

PRIVACY POLICY STATEMENT

1. STATEMENT OF POLICY

Industrial Bank Co., Ltd. (A joint stock company incorporated in P.R.C with limited liability), Hong Kong Branch ("**Branch**" or "**Bank**" as appropriate) is committed to protect the privacy of personal data of data subjects and to act in compliance with the provisions of the Hong Kong Personal Data (Privacy) Ordinance ("**Ordinance**") and the implementation of the guidelines thereon issued by the Office of the Privacy Commissioner for Personal Data. The Branch highly values personal privacy and strives to preserve the confidentiality and security of all the personal information which the Branch may collect.

2. DEFINITIONS

The term "**data subject(s)**", wherever mentioned in this Statement, includes the following categories of individuals:-

- A. applicants for or customers, authorised signatories, beneficiaries and other users of financial, securities, investment, banking and related services and products and facilities and so forth provided by the Branch;
- B. sureties, guarantors and parties providing security, guarantee or any form of support for obligations owed to the Branch; and
- C. directors, shareholders, officers and managers of any corporate applicants and data subjects/users, and any other authorised persons of any corporate applicants and data subjects/users as duly authorised by them from time to time.

The term "**employee(s)**", wherever mentioned in this Statement, includes employees and/or applicants for any openings offered by the Branch.

The term "**other individuals**", wherever mentioned in this Statement, include suppliers, contractors, service providers, business partners, visitors, other contractual counterparties of the Branch and the employee(s) of the above-mentioned parties (if applicable).

3. KINDS OF PERSONAL DATA HELD

There are three broad categories of personal data held in the Branch.

A. Data Subjects

Personal data held by the Branch regarding data subjects may include the following:-

- i. information provided to the Branch from time to time in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of financial, securities, investment, banking and related services and products and facilities, for example name and address, occupation, contact details, date of birth and nationality of directors, shareholders, officers and managers of customers and their identity cards and/or passport numbers, place and date of issue thereof;
- ii. information obtained by the Branch in the ordinary course of the continuation of the business relationship, for example, when data subjects write cheques, deposit money, effect transactions serviced by the Branch or generally communicate verbally or in writing with the Branch (by means of documentation or telephone recording system, as the case may be);
- iii. information as to credit standing provided by a referee, credit reference agency or debt collection agency; and
- iv. information which is in the public domain.

B. Employees

Personal data relating to employment held by the Branch may include the following:-

- i. name and address, contact details, date of birth and nationality of employees and potential employees and their spouses and their identity card and/or passport numbers and place and date of issue thereof;
- ii. additional information compiled about potential employees to assess their suitability for a job in the course of the recruitment selection process which may include references obtained from their current or former employers or other sources;
- iii. additional information compiled about employees which may include records of remuneration and benefits paid to the employees, records of job postings, transfer and training, records of medical checks, sick leave and other medical claims and performance appraisal reports of the employees;

- iv. relevant personal data pertaining to former employees may be required by the Branch to fulfill its obligations to the former employees and its legal obligations under certain ordinances; and
- v. information which is in the public domain.

C. Other Individuals

Personal data records of other individuals may include but not limited to the name, address, e-mail address, contact phone number of suppliers, contractors, service providers, business partners, visitors, other contractual counterparties of the Branch and the employee(s) of the above-mentioned parties (if applicable); and other operational and administrative records that contain personal data.

4. PURPOSES FOR WHICH PERSONAL DATA ARE HELD

A. Data Subjects

It is necessary for data subjects to supply the Branch with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking and other financial services. It is also the case that data are collected from data subjects in the ordinary course of the continuation of the banking and other financial relationship.

The purposes for which the data relating to the Data Subjects may be used are as follows:-

- i. assessing the merits and suitability of the data subjects as actual or potential applicants for financial, securities, investment, banking and related services and products and facilities and/or processing and/or approving their applications, variation, renewals, cancellations, reinstatements and claims;
- ii. facilitating the daily operation of the services and credit facilities provided to the data subjects;
- iii. conducting credit checks whenever appropriate (including, without limitation, 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);
- iv. creating and maintaining the Branch's scoring models;
- v. providing reference;

- vi. assisting other financial institutions to conduct credit checks and collect debts;
- vii. ensuring ongoing credit worthiness of data subjects;
- viii. designing financial, securities, investment, banking and related services and products and facilities for data subjects' use;
- ix. marketing services, products and other subjects (please see further details in the Branch's Personal Information Collection Statement ("**PICS**"));
- x. verifying the data/information provided by any other data subject or third party;
- xi. determining amounts owed to or by the data subjects;
- xii. enforcing data subjects' obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
- xiii. complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Branch or that it is expected to comply according to:
 - a. any laws binding or applying to it within or outside the Hong Kong Special Administrative Region 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 the Hong Kong Special Administrative Region 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 the Branch 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;
- xiv. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Bank and/or any other use of data and information in accordance with any bank-wide programmes for

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

- xv. enabling an actual or proposed assignee of the Bank/Branch, or participant or sub-participant of the Bank/Branch's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- xvi. purposes incidental, associated or relating to the abovementioned purposes.

B. Employees

The purposes for which the data relating to the employees may be used in connection with the employer and employee relationship and human resources management, including but not limited to the following purposes:-

- i. processing employment applications;
- ii. determining and reviewing salaries, bonuses and other benefits;
- iii. conducting reference checks with previous employers;
- iv. consideration for promotion, training, transfer or secondment;
- v. registering employees as intermediaries or licensees with statutory authorities/institutions for purposes directly related or associated to the employment;
- vi. monitoring compliance with internal rules of the Branch;
- vii. meeting the requirements to make disclosure under the requirements of any laws binding on the Branch or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Branch are expected to comply; and
- viii. purposes relating thereto.

C. Other Individuals

The purposes for which the data relating to other individuals may be used are as follows:-

- i. engaging, managing, monitoring and assessing the business relationship with the suppliers, contractors, service providers, business partners and their staff who provide services to the Branch; and
- ii. facilitating the daily operation and administration of the above.

5. SECURITY OF PERSONAL DATA

It is the policy of the Branch to ensure an appropriate level of protection for personal data in order to prevent unauthorised or accidental access, processing, erasure, loss or other use of that data, commensurate with the sensitivity of the data and the harm that would be caused by occurrence of any of the aforesaid events. It is the practice of the Branch to achieve appropriate levels of security protection by restricting physical access to data by providing secure storage facilities, and incorporating security measures into equipment in which data is held. Measures are taken to ensure the integrity, prudence, and competence of persons having access to personal data. Personal data is only transmitted by secure means to prevent unauthorised or accidental access. If the Branch engages a data processor (whether within or outside Hong Kong) to process personal data on the Branch's behalf, the Branch would adopt contractual or other means to prevent unauthorised or accidental access, processing, erasure, loss or use of the data transferred to the data processor for processing.

6. ACCURACY OF PERSONAL DATA

It is the policy of the Branch to ensure accuracy of all personal data collected and processed by the Branch. Appropriate procedures are implemented to provide for all personal data to be regularly checked and updated to ensure that it is reasonably accurate having regard to the purposes for which that data is used. In so far as personal data held by the Branch consists of statements of opinion, all reasonably practicable steps are taken to ensure that any facts cited in support of such statements of opinion are correct. If the Branch engages a data processor (whether within or outside Hong Kong) to process personal data on the Branch's behalf, the Branch would adopt contractual or other means to prevent any personal data transferred to the data processor from being kept longer than is necessary for processing of the data.

7. COLLECTION AND USE OF PERSONAL DATA

In relation to the collection of the personal data, the Branch will provide the data subjects with a copy of the PICS and/or (as and where applicable) the employees with a copy of any relevant notice in connection with the collection of employee records and/or (as and where applicable) will notify other individuals of 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.

Prior to collection and obtaining any personal data from the public domain, the Branch will observe the original purposes of making the personal data available in the public domain (such

as the purpose of establishing the public register in the enabling legislation) and the restrictions, if any, imposed by the original data users on other users.

8. RETENTION OF PERSONAL DATA

The personal data and information provided by data subjects and/or the employees and/or other individuals will not be kept longer than necessary for the fulfillment of the purposes for which the personal data and information 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, for example, data relating to customers will be kept for a period of 7 years or such other period as prescribed by applicable laws and regulations after closure of account/termination of service.

9. DISCLOSURE OF PERSONAL DATA

The personal data and information would not be disclosed to other parties unless such disclosure is made in accordance with A. PICS; and/or B. (as and where applicable) any relevant notice in connection with the collection of employee records; and/or C. the data subjects and/or the employees and/or other individuals have been previously consented to and/or the disclosure is permitted or required by any laws binding on the Branch.

10. CHANGES TO THE PRIVACY POLICY STATEMENT

The contents of this Statement may be amended from time to time. Please approach the Branch for the latest privacy policy.

11. DATA ACCESS REQUESTS AND DATA CORRECTION REQUESTS

The Branch would comply with and process all data access and correction requests in accordance with the provisions of the Ordinance.

The Branch may impose a reasonable fee for complying with a data access request in accordance with the Ordinance. The Branch is only allowed to charge a requestor of data for the costs which are directly related to and necessary for complying with such a request. If a person making a data access request requires an additional copy of the personal data that the Branch has previously supplied pursuant to an earlier data access request, the Branch may charge a fee to cover the full administrative and other costs incurred in supplying that additional copy.

Data access and correction requests to the Branch may be addressed to the Branch's Data Protection Officer ("BDPO") or other persons as specifically advised.

12. USE OF COOKIES

The Bank's website (<http://www.cibhk.com/en/notices.html>; the "**Website**") uses cookies in order to collect and provide the Bank with general information on the number of visitors that visit the Website and the general usage patterns of the visitors, as well as information relating to a particular user's personal usage patterns. Cookies are essentially bits of information automatically stored on the Website user's web browser on the device used to access the Website, and can be retrieved by the Website. Cookies are useful as they allow the Bank to recognise the device used to access the Website and store information about the Website user. The Bank will use this information to tailor the content of the Website to suit the Website user's interests and, where permitted by the Website user's marketing preferences, provide the Website user with promotional materials or direct marketing based on the Website user's usage patterns. As such, the Bank will be able to access the information stored on the cookies and record how the Website user uses the Website – please note that most browsers will accept cookies by default.

Cookies will collect anonymous visitor data, including the Website user's personalised settings information (such as language preferences), and aggregate research data on number of visitors, behaviour and usage patterns. Cookies will contain no personal data (including any name or address information of the Website user, and any information that will enable anyone to contact the Website user via telephone, e-mail or any other means). No personal data is stored in cookies unless it is expressly stated otherwise, brought to the Website user's notice and agreed by the Website user in advance.

The Website user can set his/her browser to disable cookies. However, disabling cookies will mean that the Website user is unable to take full advantage of the Website, including accessing any internet banking services. The Website user acknowledges that, by accepting cookies, they will have acknowledged that their information is being collected, stored, accessed and used as outlined above.

The Bank may also work with third parties which uses applications (including but not limited to cloud computing) to research certain usage and activities on parts of the Website on the Bank's behalf. These third parties may use technologies such as tracking tags and "cookies", etc. to conduct such research. These third parties collect information similar to the Bank's cookies to collect further information about Website users, especially to collect aggregate user

data, such as number of visitors to the Website, usage patterns, etc., and will be used for more accurate reporting and to improve the effectiveness of the Bank's marketing. Information recorded through the use of these applications are aggregated, and no personally identifiable information about the individual Website user is collected or shared by these third parties with the Bank as a result of such research. As with our cookies, no customer personal data is stored by the third parties through their technologies. The Website user may choose to disable the third parties' tools and technologies through changing the setting on their browser.

13. OTHER PRACTICES

The following are maintained by the Branch to ensure compliance with the Ordinance:-

- i. a Log Book as provided for in section 27 of the Ordinance;
- ii. internal policies and guidelines on compliance with the Ordinance for use by staff of the Branch; and
- iii. access and correction requests of personal data can be made directly to the BDPO.

14. CONTACT DETAILS

To co-ordinate and oversee compliance with the Ordinance and the personal data protection policies of the Branch, a BDPO has been appointed by the Bank.

The contact details of the BDPO are as follows:

Address:

Attn: Data Protection Officer

Industrial Bank Co. Ltd.,

Hong Kong branch

12/F, One International Finance Centre

1 Harbour View Street, Central, Hong Kong

Email: dataprotection@cibhk.com

Date: Jan 2019

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

私隱政策聲明

1. 政策聲明

興業銀行股份有限公司（于中國註冊成立的股份有限公司），香港分行（「本分行」或「本行」，按適用情況而定）致力於保障資料當事人個人資料的私隱及遵照香港《個人資料(私隱)條例》（「條例」）的條文行事，並執行由個人資料私隱專員公署就該條例發出的指引。本分行高度重視個人私隱並竭力維護本分行可能收集的一切個人資料的機密及保安。

2. 定義

「資料當事人」一詞，不論在本聲明何處提及，包括以下類別的個人：-

- A. 本分行提供的金融、證券、投資、銀行及相關服務和產品以及授信的申請人或客戶、獲授權簽署人、受益人及其他使用者；
- B. 就對本分行負有的責任而提供抵押、擔保或任何形式的支持之擔保人、保證人及各方；及
- C. 任何公司申請人及資料當事人/使用者的董事、股東、高級人員及管理人員，以及不時獲任何公司申請人及資料當事人/使用者正式授權的任何公司申請人及資料當事人/使用者的任何其他獲授權人士。

「僱員」一詞，不論在本聲明何處提及，包括本分行的僱員及/或本分行提供的任何職位空缺的申請人。

「其他個別人士」一詞，不論在本聲明何處提及，包括本分行的供應商、承包商、服務提供者、業務夥伴、訪客、其他合約對手方，以及上述各方的僱員(如適用)。

3. 持有個人資料的種類

本分行持有的個人資料有三大類。

A. 資料當事人

本分行所持有關於資料當事人的個人資料可能包括以下各項：-

- i. 在與開立或延續賬戶及建立或延續銀行授信或提供金融、證券、投資、銀行及相關服務和產品以及授信相關的情況下，不時向本分行提供的資料，例如：客戶的董事、股東、高級人員及管理人員之姓名和地址、職業、聯絡資料、出生日期和國籍，以及他們的身份證/護照號碼、證件簽發地點和日期；
- ii. 在延續業務關係的一般過程中，本分行所取得的資料，例如：在資料當事人開出支票、存款、進行本分行提供的交易或在一般情況下以口頭或書面形式與本分行溝通時(以文書形式或電話錄音系統(視屬何情況而定)取得資料)；
- iii. 由被推薦人、信貸資料服務機構或債務追討公司提供的信用狀況資料；及
- iv. 在公眾領域內的資料。

B. 僱員

本分行所持有與僱傭有關的個人資料可能包括以下各項：-

- i. 僱員和準僱員及他們的配偶之姓名和地址、聯絡資料、出生日期和國籍，以及他們的身份證及/或護照號碼及證件簽發地點和日期；
- ii. 本分行在遴選過程中所匯集有關準僱員的額外資料，可能包括從其現任僱主或前僱主或其他來源取得的推薦評介，藉以評估準僱員是否適合有關職位；
- iii. 本分行所匯集有關僱員的額外資料，可能包括付給僱員的薪酬及福利的記錄，僱員的擔任職位、調職和培訓記錄，體格檢驗、病假及其他醫療補償申索記錄，以及工作表現評核報告；
- iv. 本分行為履行其對前僱員負有的責任及其根據某些條例下的法律責任而可能需要的關於前僱員之相關個人資料；及
- v. 在公眾領域內的資料。

C. 其他個別人士

其他個別人士的個人資料記錄可能包括但不限於本分行的供應商、承包商、服務提供者、業務夥伴、訪客、其他合約對手方及上述各方的僱員(如適用)的姓名、地址、電郵地址、聯絡電話號碼；以及載有個人資料的其他運作及行政方面的記錄。

4. 持有個人資料的目的

D. 資料當事人

在與開立或延續賬戶及建立或延續銀行授信或提供銀行及其他金融服務相關的情況下，資料當事人需要向本分行提供資料。在延續銀行及其他財務關係的一般過程中，本分行亦需向資料當事人收集資料。

與資料當事人有關的資料可能被用作以下用途：-

- i. 評估資料當事人作為金融、證券、投資、銀行及相關服務和產品以及授信的實際或準申請人的優點和適合性，及/或處理及/或批核他們的申請、變更、續期、取消、恢復效力及申索；
 - ii. 便利提供予資料當事人的服務及信貸授信之日常運作；
 - iii. 每當合適時進行信用檢查(包括但不限於在申請信貸時及在進行定期或特別複核時(通常每年進行一次或多次))；
 - iv. 設定及維持本分行的評分模式；
 - v. 提供資信參考；
 - vi. 協助其他金融機構進行信用檢查及追討債務；
 - vii. 確保資料當事人維持可靠信用；
 - viii. 設計供資料當事人使用的金融、證券、投資、銀行及相關服務和產品以及授信；
 - ix. 促銷服務或產品及其他主題事項(有關進一步詳情，請參閱本分行的個人資料收集聲明)；
 - x. 核實任何其他資料當事人或第三方所提供的資料/資訊；
 - xi. 釐定欠付資料當事人或資料當事人欠付的款項；
 - xii. 強制執行資料當事人的責任，包括但不限於向資料當事人及為資料當事人的責任提供抵押的人士追討尚未清償款項；
 - xiii. 遵守根據下述適用於本分行或期望本分行遵從的有關披露及使用資料的責任、規定或安排：
- d. 在香港特別行政區境內或境外現在及將來存在的對本分行具約束力或適用於本分行的任何法律；

- e. 在香港特別行政區境內或境外現在及將來存在的由任何法律、監管、政府、稅務、執法或其他機關或者由金融服務提供者的自律監管或行業組織或協會所提供或發出的任何指引或指導；
 - f. 本分行因其金融、商業、業務或其他利益或活動處於或關連於本地或外地的法律、監管、政府、稅務、執法或其他機關或者金融服務提供者的自律監管或行業組織或協會所屬的司法管轄區，而須承擔或被施加的由本分行向相關本地或外地的法律、監管、政府、稅務、執法或其他機關或者金融服務提供者的自律監管或行業組織或協會作出的任何現有或將來的任何合約承諾或其他承諾；
- xiv. 遵守根據任何銀行業界計劃下為遵從對於洗黑錢、恐怖分子資金籌集或其他非法活動的制裁、防止或偵測而就本行內的資料及資訊共享及/或資料及資訊的任何其他使用所訂立的任何責任、規定、政策、程序、措施或安排；
- xv. 使本行/本分行的實際或建議承讓人，或者本行/本分行對資料當事人享有的權利之參與人或附屬參與人能夠評估擬成為轉讓、參與或附屬參與目標的交易；及
- xvi. 與上述用途有連帶關係、有聯繫或有關的用途。

E. 僱員

關於僱員的資料可能被用作與僱傭關係和人力資源管理相關的用途，包括但不限於以下用途：-

- i. 處理任職申請；
- ii. 釐定及檢討薪金、獎金及其他福利；
- iii. 向前僱主進行推薦評介檢查；
- iv. 考慮升職、培訓、調職或借調；
- v. 為與僱用直接有關/相關目的而向法定機關/機構將僱員註冊作為中介人或持牌人；
- vi. 監察本分行內部規則的遵守情況；
- vii. 符合根據對本分行具約束力的任何法律規定，或根據及為符合由監管或其他機關所發出的並期望本分行遵守的任何指引而須作出披露的規定；及
- viii. 與上述各項有關的用途。

F. 其他個別人士

關於其他個別人士的資料可能被用作以下用途：-

- i. 聘用、管理、監察及評估與向本分行提供服務的供應商、承包商、服務提供者、業務夥伴及其職員之業務關係；及
- ii. 便利上述各項的日常運作及行政管理。

5. 個人資料的保安

為防止個人資料在未經授權下或在意外的情況下被查閱、處理、刪除、遺失或使用作其他用途，本分行的政策為確保因應該等資料的敏感程度及發生任何上述事故將會造成的損害程度，而對該等資料提供適度的保障。為達到適當程度的保安，本分行的一貫做法為透過提供安全的儲存設施，並在資料存置設備實施保安措施，以嚴格限制資料被查閱。本分行亦會採取措施以確保能查閱個人資料的人士具備良好操守、審慎態度及辦事能力。個人資料只會以保安安全的方式傳送，從而防止資料在未經授權下或在意外的情況下被查閱。如果本分行聘用(不論是在香港境內或境外聘用)資料處理者，以代表本分行處理個人資料，本分行將採用合約規範方法或其他方法，以防止轉移予該資料處理者作處理的資料在未經授權下或在意外的情況下被查閱、處理、刪除、遺失或使用。

6. 個人資料的準確性

本分行的政策是確保經由本分行收集及處理的一切個人資料之準確性。本分行會實施適當的程序，以定期核對及更新一切個人資料，以確保有關的資料就其被使用的目的而言均是合理地準確的。倘若本分行所持有的個人資料包含意見陳述，本分行會採取一切合理地切實可行的步驟，以確保被引述以支持該等意見陳述的任何事實均屬正確。如本分行聘用(不論是在香港境內或境外聘用)資料處理者，以代表本分行處理個人資料，本分行將採取合約規範方法或其他方法，以防止轉移予該資料處理者的任何個人資料的保存時間超過處理該等資料所需的時間。

7. 個人資料的收集及使用

就個人資料的收集而言，本分行將會向資料當事人提供個人資料收集聲明及/或(如適用)向僱員提供有關收集僱員記錄的任何相關通知及/或(如適用)將會通知其他個別人士，述明收

集資料的目的、可能獲轉交資料的人士之身分類別、查閱及改正資料的權利，以及其他相關資料。

在從公眾領域收集及取得任何個人資料之前，本分行將會遵守有關在公眾領域提供個人資料的最初目的(例如在賦權法例內訂明設立公共登記冊的目的)及由最初資料使用者對其他使用者施加的限制(如有)。

8. 個人資料的保留

由資料當事人及/或僱員及/或其他個別人士所提供的個人資料及資訊的保存時間，不超過將其保存以達成在收集該等個人資料及資訊時，該等個人資料及資訊被使用於或會被使用於的用途，以及以符合不時的法律、監管及會計規定所需的時間。舉例而言，在結束賬戶/終止服務之後，有關客戶的資料將會被保存 7 年或按照適用法律及規例所規定的其他期限。

9. 個人資料的披露

個人資料及資訊不會向其他各方披露，但如該項披露是按照 A. 個人資料收集聲明；及/或 B. (如適用)關於收集僱員記錄的任何相關通知；及/或 C. 在事先經資料當事人及/或僱員及/或其他個別人士同意下作出及/或該項披露是根據對本分行具約束力的任何法律所准許或所規定的則除外。

10. 私隱政策聲明的變更

本聲明的內容可不時予以修訂。請與本分行聯絡，以查詢最新的私隱政策。

11. 查閱資料要求及改正資料要求

本分行會按照該條例的條文，依從並處理一切查閱資料及改正資料要求。

本分行可按照該條例規定，為依從查閱資料要求而徵收合理費用。本分行只獲准向提出要求者收取與依從該要求直接有關及必需的費用。倘若提出查閱資料要求的人士要求本分行提供按早前的查閱資料要求提供過的個人資料的額外副本，本分行可收取費用以全數彌補在提供該額外副本時所招致的行政成本及其他成本。

有關向本分行提出的查閱及改正資料要求，可向本分行的保障資料主任或特別指定的其他人士作出。

12. Cookies (曲奇檔案)的使用

本行的網站(www.cibhk.com；「網站」)使用 Cookies 以收集並向本行提供關於到訪網站的訪客人次及訪客一般使用模式的一般資料，以及與個別使用者的個人使用模式有關的資料。Cookies 主要指載有資料數元的檔案，自動儲存於網站使用者用以登入網站的裝置上所安裝的互聯網瀏覽器，可供網站進行檢索。Cookies 有助本行辨識用以登入網站的裝置，以及儲存關於網站使用者的資料。本行將會使用此等資料設計網站的內容，以迎合網站使用者本身的喜好興趣，若網站使用者容許根據個人喜好進行推廣促銷，本行將會根據網站使用者的使用模式，向網站使用者提供推廣資料或進行直接促銷。因此，本行將可查閱 Cookies 所儲存的資料並記錄網站使用者如何使用網站。敬請注意，大部份瀏覽器均預設為接受 Cookies。

Cookies 將會收集匿名的訪客數據，包括網站使用者的個人化設定資料(例如選用語言)，以及關於訪客人次、行為和使用模式的整體性研究數據。Cookies 不會包含個人資料(包括網站使用者的姓名或地址，以及將會使任何人士能夠透過電話、電郵或任何其他方式聯絡網站使用者的任何資料)。除非另有明確說明，**事先已通知**網站使用者及事先經網站使用者同意，否則不得將個人資料儲存在 Cookies 內。

網站使用者可將其瀏覽器設定為停用 Cookies。然而，停用 Cookies 將會使網站使用者無法充份運用網站，包括登入任何網上銀行服務。網站使用者確認，透過接受 Cookies，網站使用者即承認知悉其資料會如上文概述被收集、儲存、查閱及使用。

本行亦可能與第三方合作，由使用應用程式(包括但不限於雲端電腦運算)的該等第三方代表本行就在網站各部份上的某些使用情況及活動進行研究。此等第三方可能使用例如追蹤標籤(tracking tags)及「Cookies」等技術以進行上述研究。此等第三方收集的資料與本行的 Cookies 類似，旨在收集關於網站使用者的進一步資料，特別是收集整體性的使用者數據，例如網站訪客人次及使用模式等，並將利用此等資料作出更準確的報告，以改善本行的市場推廣效用。透過使用此等應用程式所記錄的資料會經整合處理，而此等第三方不會因該項研究而收集或與本行共用任何足以辨識個別網站使用者身份的資料。一如本行 Cookies 的情況，該等第三方不會透過其技術儲存客戶的個人資料。網站使用者可透過更改在網站使用者的瀏覽器上的設定，選擇停用第三方的工具及技術。

13. 其他實務

為確保依從該條例的規定，本分行備有以下各項：-

- i. 該條例第27條規定的紀錄簿；
- ii. 有關遵從該條例的內部政策及指引，以供本分行職員使用；及
- iii. 查閱及改正個人資料的要求可直接向本分行的保障資料主任提出。

14. 聯絡資料

本行已委任本分行的保障資料主任，以負責統籌及監察該條例及本分行個人資料保障政策的遵守情況。

本分行的保障資料主任之聯絡資料如下：

地址：

香港中環港景街 1 號

國際金融中心第 1 期 12 樓

興業銀行股份有限公司

香港分行

收件人：保障資料主任

電郵：dataprotection@cibhk.com

日期：2019 年 1 月

本聲明的英文版本與中文版本如有任何差異，應以英文版本為準。