



a banking corporation (having limited liability)
incorporated in the State of California in the United States of America

Hong Kong Branch

Privacy Policy Statement

Privacy Policy Statement

1. Introduction

This Statement is adopted as the Privacy Policy Statement (the “Statement”) of Cathay Bank Hong Kong Branch (the “Bank”). The purpose of the 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 Personal Data (Privacy) Ordinance (the “Ordinance”), and the relevant guidelines issued by the Privacy Commissioner for Personal Data (the “Privacy Commissioner”).

2. Types of personal data held by us

2.1. Personal data held by the Bank regarding clients may include the following:

- a. clients’ and their spouses’ name, address, occupation, contact details, date of birth, nationality, marital status and their identity card and/or passport numbers and place and date of issue thereof;
- b. clients’ and their spouses’ current employer, nature of position and annual salary;
- c. details of properties, assets and investments held by clients and their spouses, as well as liabilities of them;
- d. information obtained by the Bank in the ordinary course of the continuation of the business relationship with clients (for example, when clients write cheques or deposit money or generally communicate verbally or in writing with the Bank, by means of documentation or telephone recording system);
- e. data collected from third parties, including Bank’s group companies and third party service providers in connection with the clients’ application for the Bank’s products and services (including receiving personal data from credit reference agencies).

2.2 Personal data relating to employment held by the Bank may include the following:

- a. name and address, contact details, date of birth and nationality of employees (including former employees) and prospective employees and their dependents’ 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 (for example, 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.

3. Main purposes of use of each type of data

3.1 It is necessary for clients 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.

3.2 It is also the case that data is collected from clients in the ordinary course of the continuation of the banking and other financial relationship.

3.3 The purposes for which data relating to a client may be used are as follows:

- a. the processing of applications for, and the daily operation of the services and credit facilities provided to clients;
- b. conducting credit checks (including without limitation upon an application for consumer credit and upon periodic review of the credit) and data verification;
- c. assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “credit providers”) to conduct credit checks and collect debts;
- d. ensuring ongoing creditworthiness of clients;
- e. designing financial services and/or related products for the clients’ use;
- f. marketing financial services or related products to clients;
- g. determining the amount of indebtedness owed to or by clients;
- h. creating and maintaining the Bank’s credit and risk related models;
- i. collection of amounts outstanding from clients and bills providing security for clients obligations;
- j. comply with the obligations, requirements or arrangements for disclosing under the requirements of any law, rule, regulation, order, ruling, judicial interpretation or directive (whether or not having the force of law) applicable to the Bank;
- k. enabling an actual or proposed assignee of the Bank, or participant or sub participant of the Bank’s rights in respect of the client to evaluate the transaction intended to be the subject of the assignment, participation or sub participation;
- l. any other purposes permitted by law; and
- m. purposes relating thereto.

3.4 The purposes for which data relating to employees (including former employees) and prospective employees and their dependents’ identity may be used are as follows:

- a. processing employment applications;
- b. determining and reviewing salaries, bonuses and other benefits;
- c. consideration for promotion, training, secondment or transfer;
- d. providing employee references;
- e. monitoring compliance with internal rules of the Bank;
- f. comply with the obligations, requirements or arrangements for disclosing under the requirements of any law binding on the Bank or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank are expected to comply; and
- g. purposes relating thereto.

4. Security of Personal Data

It is the policy of the Bank to ensure an appropriate level of protection for personal data in order to prevent unauthorized or accidental access, processing, erasure or other use of that data, commensurate with the

sensitivity of the data and the harm that would be caused by occurrence of any of the aforesaid events. It is the practice of the Bank to achieve appropriate levels of security protection by restricting physical access to data by providing secure storage facilities, and incorporating security measures into equipment in which data is held. Measures are taken to ensure the integrity, prudence, and competence of persons having access to personal data. If a data user engages a data processor (whether within or outside Hong Kong Special Administrative Region) to process personal data on data user's behalf, the data user must adopt contractual or other means to prevent unauthorized or accidental access, processing, erasure, loss or use of the data transferred to the data processor for processing.

5. Accuracy of personal data

It is the policy of the Bank to ensure accuracy of all personal data collected and processed by the Bank. Appropriate procedures are implemented 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.

6. Collection of Personal Data

6.1 When collecting personal data, the Bank will satisfy itself that the purposes for which the data is collected are lawful and directly related to the Bank's functions or activities. The manner of collection is lawful and fair in the circumstances and the personal data collected is necessary but not excessive for the purposes for which it is collected.

6.2 In the course of collecting personal data, the Bank will provide the individuals concerned with a Personal Data (Privacy) Ordinance Notice informing them of 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.

7. Retention

Different retention periods apply to the various kinds of personal data collected and held by the Bank. We take all reasonably practicable steps to ensure that personal data will not be kept longer than is necessary for the fulfilment of the purposes (or any directly related purpose) for which the data is or is to be used, unless the retention is otherwise permitted or required by law.

8. Transfer of personal data to third parties

The Bank may provide the information to the following parties:

- a. 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;
- b. 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;
- c. third party service providers with whom the client has chosen to interact with in connection with the client's application for the Bank's products and services;
- d. credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;
- e. any person to whom the Bank or any of its Bank's 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 Bank's 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 Bank's group companies are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its Bank's 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 the Hong Kong Special Administrative Region and may be existing currently and in the future;

- f. any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the client; and
- g. the Bank's group companies.

9. Data access requests and data correction requests

9.1 It is the policy of the Bank to comply with and process all data access and correction requests in accordance with the provisions of the Ordinance, and for all staff concerned to be familiar with the requirements for assisting individuals to make such requests.

9.2 The Bank may, subject to the Ordinance and the guidelines thereon issued by the Privacy Commissioner, impose a fee for complying with a data access request ("DAR"). The Bank is only allowed to charge a DAR requestor for the costs which are directly related to and necessary for complying with a DAR. If a person making a data access request requires an additional copy of the personal data that the Bank has previously supplied pursuant to an earlier data access request, the Bank may charge a fee to cover the full administrative and other costs incurred in supplying that additional copy.

9.3 Data access and correction requests to the Bank may be addressed to the Bank's Data Protection Officer ("DPO") or other person as specifically advised.

10. Contact details for making enquiries

Any enquiries regarding personal data, or requests for access to or correction of personal data, can be made to the Data Protection Officer of the Bank.

Data Protection Officer
Cathay Bank Hong Kong Branch
3008, 30/F, Tower 2, The Gateway,
25 Canton Road, Tsim Sha Tsui,
Kowloon, Hong Kong
Telephone: (852) 3710-1333
Fax: (852) 2810-1652



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國泰銀行
香港分行

私隱政策聲明

私隱政策聲明

1. 引言

本聲明採納為國泰銀行香港分行（「本行」）的私隱政策聲明（「本聲明」）。本聲明旨在訂立本行承諾保障個人資料私隱的政策及實務，並遵守《個人資料（私隱）條例》（「條例」）的規定，以及個人資料私隱專員（「私隱專員」）所發出的相關指引。

2. 本行持有的個人資料的種類

2.1. 本行所持有的客戶個人資料可能包括下列各項：

- a. 客戶及其配偶的姓名、地址、職業、聯絡方式、出生日期、國籍、婚姻狀況以及身份證和/或護照號碼及其簽發地點和日期；
- b. 客戶及其配偶目前的雇主、職位性質和年薪；
- c. 客戶及其配偶所持有的財產、資產和投資以及負債的詳情；
- d. 本行與客戶在正常業務關係過程中取得的資訊（例如，當客戶開立支票或存款或透過文件或電話錄音系統與銀行進行口頭或書面溝通時取得的資訊）；
- e. 從第三方收集的資訊，包括本行集團公司和第三方服務提供商以及用於客戶申請銀行產品和服務（包括從資料服務機構接收個人數據）。

2.2 本行持有的與就業相關的個人資料可能包括下列各項：

- a. 僱員（包括前僱員）及可能成為僱員的人士及其相關人士的姓名、地址、職業、聯絡方式、出生日期、國籍、婚姻狀況以及身份證和/或護照號碼及其簽發地點和日期；
- b. 在招聘過程中，為了評估可能成為僱員的人士是否適合某項工作而收集的額外資訊（例如，從其現在或以前的雇主或其他來源獲得的推薦信）；
- c. 關於僱員的其他資料，包括薪酬及福利記錄、職位招聘、調職及培訓記錄、體檢、病假及其他醫療申索記錄，及僱員的績效評估報告。

3. 使用各類個人資料的目的

3.1 客戶須向本行提供資料，以開立或持續開設帳戶，建立或延續銀行貸款以及提供銀行服務或其他金融服務。

3.2 本行亦會在持續提供銀行服務及或其他金融服務的正常過程中收集客戶資料。

3.3 客戶相關的個人資料可被用於以下目的：

- a. 處理客戶的信貸申請及提供銀行服務時所涉及的日常運作；
- b. 進行信貸評估（包括申請消費信貸及定期信貸覆核）及資料核實；
- c. 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者（以下簡稱「信貸提供者」）進行信用檢查及追討欠債；
- d. 確保客戶持續維持可靠信用；

- e. 設計供客戶使用的金融服務或有關產品;
- f. 向客戶推廣金融服務或相關產品;
- g. 確定本行對客戶或客戶對本行的欠債金額;
- h. 設立及維持本行的信貸評分及風險相關模式;
- i. 向客戶及為客戶債務提供抵押的人士追討欠款;
- j. 履行根據適用於本行的任何法律、規則、條例、命令、裁決、司法解釋或指引（不論是否具法律效力）要求作出的披露;
- k. 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;
- l. 其他法律所允許的任何用途; 及
- m. 與上述有關的用途。

3.4 僱員（包括前僱員）、準僱員及其相關人士的個人資料可被用於以下目的:

- a. 處理求職申請;
- b. 釐定及檢討薪酬、獎金及其他福利;
- c. 作晉升、培訓、調職或外派的考慮;
- d. 提供僱員推薦資料;
- e. 監察對本行內部規則的遵守情況;
- f. 履行根據對銀行具法律約束力的任何法律之要求，或按照監管機構或其他權威機構所發布、銀行須遵循的指引所規定的披露義務、要求或安排; 及
- g. 與上述有關的用途。

4. 個人資料的保安

本行的政策是為保障個人資料，防止未經授權或意外的查閱、處理、刪除或其他用途，並視乎資料的敏感程度及可能產生的損害，採取適當的保護措施。銀行會透過限制實體資料存取、提供安全儲存設施、及在儲存資料的設備中設置保安機制來達致保安目的。銀行亦會確保接觸個人資料的人員具有誠信、謹慎及專業能力。若資料使用者聘用資料處理者（無論在香港特別行政區內或外）代表其處理資料，必須透過合約或其他方式防止未經授權或意外的存取、處理、刪除、遺失或使用資料。

5. 個人資料的準確性

本行的政策是為確保收集及處理的個人資料準確無誤，並設有適當程序定期檢查及更新資料，以符合其用途所需的準確程度。

6. 個人資料的收集

6.1 本行在收集個人資料時，會確保其用途符合法律，並與本行的職能或活動直接相關。個人資料會以合法及公平為原則而收集，及收集的個人資料是目的是必需，且不會過度收集。

6.2 本行在收集資料時，會向當事人提供《個人資料（私隱）條例》通知，內容包括收集目的、資料可能轉移的對象、查閱及更正權利等。

7. 保留期限

本行所收集及保存的不同類型個人資料有適用不同的保留期限。除非法律另有規定，本行會採取合理可行的措施，確保資料不會保存超過所需的時間。

8. 向第三方轉移個人資料

本行可能向以下單位提供個人資料：

- a. 為本行提供行政、通訊、電腦、支付或證券交收等服務的代理人、承辦商或第三方服務供應商；
- b. 對本行負有保密責任的其他人士，包括銀行集團公司；
- c. 客戶因申請本行產品與服務而選擇互動的第三方服務供應商；
- d. 信貸資料服務機構（包括集中的信貸資料庫營運者），及如有違約情況則向債務追收公司披露資料；
- e. 本行或其任何分行根據對本行或其任何分行具法律約束力或適用的任何法律規定，或根據及為符合任何法律、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並期望本行或其任何分行遵守的任何指引或指導，或根據本行或其任何分行向本地或外地的法律、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的任何合約或其他承諾（以上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），而有義務或以其他方式被要求向其披露該等資料的任何人士；
- f. 本行的任何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或受讓人；及
- g. 本行集團成員公司。

9. 查閱及更正資料要求

9.1 本行的政策是為根據條例處理所有查閱及更正資料要求，並確保員工熟悉相關程序。

9.2 本行可根據條例及私隱專員的指引，就資料查閱要求徵收費用，並只限於直接相關及必要的成本。若申請人要求額外副本，銀行可收取相應行政及其他費用。

9.3 查閱及更正要求可送達銀行的資料保護主任或指定人員。

10. 有關查詢的聯絡資料

如需查詢或提出查閱／更正個人資料的要求，請聯絡：

資料保護主任

國泰銀行香港分行

香港九龍尖沙咀廣東道 25 號港威大廈第二座 30 樓 3008 室

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