以及其「拒收推廣資料/訊息」表格，而本人亦可於各分行索取及於銀行網站([www.anz.com/hongkong](http://www.anz.com/hongkong))索閱該等副本及表格。本人同意由本人目前所提供、或銀行從其他來源或就本人與銀行之關係而獲得之全部資料須受「澳新銀行資料政策通告」及/或其他通訊(可予不時修改)規限。本人明白，並特此同意：
- The Bank may:  
銀行可:
- 3.4.1. obtain, verify, and provide information about me from other organisations, institutions or other persons;  
向其他組織、機構或其他人士取得、核實及提供有關本人之資料；
- 3.4.2. transfer data outside the Hong Kong SAR including to other ANZ Group locations;  
將資料轉交至香港特區以外地方，包括轉交至ANZ集團所在的其他地區；
- 3.4.3. compare any data obtained with my data, and use the results for taking of any actions including actions that may be adverse to my interests (including declining an application);  
本人之資料與任何銀行取得之資料作比較，並利用經比較後之結果採取任何行動，包括可能對本人之利益不利之行動(包括拒絕接納申請)；
- 3.4.4. provide my data to credit reference agencies, and, in the event of default, to debt collection agencies.  
將本人之資料提供予信貸資料服務機構，且於無力償債時提供予收數公司。

**Declaration / Signature 聲明 / 簽署 (4)**

4. In respect of use of my personal data in direct marketing:  
有關使用本人的個人資料於直接促銷用途:
- 4.1. The Bank may use my personal data (as set out in the ANZ's Data Policy Notice) for direct marketing.  
銀行可能使用本人的個人資料(如「澳新銀行資料政策通告」所載)於直接促銷。
- Please check ("✓") the box below, if you object:  
如閣下反對，請在以下方格內加上剔號("✓")。
- I do not wish the Bank to use my personal data in direct marketing.  
本人不希望銀行在直接促銷中使用本人的個人資料。
- 4.2. The Bank may provide my personal data to other persons (as set out in the ANZ's Data Policy Notice) for their use in direct marketing.  
銀行可能將本人的個人資料提供予其他人士(如「澳新銀行資料政策通告」所載)，以供該等人士在直接促銷中使用。
- Please check ("✓") the box below, if you object:  
如閣下反對，請在以下方格內加上剔號("✓")。
- I do not wish the Bank to provide my personal data to any other persons for their use in direct marketing.  
本人不希望銀行將本人的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用。
- The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.  
以上代表閣下目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向澳新銀行傳達的任何選擇。
- Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the ANZ's Data Policy Notice attached to this form. Please also refer to the ANZ's Data Policy Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.  
請注意閣下以上的選擇適用於就本表格隨附之「澳新銀行資料政策通告」中所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該資料政策通告以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

Consented by customer 申請人同意並簽署

X

**Declaration / Signature 聲明 / 簽署 (5)**

5. (Not applicable if an objection is indicated in clause 4.1 above)  
I agree and accept the Bank to grant me an ANZ Privilege Club membership (for enjoying exclusive events and discounts provided by selected merchants) regardless of whether this loan application is successful or not. I have received a copy of the ANZ Privilege Club Terms and Conditions. I have read, understand and agree to be bound by the ANZ Privilege Club Terms and Conditions. (不適用於上述4.1已表明不希望銀行在直接促銷中使用其個人資料)本人同意及接受不論貸款申請成功與否，銀行將提供ANZ Privilege Club會籍(以享用指定商戶提供的購物優惠)予本人，本人已收到ANZ Privilege Club條款及細則。本人已閱讀、明白及同意受ANZ Privilege Club條款及細則規限。

6. I may request at any time and without charge that my data is not used for marketing purposes, by signing and returning the Bank's Opt Out Form.  
本人可隨時藉簽妥並交回銀行之「拒收推廣資料/訊息」表格要求銀行不使用本人之資料於市場推廣用途。有關手續將不會另外收取任何費用。

7. I further agree that I shall promptly inform the Bank if I shall default or encounter any difficulty in repaying any loan(s) or if there are any changes in my personal circumstances at any time after this application and over the credit period.  
本人亦同意在遞交申請後及於信貸期間內若本人未能或有困難償付任何貸款或本人之個人情況出現任何變化時，本人將會立刻通知銀行。

8. I understand and acknowledge that I have the right to request the Bank to make a request to the credit reference agency to delete Loan account data once the Loan account has been fully repaid and terminated, if there is no repayment default in excess of 60 days in the past 5 years immediately before account termination.  
本人明白並確認本人有權於清還貸款及結束賬戶時，指示銀行要求有關信貸資料服務機構刪除該貸款賬戶資料，惟該賬戶在貸款賬戶結束前五年內須無拖欠超過60天的記錄。

9. I warrant that I am currently under employment or self employed and I have no overdue payment in any credit facilities with any financial institution; I am not bankrupt; I have no intention to present a petition for my bankruptcy at present; no petition for bankruptcy has been presented against me and I am not insolvent.  
本人保證本人為受僱或自僱人士及本人於其他金融機構之貸款並沒有逾期還款；本人並沒有破產；本人現時並無任何意圖對本人作任何破產呈請；本人並沒有被提交破產呈請；及本人並非無能力償付債項者。

**Declaration / Signature 聲明 / 簽署 (6)**

10. If I make a false statement in the application and subsequently default, I may commit an offense under section 71 of the Crimes Ordinance.  
若本人在申請中提供虛假陳述並期後違約，本人可能會觸犯刑事罪行條例第71條中所列的罪行。

Signature of Applicant 申請人簽署

X	Date 日期
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**For Bank Use Only**

Agent Code

Source Code  Roadshow  
 Referral  
 Call  
 Handbill  
 Merchant Referral: \_\_\_\_\_

Update PDPO record by

## ANZ Instalment Loan Programme Promotion Terms and Conditions

### A. General Terms & Conditions

1. The promotion period of ANZ Instalment Loan Programme ("Programme") is from 14 April 2014 (the "Promotion Period").
2. The grant of ANZ Instalment Loan ("loan") is subject to approval by Australia and New Zealand Banking Group Limited, Hong Kong Branch (the "ANZ", which expression will include its successors and assigns). ANZ reserves
  - (a) the right to determine the approved loan amount, interest rate and repayment period according to the credit condition of each applicant and
  - (b) the right of final decision in respect of all applications and approvals of the loan with no obligation to provide reasons.
3.
  - (a) Monthly flat rate of 0.09% is only applicable to selected individual customers. The annualised percentage rate ("APR") for the monthly flat rate of 0.09% is 3.52% which is calculated based on (i) loan amount of HK\$500,000; (ii) a repayment period of 12 months; (iii) 1% p.a. handling fee of the approved loan amount and (iv) a HK\$1,000 supermarket shopping voucher rebate.
  - (b) The actual approved APR may differ. The APR is calculated using the net present value method on the basis of 365 or 366 days a year (where applicable) and in accordance with the relevant guidelines as referred to the Code of Banking Practice.
  - (c) Each applicant must pay a handling fee upon acceptance of the loan, which is 1% of the approved loan amount per year based on the repayment period. For instance, if the repayment period is 3 years, the handling fee will be 3% of the approved loan amount.
4. The total loan amount shall not exceed 12 times the applicant's monthly income or HK\$800,000 (whichever is lower).
5. In the case that shopping vouchers (the "Vouchers") are offered, Vouchers will be mailed to the client's local correspondence address. The Vouchers are:
  - (a) Not replaceable in the event of any loss or damage; and
  - (b) Only available while stock lasts; and
  - (c) Not transferable or redeemable for cash; and
  - (d) Subject to the terms and conditions stated at the back of the Vouchers and/or stipulated by the suppliers.

ANZ is not the supplier of the Vouchers, any enquiry or complaint in respect of the Vouchers and/or services provided in relation thereto should be directed to the suppliers. ANZ shall have no liability in respect thereof.
6. Should a client be in breach of these terms and conditions or any other of ANZ's general terms and conditions (whether in relation to a loan account or otherwise), ANZ may at its sole discretion refuse to grant any offers under this Programme.
7. ANZ reserves the right to amend, suspend or discontinue these terms and conditions at anytime without prior notice.
8. In the case of any disputes arising from or in connection within this Programme, the decision of ANZ shall be final and conclusive.
9. In the case of any discrepancy between the English and Chinese versions, the English version shall prevail.

### B. Drawdown Reward

1. Promotion Period: Clients are required to apply for a loan from 14 April 2014 and successful drawdown.
2. Reward: A maximum value of HK\$1,000 supermarket shopping vouchers per drawdown.

Loan Amount (HKD)	Shopping Voucher Amount (HKD)
100,000 - 199,999	250
200,000 - 299,999	500
300,000 - 399,999	750
400,000 or above	1,000

3. The Reward will be offered if:
  - (a) The client is a New to ANZ Loan Customer ("New to ANZ Loan Customer" means a client who had no instalment loan / balance transfer / tax loan account with ANZ as of 13 April 2014; and
  - (b) The client successfully draws a loan of HK\$100,000 or above within the Promotion Period; and
  - (c) The repayment period is 12 months or above; and
  - (d) Apply via online channel.
4. ANZ will send out the Vouchers within 4 months after the loan drawdown date.

## 澳新銀行分期貸款計劃推廣條款及細則

### A. 一般條款及細則：

- 澳新銀行分期貸款計劃（「計劃」）推廣期由2014年4月14日起（「推廣期」）。
- 澳新銀行分期貸款（「貸款」）須經由澳新銀行集團有限公司香港分行（下稱「澳新銀行」，此詞彙包括其繼任人及承讓入）批核。澳新銀行保留：
  - 根據每位申請人之信貸狀況而決定批核之貸款額、息率及還款期數之權利。
  - 對貸款之申請及批核之最終決定權並毋須提供理由。
- 月平息0.09%只適用於個別特選客戶。月平息0.09%之實際年利率為3.52%（以貸款額HK\$500,000及12個月還款期計算，並已包括獲批核貸款額每年1%手續費及HK\$1,000超級市場購物禮券回贈）。
  - 實際獲批的實際年利率可能與此不一樣。實際年利率乃根據《銀行營業守則》有關指引所載之淨現值方法計算並以每年365日或366日（在適用情況下）為基準。
  - 每位申請人於接受貸款後須繳付手續費。該手續費是按照還款期數每年以獲批核貸款額的1%計算。舉例假設還款期數為三年，手續費將會是獲批核貸款額的3%。
- 貸款總金額不應超過客戶的月薪12倍或HK\$800,000（以較低者為準）。
- 如獎賞以購物禮券（「禮券」）之形式送出，禮券將以郵遞形式寄往客戶的本地通訊地址。禮券之安排如下：
  - 如客戶遺失或損毀禮券，澳新銀行將不會補發予客戶；及
  - 禮券之數量有限，送完即止；及
  - 禮券不可轉讓或兌換現金；及
  - 須按禮券上及/或供應商不時所修訂的條款及細則使用。
 澳新銀行並非禮券之供應商，客戶如對禮券及/或有關供應商之服務質素有任何查詢或投訴，請直接與供應商聯絡，澳新銀行概不負責。
- 如客戶違反本條款及細則或澳新銀行其他適用之一般條款及細則（不論是否與貸款戶口或其他賬戶有關），即使客戶已符合優惠之所有條件，澳新銀行亦有絕對酌情權拒絕授予客戶任何優惠。
- 澳新銀行保留隨時修訂本條款及細則及/或修訂或終止此計劃之優惠之權利而毋須事先通知。
- 就此計劃及推廣如有任何爭議，澳新銀行之決定為最終決定及不可推翻。
- 就此中文譯本及英文原本如有任何歧異，以英文原本為準。

### B. 提取貸款獎賞：

- 推廣期：客戶須於2014年4月14日起申請並成功提取貸款。
- 獎賞：每次提取貸款可享最多HK\$1,000之超級市場購物禮券。

貸款金額 (HKD)	禮券金額 (HKD)
100,000 - 199,999	250
200,000 - 299,999	500
300,000 - 399,999	750
400,000或以上	1,000

- 客戶須符合以下條件方可獲得此獎賞：
  - 必需為全新澳新銀行貸款客戶（全新澳新銀行貸款客戶是指於2014年4月13日並無持有澳新銀行任何分期貸款 / 結餘轉戶 / 稅務貸款戶口之客戶）；及
  - 於推廣期內成功提取貸款金額達HK\$100,000或以上；及
  - 還款期達12個月或以上；及
  - 必需經由網上申請。
- 澳新銀行將於貸款提取日後起計4個月內寄出禮券。

## Terms & Conditions for MoneyEase Loan ("Terms and Conditions")

Each successful applicant will be notified by a Loan Confirmation Letter (the "Loan Confirmation Letter") upon approval and granting of the Australia and New Zealand Banking Group Limited, Hong Kong Branch (the "Bank", which expression shall include its successors and assigns) MoneyEase Loan (the "Loan"). The use of the Loan will be subject to the following Terms and Conditions:

- Approval is contingent upon my credit record having met the Bank's credit requirements, and on the basis that the information provided by me will remain true, complete and correct. I will immediately notify the Bank in writing upon any change in such information including but not limited to my name, address, employment and telephone numbers.
- I shall observe the Terms and Conditions set out in and/or enclosed with the Loan Confirmation Letter to be sent by the Bank to me upon the approval of the Loan.
- I hereby authorize the Bank to debit my account designated for the settlement of the monthly repayments of the Loan (the "Settlement Account") through autopayment or Direct Debit, with any amount to cover monthly repayment of the Loan commencing one month after the Loan or part thereof has been drawn down or at any other date(s) as agreed by the Bank. I also understand and agree to pay through other means if the Direct Debit Authorization cannot be set up with the bank which maintains the Settlement Account before the first monthly repayment date and until the authorization has been set up. If, at any time, I fail to procure the settlement of the monthly repayments through autopayment or Direct Debit, the Bank may, in addition to other power(s) conferred on it by other terms hereof, demand me to make immediate payment of all principal, interest and other charges which are outstanding and owing at the time of demand.
- Upon the approval of my application of the Loan and my acceptance thereof, a handling fee will be charged. All such handling fees will be payable by me to the Bank in advance on my acceptance of the Loan as aforesaid and will be added to the Loan amount. No refund of the handling fees will be allowed under whatever circumstances.**
- I acknowledge that the Bank has the right to apportion the monthly repayment amount among interest, principal and other amounts payable as the Bank shall desire. Each monthly repayment, when paid, shall be applied by the Bank, first towards payment of unsettled fees and charges, legal and otherwise; secondly towards interest accrued; and thirdly towards the Loan principal.
- The Bank shall have the right at its absolute discretion to allocate a higher proportion of any one or more of my monthly repayments to accrued interest, unsettled fees and charges rather than to the principal then due in respect of the Loan.
- Interest on the Loan shall be subject to variation from time to time at the Bank's absolute discretion. Notwithstanding any other terms and conditions, I agree to pay to the Bank on demand at any time all principal, interest and other charges which are outstanding and owing at the relevant time. **Should I fail to pay any monthly repayment on its due date, a late charge of 5% on the total amount of any monthly repayment then overdue (minimum HK\$200) will be levied by the Bank.**

- Early full repayment of the Loan is permissible at any time provided a written request for early full repayment is received by the Bank at least five business days before the proposed date of early full repayment. **Upon early fully repayment, I shall pay to the Bank the outstanding principal amount of the Loan together with interest and other charges thereon accrued up to the next monthly instalment due date and a fee equal to 2% of the Loan principal. The entire outstanding principal amount of the Loan is calculated on the basis of the formula known as the "Rule of 78". The Rule of 78 is a method of allocating interest charges on a loan across its payment periods. It weights earlier payments with more interest than the later ones.**
- I understand and agree that if I request to withdraw the credit balance in my loan account by cheque, a handling fee of HK\$100 will be charged per request. If the Bank received no instructions from me for withdrawing the credit balance within 3 months starting from the issuance date of the account closing letter, an account management administration fee of HK\$100 per annum will be imposed. For accounts with credit balance less than HK\$100, the full credit balance will be set-off against the account management administration fee and no additional amount has to be paid.**
- The Bank shall charge interest for the postponed period when I request to postpone the monthly instalment due day. An extra handling fee of HK\$50 will be charged upon each request.**
- (a) Subject to such terms and conditions as the Bank may from time to time decide, any amount of the Loan principal repaid by me may be topped up subject to the final approval of the Bank, provided that the total amount borrowed does not exceed the maximum approved amount notified by the Bank to me from time to time and in any event, the top-up advance shall not be less than the minimum approved amount notified by the Bank to me from time to time.  
(b) The top-up advance shall be consolidated with and form part of the Loan (the "Consolidated Loan") from the date it is made to me. The repayment period of the Consolidated Loan shall commence on the date such advance is made and shall, subject to the Clause 11(d) below, have the same tenor as for the existing Loan prior to such new advance being made. The Bank may, in the Bank's absolute discretion and on my request, agree that the tenor be extended.  
(c) **Interest will be charged on the Consolidated Loan at the rate as decided by the Bank on the date of the consolidation.** All terms and conditions in relation to the Loan shall apply mutatis mutandis to the Consolidated Loan, save as expressly provided otherwise herein.  
(d) Following the making of the top-up advance, the dates and amounts of the monthly repayments shall be adjusted by the Bank to take into account the new amount and/or tenor of the Consolidated Loan and which will be notified to me by the Bank.  
(e) **The Bank reserves the right to request me to pay on demand an odd-day's interest at the rate as decided by the Bank if the top-up advance is not the same day as the repayment day of the existing Loan.**

12. The Bank may at any time without prior notice to me apply the credit balance in any account (including any fixed deposit account and/or joint account) which I have with the Bank against my liabilities in respect of the Loan.

(For ANZ staff loan application) The Bank may at any time without prior notice to me apply the credit balance in any account (including any fixed deposit account and/or joint account) which I have with the Bank against my liabilities in respect of the Loan. Without prejudice and in addition to any rights of the Bank under the Terms and Conditions and/or at law, I consent and authorize the Bank to deduct and/or set off, to the extent permitted by law, any of my liabilities in respect of the Loan from my wages (as defined in the Employment Ordinance (Cap 57)) and/or any payment of a gratuitous nature payable to me.

13. **The Bank reserves the right to charge me for any reasonable costs and/or expenses (legal and otherwise) reasonably incurred in the enforcement of the Bank's right hereof. Without limiting the foregoing, the Bank may, in its discretion, employ a third party agency to collect any overdue amount and I shall indemnify the Bank for any and all reasonable costs reasonably incurred in connection therewith.**

14. No waiver of any default or right of the Bank shall affect any of the Bank's other or future rights or obligations. The Bank reserves the right to supplement and/or amend any or all of these Terms and Conditions from time to time.

15. I authorize the Bank to contact all necessary parties for verification and to disclose and transfer details concerning my loan or credit facilities and/or credit-related data regarding me in the possession or control of the Bank to credit reference agencies, other banks and/or credit card companies and/or financial institutions for the purpose of credit checking and exchanging credit information in accordance with the ANZ's Data Policy Notice.

16. The Bank shall have the right to reject any loan or top-up application(s) and to terminate any borrowing and/or top-up commitment at any time without notice or reason and without any liability whatsoever to me.

17. (For ANZ staff loan application) Without prejudice to the Bank's right to demand full repayment at any time under Clause 7 and any other rights which the Bank has under the Terms and Conditions, the Loan will be automatically terminated upon cessation of your employment and I shall repay all principal, interest and other charges which are outstanding and owing to the Bank as of the last day of my employment. Failure to settle any outstanding amounts by the last day of my employment, the Bank may exercise its rights under the Terms and Conditions (including but not limited to, levying late charges, applying set-off or taking enforcement actions).

18. No Loan amount or no further Loan amount, as the case may be, will be disbursed if before the actual disbursement, a petition for bankruptcy is presented against me by myself or any third party, or I fail to pay or settle any payment due to the Bank under whatever document(s) or under whatever circumstances or otherwise, or I pass away; and if any such event happens, all payments (including both the principal and interest portions) will not be refunded to me.

19. The terms set out in my application and the Loan Confirmation Letter for the Loan also form part of the Terms and Conditions herein.

20. The Bank shall be entitled and I hereby consent to the Bank, in such circumstances as the Bank in its discretion considers appropriate and without any or further notice to me, to record in any convenient form or any telephone conversations between me and the Bank. I agree that such recordings shall be admissible in evidence in any proceedings.

21. The Bank reserves the right, and shall be entitled, to assign or transfer any of its rights and obligations under the Loan and these Terms and Conditions from time to time to any successor in business or to other person (the "Agreed Assignment") and I hereby consent to any Agreed Assignment and agree that upon such Agreed Assignment the Loan and these Terms and Conditions shall be construed as if references to the Bank were references to the bank or financial institution to whom the Agreed Assignment has been made.

22. The Bank uses data in accordance with the ANZ's Data Policy Notice for Hong Kong, copies of which are available at Hong Kong branches, upon request and on the Bank's website: [www.anz.com/hongkong](http://www.anz.com/hongkong)

23. Provisions for balance transfer application

Without prejudice and in addition to any other provisions of these Terms and Conditions, the following provisions are applicable to a Loan application with balance transfer request:

(a) Upon the approval of my application of the Loan and my acceptance thereof, the Bank will: (i) deduct the handling fee (if applicable) from the approved Loan amount; (ii) transfer wholly or partially (as per my instruction) the approved Loan amount (the "Transfer Amount") to my loan or credit card account maintained with other banks as designated in my loan application (the "Designated Other Bank Loan Account"); and (iii) if the approved Loan amount is partially transferred, deposit the residual approved Loan amount to the bank account as designated in my loan application (the "Designated Disbursement Account").

(b) The Transfer Amount to each Designated Other Bank Account must not be less than Hong Kong dollars 1,000.

(c) I agree it is my sole responsibility to meet my repayment obligation under the Designated Other Bank Loan Account and in no circumstances the Bank will be liable for any interest, fee or other charges incurred in respect of the Designated Other Bank Loan Account.

24. The Designated Other Bank Loan Account and the Designated Disbursement Account must be in my sole name. Joint name account(s) or corporate account(s) will not be accepted.

25. The beneficiary bank or financial institution of the Designated Other Bank Loan Account or the Designated Disbursement Account may levy fees or charges on the approved Loan amount transferred or disbursed by the Bank to Designated Other Bank Loan Account or the Designated Disbursement Account. I should contact the beneficiary bank or financial institution for details of such fees or charges.

26. If there is any inconsistency between the English version of these Terms and Conditions and the Chinese translation, the English version shall prevail.

27. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China (the "HKSAR") and I hereby submit to the non-exclusive jurisdiction of the courts of the HKSAR.

The Bank advises its customers to inform the Bank as soon as possible of any difficulty in repaying or servicing the loan over the credit period.

## Banking Law Disclaimer

The Bank is not licensed to conduct banking business or sell insurance products in the United States under applicable federal and state laws. Accordingly, any solicitation of retail banking services (including accepting and/or soliciting deposits), insurance services, mortgage and/or consumer lending services by the Bank is not intended for U.S. persons. The offering, sale and/or distribution of this product or service can also be limited to other persons by the laws and regulations of other jurisdictions. Every (future) client is obliged to make inquiries after and comply with such restrictions. The Bank shall not be held responsible for any damage that occurs from transactions and/or services in defiance with the restrictions aforementioned. Neither this document, nor any copy thereof may be sent to or taken into the United States or distributed in the United States or to a U.S. Person.



## MoneyEase貸款條款及規章 (「條款及規章」)

每名成功申請澳新銀行集團有限公司香港分行(下稱「銀行」，此詞彙包括其繼任人及承讓人) MoneyEase貸款(下稱「貸款」)的客戶，將收到銀行的貸款確認通知書(下稱「貸款通知書」)，在使用貸款時將受下列條款及規章約束：

1. 銀行同意向本人提供貸款是基於本人之信貸記錄符合銀行的信貸要求並且根據由本人向銀行提供的資料無論在現在或將來均是真實、全面及準確的。所申報的資料如有任何更改，包括但不限於本人之姓名、地址、職業和電話號碼，本人將立即書面通知銀行。

2. 本人須遵守由銀行在批准本人之貸款申請時所發出之貸款確認書上開列及/或隨貸款確認書附上的條款及規章。

3. 本人授權銀行於全部貸款或部份貸款發放給本人一個月後或其他經銀行同意之日期，以自動轉賬或直接扣賬形式於本人指定用作償還每月還款之戶口內(下稱「還款戶口」)，扣除每月應償還之款項。如自動轉賬授權手續未能於第一個每月還款到期日前在設有還款戶口之銀行辦理完成，本人明白並同意以其他方法還款，直至自動轉賬授權手續完成為止。如果在任何時候，本人不能安排以自動轉賬或直接扣賬方式償還每月的還款，銀行除可行使其其他條款所賦予的權力外，還可以要求本人即時償付在作出該要求時本人所欠的所有本金、利息和其他未繳交費用。

4. **銀行將從本人之貸款申請獲批准並在本人接受該貸款時起計，向本人就貸款期限收取手續費。本人須於接受貸款時預先支付全部該等手續費，該等手續費之總額並將直接加進貸款款額。無論在任何情況下，手續費均不獲退還。**

5. 本人確認銀行有權按銀行的決定分配每月還款額中利息、本金和其他應付款的比例。銀行並有權將每月已繳付之還款額首先用作償付各項未繳交的費用，包括法律和其他方面的費用，其次用作償付所欠利息，然後用作償付貸款本金。

6. 銀行有權將本人之每月還款額之較大部份分配作償付利息以及未繳付之費用，餘額作償還本金。

7. 貸款之利息可隨時變動，由銀行全權決定。無論其他條款及規章如何規定，本人同意按銀行在任何時間提出的要求向銀行即時償付在該時間本人所欠的所有本金，利息和其他未繳交費用。**如本人未能按時每月還款，則須額外向銀行繳付一筆相等於逾期每月還款總額5%的費用(最低收費港幣200元)。**

8. 在銀行於本人所建議的提早償清貸款日前至少五個營業天前收到本人的提早償清貸款之書面要求的前提下，銀行可准許本人於任何時候提早償清全部貸款。**在提早償清貸款時，本人應向銀行繳還貸款、截至下月還款到期日止之利息及其他所有應償還銀行的款項和繳付**

**相當於貸款本金2%費用。貸款所欠之本金全數會按「78法則」之方程式計算。78法則是銀行用作計算整個貸款期之利息分配。利息在還款初期階段所佔成分較高，並會隨著時間而降低。**

9. **本人明白並同意若本人之貸款戶口存有結餘款項，並選擇以支票提取該結餘款項，銀行將於每項提取交易收取港幣100元之手續費。如銀行於戶口終結信發出日期起之三個月內未有收到本人之提款指示，銀行將收取每年港幣100元之戶口管理行政費。如結餘款項少於港幣100元，該結餘之全數將用作繳付戶口管理行政費而毋須繳付額外費用。**

10. **銀行可因本人之要求延遲所預設之每月還款到期日，唯銀行將根據所延遲的日子收取利息，並於每次申請上收取手續費港幣50元。**

11. (a) 銀行可按由銀行不時決定的條款及規章，在得銀行最終批准後，將本人已經清償的貸款本金再借予本人，惟借款總額不能超過銀行不時通知本人之最高核准限額，而再借款額亦不能低於銀行不時通知本人之最低核准數額。

(b) 再借款將從其提供予本人之日起與貸款合併，成為貸款(下稱「合併貸款」)的一部份。合併貸款的還款期將從該等再借款提供之日計起，與再借款提供之前的原有貸款期限相同，並須遵從下列第11(d)條的規定。銀行有絕對的權力，可在本人的要求下，同意延展。

(c) **銀行將從合併之日起，按銀行決定之適用利率收取合併貸款利息。**除本條款及規章另有規定外，有關貸款之所有條款及規章，在作必要的修改後，將適用於合併貸款。

(d) 在作出再借款後，銀行將參考合併貸款之新款額及/或期限，調整每月還款之日期及還款額，並將該等調整通知本人。

(e) **若再借款之日期與原有貸款當時之還款日期不同，銀行保留權利要求本人按銀行決定的利率即時支付散日利息。**

12. 銀行可在毋須事先通知本人的情況下，隨時將本人在銀行任何戶口(包括任何定期存款戶口及/或聯名戶口)中的存款，用於償還本人因貸款而欠下銀行的任何債務。

(適用於澳新銀行員工貸款申請) 銀行可在毋須事先通知本人的情況下，隨時將本人在銀行任何戶口(包括任何定期存款戶口及/或聯名戶口)中的存款，用於償還本人因貸款而欠下銀行的任何債務。在不影響銀行在本條款及規章及/或法律下的權利且加之於該等權利之上的情況下，本人亦同意及授權銀行可(在法律許可的範圍內)自本人的工資(根據第57章僱傭條例所定義)及/或任何屬賞贈性質付給本人的款項，扣除及/或抵銷本人因貸款而欠下銀行的債務。

13. **銀行保留一切權利向本人收取任何因行使銀行的權利而合理地引致**

**的實際費用及/或開支(不論是法律或其他方面的)。除此以外，銀行有權僱用第三方公司追討任何逾期未付的款項。本人須對銀行因此而引致的任何及一切有關的合理實際費用合理地作出彌償。**

14. 若銀行寬免任何過失或放棄任何權利，將不影響銀行的任何其他或將來的權利或義務。銀行保留不時補充及/或修改任何或全部此等條款及規章的權利。

15. 根據「ANZ資料政策通告」，本人授權銀行為核實資料聯絡各有關人士，並授權銀行為了作信貸檢查及/或交流信用資料，向信用諮詢公司，其他銀行及/或信用卡公司及/或財務機構披露及轉移銀行所保存或管有的有關本人之貸款或享用銀行信貸及/或有關本人之信貸資料。

16. 銀行有權隨時在毋須通知或說明理由及毋須向本人負上任何責任的情況下，拒絕任何貸款及/或再貸款的申請及終止任何借款及/或再貸款的承諾。

17. (適用於澳新銀行員工貸款申請) 在不影響銀行在第7項條款項下可隨時要求本人全數償還貸款的權利及本條款及規章下的任何其他權利，貸款將於本人在銀行的最後受僱日自動終止及本人應全數償還本人截至最後受僱日仍所欠銀行的所有本金、利息和其他未繳交費用。若本人在最後受僱日仍未能償還任何欠款，銀行有權行使其在本條款及規章下的權利(包括但不限於收取逾期費、用行使抵銷權或採取追收行動)。

18. 本人明白如在實際發放貸款給本人之前出現下列任何一種情況，包括本人或任何第三方申請本人破產，本人在任何情況或因任何理由而無支付或償還根據任何文件結欠銀行之任何債務，或本人死亡等，銀行將不會發放任何貸款或進一步貸款(視乎情況而定)及不會退會所有供款(包括利息及本金)。

19. 貸款申請表及貸款確認書上之條款乃屬於部份條款及規章。

20. 銀行酌情認為適當，銀行有權以任何方便的形式紀錄本人與銀行的所有或任何電話談話，而毋須給予本人任何或進一步通知，而本人現同意銀行有此權利。本人亦同意此等紀錄可在任何訴訟中被接納為證據。

21. 銀行保留一切權利同時也有權將其在貸款和本條款及規章項下的任何權利和義務隨時轉讓給或者讓與業務的繼任人或其他人(下稱「約定轉讓」)，而且本人在此對任何約定轉讓均給予同意，同時也同意：所述約定轉讓完成後，在對貸款和本條款及規章的解釋中，凡提到銀行時，等如提到作為約定轉讓之轉讓對象的銀行或金融機構。

22. 銀行會按照「ANZ資料政策通告」使用資料，並可應本人要求提供該通告副本，而該通告副本亦可於各分行索取及於銀行網站www.anz.com/hongkong索閱。

23. 適用於結餘轉戶申請之條款

在不影響及附加於本條款及規章項下的任何並其他條款的情況下，下述條款適用於結餘轉戶申請：

(a) 貸款一經銀行批核及為本人接受，銀行將：(i) 從獲批的貸款中扣除貸款手續費(如適用); (ii) 根據本人的指示轉賬部份或全數貸款金額「結餘轉戶金額」至本人於其他金融機構開立之信用卡或貸款賬戶「其他金融機構賬戶」; 及 (iii) 如只有部份貸款金額用作結餘轉戶，餘下的貸款金額將存入本人於申請時指定的放款戶口「指定的放款戶口」。

(b) 每一其他金融機構賬戶的結餘轉戶金額不可少於港幣1,000元。

(c) 本人同意本人有絕對及單獨的責任於限期前償還本人於其他金融機構賬戶的欠款，不論任何情況銀行將不負責支付任何有關其他金融機構賬戶產生的利息/費用或收費。

24. 其他金融機構賬戶及指定的放款戶口必須為本人之個人名義開立，聯名或公司名義開立之賬戶恕不接納。

25. 收款銀行及財務機構可能會就獲批核的貸款金額存入其他金融機構賬戶或指定的放款戶口時收取服務費用，本人應向收款銀行及財務機構查詢有關之服務收費。

26. 本條款及規章之英文本與中文翻譯如有任何歧異之處，皆以英文本為準。

27. 本條款及規章是受制於中華人民共和國香港特別行政區(「香港特區」)法律並按其詮釋。本人願接受香港特區法院行使非專屬司法管轄權。

銀行建議如客戶於信貸期限內在還款或供款方面有任何困難，應盡快通知銀行。

## 銀行法免責聲明

澳新銀行集團有限公司香港分行並未持有美國聯邦及美國州政府有關法例下經營銀行業務及銷售保險產品的牌照。澳新銀行集團有限公司香港分行沒有任何意圖向美國人提供零售銀行服務(包括接受及/或募集存款)、保險服務、抵押及/或消費借貸。此產品或服務的邀約、發售及/或分發可能會受到其他司法管轄地區的法律所限制，而只可提供給其他人士。每位(將來的)客戶都有責任就有關法律限制作出查詢並遵守有關法律。澳新銀行集團有限公司香港分行不會就任何因違反上述限制所進行的交易或服務而產生的任何損害或損失負起任何責任。此文件及其複印本均不可傳送或被帶往美國、在美國分發或提供給美國人。

## ANZ Privilege Club Terms and Conditions

1. Australia and New Zealand Banking Group Limited, Hong Kong Branch (the “Bank”, which expression shall include its successors and assigns) will source privilege offers or discounts from various merchants for ANZ Privilege Club members from time to time.
2. Applicants who have successfully registered with the Bank for joining ANZ Privilege Club will become a member of ANZ Privilege Club (the “Member”) and will be issued a membership card.
3. The membership card will be automatically renewed upon the expiring month shown on the card. If a Member does not wish to renew the membership, the Member should call or write to the Bank prior to the membership card renewal. No fees will be charged for cancellation.
4. ANZ Privilege Club pamphlet, which sets out merchant offers or discounts made available to Members (the “Offers”), will be updated by the Bank and issued to Members from time to time.
5. To enjoy or redeem an Offer, a Member must present his or her membership card to the relevant merchant and fulfil the requirements as set out in the ANZ Privilege Club pamphlet for that Offer. Subject to the terms and conditions of the Offer, the Offer cannot be used or enjoyed in conjunction with any other promotion or discount privileges that a Member may obtain from the relevant merchant and the Offer cannot be exchanged for cash or any other products.
6. The Bank is not the supplier or service provider of any products and/or services as set out in any Offer, and shall have no liability in respect of, including without limitation, the quality and supply of such products and/or services provided by merchants.
7. The Bank reserves the right to amend, suspend or discontinue these Terms and Conditions at anytime without prior notice.
8. In the case of disputes arising from or in connection with any Offer and ANZ Privilege Club membership, the decision of the Bank and/or the relevant merchant shall be final and conclusive.
9. In the case of any discrepancy between the English and Chinese versions, the English shall prevail.

If you do NOT wish the Bank to continue to use your personal data for direct marketing purpose, please write to the Data Protection Officer, Australia and New Zealand Banking Group Limited, Hong Kong Branch, PO Box 9707, Hong Kong. No fees will be charged.

## ANZ Privilege Club 條款及細則

1. 澳新銀行集團有限公司香港分行(下稱「銀行」)，此詞彙包括其繼任人及承讓人)將不時為ANZ Privilege Club會員搜羅不同的商戶優惠。
2. 成功登記成為ANZ Privilege Club會員(下稱「會員」)，將被獲發會員證一張。
3. 會員證將於會員證上列明之有效期前自動續期。如會員不欲續期，敬請於續期前致電或致函通知銀行。有關手續將不會另外收取任何費用。
4. 銀行將不時更新ANZ Privilege Club小冊子上列出會員可享之商戶優惠(下稱「優惠」)。
5. 會員必須出示會員證及符合 ANZ Privilege Club 小冊子所載相關優惠的條件方可享有優惠。優惠須受有關條款及細則約束並不可與其他優惠或商戶另外提供之優惠同時使用及不可兌換現金或其他產品。
6. 有關優惠的所有產品及/或服務並非由銀行提供，因此對於任何有關包括但不限於產品及/或服務的品質及供應，銀行概不負責。
7. 銀行保留絕對權力在毋須事先通知會員的情況下，隨時修正、暫停或終止此條款及細則。
8. 就有關優惠及ANZ Privilege Club會籍如有任何爭議，一切以銀行及/或有關商戶之最終決定為裁決。
9. 就此英文本與中文翻譯如有任何歧異之處，皆以英文本為準。

如閣下不想銀行繼續使用閣下的資料用作市場推廣，請致函香港中央郵箱9707號，澳新銀行集團有限公司香港分行，資料保護主任收。有關手續將不會另外收取任何費用。

## ANZ's Data Policy Notice

Australia and New Zealand Banking Group Limited, Hong Kong Branch and ANZ Asia Limited (each "ANZ")

ANZ is committed to protecting data privacy in accordance with applicable laws and regulations, including the Personal Data (Privacy) Ordinance (the "Ordinance"). ANZ accordingly adheres to the data policy set out in this Notice. Copies are also available from ANZ's website <http://www.anz.com/hongkong>.

- (a) From time to time, it is necessary for clients, applicants for services and other data subjects to supply ANZ with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in ANZ being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected from data subjects in the ordinary course of the continuation of the banking relationship, for example, when data subjects write cheques or deposit money.
- (d) The purpose for which data relating to a data subject may be used are as follows:
  - (i) the daily operation of the services and credit facilities provided to data subjects, including determining whether to provide services or facilities to data subjects;
  - (ii) conducting credit checks, including at the time of application for credit and/or at the time of regular or special reviews which normally take place one or more times per year, and providing credit reports and credit watch lists;
  - (iii) assisting other financial institutions to conduct credit checks and collect debts;
  - (iv) ensuring the ongoing credit worthiness of the data subject;
  - (v) creating and maintaining ANZ's credit scoring models and conducting credit scoring, statistics and other research;
  - (vi) providing or using a credit reference service;
  - (vii) preparing and maintaining a credit database and providing access to the database;
  - (viii) designing products or services for data subjects' use and conducting surveys on ANZ's products and services;
  - (ix) marketing services, products and other subjects (please see further details in paragraph (g) below);
  - (x) collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
  - (xi) carrying out data subject's instructions or responding to queries;
  - (xii) enforcement of data subjects' obligations, including without limitation collection of any amounts due from data subjects and those providing security for data subjects' obligations;

- (xiii) complying with the obligations, requirements or arrangements for disclosing and using data that apply to ANZ or any member of the ANZ Group or that it is expected to comply according to:
  - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
  - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
  - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on ANZ or any member of the ANZ Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities or self-regulatory or industry bodies or associations of financial services providers;
  - (xiv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the ANZ Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
  - (xv) enabling an actual or proposed assignee of ANZ, or participant or sub-participant of ANZ's rights in respect of a data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
  - (xvi) preparing and providing information/reports to insurers regarding insurance cover for property related to a consumer credit transaction and/or credit transaction;
  - (xvii) for reasonable internal management purposes (including without limitation, the defence of claims and the monitoring of the quality and efficiency of services);
  - (xviii) disclosing information of remittance including personal data of the originating data subject or remitter in a remittance transaction; and
  - (xix) for any purpose related to any of the above.
- (e) Without limiting the persons to whom such information can be disclosed pursuant to other terms and conditions, data held by ANZ relating to a data subject will be kept confidential but ANZ is authorised by the data subject to transfer or provide such information to the following persons (whether in or outside Hong Kong) for any of the purposes set out in paragraph (d) above, unless such disclosure or use is prohibited by applicable laws or regulations:
  - (i) any person, including any revenue authority and/or government agency whether local or foreign, whom ANZ is under an obligation to make disclosure under the requirements of any local or foreign law or regulation binding on ANZ or any member of the ANZ Group or pursuant to an agreement between ANZ

and a revenue authority or government agency, whether the disclosure is made directly or through any member of the ANZ Group;

- (ii) any person with the express or implied consent of the data subject;
- (iii) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, credit rating, debt collecting or securities clearing or other services to ANZ in connection with the establishment, operation and maintenance of its business or provision of banking services;
- (iv) any other person under a duty of confidentiality to ANZ including any member of the ANZ Group who has undertaken to keep such information confidential;
- (v) any party giving or proposing to give a guarantee or third party security to guarantee or secure obligations of the data subject;
- (vi) credit reference agencies, and, in the event of default, to debt collection agencies;
- (vii) any actual or proposed assignee of ANZ or participant or sub-participant or transferee of ANZ's rights in respect of a data subject or any person or entity with whom ANZ might enter a transaction under which payments might be made by reference to an agreement with the data subject;
- (viii) any drawee bank providing a copy of a paid cheque (which may contain information regarding the payee) to the drawer;
- (ix)
  - (1) members of the ANZ Group;
  - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - (3) third party reward, loyalty, co-branding and privileges programme providers;
  - (4) business partners of ANZ and of the ANZ Group (the names of such business partners can be found in the application form(s) for the relevant products and services, as the case may be);
  - (5) charitable or non-profit making organisations; and
  - (6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that ANZ engages for the purposes set out in paragraph (d)(ix) above.

Such information may be transferred to a place outside Hong Kong.

The data subject acknowledge that ANZ may at times be required under laws and/or agreements with government agencies and/or revenue authorities (whether foreign or local) to make inquiries about the tax status of the data subject. The data subject agrees to provide any information requested by ANZ for the purposes of complying with any such laws and agreements.

- (f) With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by ANZ, on its own behalf and/or as agent, to a credit reference agency:
  - (i) full name;
  - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
  - (iii) Hong Kong Identity Card Number or travel document number;
  - (iv) date of birth;
  - (v) correspondence address;
  - (vi) mortgage account number in respect of each mortgage;
  - (vii) type of the facility in respect of each mortgage;
  - (viii) mortgage account status in respect of each mortgage (e.g. active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
  - (ix) if any, mortgage account closed date in respect of each mortgage.

- (i) full name;
- (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
- (iii) Hong Kong Identity Card Number or travel document number;
- (iv) date of birth;
- (v) correspondence address;
- (vi) mortgage account number in respect of each mortgage;
- (vii) type of the facility in respect of each mortgage;
- (viii) mortgage account status in respect of each mortgage (e.g. active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
- (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by ANZ for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

### (g) USE OF DATA IN DIRECT MARKETING

ANZ intends to use a data subject's data in direct marketing and ANZ requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by ANZ from time to time may be used by ANZ in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
  - (1) financial, insurance, card (including credit cards, debit cards, ATM card and stored value cards), banking and related services and products;
  - (2) reward, loyalty or privileges programmes and related services and products;
  - (3) services and products offered by business partners of ANZ and of ANZ Group (the names of such business partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (4) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by ANZ and/or:
  - (1) members of the ANZ Group;
  - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - (3) third party reward, loyalty, co-branding or privileges programme providers;

(4) business partners of ANZ and any member of the ANZ Group (the names of such business partners can be found in the application form(s) for the relevant services and products, as the case may be); and

(5) charitable or non-profit making organisations;

(iv) in addition to marketing the above services, products and subjects itself, ANZ also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and ANZ requires the data subject's written consent (which includes an indication of no objection) for that purpose.

**If a data subject does not wish ANZ to use or provide to other persons his or her data for us in direct marketing as described above, the data subject may exercise his or her opt-out right by notifying ANZ (via filling out the form below and returning it to ANZ or visiting any of ANZ's branches in Hong Kong) at any time and without charge.**

(h) Under and in accordance with the terms of the Ordinance, the Code of Practice on Consumer Credit Data, any individual has the right:

(i) to check whether ANZ holds data about him or her and the right of access to such data;

(ii) to require ANZ to correct any data relating to him or her which is inaccurate;

(iii) to ascertain ANZ's policies and practices in relation to data and to be informed of the kind of personal data held by ANZ;

(iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and

(v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by ANZ to a credit reference agency, to instruct ANZ, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by ANZ to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

(i) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.

(j) In the event of any amount in an account is written-off due to a bankruptcy order being made against a data subject, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency, whichever is earlier.

(k) In accordance with the terms of the Ordinance, ANZ has the right to charge a reasonable fee for the processing of any data access request.

(l) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:

The Data Protection Officer

Australia and New Zealand Banking Group Limited, Hong Kong Branch / ANZ Asia Limited

Level 16, Three Exchange Square,

8 Connaught Place, Central, Hong Kong

Telephone: (852) 3918-2000

Fax: (852) 3918-7105

(m) ANZ may have obtained a credit report on the data subject from a credit reference agency in considering any application for credit. If the data subject wishes to access the credit report, ANZ will advise the contact details of the relevant credit reference agency upon the data subject's request.

(n) In this Notice:

(i) "ANZ" refers to Australia and New Zealand Banking Group Limited, Hong Kong Branch and/or ANZ Asia Limited, as the context requires and the "ANZ Group" shall refer to any related body corporate, subsidiary, affiliate or branch of Australia and New Zealand Banking Group Limited.

(ii) "business partners" refer to any business partner of ANZ and/or member of the ANZ Group, and the name which can be found on the relevant product and services application forms.

(iii) "data subjects" include clients of ANZ and various other persons (including applicants for credit facilities, products and services, security providers, corporate officers and managers, suppliers, service providers, contractors, agents and other contractual counterparties and third parties transacting through or with ANZ from time to time) that supply data to ANZ.

(iv) "Ordinance" refers to the Personal Data (Privacy) Ordinance, as may be amended or supplemented from time to time.

(o) The provisions contained in this Notice shall form part of ANZ's general terms and conditions that govern accounts and banking services. Should any inconsistency be found, the provisions of this Notice shall prevail to the extent of such inconsistency.

(p) Nothing in this Notice shall limit the rights of data subjects under the Ordinance.

(q) In the case of any discrepancy between the English and Chinese version, the English version shall prevail to the extent of such discrepancy.

April 2013

Date:

To: Australia and New Zealand Banking Group Limited, Hong Kong branch

PO Box 9707, Hong Kong

I do not wish ANZ to use my personal data in direct marketing.

I do not wish to receive any direct marketing materials, promotions, special offers or similar communications (including preferential interest rate, loyalty events information and customer delight etc.) from ANZ via the following channel(s):

Telephone

Mail

I do not wish ANZ to provide my personal data to any other persons for their use in direct marketing.

Full Name\*: \_\_\_\_\_

HKID/Passport Number\*: \_\_\_\_\_

Account Number\*: \_\_\_\_\_

\_\_\_\_\_  
Customer's Signature

\*Please fill in all the fields to update your record.

## 澳新銀行資料政策通告

澳新銀行集團有限公司，香港分行及ANZ Asia Limited(均稱為「澳新銀行」)

澳新銀行承諾根據適用法例及法規(包括《個人資料(私隱)條例》(「該條例」))保障個人私隱，並會謹守本通告中所載的資料政策。文本可於澳新銀行網站下載<http://www.anz.com/hongkong>。

- (a) 客戶、服務申請人及其他資料當事人須不時向澳新銀行提供有關開立或維持賬戶及設立或維持銀行借貸或提供銀行服務的資料。
- (b) 無法提供這些資料可能導致澳新銀行無法開立或維持賬戶或設立或維持銀行借貸或提供銀行服務。
- (c) 在持續與客戶的正常業務往來過程中，澳新銀行亦可能向資料當事人收集資料(例如於資料當事人開出支票或存入款項時)。
- (d) 資料當事人的資料可能用作以下用途：
  - (i) 提供給資料當事人的服務及信貸融資的日常運作，包括決定是否向資料當事人提供服務或融資；
  - (ii) 進行信貸查核(包括於申請信貸時及/或於進行一般每年一次或多次的定期或特別檢討期間)提供信貸報告及信貸觀察名單；
  - (iii) 協助其他金融機構進行信貸查核及追討債務；
  - (iv) 確保資料當事人維持可靠信用；
  - (v) 建立及維持澳新銀行的信貸評分模式，並進行信貸評分、統計及其他研究；
  - (vi) 提供或使用信貸參考服務；
  - (vii) 準備及保存信貸資料庫，並提供對資料庫的查閱權限；
  - (viii) 設計產品/服務予資料當事人使用，並就澳新銀行的產品及服務進行調查；
  - (ix) 推廣服務、產品及其他標的(詳情請參閱以下(g)段)；
  - (x) 向資料當事人及就資料當事人責任提供抵押品的人士收取欠款；
  - (xi) 履行資料當事人的指示或回覆查詢；
  - (xii) 強制資料當事人履行其承擔的義務，包括(但不限於)向資料當事人及就資料當事人的義務提供抵押品的人士追收任何欠款；

- (xiii) 履行根據下列適用於澳新銀行或任何澳新銀行集團成員被期望遵守的就披露及使用資料的義務、規定或安排：
  - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；
  - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導；
  - (3) 澳新銀行或任何澳新銀行集團成員因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (xiv) 遵守澳新銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於澳新銀行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xv) 讓澳新銀行的實際或建議承讓人或對澳新銀行(與資料當事人相關的權利的參與人或附屬參與人，評估擬進行轉讓、參與或附屬參與的交易；
- (xvi) 就與消費者信貸交易及/或信貸交易相關的財產的保險保障，編製及/或提供資料/報告予保險公司；
- (xvii) 作合理的內部管理用途，包括(但不限於)對申索的抗辯，及用以監察服務的質素及效率；
- (xviii) 披露匯款資料，包括匯款交易中的原資料當事人或發出匯款的匯款人的個人資料；及
- (xix) 與上述各項用途有關的任何其他用途。
- (e) 澳新銀行可向其他條款及條件所允許的人士披露其持有有關資料當事人的資料，在不限制此原則下，該等資料將予以保密，但(除非適用法例或規例禁止該項披露或用途)澳新銀行已獲資料當事人授權就上文第(d)段所載的任何用途向以下人士(不論在香港境內或境外)轉交或提供該等資料：
  - (i) 就任何對澳新銀行或任何澳新銀行集團成員具約束力的本地或外地法例或規例或根據澳新銀行或任何澳新銀行集團成員與稅收主管當局或政府機關所訂立的合約，依據其規定澳新銀行有責任向其作出披露的任何人士(包括任何稅收主管當局及/或政府機關(不論本地或外地))，不論該披露是否直接或透過任何澳新銀行集團成員作出；
  - (ii) 獲得資料當事人明示或暗示同意的任何人士；

- (iii) 就設立、營運及維持澳新銀行業務或提供銀行服務，向澳新銀行提供行政、電訊、電腦、付款、信貸評級、收賬或證券結算或其他服務的任何代理、承包商或第三方服務供應商；
- (iv) 對澳新銀行有保密責任的任何其他人士，包括已承諾保持該等資料機密的澳新銀行集團的任何成員公司；
- (v) 作出或建議作出擔保或第三方抵押品以擔保或保證資料當事人責任的任何人士；
- (vi) 信貸資料服務機構及(如有違約事件)收數公司；
- (vii) 任何澳新銀行的實際或建議承讓人，或對澳新銀行(與資料當事人相關的)權利的參與人或附屬參與人或受讓人，或可能與澳新銀行訂立藉參考與資料當事人之間的協議作出付款的交易的任何人士或實體；
- (viii) 提供已兌現支票副本(可能包含有關收款人的資料)予發票人的任何付款銀行；
- (ix)
  - (1) 澳新銀行集團成員；
  - (2) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
  - (3) 第三方獎賞、獎勵、合作品牌及優惠計劃供應商；
  - (4) 澳新銀行及澳新銀行集團的業務夥伴(其名稱刊載於相關產品及服務的申請表格)；
  - (5) 慈善或非牟利機構；及
  - (6) 澳新銀行就上文第(d)(ix)段所載的用途聘用的對外服務供應商，包括(但不限於)郵寄公司、電訊公司、電話銷售及直銷代理、客戶服務中心、數據處理公司及資訊科技公司。

該等資料可能轉移至香港境外地區。

資料當事人確認澳新銀行可於法例或與政府機關及/或稅收主管當局(不論本地或外地)所訂立的合約要求時就資料當事人的稅務狀況作出查詢。資料當事人同意為符合任何該等法例及合約的要求向澳新銀行提供任何所要求的資料。

- (f) 就資料當事人(不論以借款人、按揭人或擔保人身份，以及不論以資料當事人本人單名或與其他人士聯名方式)於2011年4月1日當日或以後申請的按揭有關的資料，澳新銀行可能會把下列資料當事人資料(包括不時更新任何下列資料的資料)以澳新銀行及/或代理人的名義提供予信貸資料服務機構：
  - (i) 全名；
  - (ii) 就每宗按揭的身分(即作為借款人、按揭人或擔保人，及以資料當事人本人單名或與其他人士聯名方式)；
  - (iii) 香港身分證號碼或旅遊證件號碼；
  - (iv) 出生日期；

- (v) 通訊地址；
- (vi) 就每宗按揭的按揭賬戶號碼；
- (vii) 就每宗按揭的信貸種類；
- (viii) 就每宗按揭的按揭賬戶狀況(如有效、已結束、已撇賬(因破產令導致除外)、因破產令導致已撇賬)；及
- (ix) 就每宗按揭的按揭賬戶結束日期(如適用)。

信貸資料服務機構將使用上述由澳新銀行提供的資料統計資料當事人(分別以借款人、按揭人或擔保人身份，及以資料當事人本人單名或與其他人士聯名方式)不時於香港信貸提供者間持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用(須受根據條例核准及發出的個人信貸資料實務守則的規定所限)。

## (g) 在直接促銷中使用資料

澳新銀行擬把資料當事人資料用於直接促銷，而澳新銀行為該用途須獲得資料當事人同意(包括表示不反對)。就此，請注意：

- (i) 澳新銀行可能把澳新銀行不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
  - (1) 財務、保險、卡(包括信用卡、扣賬卡、自動櫃員機提款卡及儲值卡)、銀行及相關服務及產品；
  - (2) 獎賞、客戶或會員獎勵或優惠計劃及相關服務及產品；
  - (3) 澳新銀行及澳新銀行集團之合作品牌夥伴提供之服務及產品(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明)；及
  - (4) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由澳新銀行及/或下列各方提供或(就捐款及捐贈而言)徵求：
  - (1) 澳新銀行集團成員；
  - (2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
  - (3) 第三方獎賞、客戶或會員獎勵、合作品牌或優惠計劃供應商；
  - (4) 澳新銀行及澳新銀行集團成員之合作品牌夥伴(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明)；及
  - (5) 慈善或非牟利機構；

(iv) 除由澳新銀行促銷上述服務、產品及促銷標的以外，澳新銀行亦擬將以上(g)(i)段所述的資料提供予以上(g)(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而澳新銀行為此用途須獲得資料當事人書面同意(包括表示不反對)。

**如資料當事人不希望澳新銀行如上述使用其資料或將其資料提供予其他人士作直接促銷用途，資料當事人可隨時通知澳新銀行行使其選擇權拒絕促銷(資料當事人可填妥以下表格並交回澳新銀行，或親臨澳新銀行的任何香港分行)。澳新銀行不會為此收取任何費用。**

(h) 根據與按照該條例以及根據該條例批准及頒佈的《個人信貸資料實務守則》的條款，任何資料當事人均有權：

(i) 查核澳新銀行是否持有他或她的資料及查閱有關資料；

(ii) 要求澳新銀行更正有關他或她的任何不準確資料；

(iii) 查悉澳新銀行的資料政策及實務，並獲告知澳新銀行所持有的個人資料種類；

(iv) 在要求時獲告知那些資料項目會定期向信貸資料服務機構或收數公司披露，並獲提供進一步資料，藉以向相關信貸資料服務機構或收數公司作出查閱及更正資料要求；及

(v) 就澳新銀行向信貸資料服務機構提供的任何賬戶資料(為免生疑問，包括任何賬戶還款資料)，於全數清還欠賬後結束賬戶時，指示澳新銀行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額，上次報告期間(即緊接澳新銀行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間)所作還款額，剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期(如有))。

(i) 如賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬(因破產令導致撇賬除外)，否則賬戶還款資料(定義見以上(h)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。

(j) 如資料當事人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，該賬戶還款資料(定義見以上(h)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由資料當事人提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年(以較早出現的情況為準)。

(k) 根據該條例的條款，澳新銀行有權就處理任何資料查閱要求收取合理費用。

(l) 如要求查閱資料或更正資料，或索取資料政策及實務以及所持有的個人資料種類資料，請聯絡：

資料保護主任

澳新銀行集團有限公司(香港分行) / ANZ Asia Limited

香港中環康樂廣場8號

交易廣場三座16樓

電話：(852) 3918 2000

傳真：(852) 3918 7105

(m) 在考慮任何信貸申請時，澳新銀行可能已從信貸資料服務機構獲取資料當事人的信貸報告。如資料當事人希望查閱信貸報告，澳新銀行將按資料當事人要求提供相關信貸資料服務機構的聯絡資料。

(n) 在本通告中：

(i) 「澳新銀行」指澳新銀行集團有限公司(香港分行)及/或 ANZ Asia Limited(視乎文義而定)，而「澳新銀行集團」指澳新銀行集團有限公司的任何相關法人團體、附屬公司、聯屬公司或分行。

(ii) 「業務夥伴」指澳新銀行及/或澳新銀行集團成員公司的任何業務夥伴，而其名稱刊載於相關產品及服務的申請表格。

(iii) 「資料當事人」包括澳新銀行的客戶及向澳新銀行提供資料的多名其他人士，包括信貸融資、產品及服務申請人、抵押品提供者、企業人員及經理、供應商、服務供應商、承包商、代理及其他合約對方，以及不時透過澳新銀行或與澳新銀行進行交易的第三方。

(iv) 「該條例」指可能經不時修訂或補充的《個人資料(私隱)條例》。

(o) 本通告所載的條文構成澳新銀行監管賬戶及銀行服務的一般條款及細則的一部分。如出現任何抵觸之處，(在該抵觸之處的限度之內)概以本通告的條文為準。

(p) 本通告概無條文限制資料當事人在該條例下享有的權利。

(q) 如中英文出現任何歧義，(在該歧義之處的限度之內)概以英文本為準。

2013年4月

日期：

致：澳新銀行集團有限公司，香港分行

香港郵政信箱9707

我不希望澳新銀行在直接促銷中使用我的個人資料。

我不希望經下述途徑收到澳新銀行的任何推廣資料、推廣、特別優惠或相類似訊息(包括特優利息、客戶尊尚活動及禮遇之資訊等等)：

電話

郵遞

我不希望澳新銀行將我的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用。

客戶全名\*：\_\_\_\_\_

香港身份證 / 護照號碼\*：\_\_\_\_\_

賬戶編號\*：\_\_\_\_\_

客戶簽署

\*請填寫以上所有資料以作更新。