

1. I confirm that I have read, understood and agree to be bound by all the relevant terms and conditions issued by China CITIC Bank International Limited 中信銀行(國際)有限公司 (the "**Bank**") apply to all services and facilities provided or offered by the Bank to me from time to time ("**Applicable T&Cs**").
2. I represent and warrant that the information provided in this Application, and supporting documents (if any) are true and correct and authorize the Bank to verify them, including contacting the relevant parties. I also undertake to notify the Bank immediately of any changes to the above information.
3. I consent to the use of my personal data in accordance with your Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data, as amended from time to time.
4. Subject to applicable laws, I hereby consent to the Bank to disclose and share information, documentation or certification concerning myself/ourselves, my beneficiaries and third parties for whom I am acting as agent, including but not limited to my personal and account information or records, with any third party, including but not limited to any legal, regulatory, government, tax or law enforcement body within or outside of Hong Kong as is required for the Bank to provide services to me, including where necessary to establish my tax liability in any jurisdiction and also reporting of any reportable account(s) that may be reported to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region of the People's Republic of China in which the account(s) is/are maintained and exchanged with tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes pursuant to the competent authority agreement to exchange financial account information.
5. I acknowledge and agree that any payment by the Bank, including any payment made under the Applicable T&Cs, may be subject to withholding and deduction as required under applicable laws, regulations, directives and guidelines, including under any Foreign Law Requirement (as defined in the Applicable T&Cs). Any amount so withheld may be held in whatever account or in whatever manner determined by the Bank at its sole discretion.
6. No provision in this declaration and other sections of this Application shall prejudice any consent, representation, undertaking or indemnity given by me (or on my behalf) or any other obligation or liability undertaken by me (or on my behalf) under or in connection with any other agreement between myself and the Bank, including but not limited to the Applicable T&Cs.
7. I undertake to advise the Bank of any change in circumstances which affects the tax residency status of the individual identified in this Application or causes the information contained herein to become incorrect, and to provide the Bank with a suitably updated self-certification form within 30 days of such change in circumstances.
8. I agree that the Bank has the right to accept or reject this Application without giving reasons.
9. I acknowledge and understand that the remuneration for sales staff is determined based on the staff's overall performance with reference to both financial and nonfinancial factors, and is not determined solely on sales performance.

For Credit Card only

10. I confirm that no bankruptcy order has ever been made against me in any jurisdiction and I am not subject to any current petition for bankruptcy nor have any intention to file the same. I confirm that I did not own any credit card(s) that was cancelled due to default payment and I further confirm that I do not currently have any overdue payment exceeding 30 days in

respect of any of my indebtedness.

11. I understand that the Bank may consider credit report from TransUnion (Tel: 25771816) from time to time in considering accepting my application and for ongoing review of my credit. I understand that if I have activated credit freeze, the Bank will not be able to access my credit report to proceed the application. To avoid delays in processing the application, I need to unfreeze my credit.
12. I acknowledge that I am entitled to request for a credit report from each credit reference agency without charge in any twelve-month period respective to each credit reference agency.
13. I understand that the Bank does not accept any credit card application referred by any third party and I confirm that this application is not referred by any third party.