

大新企業卡/採購卡 條款及細則之使用要點

客戶須特別注意下列主要條款之重要性及其責任：

1. 持卡人在收取信用卡時須即時在卡上簽署。
2. 信用卡及其私人密碼必須妥善存放及保密以防止詐騙及被非授權人使用或被披露。如有違犯，持卡人須為所有交易負上全部責任。
3. 公司或持卡人須支付月結單上之到期最低付款額，如不遵從，銀行會收取罰款。
4. 如遇違約的情況，公司或持卡人必須全責支付銀行在追收行動中之合理律師及其他費用。
5. 在涉及詐騙或顯著疏忽的情況下，公司或持卡人須負責銀行承受的一切損失。
6. 月結單將在其發出日期起計60天後為有效及有決定性，除非公司或持卡人在其發出日期起計60天內通知銀行有關任何非授權之交易。
7. 銀行可隨時在沒有預先通知之情況下，抵銷或轉移任何存放於持卡人及/或公司名下任何性質之銀行戶口之任何金錢，用作清還所有由於使用信用卡而欠下銀行之所有金額。
8. 公司及所有獲提名持卡人在有關的條款下的責任將為共同及分別負責。
9. 儘管或有任何相違的條款，銀行保留凌駕權利向公司或持卡人作即時還款之要求。
10. 假若公司或持卡人不接受銀行在「大新企業卡/採購卡條款及細則」所作出的任何修改，公司須聯同持卡人於修改生效日前終止信用卡服務。
11. 信用卡不可用作任何非法用途。

銀行提議客戶細閱有關條款及細則之全文。條款及細則可按要求提供。

請注意信用卡之使用及信用卡戶口之運作均受制於不時有效的「大新企業卡/採購卡條款及細則」，而公司及持卡人均同意在簽署或使用信用卡，在申請表上或持卡人提名表格上簽署後會受到約束（不論公司及持卡人是否有否確認收受信用卡）。

大新銀行有限公司（「銀行」）

MAJOR POINTS OF DAH SING CORPORATE CARD / CORPORATE PURCHASING CARD TERMS AND CONDITIONS

Customers' attention is drawn to the following major terms and conditions which impose significant liabilities on Cardholder:

1. Cardholder should sign the Card immediately upon receipt.
2. The Card and its Personal Identification Number ("PIN") should be kept safe and secret to prevent fraud and unauthorised use or disclosure. Failure to observe the above will result in full responsibility for all transactions.
3. Company or Cardholder is obliged to pay the minimum payment due on time as shown in the monthly statement and there will be penalty charge if the required minimum is not made.
4. In case of default, Company or Cardholder will be fully liable to reimburse fees and other expenses reasonably incurred in recovery actions.
5. In case of fraud and gross negligence, Company or Cardholder shall be responsible for all losses suffered by the Bank.
6. The monthly statement of account shall be final and conclusive 60 days after its issue unless Company or Cardholder reports any unauthorized transactions within 60 days after its issue.
7. The Bank may at any time and without prior notice set off or transfer any monies standing to the credit of the Cardholder's and /or the Company's Bank Accounts of whatever description towards discharge of all sums due to the Bank in connection with the use of the Card.
8. All liabilities of the Company and the nominated Cardholder(s) under the said Terms and Conditions shall be joint and several.
9. Notwithstanding any term to the contrary, the Bank reserves the over-riding right to repayment ON DEMAND.
10. Cardholder shall in conjunction with the Company terminate the card service before the effective date if any amendments to the terms and conditions proposed by the Bank are not accepted.
11. The Card shall not be used for any unlawful purposes.

Customers are nonetheless advised to read the full terms and conditions. A copy of the terms and conditions is readily available to customers on request.

Please note that the use of the Card and the operation of the Card Account are subject to the Cardholder Terms and Conditions from time to time in force and Company and Cardholder agree to be bound by their signatures on or use of the Card, the application form and the cardholder nomination form (whether or not Company and Cardholder have acknowledged receipt of the Card).

DAH SING BANK, LIMITED ("the Bank")