

## **Personal Information Collection Statement**

### **Chong Hing Bank Limited (the “Bank”) Supplementary Notice to Customers and other Persons relating to the Personal Data (Privacy) Ordinance (the “Ordinance”) Applicable to Mortgages**

This Supplemental Notice applies to mortgage applications received by the Bank on or after 1st April 2011. If there is any inconsistency between the terms of this Supplemental Notice and the terms of the existing Notice to Customers and other Persons relating to the Personal Data (Privacy) Ordinance, the terms of this Supplemental Notice shall prevail insofar as mortgage applications and mortgages are concerned.

Of all the data which may be collected or held by the Bank from time to time in connection with mortgages, the following data relating to the customer (including any updated data of any of the following data) will be provided by the Bank to the credit reference agency:

- (a) full name;
- (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) Hong Kong Identity Card number or travel document number;
- (d) date of birth;
- (e) address;
- (f) mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) mortgage account status in respect of each mortgage (e.g., active, closed, write-off);  
and
- (i) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer, as borrower, mortgagor or guarantor respectively, for sharing in the consumer credit database of the credit reference agency by credit providers.

The customer's right under and in accordance with the Code of Practice on Consumer Credit Data to instruct the Bank to request the credit reference agency to delete from its database any account data relating to any terminated credit will, from 1st April 2011, be extended to a consumer credit involving mortgage(s).