Lohas Combo Card

I. CardHolders' Rights and Interests 卡片權益

♦ 1% cash payback on general domestic consumption with no maximum amount restriction

國內一般消費 1%現金回饋無上限

- 1% cash payback on all general domestic consumption by Combo Card with no maximum amount restriction.
 - 以享利樂活 Combo 卡刷卡新增國內一般消費皆享 1%現金回饋無上限。
- New users may enjoy 1.3% (with the original 1% included) cash payback on all general domestic consumption with no maximum amount restriction.

新戶獨享首年國內一般消費 1.3%現金回饋無上限(含原 1%)。

- * New users refer to card holders who did not hold the Bank's credit card within 24 months before the card issuing date.
- ※新戶係指正卡持卡人於核卡日前24個月內未曾持本行信用卡正卡者。

♦ 2.5% cash payback on overseas consumption

海外消費 2.5%現金回饋

- Those who have applied for the electronic statement will enjoy 2.5% cash payback on new general overseas consumption for the current period with no maximum amount restriction.
 - 已申請電子帳單者,當期帳單新增國外一般消費享 2.5%現金回饋無上限。
- Those who have not applied for the electronic statement will enjoy 2% cash payback on new general overseas consumption for the current period with no maximum amount restriction.
 - 未申請電子帳單者,當期帳單新增國外一般消費享2%現金回饋無上限。
- → Fuel tax/car license tax/house tax/land price tax payments by the card are free
 of handling charges.

刷卡繳燃料稅/牌照稅/房屋稅/地價稅免收手續費。

There is no cash/bonus payback for the tax payments above by the card. 上述刷卡繳納之稅費金額皆無現金/紅利回饋。

♦ Free parking at international airports

國際機場免費停車

A cardholder who uses the card to pay for the full amount of the current air ticket for overseas flights or pay more than 80% of the overseas tour group fee may use the

parking outside the international airport free of charge if the amount of a single transaction reaches NT\$20,000.

刷卡支付當次出國航程全額國外機票或支付80%以上國外旅遊團費,且金額達單筆新臺幣2萬元以上者,可免費使用國際機場外圍停車。

♦ Travel insurance

旅遊保險

A cardholder who uses the Combo Card to pay for the full amount of a public transport ticket or more than 80% of the tour group fee of him/herself or his/her spouse or dependent unmarried children under the age of 25 will automatically enjoy a travel safety insurance of NT\$25 million at the same time.

以享利樂活 Combo 卡支付本人、配偶及受您扶養之 25 足歲以下未婚子女之全部公共交通運輸交通工具票款或 80%以上旅遊團費,即同時自動享有 2,500 萬元之旅遊平安險。

II. Eligibility for Application, Documents Required, and Card Pickup

Method 申請資格、應備文件及領卡方式

- ◆ Eligibility for application 申請資格:
- Deposit account opening 存款開戶:
 Cardholders holding valid employment gold cards.
 持有效就業金卡之持卡人
- 2. Credit card application 申辦信用卡:
 - (1) A holder of an employment gold card who has reached the age of 18 and has a legitimate occupation with no bad credit record may apply for the Combo Card (Signature Business card grade) with his/her NT\$ demand deposit account at the Bank as the main financial card account.

凡年滿十八歲之就業金卡持有人,有正當職業且無不良信用記錄者,得以其開立之本行台幣活期存款帳戶為金融卡主帳戶申請享利樂活 Combo 卡(商務御璽卡等級)。

- (2) Each customer may only apply for one Combo Card.一名客戶限申請一張享利樂活 Combo 卡。
- (3) No additional card may be applied for the Combo Card. 享利樂活 Combo 卡不得申請附卡

◇ Documents required 應備文件:

- 1. Deposit account opening 存款開戶:
 - (1) Valid passport. 有效之護照。

- (2) Valid employment gold card. 有效之就業金卡。
- 2. Credit card application 申辦信用卡:
 - (1) Valid passport. 有效之護照。
 - (2) Valid employment gold card which the date of expiry shall be more than six months after the date of the application. 有效之就業金卡(效期須大於 6個月)。
 - (3) Financial certification documents: (at least one of the following income or financial certification documents shall be provided)

財力證明文件:(至少提供下列所得或財力證明文件之一)

- A. Foreign tax return certificate. 國外報稅清單。
- B. Domestic income (salary) certificate. 國內所得(薪資)證明文件。
- C. Domestic bank deposit certificate. 本國銀行存款證明文件。
- D. Other supporting documents of income or financial resources in the last year. 其他最近 1 年所得或財力證明文件。
- 3. Card pickup method 領卡方式:

Please bring your passport and employment gold card to the designated branch to pick up the Combo Card after you receive the notification to pick up the card. 請接獲享利樂活 Combo 卡領卡簡訊通知時,本人攜帶護照及就業金卡至指定分行領取卡片。

III. Annual Credit Card Fee 信用卡年費說明:

♦ Charging standard: An annual fee of NT\$2,400.

收費標準:年費 NT\$2,400。

◆ Preferential conditions for fee waivers 免收優惠條件:

The annual fee is exempt for the first year. From the date of card issuing, NT\$100 will be deducted from the annual fee of the next year for every NT\$1,000 consumed in the first year until the entire annual fee is deducted (free of the annual fee for the next year if NT\$24,000 is consumed in the year), or the card is free of the annual fee for the next year if the electronic statement is applied for and a transaction of any amount is consumed in the year. The same annual fee-charging standard shall also apply in the future.

首年免年費,自核卡日起,於首年內消費每滿 NT\$1,000 元,可抵扣次年年費100 元,至全部年費抵扣完為止(年刷 NT\$24,000 免次年年費),或申請電子帳單後每年不限金額消費 1 筆,即免收該卡次年年費,往後年費收費標準依此類推。

IV. How to Apply 如何申請:

If the holder of an employment gold card wants to apply, please call the Bank's 24-hour customer service center ((02)2181-0101 and press #), and the customer service staff will

guide you and provide you with the service information of your designated bilingual branch.

就業金卡持有人欲申辦相關業務,請致電本行24小時客服中心((02)2181-0101按#),將由客服同仁引導並提供您指定雙語分行服務資訊。

V. Notes 注意事項:

- ◆ This application form and the documents attached will not be returned. 本申請書及所附文件將不予退還。
- ♦ Hua Nan Commercial Bank reserves the right to approve card applications and may require additional joint and several guarantors or other supporting documents according to the current situation.

華南商業銀行保留申請核准與否之權利,並視現況要求增加連帶保證人或其他證明文件。

《the event of discrepancies between the Chinese and English versions, the Chinese version shall apply and prevail. 》《若中文版本與英文版本在解釋上出現疑義,概以中文版本為準》