

## Personal Information Collection Statement

### Chong Hing Securities Limited (the “Company”) 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 Company with data in connection with the opening or continuation of operation of accounts, and/or the establishment or continuation of provision of margin financing facilities and/or provision of securities related services.
2. It is necessary for customers and/or individuals to provide personal data to the Company as requested from time to time. Failure to supply such data may result in the Company being unable to open or continue operation of accounts and/or establish or continue to provide margin financing facilities and/or provide securities dealing services and securities related services.
3. Data are collected from customers and/or individuals in the ordinary course of the Company’s daily operation, for example, when customers and/or individuals apply for or use the Company’s services or facilities.
4. The Company intends to use the personal data collected from a customer and/or an individual for the following purposes:
  - (a) in processing any applications from customers and/or individuals concerning the provision of securities related services;
  - (b) in the daily operation of the securities dealing services 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 Company’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 securities related services and products for customers’ use;
  - (h) in marketing services, products and other programmes (please see further details in paragraph 6 below);
  - (i) in determining amounts owed to or by customers or individuals;
  - (j) in enforcing the Company’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 Company, any of its subsidiaries or any of its branches from time to time or any member of the Chong Hing Bank Group 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, any exchange 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) complying with any requirements, policies, procedures, measures or arrangements for sharing, disclosing or using data in accordance with any programmes of Chong Hing Bank Group for compliance with sanctions, 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 Company or participant or sub-participant of the Company’s rights in respect of the customers and/or individuals to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
  - (n) in sharing with, or transferring to, any other member of the Chong Hing Bank Group, personal data which may be combined with other information available or used for carrying out financial, insurance and securities related services in connection with the operation of major businesses of Chong Hing Bank Limited and/or any member of the Chong Hing Bank Group; and
  - (o) in any purposes relating and incidental to the above.
5. Personal data held by the Company relating to a customer and/or an individual will be kept confidential and secured but the Company 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 Company’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 Company in connection with the operation of its business;
  - (c) any actual or proposed guarantor who secures the obligation of the customers and/or individuals;
  - (d) credit reference agencies, and, in the event of default, debt collection agencies;
  - (e) any person to whom the Company 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, any exchange or self-regulatory or industrial bodies or associations of financial services providers existing currently and in the future which are applicable to the Company, any of its holding company, subsidiary of any such holding company, controller of the Company (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), and/or any of the Company’s branches and offices from time to time within and/or outside the jurisdiction of the HKSAR;
  - (f) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company’s rights in respect of the customers and/or individuals; and
  - (g)
    - (i) any member of Chong Hing Bank Group (“**Chong Hing Bank Group**” means Chong Hing Bank Limited, any of its holding company and/or subsidiary of any such holding company, its controller (as such terms are defined in the Banking Ordinance (Chapter 155 of The Laws of Hong Kong)), its subsidiary companies and/or its branches and offices (together or individually) and “**member of Chong Hing Bank Group**” has the same meaning) which may be combined with other information available to any member of Chong Hing Bank Group;
    - (ii) other members and affiliates of the Company’s group which provide banking, financial (which is defined as including but not limited to credit card, fiduciary, securities and/or investment services) and/or insurance services;
    - (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 Company and other members of the Company’s group 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 Company engages for marketing services, products and other matters as detailed in paragraph 6 below.

## 6. USE OF DATA IN DIRECT MARKETING

The Company 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 Company from time to time may be used by the Company 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 Company's co-branding partners and other members of the Company's group; and
  - (iv) donations and contributions for charitable or non-profit making purposes;
- (c) in addition, the Company also intends to provide the data described in paragraph 6(a) above to the following classes of entities for use by them in direct marketing of services, products and/or programmes described in paragraph 6(b) above, and the Company 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) other members and affiliates of the Company's group 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 Company and other members of the Company's group 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 Company 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 Company after which the Company 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 Company an opt-out form available on the Company's website: [www.chsec.com.hk](http://www.chsec.com.hk) or from any of the Company's branches.)**

7. 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 Company holds data about him/her;
  - (b) to request access to such data;
  - (c) to require the Company to correct any data relating to him/her which is inaccurate;
  - (d) to ascertain the Company's policies and practices in relation to data and be informed of the kind of personal data held by the Company;
  - (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 Company to a credit reference agency, to instruct the Company, 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 Company 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)).
8. 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 7(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.
9. 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 7(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.
10. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.
11. 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 Company: -
 

The Data Protection Officer  
 Chong Hing Securities Limited  
 2/F, Chong Hing Bank Centre  
 24 Des Voeux Road Central, Hong Kong  
 Telephone: 3768 9888  
 Facsimile: 3768 1932  
 E-mail: [dpo@chsec.com.hk](mailto:dpo@chsec.com.hk)
12. The Company 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 Company will, upon request being made, advise the contact details of the relevant credit reference agency.
13. Nothing in this Statement shall limit the rights of customers or individuals under the Ordinance.

November 2019

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