

私隱政策聲明

招商銀行股份有限公司香港分行（“本行”）承諾遵守《個人資料（私隱）條例》（“條例”）下有關管理個人資料的規定，保障本行所持有的個人資料的私隱、保密性及安全。本行會確保各職員遵守法例規定的保安和保密標準。本私隱政策聲明訂立旨在列出本行遵守保障資料原則的政策及實務，以遵守條例中各項條款及條文。

持有個人資料的種類

概括而言，本行持有的個人資料有兩大類，包括客戶的個人資料及與僱傭有關的個人資料。

I. 客戶的個人資料：

- a) 客戶或準客戶的姓名、地址、職業、聯絡詳情、出生日期、國籍、開戶證件號碼、婚姻狀況及教育程度；
- b) 客戶或準客戶的僱主、職位性質、工作年期及月均收入；
- c) 客戶或準客戶的財務資料及投資目標/經驗；
- d) 本行在延續與客戶正常業務關係中獲得的資料（例如，當客戶開出支票或存款或在一般情況下以口頭或書面形式與本行溝通時，本行亦會收集客戶的資料，當中可能以文書形式或電話錄音系統收集）；及
- e) 可透過公開渠道取得的資料。

II. 與僱傭有關的個人資料：

- a) 僱員或準僱員的姓名和地址、聯絡詳情、出生日期和國籍、其身份證及 / 或護照號碼及證件發出日期和地點；
- b) 在遴選過程中進一步匯集的求職者資料，可能包括從其現任僱主或前僱主或其他來源取得的評介，藉以評估求職者是否勝任有關職位；
- c) 本行在延續僱傭關係收集更多關於僱員的資料，可能包括向僱員發放的工資及提供福利的記錄，僱員所擔任的職位、調職及培訓記錄，體格檢驗、病假及其他醫療補償申索記錄及僱員的工作表現評核報告；
- d) 本行為履行對前僱員的責任或履行某些條例所規定的法律責任而可能保留前僱員的相關個人資料；及
- e) 可透過公開渠道取得的資料。

保存個人資料的目的

I. 關於客戶及準客戶：

- a) 客戶在開立或延續戶口、建立或延續銀行信貸或銀行提供服務時，需要不時向本行提供有關的資料。
- b) 有關資料將可能會用於下列用途：
 - (i) 為客戶提供服務和信貸融通所涉及的日常運作；
 - (ii) 於客戶申請信貸時及於每年（通常一次或多於一次）的定期或特別信貸覆核時，進行信用檢查；

- (iii) 設立及維持本行的信貸評分模式；
- (iv) 協助其他金融機構進行信用檢查及追討欠債；
- (v) 確保客戶持續維持可靠信用；
- (vi) 設計供客戶使用的金融服務或有關產品；
- (vii) 推廣服務、產品及其他標的（詳見本行關於《個人資料(私隱)條例》致客戶的通知(「通知」)(g)段)；
- (viii) 確定本行對客戶或客戶對本行的欠債金額；
- (ix) 向客戶及為客戶債務提供抵押的人士追討欠款；
- (x) 履行根據下列適用於本行或其任何分行或本行或其任何分行被期望遵守的就披露及使用資料的義務、規定或安排：
 - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；
 - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導；
 - (3) 本行或其任何分行因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (xi) 遵守本行集團為符合制裁或預防或偵測清洗黑錢、恐怖份子融資活動或其他非法活動的任何方案就於本行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xii) 讓本行的實際或建議承讓人，或就本行對客戶享有的權利的參與人或附屬參與人評核其擬承讓、參與或附屬參與的交易；及
- (xiii) 與上述有關的用途。

II. 關於僱員或準僱員：

- a) 處理受聘申請；
- b) 釐定及檢討工資、獎金及其他福利；
- c) 考慮升職、培訓或調職；
- d) 評審員工福利和享有權的資格及有關的管理；
- e) 為員工出具諮詢證明書；
- f) 為員工申領與僱傭直接有關 / 相關的中介人或持牌資格；
- g) 監察遵守本行內部規則的情況；
- h) 本行為履行任何對其有約束力的法例的規定而作出披露；及
- i) 與上述有關的用途。

個人資料的收集

- (i) 在收集個人資料的過程中，本行會向客戶及員工述明收集資料的目的、可能獲轉交資料的人士的身分類別、查閱及改正資料的權利，以及其他有關資料。本行會向客戶及員工提供一份通知。
- (ii) 本行將不會從瀏覽本行網站之客戶收集個人資料。

個人資料的準確性

本行會實施適當的程序以定期核對及更新所有個人資料，以確保有關資料就使用目的而言是合理準確。倘若本行所持有的個人資料含有意見聲明，本行會採取一切合理切實可行的步驟以確保任何支持該項意見聲明的事實均屬正確。如本行聘用(不論是在香港或香港以外聘用)資料處理者，以代本行處理個人資料，本行將採用合約規範方法或其他方法，以防止轉移予該資料處理者作處理的個人資料的保存時間超過處理該資料所需的時間。

個人資料的保留

客戶及/或員工所提供的個人資料，只要仍可用於收集資料的擬定目的，將予以保留。本行在結束帳戶/ 終止服務後會持有有關的個人資料7年或按照有關法律和法規所規定的期限。

個人資料的保安

本行致力保障所有個人資料，只准許有需要知道並獲授權之員工查閱，透過提供安全的儲存設施，以及在資料存置設備實施保安措施。在傳送敏感性的個人資料時，本行採用加密技術以保障資料安全。如本行聘用資料處理者(不論是在香港或香港以外聘用)，以代本行處理個人資料，本行將採用合約規範方法或其他方法，以防止轉移予該資料處理者作處理的個人資料未獲或意外地被查閱、處理、刪除、遺失或使用。

個人資料的披露

除非作出有關披露是根據通知及/或銀行受約束的任何法例下容許或規定，否則個人資料不會披露予其他人士。

資料外洩事故的處理

本行會確保一旦發生嚴重違反個人資料保障要求、遺失或洩漏客戶資料事故會作出適當和及時的處理，並視乎情況，向相關監管機構作出報告。

私隱政策聲明的修改

本聲明的內容會不時作出修改。請定期聯絡本行及/或瀏覽本行網站以了解本行最新之私隱政策版本。

查閱資料要求及改正資料要求

- (i) 本行會按照條例的規定，依從及處理一切查閱資料及改正資料要求。
- (ii) 要求者需使用私隱專員公署訂明的查閱資料要求表格(表格 OPS003，
<http://www.pcpd.org.hk/chinese/publications/files/Dformc.pdf>)提出查閱資料要求。
- (iii) 本行可按照條例對查閱資料要求收取合理的費用。
- (iv) 任何關於查閱或改正資料的要求，可向本行資料保障主任提出。

資料保障主任的委任

本行已委任資料保障主任以負責統籌及監察條例及本行保障個人資料政策的遵守情況。本行資料保障主任的聯絡資料如下：

香港中環夏慤道十二號美國銀行中心二十一樓

電話：(852) 3118 8888

傳真：(852) 3111 0801

中、英文版如有歧異，概以英文版為準。

2015年6月

Privacy Policy Statement

China Merchants Bank Co., Ltd. Hong Kong Branch (the “Bank”) is committed to protect the privacy, confidentiality and security of the personal data we hold by complying with the requirements of the Personal Data (Privacy) Ordinance (the “Ordinance”) with respect to the management of personal data. We will ensure compliance by our staff with the standards of security and confidentiality prescribed by law. The purpose of this Privacy Policy Statement is to establish the policies and practices of the Bank's commitment to protect the privacy of personal data and to act in compliance with the provisions of the Ordinance.

Kinds of Personal Data held

There are two broad categories of personal data held in the Bank. They are personal data related to customers and employees of the Bank.

I. Customer records,

- a) name, address, occupation, contact details, date of birth, nationality, identification document numbers, marital status and education level of customers or prospective customers;
- b) employer, nature of position, working years and monthly salary of customers or prospective customers;
- c) financial profile and investment objectives / experience of customers or prospective customers;
- d) information obtained by the Bank in the ordinary course of continuation of business relationship (for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Bank, by means of documentation or telephone recording system, as the case may be); and
- e) information which is in the public domain.

II. Personnel records,

- a) name and address, contact details, date of birth and nationality of employees and potential employees and their identity card and/or passport numbers and place and date of issue thereof;
- b) additional information compiled about potential employees to assess their suitability for a job in the course of the recruitment selection process which may include references obtained from their current or former employers or other sources;
- c) additional information compiled about employees which may include records of remuneration and benefits paid to the employees, records of job postings, transfer and training, records of medical checks, sick leave and other medical claims and performance appraisal reports of the employees;
- d) relevant personal data pertaining to former employees may be required by the Bank to fulfill its obligations to the former employees and its legal obligations under certain ordinances; and
- e) information which is in the public domain.

Purposes of Retention of Personal Data

I. In relation to Customers or Prospective Customers:

- a) 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 and other financial services.
- b) The purposes for which the data relating to the data subjects may be used are as follows:
 - (i) the daily operation of the services and credit facilities 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 Bank's credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of customers;
 - (vi) designing financial services or related products for customers' use;
 - (vii) marketing services, products and other subjects (please see further details in paragraph (g) of the Bank's Notice to Customer relating to the Personal Data (Privacy) Ordinance (the "Notice"));
 - (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 branches 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 existing currently and in the future;
 - (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 the Hong Kong Special Administrative Region existing currently and in the future;
 - (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 branches 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.

II. In relation to Employees and Potential employees:

- a) processing employment applications;
- b) determining and reviewing salaries, bonuses and other benefits;
- c) consideration for promotion, training or transfer;
- d) consideration of eligibility for and administration of staff benefits and entitlements;
- e) providing employee references;
- f) registering employees as intermediaries or licensees with statutory authorities/institutions for purposes directly related or associated to the employment;
- g) monitoring compliance with internal rules of the Bank;
- h) meeting the requirements to make disclosure under the requirements of any law binding on the Bank; and
- i) purposes relating thereto.

Collection of Personal Data

- (i) In relation to the collection of personal data, the Bank will inform customers and employees the purpose of collection, classes of persons to whom the data may be transferred, their rights to access and correct the data and other relevant information. The Bank will provide the customers and employees with the Notice.
- (ii) Personal data will not be collected from a customer who is browsing the Bank's Website.

Accuracy of Personal Data

Appropriate procedures are implemented by the Bank to provide for all personal data to be regularly checked and updated to ensure that it is reasonably accurate having regard to the purposes for which that data is used. In so far as personal data held by the Bank consists of statements of opinion, all reasonably practicable steps are taken to ensure that any facts cited in support of such statements of opinion are correct. If the Bank engages a data processor (whether within or outside Hong Kong) to process personal data on the Bank's behalf, the Bank must adopt contractual or other means to prevent any personal data transferred to the data processor from being kept longer than is necessary for processing of the data.

Retention of Personal Data

Personal data provided by customers and/or employees are retained for as long as the purposes for which such data were collected continue. The Bank shall hold the personal data for a period of 7 years or such other period as prescribed by applicable laws and regulation after closure of account/termination of service.

Security of Personal Data

The Bank will strive at all times to protect the personal data by restricting access to authorized personnel on a need-to-know basis, providing secure data storage facilities and incorporating security measures into equipment in which data is held. Encryption technology is employed for sensitive data transmission. If the Bank engages data processors (whether within or outside Hong Kong) to process personal data on the Bank's behalf, the Bank will adopt contractual or other means to prevent unauthorized or accidental access, processing, erasure, loss or use of the transferred data by the data processors.

Disclosure of Personal Data

The personal data will not be disclosed to other parties unless such disclosure is made in accordance with the Notice and/or the disclosure is permitted or required by any law binding on the Bank.

Data Breach Handling

The Bank will ensure any material breaches of personal data protection requirements, loss or leakage of customer data is properly and timely handled and reported to the appropriate authorities when appropriate.

Revision of Privacy Policy Statement

The contents of this Statement are subject to review. Please approach the Bank and/or visit the Bank's website regularly for the Bank's latest Statement.

Data Access Requests and Data Correction Requests

- (i) The Bank will comply with and process all data access and correction requests in accordance with the provisions of the Ordinance.
- (ii) The requester needs to use the Data Access Request Form (Form OPS003, <http://www.pcpd.org.hk/english/publications/files/Dforme.pdf>) prescribed by the Office of the Privacy Commissioner for Personal Data to make the data access request.
- (iii) The Bank may impose a reasonable fee for complying with a data access request in accordance with the Ordinance.
- (iv) Requests for access to data or correction of data are to be addressed to the Data Protection Officer of the Bank.

Appointment of Data Protection Officer

To co-ordinate and oversee compliance with the Ordinance and the personal data protection policies of the Bank, a Data Protection Officer has been appointed by the Bank. The contact details of the Data Protection Officer are as follows:

China Merchants Bank Co., Ltd. Hong Kong Branch
21/F., Bank of America Tower, 12 Harcourt Road
Central, Hong Kong
Telephone: (852) 3118 8888
Fax: (852) 3111 0801

Should there be any inconsistencies between the English and Chinese versions, the English version shall prevail.

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