

招商永隆銀行有限公司澳門分行(「本行」)嚴格遵照澳門特別行政區第 32/93/M 號法令《金融體系法律制度》、第 8/2005 號法律《個人資料保護法》及其他相關法律的規定，尊重客戶的私隱及對客戶資料實施保障措施和作保密處理。現通知收集資料當事人：

### 一、資料當事人類別

資料當事人主要有客戶、潛在客戶及其他個人(包括銀行/財務服務及銀行信貸/信貸融通的申請人、擔保人、諮詢人、保證人、抵押品提供者、公司客戶或申請人的股東、董事、高階職員及管理人員、申請人的獨立經營者或合夥人以及其他合約對手方)。

### 二、收集資料的目的

資料當事人須不時就各種事項向本行(即招商集團，定義見下文第十三段)提供有關的個人資料，該等事項包括申請開立或延續賬戶、設立或延續銀行信貸/信貸融通或銀行所提供的證券及期貨買賣、信用卡、保險、租務及物業管理及其他銀行及金融服務(如轉帳/匯款服務)。

若未能向本行提供該等資料，可能會導致本行無法開立或延續賬戶或設立或延續銀行信貸/信貸融通或為其客戶提供證券及期貨買賣、信用卡、保險、租務及物業管理及其他銀行及金融服務(如轉帳/匯款服務)。

### 三、收集資料的轉讓

因應資料當事人與本行的正常銀行及客戶關係可取得資料，而該等資料包括但不限於通過第三方、公共領域、資料當事人使用移動應用程序及網站、「Cookies」、行為追蹤工具收集所得的資料、向資料當事人的賬戶付款、資料當事人指示本行訂立交易(如轉帳/匯款服務)、資料當事人開出支票、存款、償還貸款、進行證券及期貨交易、申請信用卡、要求本行提供租務及物業管理服務或購買保險或其他銀行及金融產品及服務，本行亦會收集資料當事人的個人身份資料。

### 四、處理資料的用途

視乎資料當事人與本行的關係的性質，資料當事人的資料可被用作包含下列全部或其中任何一項或多項的用途：

- 本行為資料當事人提供服務和信貸融通所涉及的日常管理及運作，包括決定是否向資料當事人提供或持續提供銀行、金融及其他服務(例如禮賓服務)；
- 提供銀行證明書；
- 於資料當事人包括但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，進行信用檢查及在符合相關法例所載的規定下，進行核對程序；
- 設立及維持本行的信貸或行為評分模式；
- 協助其他財務機構、信用卡或消費卡發卡公司及追討欠款公司進行信用檢查及追討欠債；
- 確保資料當事人持續維持可靠信用；
- 進行市場、服務或產品分析或研究、設計、發展或改善招商集團供資料當事人使用的金融服務或有關產品；
- 推廣服務、產品、商品或其他項目(本行可能會或不會就此獲得報酬)(詳情請參閱以下第七段)；
- 確定本行對資料當事人或資料當事人對本行的欠債金額；
- 執行資料當事人向本行應負義務，包括向資料當事人及為資料當事人債務提供抵押或擔保的人士追討欠款；
- 履行根據下列適用於本行或任何招商集團成員或其服務供應商被期望遵守的就披露及使用資料的義務、規定或安排：

- 不論於澳門特別行政區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(如稅務法例及其他包括有關自動交換財務賬戶資料的條文)；
- 不論於澳門特別行政區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

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或指導(如由財政局所發出或提供包括有關自動交換財務賬戶資料的指引或指導)；

- 本行或任何招商集團成員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應施加的任何目前或將來的合約或其他承諾；
- 遵守本行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本行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；
- 就營運或內部監控目的而言，信用評估或統計分析(包括在各種情況下，行為分析及評估資料當事人與本行的整體關係)；
- 使本行的實際或建議承讓人(包括其法律、會計顧問及/或商業顧問)或就有關資料當事人本行享有的權利之任何參與人或附屬參與人(包括該等參與人或附屬參與人的法律、會計顧問或商業顧問)評核其擬承讓、參與或附屬參與的交易；
- 與資料當事人或其他人士之資料比較以進行信用檢查，資料核實或以其他方法產生或核實資料，不論有關比較是否為對該資料當事人採取不利之行動而進行；
- 作為維持資料當事人的信貸記錄，不論資料當事人與本行是否存在任何關係，以作現在或將來參考用；
- 與接受由本行發出的信用卡的商號及獲本行提供聯營/合營/會員專享信用卡服務之機構(下稱「各商號」或「各聯營機構」)交換資料(各聯營機構的名稱見有關服務和產品的申請表格)；
- 就任何信用卡付款或交易，與各商號的銀行核實資料當事人的身份；
- 合理的內部管理用途(包括保安、調查、風險管理、預防詐騙、為索索抗辯及監察本行所給予或提供的服務質素及效率)；及
- 與上述有關的用途。

### 五、資料接收者及資料轉移

如本行或第四段所指的任何受讓人認為合適，資料當事人的資料可於任何國家(澳門境內或境外，如中國內地、香港)處理、保存或傳達或披露，以作第四段所載用途。資料可根據在本行及/或有關指受讓人符合適用司法管轄區(澳門境內或境外，如中國內地、香港)的當地慣例、法律和規則(包括任何政府行政措施和政令)的情況下發放或披露。本行持有資料當事人的資料將予以保密，但本行獲授權可就第四段列明的用途把資料當事人的資料提供予下列各方(不論在澳門境內或境外，如中國內地、香港)：

- 就本行所運作的任何業務向招商集團成員提供行政、管理、電訊、電腦、付款或證券結算、承銷、存管、託管、登記服務、反洗黑錢、客戶服務中心、信用卡授權、卡類產品壓印工序或其他服務的任何代理人、承辦商、索償調查公司或第三方服務供應商(包含任何招商集團成員作為外包服務供應商)；
- 任何對本行負有保密責任的其他人士，包括承諾保密該等資料的招商集團成員；
- 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)；
- 信貸資料服務機構，以及在資料當事人欠賬時，則可將該等資料提供給追討欠款公司；
- 招商集團成員根據對招商集團成員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招商集團成員遵守的任何指引或指導，或根據招商

## 關於個人資料保護相關法例致客戶的通知(「本通知」) Notice to Customers relating to the Personal Data Privacy (the "Notice")

- 集團成員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(以上不論於澳門特別行政區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；
- 本行的任何實際或建議承讓人(包括其法律、會計顧問及/或商業顧問)或就有關資料當事人本行享有的權利之參與人或附屬參與人或受讓人(包括其法律、會計顧問及/或商業顧問)；
- 本行的任何保險公司或代理人、證券及期貨經紀、商號或其他商業夥伴；
- 任何與資料當事人已經或將會存在往來的財務機構、消費卡或信用卡發行公司；
- 對資料當事人的義務提供或計劃提供擔保或第三方抵押的任何人士等；
- 銀聯通寶有限公司(「銀通」)(包括任何與有關「認識你的客戶」的查核)、銀通網絡的經營商或參與商及其他自動櫃員卡發行商；
- 為就信用卡繳款事宜或信用卡交易而核實持卡人的身份的任何商號的銀行；
- 於澳門或其他司法管轄區的任何招商集團成員；
- (1) 第三方金融機構、承保人、信用卡公司、證券、投資、商品及/或生活品味服務供應商；
- (2) 第三方獎賞、長期客戶及專享優惠計劃的供應商；
- (3) 本行之合作品牌夥伴(該等合作品牌夥伴名稱會於有關服務及產品(視情況而定)的申請表格上列明)；
- (4) 慈善或非牟利機構；及
- (5) 本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、電腦促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司)；及
- 連接到本行的產品及/或服務或以任何方式提供有關本行的產品及/或服務資料的任何介面的經營商(例如應用程式的介面)；
- 在(1)符合公眾利益要求；或(2)在資料當事人明示或暗示同意情況下之任何其他人士。

### 六、在信貸資料平台中使用資料

- 本行因應資料當事人(不論以借款人、按揭人或擔保人身份，以及不論以資料當事人本人單名或與其他人士聯名方式)的授權同意，才會以本行及/或代理人的名義向信貸資料平台提交或申請資料當事人的信貸及個人資料；
- 信貸資料平台將使用由本行提供的資料統計資料當事人(分別以借款人、按揭人或擔保人身份，及以資料當事人本人單名或與其他人士聯名方式)不時於澳門信貸提供者間持有的信貸宗數，並存於信貸資料平台的個人資料信貸資料庫內供獲授權的信貸提供者共用(須受根據相關法例核准及發出的信貸資料平台參與銀行業務指引的規定所限)。
- 本行可為審核現有已批出的個人信貸的用途持續查閱信貸資料平台所持有的有關任何資料當事人的個人資料，而該等審核或牽涉本行對下列事項的考慮：
  - 增加信貸限額；
  - 對信貸作出限制(包括取消或減低信貸限額)；或
  - 與有關資料當事人安排或實行債務償還安排。

### 七、在直接促銷中使用資料

- 本行擬把資料當事人資料用於直接促銷，而本行為該用途須獲得資料當事人書面同意(包括表示不反對)。就此，請注意：
- 本行可能把本行不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；

- 可用作促銷下列類別的服務、產品及項目：
  - 財務、保險、信用卡、銀行、證券、投資、禮賓及相關服務及產品；
  - 商品、消費品、食品、數據、產品、服務、要約或折扣；
  - 獎賞、客戶或會員或優惠計劃及相關服務及產品；
  - 本行合作品牌夥伴提供之服務及產品(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明)；及
  - 為慈善及/或非牟利用途的捐款及捐贈；
- 上述服務、產品及促銷目標的可能由本行及/或下列各方提供或(就捐款及捐贈而言)徵求：
  - 招商集團成員；
  - 第三方金融機構、承保人、信用卡公司、證券、投資、商品及/或生活品味服務供應商；
  - 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；
  - 本行及招商集團成員之合作品牌夥伴(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明)；及
  - 慈善或非牟利機構；
- 本行亦擬將第(七)(i)段所述的資料提供予第七(ii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷項目中使用，而本行為此用途須獲得資料當事人書面同意(包括表示不反對)；
- 本行可能因如第七(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如本行會因提供資料予其他人士而獲得任何金錢或其他財產的回報，本行會於第七(iiv)段所述徵求資料當事人同意或不反對時是通知資料當事人。

**如資料當事人不希望本行如上所述使用其資料或將其資料提供予其他人土作直接促銷用途，資料當事人可通知本行使其選擇拒絕此類而無需為此繳費。資料當事人必須按第九段所指明的地址或本行不時通知資料當事人的其他更新地址向本行發出書面通知。**

### 八、資料當事人的權利

資料當事人在《個人資料保護法》第 10 條至第 12 條之規定下享有資訊權、查閱權、更正權及反制權等權利。如資料當事人欲行使有關權利，需以書面方式向本行提出，本行可能對查閱或更正資料的要求收取合理費用。

- 就信貸資料平台，資料當事人有權：
- 查閱本行是否持有其資料及查閱該等資料；
  - 要求本行改正任何有關其不準確的資料；
  - 查明本行對於資料的政策及實務及獲告知本行持有的個人資料的種類；
  - 就有關個人信貸資料方面，要求本行告知那些資料會例行披露予信貸資料服務機構，並提供進一步資料，藉以向有關信貸資料服務機構提出查閱及改正資料之要求；

### 九、聯絡方式

任何關於查詢或改正資料，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：  
個人資料保護主任  
招商永隆銀行有限公司澳門分行  
澳門商業大馬路澳門財富中心地下 A 座  
電話：2888 8111

### 十、資料保安

- 資料的安全保障對本行尤其重要。本行有既定的技術及組織性安全保障措施保障個人資料。該等安全保障措施確保保障客戶資料的保密性及完整性。本行設有多重保障以避免向外界泄露客戶的個人資料。個人資料將利用我們獨有的加密金鑰以強大數據加密運算加

密處理，並配合妥善的金鑰管理。使用外界服務供應商時，本行要求有關外界服務供應商遵守本行強制規定的安全保障標準。本行或會透過合約條款(包括由私隱監管機構批准的任何有關條款)及監管該服務供應商以達致此目的。不論個人資料被轉移至何處，本行將採取一切合理必要步驟以確保個人資料安全。上述情況並不影響任何載於賬戶及服務一般條款中限制本行責任的任何條款。

- 互聯網並非安全的通訊方式，透過互聯網向本行傳送任何個人資料的資料當事人須接受風險，其中包括未經授權第三方查閱及干擾的風險。透過互聯網傳送的資料可能經由私隱及資料保障法律不及資料當事人居住地嚴格的法律進行國際傳輸(即使發送人與接收人位於相同國家)。

### 十一、資料存儲期

本行會對客戶資料保存直至該等資料無須再用於收集時所作之用途或法定的保存期限。

### 十二、本通知不會限制資料當事人在個人資料保護相關法例下所享有的權利。

### 十三、在本通知內，下列詞語具有以下涵義：

- 「招商集團」**指
- 本行或其繼承者；
  - 本行的任何附屬企業、關連公司、相聯公司、直接或/或間接母企業；
  - 任何前述母企業的任何附屬企業；
  - 上述(a)、(b)及(c)項所述之任何關連公司；及
  - 上述(a)、(b)及(c)項所述之任何相聯公司；
- 而**「招商集團成員」**指以上任何公司。

### 十四、本通知的中文文本如有任何歧異，概以中文文本為準。

**本人在此聲明獲悉本《關於個人資料保護相關法例致客戶的通知》，本人在此明確同意招商永隆銀行有限公司澳門分行基於上述列明的目的對本人的個人資料進行收集、處理、披露及轉移。**

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日期

### 客戶簽署

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日期

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日期

## 關於個人資料保護相關法例致客戶的通知(「本通知」)

### Notice to Customers relating to the Personal Data Privacy (the “Notice”)

CMB Wing Lung Bank Limited Macau Branch (“Bank”) strictly complies with the confidentiality obligations under the Macau SAR Decree-Law No. 32/93/M “Financial System Act”, law No.8/2005 “Personal Data Protection Act” and other relevant law and regulations, strives to respect the privacy of the customers, and implement safeguards and confidentiality of management of customer data. The Bank would wish to inform you of the following:

#### 1. Category of Data Subjects

“Data Subjects” refer to customers, potential customers and various other individuals (including without limitation applicants for banking/financial services and banking/credit facilities, sureties, referees, guarantors, providers of security, shareholders, directors, officers and managers of corporate customers or applicants, and sole proprietors or partners of applicants and other contractual counterparties).

#### 2. Purpose of data collection

From time to time, it is necessary for data subjects to supply the Bank (as defined in paragraph 13 below) with data in connection with various matters including without limitation the opening or continuation of accounts and the establishment or continuation of banking/credit facilities or provision of securities and futures trading, credit card, insurance, tenancy and property management and other banking and financial services (e.g. transfer/remittance services).

Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking/credit facilities or provide securities and futures trading, credit card, insurance, tenancy and property management and other banking and financial services (e.g. transfer/remittance services) for its customers.

#### 3. Types of Data

Data is collected from data subjects in the ordinary course of the continuation of the Bank’s business relationship with such data subjects, including (without limitation) through third parties, the public domain, data subjects’ use of the mobile application and website, cookies and behavioural tracking tools of the Bank, when payments are made to data subjects’ accounts, when data subjects instruct the Bank to enter into transactions (e.g. transfer/remittance services), when data subjects write cheques, deposit money, repay loans, conduct securities and futures trading, apply for credit cards, request the Bank to provide tenancy and property management services or purchase insurance or other banking and financial products and services.

#### 4. Purpose of data processing

The purposes for which data relating to a data subject may be used vary depending on the nature of the data subject’s relationship with the Bank, which may comprise all or any one or more of the following purposes:-

- (i) the daily management and operation of the services and credit facilities provided by the Bank to the data subject, including determining whether to provide or continue with the provision of, banking, financial and other services (such as concierge services) to the data subject;
- (ii) provision of bankers’ references;
- (iii) conducting credit checks (including upon applications for consumer credit and periodic or special reviews of such consumer credit) which normally take place one or more times each year and, subject to the requirements set out in the laws and regulations, carrying out matching procedures;
- (iv) creating and maintaining the Bank’s credit or behaviour scoring models;
- (v) assisting other financial institutions, credit or charge card issuing companies and debt collection agents to conduct credit checks and collect debts;
- (vi) ensuring ongoing credit worthiness of data subjects;
- (vii) conducting market, service or product analysis or researching, designing, developing or improving financial services or related products of the Bank for data subjects’ use;
- (viii) marketing services, products, merchandise and other subjects (in respect of which the Bank may or may not be remunerated) (please see further details in paragraph 7 below);
- (ix) determining the amount of indebtedness owed to or by data subjects;
- (x) the enforcement of data subjects’ obligations, including the collection of amounts outstanding from data subjects and those providing security or guarantee for data subjects’ obligations;
- (xi) complying with the obligations, requirements or arrangements for disclosing and using data that apply to or are expected to be complied with by each CMG member or any service provider of a CMG member according to:
  - (1) any law binding or applying to it within or outside the Macao Special Administrative Region existing currently and in the future (e.g. the Taxation Legislation and its provisions including those concerning automatic exchange of financial account information);
  - (2) 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 Macao Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Financial Services Bureau including those concerning automatic exchange of financial account information);
  - (3) 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 any CMG member 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;
- (xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Bank or any other use of data and information in accordance with any Bank Group-

wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;

- (xiii) operational or internal control purposes, credit assessment or statistical analysis (including in each case, behavioural analysis and evaluation of a data subject’s overall relationship with the Bank Group);
- (xiv) enabling an actual or proposed assignee of the Bank (including its legal, accounting and/or commercial advisers), or any participant or sub-participant of Bank’s rights in respect of the data subjects (including legal, accounting or commercial advisers to such participant or sub-participant) to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (xv) 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;
- (xvi) maintaining a credit history of data subjects (whether or not there exists any relationship between data subjects and the Bank) for present and future reference;
- (xvii) exchanging information with merchants accepting credit cards issued by the Bank and entities with whom the Bank provides affinity/co-branded/private label credit card services (each a “merchant” or an “affinity entity”) (the names of such affinity entities can be found in the application form(s) for the relevant services and products);
- (xviii) verifying data subjects’ identities with the Bank of any merchant in connection with any credit card payment or transaction;
- (xix) reasonable internal management purposes (including security controls, investigations, risk management, fraud prevention, the defence of claims and the monitoring of the quality and efficiency of services offered or provided by the Bank); and
- (xx) purposes relating thereto.

#### 5. Recipients and Transfer of data

The data of a data subject may be processed, kept and transferred or disclosed in and to any country (in or outside Macao, e.g. Mainland of China, Hong Kong) as the Bank or any of the transferees contemplated in paragraph 4 may consider appropriate for the purposes set out under paragraph 4. The data may also be released or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) to which the Bank and/or such contemplated transferees are subject to the applicable jurisdiction (inside or outside Macao, e.g. Mainland of China, Hong Kong). Data held by the Bank relating to data subjects will be kept confidential but the Bank is authorized to provide the data of a data subject to the following parties whether inside or outside Macao (e.g. Mainland of China, Hong Kong) for the purposes set out in paragraph 4:-

- (i) any agent, contractor, claim adjuster or third party service provider (including any CMG member as an outsourcing service provider) who provides administrative, management, telecommunications, computer, payment or securities clearing, underwriting, depository, custodian, registration, anti-money laundering, customer contact centre, credit card authorization, card embossing process or other services to any CMG member in connection with the operation of any of its businesses;
- (ii) any other person under a duty of confidentiality to the Bank including a CMG member which has undertaken to keep such information confidential;
- (iii) the drawer 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 a CMG member is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to a CMG member, 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 a CMG member is expected to comply, or any disclosure pursuant to any contractual or other commitment of a CMG member 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 Macao Special Administrative Region and may be existing currently and in the future;
- (vi) any actual or proposed assignee of the Bank (including their legal, accounting and/or commercial advisers) or participant or sub-participant or transferee of the Bank’s rights (including their legal, accounting and/or commercial advisers) in respect of the data subject;
- (vii) any insurance company or agent, securities and futures broker, merchant or other business partners of the Bank;
- (viii) any financial institution and charge card or credit card issuing companies with which the data subjects have or propose to have dealings;
- (ix) any party giving or proposing to give a guarantee or third party security to guarantee or secure the data subjects’ obligations;
- (x) Joint Electronic Teller Services Limited (“JETCO”) (including in connection with any “know-your customer” checks), operators or participants of the JETCO network and other issuers of ATM cards;
- (xi) the bank of any merchant in connection with any credit card payment or transactions for the purpose of verifying the identity of the cardholder;
- (xii) any CMG member in Macao or other jurisdiction(s);
- (xiii) (1) third party financial institutions, insurers, credit card companies, securities, investment, merchandise and/or lifestyle services providers;
- (2) third party reward, loyalty, co-branding and privileges programme providers;
- (3) co-branding partners of the CMG (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);
- (4) charitable or non-profit making organisations; and

- (5) 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 CMG engages; and
- (xiv) the operator of any interface (such as an application programming interface) that links to, or on which information is in any way made available about, our products and/or services;
- (xv) any other person (1) where public interest requires or (2) with the express or implied consent of the data subject.

#### 6. Use of data in Credit Data Platform

4. With consent given by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject’s sole name or in joint names with others), the credit and personal data relating to the data subject may be provided by the Bank, on its own behalf and/or as agent, to a Credit Data Platform.
5. The Credit Data Platform will use the data supplied by the Bank for the purposes of compiling a count of the number of credit facilities from time to time held by the data subject with credit providers in Macao, 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 credit database of the Credit Data Platform by credit providers (subject to the requirements of Guidelines for Participants on Credit Data Platform).
6. The Bank may access the database of the Credit Data Platform for the purpose of credit review of any data subject from time to time. In particular, the Bank may access the credit data of any data subject held by the Credit Data Platform for the purpose of the review of their existing credit facilities which may involve the consideration by the Bank of any of the following matters:
  - (i) an increase in the credit amount;
  - (ii) the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or
  - (iii) the putting in place or the implementation of a scheme of arrangement with the data subject.

#### 7. Use of data in direct marketing

The Bank intends to use a data subject’s data in direct marketing and the Bank requires the data subject’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 data subject held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
  - (1) financial, insurance, credit card, banking, securities, investment, concierge and related services and products;
  - (2) merchandise, consumer goods, commodities, data, products or services or offers or discounts;
  - (3) reward, loyalty or privileges programmes and related services and products;
  - (4) services and products offered by the Bank’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
  - (5) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
  - (1) the CMG member;
  - (2) third party financial institutions, insurers, credit card companies, securities, investment, merchandise and/or lifestyle services providers;
  - (3) third party reward, loyalty, co-branding or privileges programme providers;
  - (4) co-branding partners of the Bank and the CMG member (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
  - (5) charitable or non-profit making organisations;
- (iv) the Bank also intends to provide the data described in paragraph 7(i) to all or any of the persons described in paragraph 7(iii) for use by them in marketing those services, products and subjects, and the Bank requires the data subject’s written consent (which includes an indication of no objection) for that purpose;
- (v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph 7(iv) and, when requesting the data subject’s consent or no objection as described in paragraph 7(iv), the Bank will inform the data subject if it will receive any money or other property in return for providing the data to the other persons.

**If the data subject does not wish the Bank to use or provide to other persons his/her data for use in direct marketing as described above, the data subject may exercise his/her opt-out right by notifying the Bank without any**

**charges. Such data subject must inform the Bank in writing at the address specified in paragraph 9 or such other updated address as the Bank may notify data subjects from time to time if a data subject does not wish to receive such material.**

#### 8. Rights of the data subject

Under Article 10 to 12 of the Personal Data Protection Act, the data subject have rights including the right to information, right to access, right to make correction and right to object. Such rights may be exercised in written to the bank and the Bank may charge a reasonable fee for the processing of any data access or correction request.

For personal credit data, the data subject has the right:

- (i) To check whether the bank holds data about him and of access to such data;
- (ii) to require the Bank to correct any data relating to him which is inaccurate;
- (iii) to ascertain the Bank’s policies and practices in relation to data and to be informed;
- (iv) in relation to personal credit data, to request to be informed which items of data a data access and correction request to the Credit Data Platform.

#### 9. Contact for Data Privacy

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:-

The Data Protection Officer  
CMB Wing Lung Bank Limited Macau Branch  
Avenida Comercial de Macao, Finance and IT Center of Macao, R/C-A  
Telephone: 2888 8111

#### 10. Security of data

- (a) The security of personal data is important to the Bank. The Bank has technical and organisational security measures in place to safeguard personal data. These security measures ensure that confidentiality and integrity of customer information is not compromised. Multiple layers of protection have been put in place to protect against leakage of personal customer data to external parties. Personal data will be encrypted by strong data encryption algorithms using encryption keys unique to us and with proper key management. When using external service providers, the Bank requires that they adhere to security standards mandated by the Bank. The Bank may do this through contractual provisions, including any such provisions approved by a privacy regulator, and oversight of the service provider. Regardless of where personal data is transferred, the Bank takes all steps reasonably necessary to ensure that personal data is kept securely. The foregoing is without prejudice to any provisions limiting our liability in the General Conditions for Accounts and Services.
- (b) The Internet is not a secure form of communication and a data subject who sends the Bank any personal data over the Internet accepts the risks that this carries including the risk of access and interference by unauthorised third parties. Information passing over the Internet may be transmitted internationally (even when sender and recipient are located in the same country) via countries with weaker privacy and data protection laws than a data subject’s country of residence.

#### 11. Period for keeping data

The Bank will keep the data of customers until it is no longer necessary to serve the purposes for the collection of such data or upon expiry of statutory limitation of period for such storage.

#### 12. Nothing in this Notice shall limit the rights of data subjects under the law and regulations of Personal Data Protection.

#### 13. In this Notice, the following terms shall have the following meanings:

“**CMG**” means:

- (a) the Bank or its successor;
  - (b) any subsidiary undertaking, related company, associated company, direct and/or indirect parent undertaking of the Bank;
  - (c) any subsidiary undertaking of any such parent undertaking;
  - (d) any related company of (a), (b) and (c) above; and
  - (e) any associated company of (a), (b) and (c) above;
- and “**CMG member**” shall mean any of them.

#### 14. In case of any discrepancy between the English and Chinese versions, the Chinese version prevails.

**I hereby confirm that I have received and understood the terms of “Notice to Customers relating to the Personal Data Privacy” and expressly give my consent to the Branch for the collection, processing, disclosure and transferring of my personal data in accordance with the aforesaid purposes.**

Customer Signature \_\_\_\_\_

Signature Date \_\_\_\_\_