

Credit Industriel et Commercial, Hong Kong Branch (the "Bank")

Notice to Customers

relating to the

Personal Data (Privacy) Ordinance (the "Ordinance")

- (a) From time to time, it is necessary for customers 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 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 services.
- (c) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money or otherwise carry out transactions as part of the Bank's services. The Bank will also collect data relating to the customer from third parties, including third party service providers with whom the customer interacts in connection with the marketing of the Bank's products and services and in connection with the customer's application for the Bank's products and services.
- (d) The purposes for which data relating to a customer may be used are as follows: -
 - (i) considering and assessing the customer's application for the Bank's products and services;
 - (ii) the daily operation of the services and credit facilities provided to customers;
 - (iii) 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;
 - (iv) creating and maintaining the Bank's credit scoring models;
 - (v) assisting other financial institutions to conduct credit checks and collect debts;
 - (vi) ensuring ongoing credit worthiness of customers;
 - (vii) designing financial services or related products for customers' use;
 - (viii) determining amounts owed to or by customers;
 - (ix) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - (x) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its group companies or that it is expected to comply according to:
 - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given

or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);

- (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its group companies by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
 - (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of 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 customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (xiii) purposes relating thereto.
- (e) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (d) above: -
- (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) third party service providers with whom the customer has chosen to interact with in connection with the customer's application for the Bank's products and services;
 - (v) any person to whom the Bank or any of its group companies is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its group companies, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its group companies are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its group companies with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
 - (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 customer; and
 - (vii) (1) the Bank's group companies; (2) third party financial institutions, insurers, credit card companies, securities and investment services providers; (3) charitable or non-profit making organisations; and (4) 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) above.

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

- (f) Under and in accordance with the terms of the Ordinance, any customer 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; and
 - (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.
- (g) 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.
- (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
Credit Industriel et Commercial
Suite 2201, 22^{/E} Central Tower, 28 Queen's Road Central, Hong Kong
Telephone: 21060388
Fax: 25267873

- (i) Nothing in this Notice shall limit the rights of customers under the Ordinance.
- (j) For customers based in the European Union and if the Bank is processing activities related to the offering of goods or services, the GDPR applies to the Bank as a controller and the data is processed in accordance with the GDPR. The Bank collects personal data of customers as in the manner described in (d) above.
- (k) The Bank may share such personal data with our affiliated or related companies or entities, as listed in (e) above.
- (l) Personal data received by the Bank will only be retained for as long as necessary to fulfil the Bank's engagement. Thereafter, the Bank will retain any personal data of customers to enable the Bank to respond to any queries, complaints or claims made by customers and to the extent permitted for legal, regulatory, fraud and other financial crime prevention and legitimate business purposes.
- (m) Customers have the right to access to their personal data and for updating or deleting the same, as stated in (h) above.
- (n) The Bank uses industry standard technical and organisational measures to protect information from the point of collection to the point of destruction.

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