

Supplemental Data Policy Notice applicable to mortgages

This Supplemental Notice applies to mortgage applications received by Bank of China (Hong Kong) Limited, Nanyang Commercial Bank Limited and Chiyu Banking Corporation Limited (each a “Company”) on or after 1st April 2011. If there is any inconsistency between the terms of this Supplemental Notice and the terms of the existing Data Policy Notice, the terms of this Supplemental Notice shall prevail insofar as mortgage applications and mortgages are concerned.

Of all the data which may be collected or held by the Company from time to time in connection with mortgages, the following data relating to the data subject (including any updated data of any of the following data) will be provided by the Company to the credit reference agency:

- (a) full name;
- (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) Hong Kong Identity Card Number or travel document number;
- (d) date of birth;
- (e) 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);
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 Company for the purposes of compiling a count of the number of mortgages from time to time held by the data subject, as borrower, mortgagor or guarantor respectively, for sharing in the consumer credit database of the credit reference agency by credit providers.

The data subject's right under and in accordance with the Code of Practice on Consumer Credit Data to instruct the Company to request the credit reference agency to delete from its database any account data relating to any terminated account will, from 1st April 2011, be extended to a consumer credit involving mortgage(s).