

## **Cross-border Card Issuance Disclaimer**

The offering, promotion, or distribution of card issuance services outside of Hong Kong may be subject to legal and regulatory restrictions, including licensing requirements in certain jurisdictions.

Information on this website related to card products and associated services is intended solely for individuals who are residents and domiciled in Hong Kong.

If you are not a Hong Kong resident or are domiciled outside Hong Kong, please note that the card-related section of this website is not intended for your access or use.

By viewing or interacting with card-related content, you acknowledge that you are doing so on your own initiative and that the card issuer has not promoted or offered these services to you outside of Hong Kong.

The card issuer assumes no responsibility or liability for any access to or use of card issuance services in jurisdictions where such activity may be restricted or unlawful.

## **Geographic Limitation on Card Issuance Services**

The card issuance services provided by the card issuer are intended exclusively for individuals who are both residents and domiciled in Hong Kong.

By requesting, applying for, or using any card product issued by the card issuer, you represent and warrant that:

- You are located in Hong Kong at the time of application and use;
- You are not accessing or using the card services from a jurisdiction where such services require local licensing or regulatory approval;
- You have not been solicited, offered, or marketed card issuance services by the card issuer outside of Hong Kong.

The card issuer disclaims all liability for any use or attempted use of card issuance services in jurisdictions where such activity may be restricted or unlawful.