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- By using this website, the viewer agrees to be bound by the content of this disclaimer as it may be amended by the Company from time to time and posted on this website.

The term "the Company" used in the above disclaimer refers to Nanyang Commercial Bank, Limited.

Collection of Information

- The Company will record only the pages visited by viewers to www.ncb.com.hk. The aggregate information about the number and types of visitors will be used by the Company for statistical purpose. The Company will not work with any third party to record visitors' personal information.



- Some additional information may be gathered through the use of "cookies". Cookies are small bits of information that are automatically stored in the web browser in a visitor's computer that can be retrieved by this site. Only anonymous visitor's information will be collected by cookies and no customer personal data is stored.
- For Internet Banking and Mobile Banking services, a cookie with a unique identifier assigned by the Company will be stored in the customer's web browser(s) throughout the session after login. It is a common practice to enhance the Internet Banking or Mobile Banking experience. If the cookies are not used, customers might need to provide login credentials (user ID and password) repeatedly when accessing each new page of the Internet Banking or Mobile Banking services. Cookies will be expired upon logging off.
- Should you wish to disable these cookies, you may do so by changing the setting of your browser. However, you will not be able to log into our Internet Banking and Mobile Banking services.
- Customer confidentiality is our priority and we do, at all times, observe all the applicable law including Personal Data (Privacy) Ordinance in collecting, maintaining and using customers' data. For details, please refer to the Data Policy Notice below.

The term "the Company" used in the above disclaimer refers to Nanyang Commercial Bank, Limited.

Privacy Policy Statement

The purpose of this Privacy Policy Statement is to establish the policies and practices of Nanyang Commercial Bank, Limited and its subsidiaries (each a "Company", for so long as such Company remains a subsidiary of Nanyang Commercial Bank, Limited) towards the Company's commitment in protecting personal data privacy in accordance with the provisions of the Personal Data (Privacy) Ordinance (the "Ordinance"). The Company highly values personal privacy and strives to preserve the confidentiality and security of all the personal information which the Company may collect so as to strengthen the trust and confidence between the Company and the Data Subjects, Employees, Users and Other Individuals (as hereinafter defined).

The term "Data Subject(s)", wherever mentioned in this Statement, has the meaning given to it in the Ordinance and includes the following categories of individuals:

- a. applicants for or customers, authorized signatories, insured persons, policy holders, beneficiaries and other users of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth provided by the Company;
- b. sureties, guarantors and parties providing security, guarantee or any form of support for obligations owed to the Company; and
- c. directors, shareholders, officers and managers of any corporate applicants and Data Subjects/users.



The term "Employee(s)", wherever mentioned in this Statement, includes employees and/or applicants for any openings offered by the Company.

The term "User(s)", wherever mentioned in this Statement, includes visitors and/or users of the Company's Website, or when the visitors and/or users communicate with the Company via any electronic devices including but not limited to computer and mobile phone ("Electronic Devices").

The term "Other Individuals", wherever mentioned in this Statement, include suppliers, contractors, service providers, business partners, landlords, tenants, participants of seminars, visitors, other contractual counterparties of the Company and the employee(s) of the above-mentioned parties (if applicable).

For the purposes of this Statement, the "Group" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, together with China Cinda (HK) Holdings Company Limited and China Cinda Asset Management Co., Ltd. Affiliates include the Company's holding companies and China Cinda (HK) Holdings Company Limited and their respective branches, subsidiaries, representative offices and affiliates that are located in the Hong Kong Special Administrative Region.

The rights and obligations of each Company under this Statement are several and not joint. No Company shall be liable for any act or omission by another Company.

Kinds of Personal Data Held

There are three broad categories of personal data held in the Company. They comprise personal data contained in

the following:

1. Data Subject records, which are necessary for Data Subjects to supply to the Company from time to time:

- a. in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities;
- b. in the ordinary course of the continuation of the relationship between the Company and Data Subjects, for example, when Data Subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or generally communicate verbally or in writing with the Company.

2. Employee records, which include but are not limited to the name, address, e-mail address, contact phone number, educational background, curriculum vitae and relevant personal data of family members of Employees.

3. Other Individuals records, which include but not limited to the name, address, e-mail address, contact phone number of suppliers, contractors, service providers, business partners, landlords, tenants, participants of seminars, visitors, other contractual counterparties of the Company and the employee(s) of the above-mentioned parties (if applicable); and other operational and administrative records that contain personal data.

Purposes of Keeping Personal Data

1. In relation to Data Subjects:

The purposes for which the data relating to the Data Subjects may be used are as follows:

- a. assessing the merits and suitability of the Data Subjects as actual or potential applicants for financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and/or processing and/or approving their applications, variation, renewals, cancellations, reinstatements and claims, including such assessments that enable the Company to understanding a data subject by linking data in respect of all accounts with the Group that such data subject is connected to;
- b. maintaining, facilitating the daily operation of the services, credit facilities provided to and/or insurance policies issued to the Data Subjects;
- c. conducting credit checks whenever appropriate (including, without limitation, at the time of application for services and at the time of regular or special reviews which normally will take place one or more times each year) and carrying out matching procedures (as defined in the Ordinance);
- d. creating and maintaining the Company's and/or the Group's scoring models;
- e. maintaining information about the data subjects for providing future reference;
- f. assisting other credit providers in Hong Kong

approved for participation in the Multiple Credit Reference Agencies Model and/or any member of the Group to conduct credit checks and collect debts;

- g. ensuring ongoing credit worthiness of Data Subjects;
- h. researching, customer profiling and segmentation and/or designing financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities for Data Subjects' use;
- i. marketing services, products and other subjects (please see further details in paragraph 10 of the Company's Data Policy Notice ("DPN"));
- j. determining amounts owed to or by the Data Subjects ;
- k. enforcing Data Subjects' obligations to the Company or member(s) of the Group, including without limitation the collection of amounts outstanding from Data Subjects and those providing security for Data Subjects' obligations;
- l. complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company, any member of the Group, or any of its branches or that it is expected to comply according to:
 - i 、 any law or regulation binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - ii 、 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;

- iii、 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 Company, any member of the Group, 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;
- m. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group 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;
- n. enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company's rights in respect of the Data Subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-

participation;

- o. comparing data of Data Subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the Data Subjects;
- p. maintaining a credit history or otherwise, a record of Data Subjects (whether or not there exists any relationship between Data Subjects and the Company) for present and future reference;
- q. in connection with the Company or any member of the Group defending or responding to any legal, governmental, or regulatory or quasi-governmental related matter, action or proceeding (including any prospective action or legal proceedings), including where it is in the legitimate interests of the Company or any member of the Group to seek professional advice, for obtaining legal advice or for establishing, exercising or defending legal rights;
- r. organizing and delivering seminars for the data subjects;
- s. in connection with the Company or any member(s) of the Group making or investigating an insurance claim or responding to any insurance related matter, action or proceeding;
- t. managing, monitoring and assessing the performance of any agent, contractor or third - party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Company in connection with the



establishment, operation, maintenance or provision of the Services; and

- u. any other purposes incidental, associated or relating to any matter mentioned in the abovementioned purposes.

2. In relation to employees (as and where applicable):

The purposes for which the data relating to the Employees may be used in connection with the employer and employee relationship and human resources management, including but not limited to the purposes as mentioned herein:

- a. processing employment application;
- b. determining and reviewing salaries, bonuses and other benefits should be employed;
- c. conducting reference check with previous employers;
- d. consideration for promotion, transfer or secondment;
- e. monitoring compliance with internal rules of the Company;
- f. any other purposes directly or indirectly relating to the compliance by the Company or any of the employment or statutory obligations; and
- g. administering any affairs or benefits relating to the retirement and insurance plan of Employees.

3. In relation to Other Individuals (as and where applicable):

The purposes for which the data relating to the Other Individuals may be used are as follows:

- a. engaging, managing, monitoring and assessing the business relationship with the suppliers, contractors, service providers, business partners and their staff who provide services to the Company;
- b. managing, monitoring and assessing the landlord and tenant relationship with the landlords and/or tenants;
- c. organizing and delivering seminars for the Company; and
- d. facilitating the daily operation and administration of the above.

Collection and Use of Personal Data

1. In relation to the collection of the personal data, the Company will provide the Data Subjects with a copy of the DPN and/or (as and where applicable) the Employees with a copy of relevant Notice in connection with the collection of Employee records and/or (as and where applicable) will notify Other Individuals 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.
2. In relation to the collection of the information and personal data on-line or when the Users communicate with the Company via Electronic Devices, the following provisions shall be applicable to the Company's Website or when the Users communicate with the Company via the Electronic Devices:
 - a. This section is limited to the information

collected on the Company's Website, the Company's online advertisements and electronic communications. This section does not apply after the Users leave the Company's Website or when the users visit third-party's websites where the Company's online advertisements are displayed or links to third-party websites not operated or controlled by the Company.

- b. By browsing the Company's Website, electronically responding to the Company's online advertisements, communicating with the Company via any Electronic Devices, the Users' consent to the Company's use of cookies and the Company's use of the Users' Information in the manner as set out in this section. The Users do not proceed further and do not provide the Information unless the Users' consent to the above.
- c. The Users' visit to the Company's Website and Weixin Official Account may be recorded. The Company may also provide the record of users' visit to Weixin Official Account above to BOC Credit Card (International) Limited for statistical purpose and for analysis on the number of visitors and general usage patterns. Some of the Users' Information including Users' personalized settings information will be gathered through the use of "cookies". Cookies are small bits of information that are automatically stored in the web browser in Users' Electronic Devices that can be retrieved by the Company's Website. The information collected by "cookies" is anonymous visitor's personalized settings information and contain no name or address information or any information that will enable anyone to contact

the Users via any means. No Users' personal data will be collected or stored by the Company. For Internet Banking and Mobile Banking services, a "cookie" with a unique identifier assigned by the Company will be stored in the Users' web browsers throughout the session after login. Cookies will be expired upon logging off. Should the Users wish to disable these cookies, the Users may do so by changing the setting of the browser. However, the Users will not then be able to login the Company's Internet Banking and/or Mobile Banking services.

- d. There are sections of the Company's Website and Weixin Official Account where the Company specifically asks for the Users' personal data, for example, when completing online forms to submit an enquiry, applying for a particular product or service or if registering to use the online services, such as Internet Banking and Mobile Banking services. Please refer to and read the applicable terms and conditions for these products and services as well as the DPN informing the types of data collected, purposes of collection, classes of persons to whom the Users' data may be transferred, the rights to access and correct the personal data, and other relevant information. If the Users do not consent to the same, please do not proceed further and do not provide the Users' personal data to the Company and Weixin Official Account.
- e. Personal data collected by the Company through the Company's Website in connection with an application for employment (as and where applicable) will be used to assess the suitability of the applicant to the job application. The



Company may collect the applicant's basic personal data including the name, e-mail address, contact phone number, educational background and curriculum vitae. Please refer to and read the relevant Notice in connection with Employee records when making job application through the Company's Website. Failure to supply such data may result in the Company being unable to process the applicant's employment application.

- f. For the purpose of Mobile Application services, unless the context otherwise requires, references in this Statement to "the Company's Website" shall be read as reference to "the Company's Mobile Application".
- g. For Mobile Application services and "the Company's Weixin Official Account" services, the Company may access the Users' location data to search for the nearest ATM or branch or to conduct valuation of a nearby property. For Mobile Application services, the Company may access the User's installation identification number to deliver the "Location-based Privileges" and related push notification of our respective branches through the Microphone or Bluetooth of the Users' mobile devices, and through the camera of the Users' mobile devices to scan dedicated barcode to redeem electronic coupon. For "Mortgage Expert" Mobile Application, the Company may access mobile device's calendar for the purpose of synchronizing with the event updated by the Mortgage Expert's Calendar. However, no location or calendar data would be stored or recorded in the database of the Company.

Furthermore, for the "Small Value Transfer" service of the Mobile Banking, the Company may access the phone book of the mobile device with the User's consent in order to enable the User to select the contact data from the phone book while conducting the Small Value Transfer transaction. However, the data of the phone book would not be stored or recorded in the database of the Company. If there is an SD card available to the Users' Electronic Devices, the Company may access the SD card for storing and retrieving encrypted application data so as to enable the operation of the Company's Mobile Application services, in particular, the "e-Wallet" application. However, no such information would be stored or recorded in the database of the Company. Users who do not allow the Company to use the information in the above manner may at any time change the setting of the Electronic Devices or uninstall the Mobile Application or unfollow the Company's Weixin Official Account. In such event, Users may only be able to partially use or may not be able to use the Company's Mobile Application or Weixin Official Account services.

- h. For "e-Wallet" application, the Company may collect and store the unique identifier of the user's mobile phone (i.e. IMEI number), of mobile phone SIM card and/or of "e-Wallet" application to enable the handset matching and service eligibility checking for the purpose of operating the mobile payment services. Users who do not allow the Company to use the information in the above manner may at any time uninstall the "e-Wallet" application. In such event, Users will not be able to use the



Company's "e-Wallet" application services .

- i. After the Users follow the Company's Weixin Official Account, the Company will access the Users' Open ID, Profile Photo, Nickname, Gender, Country/Region/City, Follow/binding time and status of the Users' Weixin Official Account from Weixin platform automatically for the purpose of pushing notification message, statistical and analysis purposes. The Company may also provide the information above to service provider(s) for the purposes of verifying User's identity and pushing correspondent reply message (e.g. lucky draw result), if necessary. Users who do not allow the Company to use the information in the above manner may at any time unfollow the Company's Weixin Official Account. In such event, Users may not be able to use the Company's Weixin Official Account services.
- j. Except for Internet Banking, Mobile Banking services, Commodities Internet Trading services, online forms, Mobile Application and Weixin Official Account services where the Company specifically asks for the Users' personal data, the Users can use the Company's Website without providing any of the Users' personal data.

Retention of Personal Data

The personal data and information provided by Data Subjects and/or the Employees and/or the Users and/or Other Individuals will not be kept longer than necessary for the fulfillment of the purposes for which the personal data and information are or are to be used at the time of the collection and for compliance with the legal, regulatory and accounting requirements from time to time.

Disclosure of Personal Data

The personal data and information would not be disclosed to other parties unless such disclosure is made in accordance with DPN and/or (as and where applicable) the relevant Notice in connection with the collection of Employee records and/or the Data Subjects and/or the Employees and/or the Users and/or Other Individuals have been previously consented to and/or the disclosure is permitted or required by any law binding on the Company.

Security of Personal Data

The personal data and information provided to the Company are secured with restricted access by authorized personnel. Encryption technology is employed for sensitive data to protect the privacy of the Data Subjects, the Employees, the Users and Other Individuals during data transmission. If the Company engages service providers to handle or process personal data (whether within or outside Hong Kong Special Administrative Region) on the Company's behalf, the Company would adopt contractual or other means to prevent unauthorized or accidental access, processing, erasure, loss or use of the data transferred to the service providers for processing.

Changes to the Privacy Policy Statement

The contents of this Statement may be amended from time to time. Please approach the Company and/or visit the Company's Website regularly for the Company's latest privacy policy.

Data Access Requests and Data Correction Requests

The Company would comply with and process all data access and correction requests in accordance with the provisions of the Ordinance. The Company may impose a reasonable fee for complying with a data access request in accordance with the Ordinance.

**Contact Details**

The persons 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 are as follows:

Nanyang Commercial Bank, Limited

The Data Protection Officer
Nanyang Commercial Bank, Limited
151 Des Voeux Road Central Hong Kong
Facsimile: +852 2815 3333

If there is any inconsistency between the English version and the Chinese version of this Statement, the English version shall prevail, except that the Chinese version shall prevail in relation to any matters solely relating to and/or arising in Mainland China exclusive of the Hong Kong SAR and Macao SAR.

August 2022

Data Policy Notice

1. This Notice sets out the data policies of Nanyang Commercial Bank, Limited and each of its subsidiaries (for so long as such subsidiary remains a subsidiary of Nanyang Commercial Bank, Limited) (each a "Company") in respect of their respective data subjects (as hereinafter defined). The rights and obligations of each Company under this Notice are several and not joint. No Company shall be liable for any act or omission by another Company.
2. For the purposes of this Notice, the "Group" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, together with China Cinda (HK) Holdings Company Limited and China Cinda Asset Management Co., Ltd. Affiliates include the Company's holding companies and China Cinda (HK) Holdings Company Limited and their respective branches, subsidiaries, representative offices and affiliates that are located in the Hong Kong Special Administrative Region.
3. The term "data subject(s)", wherever mentioned in this Notice, has the meaning given to it in the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the

"Ordinance") and includes the following categories of persons who are natural persons:

- (a) applicants for or customers, authorized signatories, policy holders, beneficiaries and other users of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth provided by the Company;
- (b) sureties, guarantors and parties providing security, guarantee or any form of support for obligations owed to the Company;
- (c) directors, shareholders, officers and managers of the corporate entities which fall within the above categories (a) and (b) and the users; and
- (d) suppliers, contractors, service providers and other contractual counterparties of the Company.

For the avoidance of doubt, "data subjects" shall not include any incorporated bodies. The contents of this Notice shall apply to all data subjects and form part of any contracts for services that the data subjects have or may enter into with the Company from time to time. If there is any inconsistency or discrepancy between this Notice and the

relevant contract, this Notice shall prevail insofar as it relates to the protection of the data subjects' personal data. Nothing in this Notice shall limit the rights of the data subjects under the Ordinance.

4. From time to time, it is necessary for the data subjects to supply the Company with personal data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities (collectively "Services").
5. Failure to supply or failure to supply on time such data may result in the Company being unable to provide the Services.
6. Data relating to the data subjects are directly or indirectly collected or received by the Company from various sources from time to time. Such data may include, but not limited to, the data subject's personal data such as identification document information, facial image and information about your computer or mobile device (including your device ID, IP address) and data collected from data subjects in the ordinary course of the continuation of the relationship between the Company and data subjects, for example, when data subjects write cheques, deposit money, effect

transactions through credit cards issued or serviced by the Company, use the websites or electronic banking services of the Company, or generally communicate verbally, in writing, or by other electronic means with the Company; and data obtained from any member(s) of the Group, the public domain and other sources (for example, credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model ("credit reference agencies"), social media, websites or mobile apps). Data may also be generated or combined with other information, available to the Company or any member of the Group.

7. The purposes for which the data relating to the data subjects may be used are as follows:

- (a) assessing the merits and suitability of the data subjects as actual or potential applicants for the Services, such as financial, insurance, credit card, securities, commodities, investment, banking and related services and products, and facilities and/or processing and/or approving their applications, variation, renewals, cancellations, reinstatements, and claims, including such assessments that enable the Company to understanding a data subject by linking data in respect of all accounts

with the Group that such data subject is connected to;

- (b) maintaining, facilitating the daily operation of the Services, credit facilities provided to and/or insurance policies issued to the data subjects;
- (c) conducting credit checks whenever appropriate (including, without limitation, at the time of application for Services and at the time of regular or special reviews which normally will take place one or more times each year) and carrying out matching procedures (as defined in the Ordinance);
- (d) creating and maintaining the Company's and/or the Group's scoring models;
- (e) maintaining information about the data subjects for providing future reference;
- (f) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model ("credit providers") and/or any member of the Group to conduct credit checks and collect debts;

- (g) ensuring ongoing credit worthiness of data subjects;
- (h) researching, customer profiling and segmentation and/or designing financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities for data subjects' use;
- (i) marketing services, products and other subjects (please see further details in paragraph 10 below);
- (j) determining amounts owed to or by the data subjects;
- (k) enforcing data subjects' obligations to the Company or member(s) of the Group, including without limitation the collection of amounts outstanding from data subjects and those providing security or any form of support for data subjects' obligations;
- (l) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company, any member of the Group,



or any of its branches, or that it is expected to comply according to:

- (i) any law or regulation binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information); and
- (ii) 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 (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);

- (iii) 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 Company, any member of the Group, 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;
- (m) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group 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;

- (n) enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (o) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the data subjects;
- (p) maintaining a credit history or otherwise, a record of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference;
- (q) in connection with the Company or any member of the Group defending or responding to any legal, governmental, or regulatory or quasi-governmental related matter, action or proceeding (including any prospective action or legal

proceedings), including where it is in the legitimate interests of the Company or any member of the Group to seek professional advice, for obtaining legal advice or for establishing, exercising or defending legal rights;

- (r) organizing and delivering seminars for the data subjects;
- (s) in connection with the Company or any member(s) of the Group making or investigating an insurance claim or responding to any insurance related matter, action or proceeding;
- (t) managing, monitoring and assessing the performance of any agent, contractor or third-party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Company in connection with the establishment, operation, maintenance or provision of the Services; and

- (u) any other purposes incidental, associated or relating to any matter mentioned above in Paragraph 7.

8. Data held by the Company relating to data subjects is kept confidential but the Company may provide and disclose (as defined in the Ordinance) such data to any one or more of the following parties (whether within or outside Hong Kong Special Administrative Region) for the purposes set out in the previous paragraph:

- (a) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Company in connection with the operation of its business and/or the provision of its Services, wherever situated;
- (b) any other person under a duty of confidentiality to the Company including any member of the Group which has undertaken to keep such information confidential;
- (c) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;

- (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 financial institutions, charge or credit card issuing companies, insurance company, securities and investment company with which the data subjects have or propose to have dealings; and any reinsurance and claims investigation companies, insurance industry associations and federations and their members;
- (f) any person to whom the Company or any of its branches or any member of the Group is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or any of its branches or any member of the Group, 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 Company or any of its branches or any

member of the Group are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or any of its branches or any member of the Group 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;

- (g) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company's rights in respect of the data subject; and
- (h)
 - (i) any member of the Group;
 - (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
 - (iii) third party reward, loyalty, co-branding and privileges programme providers;

- (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
- (v) charitable or non-profit making organisations; and
- (vi) 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 Company engages for the purposes set out in paragraph (7)(i) above, wherever situated.

The Company may from time to time transfer the data relating to the data subjects to a place outside Hong Kong Special Administrative Region for the purposes set out in paragraph 7 in accordance with the Guidance on Personal Data Protection in Cross-border Data Transfer issued by

the Office of the Privacy Commissioner for Personal Data,
Hong Kong.

9. With respect to data in connection with mortgages applied by the data subject (if applicable, and whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Company, on its own behalf and/or as agent, to credit reference agencies:

- (a) full name;
- (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
- (c) 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.

Credit reference agencies 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 with credit providers, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

10. USE OF DATA IN DIRECT MARKETING

The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no

objection) for that purpose. In this connection, please note that:

- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
- (b) the following classes of services, products and subjects may be marketed:
 - (i) financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities;
 - (ii) reward, loyalty or privileges programmes and related services and products;
 - (iii) services and products offered by the Company'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, as the case may be); and

- (iv) donations and contributions for charitable and/or non-profit making purposes;

(c) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:

- (i) any member of the Group;
- (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
- (iii) third party reward, loyalty, co-branding or privileges programme providers;
- (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for

the relevant services and products,
as the case may be); and

(v) charitable or non-profit making
organisations;

(d) in addition to marketing the above services,
products and subjects itself, the Company also
intends to provide the data described in paragraph
10(a) above to all or any of the persons described
in paragraph 10(c) above for use by them in
marketing those services, products and subjects,
and the Company requires the data subject's
written consent (which includes an indication of no
objection) for that purpose.

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

11. TRANSFER OF PERSONAL DATA TO THE DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING THE COMPANY'S APPLICATION PROGRAMMING INTERFACES (API)

The Company may, in accordance with the data subject's instructions to the Company or third party service providers engaged by the data subject, transfer the data subject's data to third party service providers using the Company's API for the purposes notified to the data subject by the Company or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

12. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any data subject has the right:
 - (a) to check whether the Company holds data about him and of access to such data;
 - (b) to require the Company to correct any data relating to him which is inaccurate;
 - (c) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company;
 - (d) 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 access

and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and

- (e) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Company to a credit reference agency, to instruct the Company, 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 Company to the 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)).

13. 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 12(e) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.
14. In the event any amount in an account is written-off due to a bankruptcy order being made against the data subject, the account repayment data (as defined in paragraph 12(e) above) may be retained by credit reference agencies, 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 data subject with evidence to the credit reference agency(ies), whichever is earlier.
15. Without limiting the generality of the foregoing, the Company may from time to time access the personal and

account information or records of a data subject held by the credit reference agency for the purpose of reviewing any of the following matters in relation to the existing credit facilities granted to a data subject or a third party whose obligations are guaranteed by a data subject:

- (a) an increase in the credit amount;
- (b) the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); and
- (c) the putting in place or the implementation of a scheme of arrangement with the data subject or the third party.

16. The Company may have obtained credit report(s) on a data subject from credit reference agency(ies) in considering any application for credit. In the event a data subject wishes to access the credit report(s), the Bank will advise the contact details of the relevant credit reference agency(ies).
17. Data of a data subject may be processed, kept and transferred or disclosed in and to any country as the Company or any person who has obtained such data from the Company referred to in Paragraph 8 above considers appropriate. Such data may also be processed, kept, transferred or disclosed in accordance with the local

practices and laws, rules and regulations (including any governmental acts and orders) in such country.

18. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.
19. The persons 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

Nanyang Commercial Bank, Limited

151 Des Voeux Road Central Hong Kong

Facsimile: +852 2815 3333

20. Nothing in this document shall limit the rights of data subjects under the Ordinance.
21. If there is any inconsistency between the English version and the Chinese version of this Notice, the English version shall prevail, except that the Chinese version shall prevail in relation to any matters solely relating to and/or arising in Mainland China (exclusive of the Hong Kong SAR and Macao SAR) .



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