



# 創興證券有限公司

## CHONG HING SECURITIES LIMITED

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

- (a) From time to time, it is necessary for customers and other persons (including applicants, corporate officers and other individuals) to supply the Chong Hing Securities Limited (the “Company”) with data in connection with the opening or continuation of accounts, and the establishment or continuation of margin financing facilities or provision of securities related services.
- (b) Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue margin financing facilities or provide securities dealing services.
- (c) It is also the case that data are collected from customers and other persons in the ordinary course of the business relationship, for example, when customers use the Company’s services or facilities.
- (d) The purposes for which personal data may be used are as follows:
- (i) the daily operation of the securities dealing services provided to customers;
  - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
  - (iii) creating and maintaining the Company’s credit scoring models;
  - (iv) assisting other financial institutions to conduct credit checks and collect debts;
  - (v) ensuring ongoing credit worthiness of customers or other persons;
  - (vi) designing securities services and products for customers’ use;
  - (vii) marketing the following services and products (in respect of which the Company may or may not be remunerated):
    - (1) banking, financial, insurance, credit card and related services and products;
    - (2) reward, loyalty or privileges programmes and related services and products; and
    - (3) services and products offered by the Company’s co-branding partners (*the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be*); andthese services or products may be provided and/or marketed by:
    - (1) the Company and other members of the Company’s group;
    - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - (3) third party reward, loyalty or privileges programme providers; and
    - (4) co-branding partners of the Company and other members of the Company’s group;
  - (viii) determining amounts owed to or by customers or other persons;
  - (ix) collection of amounts outstanding from customers and those providing security for customers’ obligations;
  - (x) meeting the requirements to make disclosure under the requirements of any law binding on the Company or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Company or any of its branches are expected to comply;
  - (xi) enabling an actual or proposed assignee of the Company or participant or sub-participant of the Company’s rights in respect of the customers to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
  - (xii) purposes relating thereto.
- (e) Data held by the Company relating to customers and other persons will be kept confidential but the Company may provide such information to the following classes of persons for any of the purposes set out in paragraph (d):
- (i) 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;
  - (ii) any other person under a duty of confidentiality to the Company including a group company of the Company’s group which has undertaken to keep such information confidential;
  - (iii) credit reference agencies, and, in the event of default, to debt collection agencies;
  - (iv) any person to whom the Company is under an obligation to make disclosure under the requirements of any law binding on the Company or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Company or any of its branches are expected to comply;
  - (v) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company’s rights in respect of the customer; and
  - (vi)
    - (1) other members of the Company’s group;
    - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
    - (3) third party reward, loyalty and privileges programme providers;
    - (4) co-branding partners of the Company and other members of the Company’s group (*the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be*); and
    - (5) external service providers (including but not Company to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (d)(vii).

Such information may be transferred to a place outside Hong Kong.

- (f) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right:
- (i) to check whether the Company holds data about him and of access to such data;
  - (ii) to require the Company to correct any data relating to him which is inaccurate;
  - (iii) to ascertain the Company’s policies and practices in relation to data and to be informed of the kind of personal data held by the Company;
  - (iv) 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 enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
  - (v) in relation to data which has been provided by the Company to a credit reference agency, to instruct the Company upon termination of an account by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days the data 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 or 5 years from the date of discharge from a bankruptcy as notified to the Company, whichever is earlier.
- (g) 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.
- (h) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows: -

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

- (i) The Company may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Company will advise the contact details of the relevant credit reference agency.
- (j) Nothing in this Notice shall limit the rights of customers or other persons under the Ordinance.

(創興銀行全資附屬有限公司)

(A WHOLLY-OWNED SUBSIDIARY OF CHONG HING BANK LIMITED, HONG KONG)

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