

Up to HK\$60,000

"6-month Interest-Free Installment Loan Plan"

For cardholders who choose "Up to HK\$60,000 "6-month Interest-Free Installment Loan Plan"" as welcome gifts, please fill-in the below application form, cut along the line and submit together with the MSN@VISA Credit Card application form and the supporting document(s) to Chong Hing Bank.

The approved amount shall be in a maximum of HK\$60,000 and shall not exceed 80% (whichever is lower) of the credit limit available to the Cardholder under this Card. Upon successful approval of the card, the Bank will automatically advance the approved amount to the Cardholder by either way of direct transfer into Cardholder's Chong Hing account or by CHATS transfer into the Cardholder's designated bank account. If Cardholder selects to transfer the approved amount into the bank account other than Chong Hing Bank, please enclose the full set copy of the latest bank statement or the inside cover page of your savings passbook (which clearly shows your name and account number).

English name of Principal applicant as
printed on HKID Card: (in BLOCK LETTERS)

Name in Chinese:

I authorize Chong Hing Bank to transfer the approved amount into my designated personal bank account mentioned below.

Receiving Bank Name

Name of Account Holder

Bank Account No.

Bank code

Br. code

Account no.

I agree and confirm that the application of "6-month Interest-Free Installment Loan Plan" via this program. I confirm that I have read and understood the relevant terms and conditions of this program, and agree to be bound by them.

X

S.V.

Signature of applicant

Date

(must correspond with that on the credit card application form)

For the Bank's Use Only (CPCD)							
Appr Amt				Sig			
\$							
For the Bank's Use Only (SETT)							
PRM 017220/PRT9106XR/PMT906000							
ACT	Card No.						
OPS (PAMO) Ref No.		FD (Vou/CHATS)		LTR (M28)		Copy Rec'd	
Maker	Checker	Maker	Checker	Maker	Checker		

HKID Card No. _____

Date of Birth _____ DD _____ MM _____ YY

Nationality (For HK non-permanent residents only) _____

Marital Status ☐ Married(1) ☐ Single(0) ☐ Divorced(3) ☐ Others(2)

Education ☐ Below Form 3(B) ☐ Form 3 or Above(S)
☐ Post-Secondary(P) ☐ University(U)
☐ Post Graduate(X)

Present Home Address (In BLOCK LETTERS) _____

Year(s) of Residence _____ Year(s) _____ Month(s)

Please state your permanent address if it is different from the above Home Address (e.g. China / Overseas address as permanent address for Chinese / Overseas citizens).

☐ Mortgaged Private House(M) ☐ Mortgaged Public House(N)
☐ Rented Private House(R) ☐ Rented Public House(P)
☐ Quarters(Q) ☐ Self Owned(S)
☐ Live with Parents(L) Monthly Installment / Rental HK\$
☐ Others(T)

Home Telephone No. _____

Mobile Phone No. _____

E-mail Address (Please fill in for receiving our promotional updates in future)
_____ (optional field)

OCCUPATION

Name of Present Employer (In BLOCK LETTERS) Business Nature OC () / EM ()

Address of present Employer (In BLOCK LETTERS)

Office Tel. No. _____

Position _____ Year(s) of Service _____

Annual Income (HK\$) _____

Other Income and Source _____

RELATIONSHIP WITH THE BANK

Is any Applicant a director / substantial shareholder / chief executive / an employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including the Bank), or a relative of or trustee for any such director / substantial shareholder / chief executive / employee

Bank Relation (S / M / P / _)

☐ I / We am / are a director / substantial shareholder / chief executive / an employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including the Bank).

Company's Name _____

☐ I / We am / are a **RELATIVE or TRUSTEE** of any director / substantial shareholder / chief executive / employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including the Bank).

Company's Name _____

Relative's Name _____

Relationship _____ Position _____

☐ No, I / We confirm at present, there is no such relationship. The Applicant shall notify the Bank promptly in writing if any of the Applicant becomes so related in the future.

Note : The above information shall replace my / our record previously declared with the Bank.

ATM FACILITIES

I wish to have ATM access to my Chong Hing Bank account(s) listed below via my Credit Card(s). I understand and agree that usage of the ATM facilities are subject to the Terms and Conditions for Chong Hing Cards of Chong Hing Bank Limited.

Language on screen	Principal Card Applicant <input type="checkbox"/> Chinese (01) <input type="checkbox"/> English (02)
Current A/C No.	
Savings A/C No.	

Note: This service is only applicable to the personal account of the applicant
(Joint name or company account is not applicable)

OTHER INSTRUCTIONS

Please send the credit card(s), statement(s) and correspondence to my

☐ Present Home Address ☐ Address of Present Employer

Note: P.O. Box is not acceptable. The Bank reserves its right by designating its branch for card collection as it thinks fit.

BR : 997 / _____
MCC : _____

NOTICE

To speed up the application process, please attach copies of the following documents and put a "✓" against the appropriate box(es). Documents supplied (including this Application Form) are not returnable.

☐ **Your Hong Kong Identity Card**

(For applicants who are not holders of HK Permanent ID Card, please provide copy of valid passport / travel document and ID Card of the People's Republic of China; for applicants who have former or other name(s), please provide supporting documents)

☐ **Income Proof**

- Self-employed Person - Business Registration Certificate and Company / Personal bank statement for the latest 3 months and Latest Personal Assessment / Profit Tax Demand Notes or Certified Company Financial Report
- Employee - Passbook / bank statement showing the latest 3 months salary record (include account name and numbers) or Latest salary advice / payslips for the latest 3 months or MPF statement showing the latest 3 months salary record

☐ **Present residential address proof within the past 3 months**, e.g. telephone bill, electricity bill or water bill, etc.

FOR THE BANK'S USE ONLY

SCE | MSN 151

Branch Code

Staff No.

AP/RJ/CX	Approved By		CL	FE	AOD	
				W3		
	RR	OF	INP1	CHK1	INP2	CHK2

USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's and / or an individual's data in direct marketing and may not so use the data unless it has received the customer's and / or individual's consent (which includes an indication of no objection) to the intended use. Please note that:

- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer and / or an individual held by the Bank from time to time may be used by the Bank in direct marketing;
- (b) the following classes of services, products and / or programmes may be marketed:
- (i) banking, financial, insurance and related services and products;
 - (ii) reward, loyalty, co-branding and privileges programmes and related services and products;
 - (iii) services, products and / or programmes offered by the Bank's co-branding partners and the Bank's group companies; and
 - (iv) donations and contributions for charitable or non-profit making purposes;
- (c) in addition, the Bank also intends to provide the data described in paragraph (a) above to the following classes of entities for use by them in direct marketing of services, products and / or programmes described

in paragraph (b) above, and the Bank may not so provide the data unless it has received the customer's and / or individual's consent (which includes an indication of no objection) to the intended provision:

- (i) the Bank's group companies and affiliates which provide banking, financial and / or insurance services;
- (ii) third party financial institutions, insurers, credit card companies, securities and investment services providers;
- (iii) third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and / or programmes;
- (iv) co-branding partners of the Bank and the Bank's group companies for the relevant services, products and / or programmes; and
- (v) charitable or non-profit making organisations.

If a customer and / or an individual 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 customer and / or individual may at any time 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.

I confirm that I have read and accepted the Bank's Personal Information Collection Statement.

☐ I do not agree the Bank to use my personal data in direct marketing via (may choose more than one option)

☐ Telemarketing ☐ Electronic Means (Email and SMS) ☐ Direct Mail

☐ I do not agree the Bank to provide my personal data to the classes of entities provided in paragraph (c) for use by them in direct marketing.

I agree to the use of my personal data in each case where I have not ticked ("✓") the box(es) above.

Please note that if you do not tick the box(es) but sign below to signify your understanding and acceptance of the terms and conditions provided in the Personal Information Collection Statement, you will be regarded as having indicated you have no objection (i.e. consent) to the use or provision to the Bank's group companies and / or third parties of your personal data for use in direct marketing. Hence you should study the entire document carefully before you sign below.

In case of any inconsistencies between the English and the Chinese versions, the English version shall prevail.

DECLARATION AND SIGNATURE OF APPLICANT(S)

THIS DECLARATION IS LEGALLY BINDING, PLEASE READ THIS DECLARATION AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF APPROPRIATE BEFORE SIGNING.

Unless otherwise expressly provided, capitalized terms and expressions defined in the Agreement (as defined below) shall have the same meanings in this Declaration.

1. I / We, the undersigned, declare and confirm that all information and document(s) provided by me / us in this application are true and complete and authorize Chong Hing Bank Limited (the "Bank") to verify such information from, and to exchange such information with, whatever sources as the Bank may think fit. I / We also authorize the Bank to obtain other information of myself / ourselves from whatever sources the Bank may consider appropriate.
2. I / We agree that the information and document provided, and information derived from the use of the credit card(s) (the "Card") and related services may be used and dealt with in accordance with the Bank's personal data and privacy policy in force from time to time.
3. I / We declare and confirm that I / we am / are not referred by a third party in relation to this application. I / We understand that the Bank will not accept and proceed with this application if it is referred by a third party.



4. I / We acknowledge that the Bank has the absolute right to refuse this application. If this application is successful, I / we shall be bound by the terms and conditions of the Bank's Credit Card Cardholder Agreement ("Agreement"). I / We also acknowledge that the use of ATM facilities is further subject to the Bank's Chong Hing Cards Terms and Conditions. Copies of these terms and conditions and the Agreement are available at the Bank's head office and branches. If I / we do not accept the Agreement, I / we shall cut the Card(s) into halves and return them to the Bank. I / We agree that my / our use, continued use or retention of the Card(s) shall constitute my/our acceptance of the Agreement.
5. **I / We understand that the annual fee for principal Platinum Card shall be HK\$800 and supplementary Platinum Card shall be HK\$400; the annual fee for principal Titanium Card and Gold Card shall each be HK\$480 and supplementary Titanium Card and supplementary Gold Card shall each be HK\$240; the annual fee for the principal Classic Card shall be HK\$220 and supplementary Classic Card shall be HK\$110, which is payable upon demand unless otherwise waived by the Bank at its absolute discretion.**
6. I / We understand and agree that the principal card cardholder shall be liable for all transactions and obligations of the Card(s) including those incurred by the supplementary cardholder(s) and that each supplementary card cardholder shall only be liable for his / her transactions and obligations. I / We also agree to make immediate full payment of all monies due to the Bank with respect to my / our Card(s) on demand by the Bank.
7. I / We, the undersigned Supplementary Card Applicant, expressly authorize the undersigned Principal Card Applicant to collect my / our Cards on my / our behalf.
8. I / We hereby confirm and declare that:
- I / We did not have any credit card or other facility that was cancelled or suspended due to default payment in Hong Kong or elsewhere. I / We have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere.
 - No petition for bankruptcy or for similar order against me / us, individual voluntary arrangement with my / our creditor(s) or similar arrangement is made or otherwise is in process, whether in Hong Kong or elsewhere. I / We do not have any overdue payment over 30 days in respect of my / our indebtedness.
 - I / We have conscientiously considered the status of my / our assets and liabilities. I / We have no intention to petition for my / our own bankruptcy or for any similar order, or propose to enter into with my / our creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I / we see any reason why I / we should do so.
9. I / We hereby undertake to notify the Bank promptly in writing of any change in the information provided (including but not limited to any change of employment and business or residential correspondence address).
10. In case of any inconsistencies between the English and the Chinese versions of the terms and conditions herein, the English version shall prevail for all purposes. In case of any inconsistencies between the terms and conditions herein the Agreement, the Agreement shall prevail.

I / We confirm that I / we have read and understood the relevant terms and conditions of this application form, the Agreement as well as the "Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance (Personal Information Collection Statement)", and agree to be bound by them.

X

Signature of Principal Card Applicant

Date

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Chong Hing Credit Card Key Facts Statement

(Effective 1 August 2015)

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR) for Retail Purchase	<p>24.58% (monthly rate at 1.9% for UnionPay Dual Currency Credit Card and MAN Mastercards) /</p> <p>36.96% (monthly rate at 2.75% for UnionPay Dual Currency Corporate Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.</p>
APR for Cash Advance	<p>27.03% (monthly rate at 1.9% for UnionPay Dual Currency Credit Card and MAN Mastercard) /</p> <p>40.81% (monthly rate at 2.75% for UnionPay Dual Currency Corporate Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).</p>
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days
Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.

Reminder: To borrow or not to borrow?
Borrow only if you can repay!

Fees		
Annual Membership Fee (per card)	<u>Principal</u>	<u>Supplementary</u>
	- Standard Card	HKD220 HKD110
	- Gold Card / Titanium Card	HKD480 HKD240
	- Platinum Card	HKD800 HKD400
	- Diamond Card	HKD1,500 HKD750
Cash Advance Fee		
UnionPay Dual Currency Credit Card CNY Card Account		4% on cash amount drawn plus CNY20 (minimum CNY100)
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account		4% on cash amount drawn plus HK\$20 (minimum HKD100)
Fees relating to Foreign Currency Transaction		
UnionPay Dual Currency Credit Card		Not applicable
VISA Card / Mastercard		- 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars		
UnionPay Dual Currency Credit Card		Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
UnionPay Dual Currency Credit Card		Not applicable

VISA Card / Mastercard	- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)
Late Payment Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY250 or the amount of minimum payment, whichever is lower
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD250 or the amount of minimum payment, whichever is lower
Over-the-limit Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY200 per billing cycle
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD200 per billing cycle
Returned Cheque / Rejected Autopay Charge	
UnionPay Dual Currency Credit Card CNY Card Account	Waived
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	Waived
Credit Card Instalment Plan	
UnionPay Dual Currency Credit Card CNY Card Account	Not applicable
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details.
	Administration fee of HKD250 per plan for early repayment

Remarks:

- Chong Hing Bank Limited reserves the right to change the above charges.
- Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.

Personal Information Collection Statement

Chong Hing Bank Limited (the “Bank”)

Notice to Customers and Other Persons relating to the
Personal Data (Privacy) Ordinance (the “Ordinance”)

1. From time to time, it is necessary for customers and other persons (including applicants, corporate officers and other individuals) (each an “individual” or collectively “individuals”) 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.
2. It is necessary for customers and/or individuals 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 operation of accounts and/or establish or continue to provide banking facilities and/or provide banking, financial and/or insurance services.
3. Data are collected from customers and/or individuals in the ordinary course of the Bank’s daily operation, for example, when customers and/or individuals write cheques, deposit money, apply for or use the Bank’s services or facilities, or otherwise carry out transactions as part of the Bank’s services. The Bank will also collect data relating to customers and/or individuals from third parties, including third party service providers with whom customers and/or individuals interact in connection with the marketing of the Bank’s products and services and in connection with customers’ and/or individuals’ applications for the Bank’s products and services.
4. The Bank intends to use the personal data collected from a customer and/or an individual for the following purposes:
 - (a) in considering, assessing and processing any applications from customers and/or individuals concerning the provision of banking, financial and/or insurance services;
 - (b) in the daily operation of the banking, financial and/or insurance services and facilities provided to customers;
 - (c) in conducting credit checks at the time of application for credit and/or at the time of regular or special reviews which may take place on one or more occasions every year;
 - (d) in creating and maintaining the Bank’s credit scoring and other risk models;
 - (e) in assisting other financial institutions to conduct credit checks and collect debts;
 - (f) in ensuring and maintaining ongoing credit worthiness and credit history of customers and/or individuals;
 - (g) in designing banking, financial and/or insurance services and products for customers’ use;
- (h) in marketing services, products and other programmes (please see further details in paragraph 8 below);
 - (i) in determining amounts owed to or by customers or individuals;
 - (j) in enforcing the Bank’s rights, including but not limited to the collection of amounts outstanding from customers and in providing security for customers’ obligations;
 - (k) in compliance with any requirements existing currently and in the future for disclosure and use of data that are applicable to or is expected to be complied with by the Bank, any of its holding company, subsidiary of any such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies and/or any of the Bank’s branches and offices from time to time within and/or outside the jurisdiction of the Hong Kong Special Administrative Region (“HKSAR”) according to:
 - (i) any law (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (ii) any Order/Judgment made by a competent Court or Tribunal;
 - (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
 - (iv) any present or future contractual or other commitment with legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers;
 - (l) in compliance with any requirements, policies, procedures, measures or arrangements for disclosing or using data concerning the sanction, prevention, detection, investigation and/or prosecution of money laundering, terrorist financing or other unlawful activities in or outside the jurisdiction of the HKSAR;
 - (m) in enabling an actual or proposed assignee of the Bank or participant or sub-participant of the Bank’s rights in respect of the customer and/or individual to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (n) any purposes relating and incidental to the above.
 5. Personal data held by the Bank relating to a customer and/or an individual will be kept confidential and secured but the Bank may provide or transfer such information to the following classes of persons within and/or outside the HKSAR for any of the purposes set out in paragraph 4 above or for other purposes specified herein below:
 - (a) the Bank’s officers, employees and/or agents;
 - (b) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
 - (c) any actual or proposed guarantor who secures the obligation of the customer and/or individual;

- (d) the drawee bank by providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (e) third party service providers with whom customers and/or individuals have chosen to interact with in connection with customers' and/or individuals' applications for the Bank's products and services;
- (f) credit reference agencies, and, in the event of default, debt collection agencies;
- (g) any person to whom the Bank or any of its branches and offices is required or expected to make disclosure under any law, pursuant to any Court Order, or pursuant to any guidelines of and/or any contractual or other commitment with 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 existing currently and in the future which are applicable to the Bank, any of its holding company, subsidiary of such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies, and/or any of the Bank's branches and offices from time to time within and/or outside the jurisdiction of the HKSAR;
- (h) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer and/or individual; and
- (i)
 - (i) the Bank's group companies and affiliates which provide banking, financial and/or insurance services;
 - (ii) any holding company, subsidiary of any such holding company, and/or controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)) which may be required to submit information to any local regulatory authority(-ies) for the purposes of enabling such holding company, subsidiary of such holding company and/or controller of the Bank to comply with such requirement and to fulfil its/their statutory obligations pursuant to the relevant law, including but not limited to the Banking Ordinance;
 - (iii) third party financial institutions, merchant acquiring companies, insurers, credit card companies, securities and investment services providers;
 - (iv) third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
 - (v) co-branding partners of the Bank and the Bank's group companies for the relevant services, products and/or programmes;
 - (vi) charitable or non-profit making organisations; and
 - (vii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for marketing services, products and other matters as detailed in paragraph 8 below.

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 customer held by any credit reference agency and/or obtain credit reports on customers from such credit reference agency for the purpose of the review of their existing consumer credit facilities which review may involve the consideration by the Bank of any of the following matters:

- (a) an increase in the credit amount;
- (b) the curtailing of credit (including the cancellation of credit or a decrease in the facility amount); or
- (c) the putting in place or the implementation of a scheme of arrangement with the customer.

7. With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:

- (a) his/her full name;
- (b) his/her capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer's sole name or in joint names with others);
- (c) his/her Hong Kong Identity Card Number or travel document number;
- (d) his/her date of birth;
- (e) his/her correspondence address;
- (f) his/her mortgage account number in respect of each mortgage;
- (g) the type of facility in respect of each mortgage;
- (h) his/her 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
- (i) if any, his/her mortgage account's closing 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 with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers, information which the Bank may from time to time access to when it is required to do so (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

8. USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's and/or an individual's data in direct marketing and may not so use the data unless it has received the customer's and/or individual's consent (which includes an indication of no objection) to the intended use. Please note that:

- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer and/or an individual held by the Bank from time to time may be used by the Bank in direct marketing;

- (b) the following classes of services, products and/or programmes may be marketed:
 - (i) banking, financial, insurance, credit card and related services and products;
 - (ii) reward, loyalty, co-branding and privileges programmes and related services and products;
 - (iii) services, products and/or programmes offered by the Bank's co-branding partners and the Bank's group companies; and
 - (iv) donations and contributions for charitable or non-profit making purposes;
- (c) in addition, the Bank also intends to provide the data described in paragraph 8(a) above to the following classes of entities for use by them in direct marketing of services, products and/or programmes described in paragraph 8(b) above, and the Bank may not so provide the data unless it has received the customer's and/or individual's consent (which includes an indication of no objection) to the intended provision:
 - (i) the Bank's group companies and affiliates which provide banking, financial and/or insurance services;
 - (ii) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (iii) third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
 - (iv) co-branding partners of the Bank and the Bank's group companies for the relevant services, products and/or programmes; and
 - (v) charitable or non-profit making organisations.

If a customer and/or an individual 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 customer and/or individual 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: www.chbank.com or from any of the Bank's branches.)

- 9. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, a customer and/or an individual has the right:
 - (a) to check whether the Bank holds data about him/her;
 - (b) to request access to such data;
 - (c) to require the Bank to correct any data relating to him/her which is inaccurate;
 - (d) to ascertain the Bank's policies and practices in relation to data and be informed of the kind of personal data held by the Bank;
 - (e) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to request access to and/or correction of any data disclosed to the relevant credit reference agency or debt collection agency; and

- (f) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years from the account's termination and there has been no default in payment in relation to the account lasting in excess of 60 days within five year period immediately preceding the account's termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last time the account data was provided by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- 10. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as mentioned in paragraph 9(f) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- 11. In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as mentioned in paragraph 9(f) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveals any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge of a bankruptcy order as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- 12. In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- 13. A customer and/or an individual who requests access to data or correction of data or for information regarding policies and practices and kinds of data held should contact the following officer of the Bank:

The Data Protection Officer
 Chong Hing Bank Limited
 G. P. O. Box No. 2535
 Hong Kong
 Telephone: 3768 6888
 Facsimile: 3768 1688
 E-mail: dpo@chbank.com

- 14. The Bank may have obtained a credit report on a customer and/or an individual from a credit reference agency in considering any application for credit. In the event the customer and/or an individual wishes to access the credit report, the Bank will, upon request being made, advise the contact details of the relevant credit reference agency.
- 15. Nothing in this Statement shall limit the rights of customers or individuals under the Ordinance.

November 2020

(In case of any inconsistencies between the English and the Chinese versions of this Statement, the English version shall prevail.)