

Personal Information Collection Statement (Effective from 1 April 2013)

Chong Hing Bank Limited (the "Bank") 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) (an "individual") to supply the Bank with data in connection with the opening or continuation of accounts, and the establishment or continuation of banking facilities or provision of banking, financial and insurance services.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking, financial or insurance services.
- (c) It is also the case that data are collected from individuals in the ordinary course of the banking relationship, for example, when they write cheques, deposit money, apply for or use the Bank's services or facilities.
- (d) The purposes for which personal data relating to an individual may be used are as follows:
 - (i) the daily operation of the banking, financial or insurance services and facilities provided to customers;
 - (ii) conducting credit checks including 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 Bank's credit scoring and other risk 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 banking, financial and insurance services and products for customers' use;
 - (vii) marketing services, products and other things (please see further details in paragraph (g) below);
 - (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) complying with any requirements for disclosing and using data that apply to the Bank or any of its branches or with which it is expected to comply according to:
 - (1) any law;
 - (2) any guidelines of any legal, regulatory, governmental or other authorities, or self-regulatory or industry bodies or associations of financial services providers;
 - (3) any contractual or other commitment with legal, regulatory, governmental or other authorities, or self-regulatory or industry bodies or associations of financial services providers,in each case, present or future, local or foreign;
 - (xi) complying with any requirements or policies for sharing or using data on a group-wide basis against money laundering, terrorist financing or other unlawful activities;

- (xii) enabling an actual or proposed assignee of the Bank or participant or sub-participant of the Bank's rights in respect of the individual to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (xiii) purposes relating thereto.
- (e) Personal data held by the Bank relating to an individual will be kept confidential but the Bank 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 Bank in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (v) any person to whom the Bank or any of its branches is required or expected to make disclosure under any law, or any guidelines of local or foreign legal, regulatory, governmental or other authorities, or self-regulatory or industry bodies or associations of financial services providers, in each case present or future, local or foreign;
 - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the individual; and
 - (vii)
 - (1) the Bank's group companies;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding and privileges programme providers;
 - (4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products);
 - (5) charitable or non-profit making organisations; and
 - (6) 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 the purposes set out in paragraph (d)(vii).

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

- (f) 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) full name;
 - (b) 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) Hong Kong Identity Card Number or travel document number;
 - (d) date of birth;
 - (e) correspondence 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 (other than due to a bankruptcy order), write-off due to a bankruptcy order); 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 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 (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(g) **USE OF DATA IN DIRECT MARKETING**

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

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of an individual held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and things may be marketed:
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products;
 - (3) services and products offered by the Bank'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); and
 - (4) donations and contributions for charitable or non-profit making purposes;
- (iii) the above services, products and things may be provided or (in the case of donations and contributions) solicited by the Bank or:
 - (1) the Bank's group companies;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding or privileges programme providers;
 - (4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products); and
 - (5) charitable or non-profit making organisations;
- (iv) in addition, the Bank also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and things, and the Bank may not so provide the data unless it has received the individual's written consent (which includes an indication of no objection) to the intended provision.

If an individual does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the individual may exercise his opt-out right by notifying the Bank.

- (h) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, an individual has the right:
 - (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (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 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 of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data 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)).
- (i) 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 defined in paragraph (h)(v) 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.
- (j) 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 defined in paragraph (h)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal 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 from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- (k) 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.
- (l) 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 Bank Limited
G. P. O. Box No. 2535
Hong Kong
Telephone: 3768 6888
Facsimile: 3768 1688
E-mail: dpo@chbank.com

- (m) The Bank 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 Bank will advise the contact details of the relevant credit reference agency.
- (n) Nothing in this Notice shall limit the rights of customers or other persons under the Ordinance.

April 2013

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

(For individuals)

Date :

To : The Data Protection Officer
Chong Hing Bank Limited
G. P. O. Box No. 2535
Hong Kong

I confirm that I have read and understood this Personal Information Collection Statement.

I do not wish the Bank to use my personal data in direct marketing via

Telemarketing Electronic Means Direct Mail

I do not wish the Bank to provide my personal data to any other persons for their use in direct marketing.

I agree with the use of my personal data in each case where I have not checked ("✓") a box above.

Name : _____

HKID / Passport No. : _____

Signature : _____

