

**Notice of Amendments to the Data Policy Notice**

Please be informed that the Bank's Data Policy Notice has been revised and will take effect from 1 January 2015 ("Effective Date"). The amended clauses are highlighted as follows:

Affected clause	<b><u>Amended Clause</u></b> <sup>1</sup>
Clause 3(a)	3. The term "data subject(s)", wherever mentioned in this Notice, includes the following categories of individuals :- (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 a Company;
Clause 4 <sup>2</sup>	4. From time to time, it is necessary for the data subjects to supply the Company with 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.
Clause 6	6. Data relating to the data subjects are collected or received by the Company from various sources from time to time. Such data may include, but not limited to, 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 or generally communicate verbally or in writing with the Company, and data obtained from other sources (for example, credit reference agencies). Data may also be generated or combined with other information, available to the company or any member of the Group.
Clauses 7(a), (b), (h), (m) <sup>3</sup> and (q) <sup>4</sup>	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 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; (b) facilitating the daily operation of the services, credit

<sup>1</sup> For details, please refer to the full version of the "Data Policy Notice".

[http://www.bochk.com/images/upload/oce/DPN\\_\(12\\_2014\).pdf](http://www.bochk.com/images/upload/oce/DPN_(12_2014).pdf)

<sup>2</sup> The clause in the English version of "Data Policy Notice" is amended. The clause in the Chinese version remains unchanged.

<sup>3</sup> The clause in the Chinese version of "Data Policy Notice" is amended. The clause in the English version remains unchanged.

<sup>4</sup> The clause in the Chinese version of "Data Policy Notice" is amended. The clause in the English version remains unchanged.

	<p>facilities provided to and/or insurance policies issued to the data subjects;</p> <p>(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;</p> <p>(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;</p> <p>(q) purposes incidental, associated or relating to Paragraph 7.</p>
Clauses 8(f) <sup>5</sup> and (g)	<p>8. Data held by the Company relating to data subjects will be kept confidential but the Company may provide and disclose (as defined in the Ordinance) such data to the following parties for the purposes set out in the previous paragraph: -</p> <p>(f) credit reference agencies, and, in the event of default, to debt collection agencies;</p> <p>(g) 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;</p>
Clause 10	<p>10. USE OF DATA IN DIRECT MARKETING</p> <p>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:</p>
Clause 11(d) <sup>6</sup>	<p>11. 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: -</p> <p>(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 an access and correction request to the relevant credit reference agency or debt collection agency; and</p>
Clause 15 <sup>7</sup>	<p>15. 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: -</p> <p><b><u>Bank of China (Hong Kong) Limited</u></b>  The Data Protection Officer  Bank of China (Hong Kong) Limited  Bank of China Tower</p>

<sup>5</sup> The clause in the Chinese version of "Data Policy Notice" is amended. The clause in the English version remains unchanged.

<sup>6</sup> The clause in the Chinese version of "Data Policy Notice" is amended. The clause in the English version remains unchanged.

<sup>7</sup> The fax numbers of Bank of China (Hong Kong) Limited and BOC Group Life Assurance Company Limited are amended. The other companies' information under Clause 15 of "Data Policy Notice" remains unchanged.

	<p>1 Garden Road Hong Kong Facsimile: (852) 2826 6860</p> <p><b><u>BOC Group Life Assurance Company Limited</u></b> The Data Protection Officer BOC Group Life Assurance Company Limited 13-21/F, BOC Group Life Assurance Tower 136 Des Voeux Road Central Hong Kong Facsimile: (852) 2522 1219</p>
<p>Clause 17<sup>8</sup></p>	<p>17. If there is any inconsistency between the English version and the Chinese version of this Notice, the Chinese version shall prevail in relation to any matters arising in the Mainland China exclusive of the Hong Kong Special Administrative Region, the English version shall prevail in relation to any matters arising in the Hong Kong Special Administrative Region and elsewhere.</p>

Please note that the above amended clauses shall be binding on you if you continue to maintain your account(s) with the Bank or use any of our banking, financial or other services on or after the Effective Date. We may not be able to continue to provide our services to you if you do not accept the above amended clauses.

Should you have any enquiry regarding the above, please call our Customer Services Hotline at 2622 2633.

**Nanyang Commercial Bank, Limited**

A member of BOCHK Group

<sup>8</sup> The clause in the English version of “Data Policy Notice” is amended. The clause in the Chinese version remains unchanged.