

Privacy Policy Statement 《私隱政策聲明》

1. Introduction 簡介

CHINA EVERBRIGHT BANK CO., LTD., HONG KONG BRANCH (Incorporated in the People's Republic of China with limited liability) (the “**Bank**”) respects customers' privacy and strives to uphold your trust and confidence by protecting and using your personal data in a responsible manner. The Bank absolutely understands the importance of personal data privacy protection and is committed to comply with the requirements of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong) (the “**Ordinance**”).

中國光大銀行股份有限公司香港分行（在中華人民共和國成立的有限責任公司）（「**本行**」）尊重客戶私隱，本行竭力以負責任的方式保障及使用您的個人資料，以鞏固您的信任及信心。本行深明個人資料保障的重要性，並致力於遵守《個人資料（私隱）條例》（香港法例第486章）（「**條例**」）的規定。

This Privacy Policy Statement sets out the policies and practices of the Bank's commitment to protecting the privacy rights in accordance with the provisions of the Ordinance and the related codes and guidelines issued from time to time by the Office of the Privacy Commissioner for Personal Data, Hong Kong (the “**Privacy Commissioner**”).

本《私隱政策聲明》根據條例條文以及香港個人資料私隱專員公署（「**私隱專員**」）不時頒布的相關守則及指引載列本行致力保障私隱權的政策及慣例。

2. Kinds of Personal Data Held by the Bank 本行持有的個人資料的種類

There are three broad categories of personal data held by the Bank, namely:
本行持有三大類別的個人資料，分別是：

- (a) data of potential and existing customers who interact with the Bank and/or apply for or use the Bank's products or services;
與本行互動及/或申請或使用本行產品或服務的潛在及現有客戶的資料；
- (b) data of other individuals, including but not limited to guarantors, sureties, visitors or users of the Bank's websites, service providers, business partners, landlords and tenants, etc.; and
其他人士的資料，包括但不限於保證人、擔保人、本行網頁的瀏覽人士或使用者、服務提供者、商業夥伴、業主及租客等；及
- (c) data of job applicants and employees.
求職者及僱員的資料。

Please contact the Bank's staff for obtaining the relevant statement(s) relating to the collection, use and disclosure of the personal data of job applicants and employees by the Bank.

關於本行收集、使用及披露求職者及僱員的個人資料的相關聲明，請聯絡本行職員。

3. Collection of Personal Data 個人資料的收集

The Bank will provide a “*The Personal Data (Privacy) Ordinance – Personal Information Collection Statement*” (the “**PICS**”) [<http://www.hkg.cebbank.com/site/resource/cms/article/163764239/163767805/PICS.pdf>] on or before the collection of personal data, which sets out 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. Provision of personal data to the Bank is entirely voluntary. Please refer to the PICS for details and the consequences of failure to provide such data.

本行會在收集個人資料之時或之前，提供《個人資料（私隱）條例 — 收集個人資料聲明》（「**《收集個人資料聲明》**」） [<http://www.hkg.cebbank.com/site/resource/cms/article/163764239/163767805/PICS.pdf>]，《收集個人資料聲明》載列收集資料的用途、將獲轉交資料的人士類別、查閱及更正資料的權利，以及其他有關資料。向本行提供個人資料完全屬自願性質。有關未能提供該等資料的詳情及後果，請參閱《收集個人資料聲明》。

With respect to the information the Bank collected on the websites or through the mobile devices, please refer to clause 8 below.

關於本行在網站上或通過流動裝置收集的資料，請參閱以下第8條。

4. Purposes of Using and Keeping Personal Data 使用及持有個人資料的用途

The Bank will use and keep the data for the following purposes or any of them in the ordinary course of business:
本行會就以下用途（任何一項或多項）在正常業務運作中使用及持有資料：

- (a) considering and processing applications for the establishment, variation and/or cancellation of the products, services and credit facilities;
考慮及處理設立、變更及/或取消產品、服務及信貸便利的申請；
- (b) the daily operation of the products, services and credit facilities;
產品、服務及信貸便利的日常運作；
- (c) provision of bank references;
提供銀行財務資信證明函；
- (d) conducting credit checks (including without limitation upon applications for credit and upon periodic or special review of credit) and carrying out matching procedures (as defined in the Ordinance);
進行信貸調查（包括但不限於信用申請及信用定期或特別審查）並執行核對程序（其定義詳見條例）；
- (e) building and maintaining the Bank's credit and risk rating systems;
建立及維持本行的信貸及風險評級系統；
- (f) maintaining a credit track record of customers (whether or not there exists any relationship between the customers and the Bank) for present and future reference;
保存客戶的信貸記錄（不論客戶和本行之間是否有任何關係），以作目前及將來參考之用；
- (g) assisting other financial institutions, credit card issuing companies and debt collection agencies to conduct credit checks and collect debts;
協助其他財務機構、信用卡發行商及追收賬款機構作信貸檢查及追討債務；
- (h) monitoring and ensuring ongoing credit worthiness of customers;
監督及確保客戶的信用維持良好；
- (i) designing banking/financial services or related products for customers' use;
設計供客戶使用的銀行/財務服務或有關產品；
- (j) marketing services or products and other subjects as set out in more detail in the PICS;
推廣服務或產品及其他促銷標的，更多詳情請參閱《收集個人資料聲明》；
- (k) determining the amounts of indebtedness owed to or by customers;
確定欠付客戶或其所欠的負債款額；
- (l) enforcement of customers' obligations, and collection of debts owed and due by customers and from those providing security or guarantee for customers' obligations;
執行客戶應承擔的義務，及向客戶及為客戶的責任提供抵押或擔保的人士追收欠款；
- (m) complying with the obligations, requirements or arrangements, whether compulsory or voluntary, that apply to the Bank or a member of the CE Group or that it is expected to comply according to (the "CE Group" refer to China Everbright Bank Co., Ltd. and its holding companies, branches, representative offices, subsidiaries and affiliates (and affiliates include branches, subsidiaries and representative offices of the holding companies of China Everbright Bank Co., Ltd.)):
遵循適用於本行或中國光大集團成員的責任、要求或安排（無論強制或自願），或其預計需遵守（「**中國光大集團**」指中國光大銀行股份有限公司及其控股公司、分支機構、代表辦事處、附屬公司和關聯公司（關聯公司包括中國光大銀行股份有限公司之控股公司的分支機構、附屬公司及代表辦事處））：
 - (i) any law, regulation, judgment, court order, voluntary code, sanctions regime binding or applying to it within or outside Hong Kong existing currently and in the future ("**Laws**") (e.g. the Inland Revenue Ordinance (Chapter 112 of the Laws of Hong Kong) and its provisions including those concerning automatic exchange of financial account information);
在香港境內或境外目前和將來存在的具法律約束力或通用的任何法律、法規、判決、法院命令、自願守則、制裁制度（「**法律**」）（如稅務條例（香港法例第112章）及其包括關於自動交換財務賬戶資料的條文）；
 - (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 Hong Kong existing currently and in the future and any international guidance, internal policies or procedures (e.g. guideline or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
在香港境內或境外目前和將來存在的法律、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指引或指導，及任何國際指引、內部政策或程序（如稅務局包括關於自動交換財務賬戶資料的指引或指導）；

- (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 Bank or a member of the CE Group 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 authorities, or self-regulatory or industry bodies or associations;
本行或中國光大集團成員基於財務、商業、業務或其他利益或活動，根據本地或外地的法律、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相關規定而承擔或執行的目前或將來的任何合約或其他承諾；
- (n) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the CE 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;
遵守為符合制裁或預防或偵測洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於中國光大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；
- (o) administering and processing insurance policies and medical, security and underwriting checks;
管理和處理保單、醫療、擔保和承保檢查；
- (p) verifying customers' eligibility for insurance, financial or wealth management products;
核實客戶申請保險、金融或財富管理產品的資格；
- (q) designing and providing customers with insurance, financial and related services and products;
設計及為客戶提供保險、金融及相關的服務和產品；
- (r) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of customers to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
使本行的實際或計劃承讓人，或本行對客戶的權利的參與人或附屬參與人評核意圖成為轉讓、參與或附屬參與的交易；及
- (s) fulfilling any other purposes relating thereto.
與上述有關的用途。

5. Disclosure of Personal Data 個人資料的披露

The personal data would not be disclosed to other parties unless such disclosure is made in accordance with the PICS or is permitted or required by any law binding on the Bank.

除非作出有關披露是根據《收集個人資料聲明》或本行受約束的任何法律下允許或要求的，否則個人資料不會披露予其他人士。

6. Security of Personal Data 個人資料的保安

The Bank commits to ensure safety of the personal data and to prevent unauthorized or accidental access, disclosure, processing, erasure, loss or use of the data. The Bank also commits to achieve appropriate levels of security protection by, including but without limitation, restricting physical access to data through security storage facilities, and incorporating security measures into equipment in which data is held. Encryption technology is employed during sensitive data transmission through the internet to protect such sensitive data.

本行致力於確保個人資料的安全及防止資料未獲授權或意外地被查閱、披露、處理、刪除、遺失或使用。本行亦致力於實現適當程度的安全保障，包括但不限於透過保安貯存設施來限制對資料的實體查閱及對持有資料的設備實施保安措施。在透過互聯網傳送敏感性資料時，本行會採用加密法技術，以保護該等敏感性資料。

7. Retention of Personal Data 個人資料的保留

Personal data provided to the Bank will not be kept longer than necessary for the fulfillment of the purposes for which the personal data 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.

提供予本行的個人資料的保留時間不會超過為履行該等資料在其收集時的使用目的或擬使用目的，以及不時為遵守法律、監管及會計規定的實際需要時期。

8. Internet Policy and Use of "cookies"

互聯網政策及「cookies」的使用

The internet is not a secure form of communication. Due to the nature of the internet, such communication may be interrupted or delayed because of the internet traffic or incorrect data transmission. The Bank will not be responsible for loss or damage suffered by visitors or users as a result of any delay, loss, diversion, alteration or corruption of any communication sent to or received by the Bank through the internet. To the fullest extent permitted by law, the Bank does not accept responsibility or liability for direct, indirect, special, or consequential damages arising out of the use of the Bank's website (www.hkg.cebbank.com), Weixin Official Account and mobile banking app (the "App").

互聯網並非安全的通訊方式。鑒於互聯網的性質，互聯網通訊可能會因網上交通流量或數據傳送失誤而中斷或延誤。本行對瀏覽人士或使用者因透過互聯網向本行傳送或供本行接收的任何訊息有任何延誤、遺失、轉移、更改或訛用而引起之損失或損害概不負責。在法律允許的最大範圍內，本行對使用本行的網頁 (www.hkg.cebbank.com)、微信官方賬號及手機銀行應用程式（「應用程式」）而招致之任何直接、間接、特別或衍生之損失不負上任何責任。

Information collected on the websites or through the mobile devices

透過網站或流動裝置所收集的資料

- (a) The following provisions shall only apply to the information collected on the Bank's website, Weixin Official Account and the App, or through any of the Bank's online advertisements. For the avoidance of doubt, they do not apply to any visitor or user who is not accessing or browsing the Bank's website, Weixin Official Account and the App or visits third-party's websites that are not operated or controlled by the Bank where the Bank's online advertisements are displayed:

以下條文僅限於透過本行的網站、微信官方賬號及應用程式，或透過任何本行的網上廣告所收集的資料。為免生疑問，以下條文並不適用於任何並非正在進入或瀏覽本行的網站、微信官方賬號及應用程式或瀏覽並非由本行運作或控制的第三方網站上所顯示的本行網上廣告的瀏覽人士或使用者：

- (i) Visitors or users may access or visit the Bank's website and the App without providing any of his/her personal data. However, the Bank will record certain information of the visitors or users who visit the Bank's website and/or the App. Such information may include the number, type, and general usage pattern of the visitors and users, and it will be used by the Bank for statistical purpose and for improving the customer experience. The Bank does not work with any third party to record any of such visitors' or users' information.
- 瀏覽人士或使用者毋須提供其個人資料即可進入或瀏覽本行網站及應用程式，惟本行會記錄瀏覽本行網站及/或應用程式的瀏覽人士或使用者的某些資料。該等資料或會包括瀏覽人士或使用者的的人數、類別及一般使用形式，並且本行會將該等資料用作統計用途及提升客戶體驗。本行不會聯同第三方記錄瀏覽人士或使用者的資料。
- (ii) By accessing or browsing the Bank's website or the App, following the Bank's Weixin Official Account or electronically responding to the Bank's online advertisements, each of the visitors and/or users shall give consent to the Bank for the collection and use of "cookies" in the manner as set out herein (please see below for details).
- 各瀏覽人士及/或使用者進入或瀏覽本行的網站或應用程式，關注本行的微信官方賬號或通過電子渠道回應本行的網上廣告，即表示同意本行按照在此所述收集及使用「cookies」(請參閱以下詳情)。
- (iii) There are sections of the Bank's website, Weixin Official Account and the App where the Bank specifically asks for the personal data, for example, when completing online forms to submit an enquiry, applying for a product or service or registering to use the online services. Please read the applicable terms and conditions for these products and services and the PICS for the types of data collected, purposes of collection, classes of persons to whom the personal data may be transferred, the rights to access and correct the personal data, and other relevant information. Please do not proceed further or provide the personal data to the Bank if they are not agreeable.
- 本行網站、微信官方賬號及應用程式的某些部分會特定要求提供個人資料，例如，透過填寫網上表格提交查詢、申請產品或服務或註冊使用網上服務。關於收集資料的種類、收集用途、將獲轉交個人資料的人士類別、查閱及更正個人資料的權利，以及其他有關資料，請閱讀這些產品及服務的適用條款及細則以及《收集個人資料聲明》。
- (iv) With respect to the Bank's Weixin Official Account, after a person follows the account (the "follower"), the Bank will access such follower's Open ID, Profile Photo, Nickname, Gender, Country/Region/City, Follow/binding time and status of such follower's Weixin/WeChat account for statistical and analysis

purposes and for certain services such as pushing notifications. The Bank may further provide the above information to the relevant service providers for verifying the follower's identity and pushing correspondent reply message, if necessary. For the purpose of the account operation, the above information will also be stored at the data centre of the Bank's head office, China Everbright Bank Co., Ltd. (currently located in the PRC). Followers who do not allow the Bank to collect or use the information in the above manner may at any time unfollow the Bank's Weixin Official Account, and they may not be able to use the Bank's Weixin Official Account services thereafter.

就本行的微信官方賬號而言，在某人士關注賬號後（「關注者」），本行會取得該關注者的賬號識別碼、頭像、昵稱、性別、國家/地區/城市、關注/綁定時間，以及該關注者的微信賬號狀態，以作統計及分析的用途以及用於某些服務，例如推送訊息。如有需要，本行亦有可能將上述資料提供予有關服務供應商，以作驗證關注者身份及推送回復訊息。為賬號運作的目的，上述資料將同時被儲存於本行總行即中國光大銀行股份有限公司的數據庫（現位於中國內地）。關注者如不欲本行以上述方式收集或使用資料，可隨時取消關注本行的微信官方賬號，但其隨後將無法使用本行的微信官方賬號服務。

- (v) With respect to the App, the App will store the downloaded data on a user's mobile device to reduce the waiting time for downloading data after loading the App. The App will use the location service of a user's mobile device to collect the user's current location for the operation of the App, and this will require the user's authorization on location. Also, the Bank may, via the App, have access to certain data or information kept at or functions of the user's mobile device, namely, the installation identification number, microphone, camera and biometric authentication module. Users who do not allow the Bank to access the information in the above manner may at any time cease using the App, and they may not be able to use the services available on the App.

就應用程式而言，應用程式會將已下載的數據儲存至使用者的流動裝置上，以減少在加載應用程式後下載數據的等候時間。應用程式將取用使用者的定位功能以獲取使用者現在的位置，為應用程式的操作之用，並此安排須取得使用者授權位置信息。此外，本行可通過應用程式獲取使用者流動裝置儲存的某些數據或資料或使用者流動裝置的功能，分別是：安裝識別號、麥克風、鏡頭及生物特徵認證模塊。如使用者不允許本行以上述方式獲取資料，可隨時停止使用應用程式，但其將無法使用應用程式上可用的服務。

Use of "cookies"

「Cookies」的使用

- (b) Cookies are small bits of information that are automatically stored in the web browser in a computer or other electronic device that can be retrieved by the Bank's website, Weixin Official Account, the App and any of the Bank's online advertisements. Only anonymous information (including but not limited to visiting date and time, language preference, number of visitors, and habits, behavior and usage patterns of visitors, etc.) will be collected by cookies and none of the visitor's personal data is involved.

Cookies 是載有少量資料的檔案，自動儲存於電腦或其他電子設備的互聯網瀏覽器內，可供本行的網站、微信官方賬號、應用程式及任何本行的網上廣告擷取資訊之用。Cookies 只收集不記名的資料（包括但不限於瀏覽日期及時間、語言選擇、瀏覽人數，及瀏覽人士的習慣、活動及使用形式等），而不會涉及瀏覽人士的個人資料。

- (c) In relation to the App and the Bank's Corporate / Personal e-Banking platform(s), a cookie with a unique identifier assigned by the Bank will be stored in the web browser or mobile device throughout the session after login. If the cookies are not used, login credentials (user ID and password) may be required repeatedly when accessing each new webpage of the App or the Corporate / Personal e-Banking platform(s). Cookies will be expired upon logging off the Corporate / Personal e-Banking services.

關於應用程式及本行的企業/個人網上銀行平台，在登錄後的整段期間，本行分配之獨有標識的 cookie 會儲存在互聯網瀏覽器或流動裝置內。若不使用 cookies，瀏覽人士每當瀏覽應用程式或企業/個人網上銀行平台的網頁時可能會被重複要求輸入登入的憑證資料（用戶名稱及密碼）。當客戶從企業/個人網上銀行平台登出後，cookies 便會失效。

- (d) With respect to the Bank's Weixin Official Account, the Bank uses cookies (e.g. tracking a follower's digital footprint) to improve the design and functionality of the account to deliver a better customer experience.

有關本行的微信官方賬號，本行使用 cookies（如追蹤關注者的數碼足跡）來提升賬號的設計和功能性，以提供更好的客戶體驗。

- (e) Regarding the use of the App, the Bank also uses cookies to (i) improve the functionality of the App by tracking a user's digital footprint within the App, (ii) recognise the user's mobile device when such user returns to the App, and (iii) record a user's digital footprint in the App such as tracking the pages such user visits so that the Bank may provide personalized services or offers which are most likely to interest the user.

關於應用程式的使用，本行亦使用 cookies 來(i)通過追蹤使用者在應用程式內的數碼足跡，提升應用程式的功能性，(ii)當使用者重返應用程式時識別該使用者的流動裝置，以及(iii)在應用程式中記錄使用者的數碼足跡，例如追蹤使用者瀏覽的頁面，以讓本行可提供最可能令使用者感興趣的個性化服務或推廣。

- (f) In order to block, delete or disable these cookies, changing the setting of the browser or mobile device may be required. However, a user may not be able to log in to the Bank's Corporate / Personal e-Banking platform(s). Also, a user must agree and accept that the Bank will have access to the cookies for continuing to use the App by him. Please cease using the App if the use of cookies cannot be accepted.

使用者可能需要更改瀏覽器或流動裝置的設定，以拒絕、刪除或停用 cookies。惟使用者可能會無法登錄本行的企業/個人網上銀行平台。另為讓使用者繼續使用應用程式，其必須同意並接受本行可取用 cookies 資料。如使用者不接納 cookies 的使用，請停止使用應用程式。

9. Outsourcing Arrangements 外判安排

If the Bank engages data processors to handle or process personal data on the Bank's behalf (whether within or outside Hong Kong), the Bank will adopt contractual and/or other means to prevent unauthorized or accidental access, processing, erasure, loss or use of the data transferred to the data processor for processing.

如本行聘用資料處理者以代本行處理個人資料（不論於香港境內或境外），本行將採用合約規範方法及/或其他方法，以防止轉移予該資料處理者作處理的資料未獲授權或意外地被查閱、處理、刪除、遺失或使用。

10. Direct Marketing 直接促銷

The Bank may use personal data in direct marketing and the Bank requires consents from the relevant individuals (which includes an indication of no objection) for that purpose. An individual may exercise his/her opt-out right by notifying the Bank.

本行可使用個人資料作直接促銷及本行須為此目的取得有關人士的同意（包括有關人士不反對之表示）。該人士可通知本行以行使其拒絕促銷的權利。

11. Data Access Requests and Data Correction Requests 查閱資料要求及更正資料要求

The Bank will comply with and process all data access requests ("DAR") and data correction requests ("DCR") in accordance with the provisions of the Ordinance and its internal policies. The Bank may, subject to the Ordinance and the guidelines issued from time to time by the Privacy Commissioner, impose a fee for complying with a DAR. If an individual making a DAR requires an additional copy of the personal data that the Bank has previously supplied pursuant to an earlier DAR, the Bank may charge a fee to cover the full administrative and other costs incurred in supplying that additional copy. Any DAR or DCR may be addressed to the Bank's data protection officer with contact details as set out in the clause 13 below.

本行會根據條例條文及其內部政策遵守並處理所有查閱資料要求（「查閱資料要求」）及更正資料要求（「更正資料要求」）。本行可在符合條例或由私隱專員頒布之指引的規定下，就查閱資料要求收取費用。倘若任何提出查閱資料要求的人士要求本行提供按早前的查閱資料要求已經提供過的個人資料的額外副本，本行可收取費用以彌補提供該額外副本所產生的全部行政成本或其他成本。任何查閱資料要求或更正資料要求，可向本行之資料保障主任提出，其聯絡資料載於以下第 13 條。

12. Changes to Privacy Policy Statement 《私隱政策聲明》的修改

This Privacy Policy Statement is subject to review and may be updated from time to time. Please approach the Bank or visit the Bank's webpages for the Bank's latest Privacy Policy Statement.

本《私隱政策聲明》可經本行不時審閱並作出更新。請與本行聯繫或訪問本行網頁以獲取本行最新的《私隱政策聲明》。

13. Enquiries

查詢

Any DAR or DCR or request for information about the Bank's personal data privacy policies and practices may be addressed to the Bank's data protection officer. The contact details of the data protection officer are as follows:

任何查閱資料要求或更正資料要求或索取本行個人資料私隱政策及慣例的資料的要求，可向本行之資料保障主任提出。資料保障主任的聯絡資料如下：

Data Protection Officer

China Everbright Bank Co., Ltd., Hong Kong Branch,
23/F Everbright Centre, 108 Gloucester Road, Wan Chai, Hong Kong
Fax: 2143 2188 Tel: 3123 9888

資料保障主任

中國光大銀行股份有限公司香港分行
香港灣仔告士打道108號光大中心23樓
傳真：2143 2188 電話：3123 9888

If there is any inconsistency between the English version and the Chinese version of this Privacy Policy Statement, the English version shall prevail.

本《私隱政策聲明》的中英文版本如有任何歧異，概以英文版本為準。

[March] 2021

2021 年[3]月