

親愛的客戶:

### 收集個人資料聲明之修訂通知

創興銀行有限公司(「本行」)之「收集個人資料聲明」將於**2021年11月1日**起作出下列修訂。若中、英文版本有任何歧異之處，概以英文版本為準。

條款	修訂內容
相關條款	「客戶」及/或「個人」已修訂統稱為「資料當事人」。
1	客戶及其他人士(包括申請人、法人團體管理人員、為銀行信貸提供抵押或擔保的人士及其他個別人士)(統稱及單獨稱「個人」 <u>「資料當事人」</u> )需不時向本行提供有關開立或延續銀行賬戶及/或建立或延續銀行信貸及/或提供銀行、金融(其定義包括但不限於信用卡、信託、證券及/或投資服務)及/或保險服務， <u>或遵守任何法律或監管或其他機關發出的指引或要求的資料。</u>
2	客戶及/或個人資料當事人需不時於本行要求下提供個人資料。若未能向本行提供該等資料可能會導致本行無法替客戶開立或延續賬戶及/或、建立或延續銀行信貸及/或提供銀行、金融及/或保險服務。
4	<p>(f) 確保及維持客戶及/或個人資料當事人之持續維持可靠信用借貸可靠度和信貸紀錄；</p> <p>(k)(i) <u>對其具法律約束力或適用的任何法律(如《稅務條例》及其條文，包括有關自動交換財務帳賬戶資料的條文)；</u></p> <p>(iii) 任何本地或外地法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組織或協會的任何指引或指導(如由稅務局所發出或提供包括有關自動交換財務帳賬戶資料的指引或指導)；或</p> <p>(l) 遵守在香港特別行政區管轄權以內或以外為針對制裁、阻止、偵查、調查及/或檢控清洗黑錢、恐怖分子融資活動或其他非法活動而訂定有關披露或使用<u>資訊及資料的任何義務、要求、規定、政策、程序、措施或安排；</u></p> <p>(n) 與上述有關及附帶之任何用途。</p>
6	在不抵觸第4段的前提下，本行可查閱任何信貸資料服務機構的數據庫，以便不時進行信貸覆核。特別是，本行可查閱任何信貸資料服務機構持有的客戶資料當事人之客戶信貸資料及/或從該等信貸資料服務機構取得客戶資料當事人的信貸報告，以便覆核其已批出之現有客戶予資料當事人之信貸融通，而該等覆核可能牽涉本行對任何下列事項的考慮：

條款	修訂內容
7	(a) 客戶全名； (b) 客戶就每宗按揭的身分（即作為借款人、按揭人或擔保人，及以客戶資料當事人本人單名或與其他人士聯名方式）； (c) 客戶香港身份分證號碼或旅遊證件號碼； (d) 客戶出生日期； (e) 客戶通訊地址； (f) 客戶就每宗按揭的按揭賬戶號碼； (g) 客戶就每宗按揭的信貸種類； (h) 客戶就每宗按揭的按揭賬戶狀況（如有效、已結束、已撇賬（因破產令導致除外）、因破產令導致已撇賬）；及 (i) 如有的話，就每宗按揭的按揭賬戶的結束日期。
8	如客戶及/或個人資料當事人不希望本行使用其資料及/或將其資料提供予其他人士作上述直接促銷用途，客戶及/或個人資料當事人可隨時通知本行的資料保障主任，本行其後將停止使用及/或提供其個人資料給第三方作直接促銷，以行使其選擇拒絕促銷之權利，此安排並不收取任何費用。（如欲拒絕直接促銷，請填妥及交回本行拒絕促銷表格，該表格可從本行網頁站： <a href="http://www.chbank.com">www.chbank.com</a> 或本行任何分行取得。）

如有任何查詢，請親臨本行任何分行、致電本行客戶服務熱線(852) 3768 6888 或於本行網站 [www.chbank.com](http://www.chbank.com) 下載及參閱最新版本之「收集個人資料聲明」。

創興銀行有限公司  
 2021 年 11 月 1 日



1 November 2021

Dear Customer(s),

**Notice of Amendments to Personal Information Collection Statement**

With effect from **1 November 2021**, the "Personal Information Collection Statement" of Chong Hing Bank Limited (the "Bank") will be amended as below. In case of any inconsistencies between the English and the Chinese versions, the English version shall prevail.

Clause	Amendment(s)
In corresponding clauses	"Customer" and/or "Individual" have been amended to "Data Subject" collectively.
1	From time to time, it is necessary for customers and other persons (including applicants, corporate officers, <u>persons providing security or guarantee for banking/credit facilities</u> , and other individuals) ( <del>each an "individuals"</del> or collectively " <u>individuals</u> " " <u>data subjects</u> ") to supply the Bank with data in connection with the opening or continuation of operation of accounts, and/or the establishment or continuation of provision of banking facilities and/or the provision of banking, financial (which is defined as including but not limited to credit card, fiduciary, securities and/or investment services) and/or insurance services <u>or compliance with any laws, guidelines or requests issued by regulatory or other authorities.</u>
2	It is necessary for <del>customers and/or individuals</del> <u>data subjects</u> to provide personal data to the Bank as requested from time to time. Failure to supply such data may result in the Bank being unable to open or continue <del>the operation of</del> <u>to operate the</u> accounts, <del>and/or</del> establish or continue to provide banking facilities, and/or provide banking, financial and/or insurance services.
4	<p>(f) in ensuring <del>and maintaining</del> ongoing credit worthiness and credit history of <del>customers and/or individuals</del> <u>data subjects</u>;</p> <p>(j) in enforcing the Bank's right, including but not limited to the collection of amounts outstanding from <del>customers</del> <u>data subjects</u> and in providing security <u>or guarantee</u> for <del>customers'</del> <u>data subjects'</u> obligations;</p> <p>(k)(i) any law <u>binding or applying to it</u> (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);</p> <p>(iii) any guidelines or guidance of any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); or</p> <p>(l) in compliance with any <u>obligations</u>, requirements, policies, procedures, measures or arrangement for disclosing or using data <u>and information</u> concerning the sanction, prevention, detection, investigation and/or prosecution of money laundering, terrorist financing or other unlawful activities <del>in</del> <u>within</u> or outside the jurisdiction of the HKSAR;</p> <p>(n) any purposes relating <del>and incidental to the above</del> <u>thereto</u>.</p>

Clause	Amendment(s)
6	Subject to Paragraph 4, the Bank may access the database of any credit reference agency for the purpose of conducting credit reviews from time to time. In particular, the Bank may access the consumer credit data of <del>customer</del> <u>the data subject</u> held by any credit reference agency and/or obtain credit reports on <del>customers</del> <u>data subjects</u> from such credit reference agency for the purpose of <del>the review of</del> <u>reviewing</u> their existing consumer credit facilities which review may involve the consideration by the Bank of any of the following matters:
7	<ul style="list-style-type: none"> <li>(a) <del>his/her</del> full name;</li> <li>(b) <del>his/her</del> capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the <del>customer's</del> <u>data subject's</u> sole name or in joint names with others);</li> <li>(c) <del>his/her</del> Hong Kong Identity Card Number or travel document number;</li> <li>(d) <del>his/her</del> date of birth;</li> <li>(e) <del>his/her</del> correspondence address;</li> <li>(f) <del>his/her</del> mortgage account number in respect of each mortgage;</li> <li>(g) <del>the</del> type of facility in respect of each mortgage;</li> <li>(h) <del>his/her</del> mortgage account's status in respect of each mortgage (e.g. active, closed, written-off (other than due to a bankruptcy order), written-off due to a bankruptcy order); and</li> <li>(i) if any, <del>his/her</del> mortgage account's closing date in respect of each mortgage.</li> </ul>
8	<b>If a <del>customer and/or an individual</del> <u>data subject</u> does not wish the Bank to use and/or provide to other parties his/her data for use in direct marketing as described above, the <del>customer and/or individual</del> <u>data subject</u> may, at any time and without charge, exercise his/her opt-out right by notifying the Data Protection Officer of the Bank after which the Bank shall cease to use and/or provide to other parties his/her personal data in direct marketing. (To opt out from direct marketing, please complete and return to the Bank an opt-out form available on the Bank's website: <a href="http://www.chbank.com">www.chbank.com</a> or from any <u>branch</u> of the Bank's branches.)</b>

For any enquiries, please visit any branch of the Bank, call the Bank's Customer Services Hotline at (852) 3768 6888 or download the updated version of "Personal Information Collection Statement" from the Bank's website [www.chbank.com](http://www.chbank.com) for reference.

**Chong Hing Bank Limited**