

1 December 2016

**Notice of Amendments to Data Policy Notice**  
**("DPN")**

Please be informed that the Bank's DPN have been revised and will be effective from 1 January 2017 ("Effective Date"). Enclosed the details of the amendments to different sections are provided for your ease of reference.

Please note that the amendments to the DPN 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. If you do not accept the amendments, we may not be able to continue to provide services to you. Should you have any enquiries / responses regarding the amendments, please call our customer services hotline (852) 2622 2633.

The new version of the DPN will be available at our official website ([www.ncb.com.hk](http://www.ncb.com.hk)) and displayed in our branches on the Effective Date. Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

**Nanyang Commercial Bank, Limited**

Encl.

Affected clause	<b><u>Amended Clause</u></b>
Clause 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.
Clause 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.
Clause3	The term "data subject(s)", wherever mentioned in this Notice, includes the following categories of persons who are individuals :
Clause3(c)	directors, shareholders, officers and managers of the corporate entities which fall within the above categories (a) and (b) and the users; and

Clause4	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").
Clause5	Failure to supply or failure to supply on time such data may result in the Company being unable to provide the Services.
Clause7(k)	enforcing data subjects' obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security or any form of support for data subjects' obligations;
Clause7(l,i)	any law 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);
Clause7(l,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);

Clause8	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 .
---------	--