

## **The Hong Leong Bank Berhad (Hong Kong Branch) Policy on Personal Data**

1. Hong Leong Bank Berhad (Hong Kong Branch) (“HLBBHK”) is the Hong Kong branch of Hong Leong Bank Berhad (“HLB”). HLB is a member of the Hong Leong Group which is a leading conglomerate based in Malaysia with diversified businesses in banking & financial services, manufacturing & distribution, property development & investment, hospitality & leisure as well as principal investment with presence in North and Southeast Asia, Western Europe and the UK, North America and Oceania. HLB’s fellow group members in Hong Kong include Guoco Group Limited, Hong Leong Insurance (Asia) Limited and Lam Soon (Hong Kong) Limited.
2. Hong Kong legislation controls the collection, use and storage of personal information ("data"). This policy is being provided to individuals dealing with HLBBHK in Hong Kong ("Relevant Persons") from whom data have been and/or may in the future be collected.
3. From time to time, it is necessary for Relevant Persons to supply HLBBHK with data in connection with the opening or continuation of accounts and the establishment or continuation of banking/credit facilities or provision of banking/financial services.
4. Failure to supply such data may result in HLBBHK being unable to open or continue accounts or establish or continue banking/credit facilities or provide banking/financial services.
5. It is also the case that data are collected from Relevant Persons in the ordinary course of the continuation of the banking/financial relationship, for example, when Relevant Persons write cheques or deposit money.
6. The purposes for which data relating to a Relevant Person may be used are as follows: -
  - (i) the daily operation of the banking/financial services and banking/credit facilities provided to Relevant Persons;
  - (ii) conducting credit checks at the time of application for credit 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;
  - (iii) creating and maintaining HLBBHK’s credit scoring models;
  - (iv) assisting other financial institutions to conduct credit checks and collect debts;
  - (v) ensuring ongoing credit worthiness of Relevant Persons;
  - (vi) researching, designing, launching banking, financial, insurance services or related products for Relevant Persons' use and monitoring the provision, operation and use of such services or products;
  - (vii) marketing services, products and other subjects (please see further details in paragraph (8) below);
  - (viii) determining amounts owed to or by Relevant Persons;
  - (ix) the enforcement of Relevant Persons’ obligations, including without limitation collection of amounts outstanding from Relevant Persons and those providing security or guarantee for Relevant Persons' obligations;
  - (x) complying with the obligations, requirements or arrangements for disclosing and using data that apply to HLBBHK or that it is expected to comply according to:
    - (a) any law binding or applying to it within or outside Hong Kong existing currently and in the future;
    - (b) 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 Hong Kong existing currently and in the future;
    - (c) 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 HLBBHK 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;

- (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Hong Leong 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;
- (xii) enabling an actual or proposed assignee of HLBBHK, or participant or sub-participant of HLBBHK's rights in respect of the Relevant Person to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (xiii) performing treasury functions;
- (xiv) provision of reference (status enquiries); and
- (xv) purposes relating thereto.

7. Data held by HLBBHK relating to a Relevant Person will be kept confidential but HLBBHK may provide such information to the following parties for the purposes set out in paragraph (6) above: -

- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to HLBBHK in connection with the operation of its business;
- (ii) any other person under a duty of confidentiality to HLBBHK including a member of the Hong Leong Group which has undertaken to keep such information confidential;
- (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (iv) credit reference agencies, and, in the event of default, to debt collection agencies;
- (v) any person to whom HLBBHK is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to HLBBHK, 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 HLBBHK are expected to comply, or any disclosure pursuant to any contractual or other commitment of HLBBHK 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 Hong Kong and may be existing currently and in the future;
- (vi) any actual or proposed assignee of HLBBHK or participant or sub-participant or transferee of HLBBHK's rights in respect of the Relevant Person; and
- (vii)
  - (a) any member of the Hong Leong Group;
  - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - (c) 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 HLBBHK engages for the purposes set out in paragraph (6)(vii) above; and
  - (d) any nominee, trustee, co-trustee, centralized securities depository or registrar, custodian, estate agent, solicitor or other person who is involved with the provision of services or products by a member of the Hong Leong Group to that Relevant Person.

Such information may be transferred to a place outside Hong Kong.

## 8. USE OF DATA IN DIRECT MARKETING

HLBBHK intends to use a Relevant Person's data in direct marketing and HLBBHK requires the Relevant Person's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a Relevant Person held by HLBBHK from time to time may be used by HLBBHK in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed: financial, insurance, banking and related services and products;

- (iii) the above services, products and subjects may be provided by HLBBHK and/or any member of the Hong Leong Group.

**If a Relevant Person does not wish HLBBHK to use his data in direct marketing as described above, the Relevant Person may exercise his opt-out right by notifying HLBBHK.**

9. Under and in accordance with the terms of the Personal Data (Privacy) Ordinance (the “Ordinance”) and the Code of Practice on Consumer Credit Data, any Relevant Person has the right: -
  - (i) to check whether HLBBHK holds data about him and of access to such data;
  - (ii) to require HLBBHK to correct any data relating to him which is inaccurate;
  - (iii) to ascertain HLBBHK’s policies and practices in relation to data and to be informed of the kind of personal data held by HLBBHK;
  - (iv) 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
  - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by HLBBHK to a credit reference agency, to instruct HLBBHK, 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 HLBBHK to a 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)).
10. 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 (9)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
11. In the event any amount in an account is written-off due to a bankruptcy order being made against a Relevant Person, the account repayment data (as defined in paragraph (9)(v) above) may be retained by the credit reference agency, 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 Relevant Person with evidence to the credit reference agency, whichever is earlier.
12. In accordance with the terms of the Ordinance, HLBBHK has the right to charge a reasonable fee for the processing of any data access request.
13. The person 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**  
**Hong Leong Bank Berhad, Hong Kong Branch**  
**50/F, The Center, 99 Queen’s Road Central, Hong Kong**  
**Telephone: 2283 8939 or 2283 8935**  
**Fax: 2285 3218**
14. HLBBHK may have obtained a credit report on the Relevant Person from a credit reference agency in considering any application for credit. In the event the Relevant Person wishes to access the credit report, HLBBHK will advise the contact details of the relevant credit reference agency.
15. Nothing in this policy shall limit the rights of Relevant Persons under the Ordinance.

16. To help us to provide a better service to you, please ensure that your contact details including your home and office addresses, your telephone numbers (including your mobile telephone number), e-mail address and other details registered with us are up to date.
17. The provisions of this policy forms part of the account terms and conditions and/or the agreement or arrangements that you have or may enter into with HLBBHK. If any inconsistency is found, the provision of this policy shall prevail to the extent of such inconsistencies.
18. This policy is subject to change from time to time and any changes will be posted on HLBBHK's website at <https://www.hlb.com.my/hk/en/personal-banking/forms.html>
19. In case of discrepancies between the English and Chinese versions, the English version shall prevail.

July 2021

## 豐隆銀行有限公司(香港分行)個人資料政策

1. 豐隆銀行有限公司(香港分行)(「本分行」)是豐隆銀行之香港分行。豐隆集團乃一間建基於馬來西亞之企業集團，經營多元化業務包括銀行及金融服務、製造及銷售、物業發展及投資、酒店和休閒業務以及自營投資，分佈於北亞及東南亞、西歐及英國、北美及大洋洲。本分行在香港的同系公司包括國浩集團有限公司、豐隆保險(亞洲)有限公司及南順(香港)有限公司。
2. 香港法例管制收集、使用及儲存有關個人的資料(「資料」)。本政策是發給本分行於香港有往來的個別人士(「相關人士」)，而此等相關人士之資料已經或將會由本分行收集。
3. 就開立或延續帳戶、設立或延續銀行/信貸安排或要求提供銀行/金融服務時，相關人士需要不時向本分行提供有關的資料。
4. 若未能向本分行提供該等資料，可能會導致本分行無法開立或延續帳戶或設立或延續銀行/信貸安排或提供銀行/金融服務。
5. 就持續與相關人士的正常銀行/金融業務關係，例如，當相關人士開出支票或存款時，本分行亦會收集相關人士的資料。
6. 相關人士的資料可被用作下列用途：
  - (i) 為相關人士提供銀行/金融服務和銀行/信貸安排所涉及的日常運作；
  - (ii) 進行配對程序及於相關人士申請信貸時及於每年(通常一次或多於一次)的定期或特別信貸覆核時，進行信用檢查；
  - (iii) 設立及維持本分行的信貸評分模式；
  - (iv) 協助其他金融機構進行信用檢查及追討欠債；
  - (v) 確保相關人士持續維持可靠信用；
  - (vi) 研究、設計及推出銀行、金融、保險服務或相關產品予相關人士，及對提供、處理及使用該等服務及產品的情況進行監察；
  - (vii) 推廣服務、產品及其他標的(詳情請參閱以下(8)段)；
  - (viii) 確定本分行對相關人士或相關人士對本分行的欠債金額；
  - (ix) 強制相關人士履行責任，其中包括但不限於向相關人士及為相關人士債務提供抵押或作出擔保的人士追討欠款；
  - (x) 履行根據下列適用於本分行或本分行被期望遵守的就披露及使用資料的義務、規定或安排：
    - (a) 不論於香港境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；
    - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、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任何指引或指導；

- (c) 本分行因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、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承擔或被彼等施加的任何目前或將來的合約或其他承諾；
  - (xi) 遵守豐隆集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於豐隆集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
  - (xii) 讓本分行的實際或建議承讓人，或就本分行對相關人士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；
  - (xiii) 執行財資運作；
  - (xiv) 提供諮詢資料(狀況查詢)；及
  - (xv) 與上述有關的用途。
7. 本分行持有的相關人士資料將予以保密，但本分行可就以上(6)段列明的用途把該等資料提供予下列各方：
- (i) 就本分行業務運作向本分行提供行政、電訊、電腦、付款或證券結算或其他有關服務的任何代理人、承辦商或第三方服務供應商；
  - (ii) 任何對本分行負有保密責任的其他人士，包括承諾保密該等資料的豐隆集團成員公司；
  - (iii) 付款銀行向出票人提供已付款支票的副本（而其中可能載有收款人的資料）；
  - (iv) 信貸資料服務機構，以及在相關人士欠帳時，則可將該等資料提供給追討欠款公司；
  - (v) 本分行根據對本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分行遵守的任何指引或指導，或根據本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；
  - (vi) 本分行的任何實際或建議承讓人或就本分行對相關人士享有的權利的參與人或附屬參與人或受讓人；及
  - (vii)
    - (a) 豐隆集團任何成員公司；
    - (b) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
    - (c) 就以上(6)(vii)段列明的用途而被本分行任用之第三方服務供應商（包括但不限於寄件中心、電訊公司、電話促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司）；
    - (d) 任何涉及豐隆集團成員公司向該相關人士提供服務或產品之代理人、受託人、共同受託人、中央證券存管機構或過戶登記處、保管人、地產代理、律師或其他人士。

該等資料可能被轉移至香港境外。

8. **在直接促銷中使用資料**

本分行擬把相關人士資料用於直接促銷，而本分行為該用途須獲得相關人士同意（包括表示不反對）。就此，請注意：

- (i) 本分行可能把本分行不時持有的相關人士姓名、聯絡資料、產品及服務組合資料、交易模式及行爲、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：財務、保險、銀行及相關服務及產品；
- (iii) 上述服務、產品及促銷標的可能由本分行及/或任何豐隆集團成員公司提供。

**如相關人士不希望本分行如上述使用其資料作直接促銷用途，相關人士可通知本分行行使其選擇權拒絕促銷。**

9. 根據個人資料(私隱)條例（「條例」）的條款及個人信貸資料實務守則，任何相關人士有權：-

- (i) 查閱本分行有否持有其資料及查閱該等資料；
- (ii) 要求本分行改正任何有關其不準確的資料；
- (iii) 查明本分行對於資料的政策及實務及獲告知本分行持有的個人資料的種類；
- (iv) 要求獲告知那些資料會被例行披露予信貸資料服務機構或追討欠款公司，並獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求；及
- (v) 就本分行向信貸資料服務機構提供的任何帳戶資料（為免生疑問，包括任何帳戶還款資料），於全數清還欠帳後結束帳戶時，指示本分行要求信貸資料服務機構自其資料庫中刪除該等帳戶資料，但指示必須於帳戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過 60 日的欠款。帳戶還款資料包括上次到期的還款額，上次報告期間（即緊接本分行上次向信貸資料服務機構提供帳戶資料前不多於 31 日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過 60 日的欠款的日期（如有））。

10. 如帳戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計 60 日屆滿前全數清還或已撤帳（因破產令導致撤帳除外），否則帳戶還款資料（定義見以上(9)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。

11. 如相關人士因被頒布破產令而導致任何帳戶金額被撤帳，不論帳戶還款資料有否顯示任何拖欠為期超過 60 日的還款，該帳戶還款資料（定義見以上(9)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由相關人士提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。

12. 根據條例的條款，本分行有權就處理任何查閱資料的要求收取合理費用。

13. 任何關於查閱或改正資料，或索取關於資料政策及實務或所持有的資料種類的要求，應向下列人士提出：-

**資料保護主任**

**豐隆銀行有限公司(香港分行)**

**香港中環皇后大道中 99 號中環中心 50 樓**

**電話：2283 8939 或 2283 8935**

**傳真：2285 3218**

14. 本分行或向信貸資料服務機構查閱有關相關人士的信貸報告用以考慮相關人士之任何信貸申請。若相關人士有意索取有關信貸報告，本分行會提供有關信貸資料服務機構的聯絡詳情。
15. 本政策不會限制相關人士在條例下所享有的權利。
16. 為使本分行能夠向閣下提供更佳服務，請確保本分行所登記閣下的個人聯絡資料正確無誤，如住宅及辦事處地址、電話號碼（包括流動電話）、電郵地址及其他資料。
17. 本政策的條文構成戶口條款及條件及或閣下經已或可能與本分行訂立的協議或安排的一部份。倘有異同，但限於該等異同上，應以本政策的條文為準。
18. 本政策將不時修訂，任何有關修訂將刊登於本分行網頁 <https://www.hlb.com.my/hk/en/personal-banking/forms.html>。
19. 中英文版本如有歧異，概以英文本為準。

二零二一年七月