Privacy Policy Statement
China CITIC Bank International Limited (the “Bank”) is committed to protecting the privacy, confidentiality and security of the personal data we hold by complying with the requirements of Personal Data (Privacy) Ordinance (the “Ordinance”) with respect to the management of personal data. We are equally committed to ensuring that all our employees and agents uphold these obligations. The purpose of this Privacy Policy Statement is to set out the policies and practices of the Bank's commitment to protecting personal data privacy in accordance with the provisions of the Ordinance.

Personal Data Held by the Bank
Generally speaking, the Bank holds two broad categories of personal data.

1. Personal data of customers
   Customers are required to supply the Bank with personal data from time to time:
   - for the opening or operations of accounts, the provision or continuation of banking facilities or provision of products or services offered by or through the Bank (which include credit card, securities, commodities, investment, banking and related services and products and facilities); and/or
   - in the ordinary course of the Bank serving customers, for instance, when the customers issue cheques, deposit money, effect transactions through credit cards issued or serviced by the Bank or generally communicate verbally or in writing with the Bank.

2. Personal Data of Staff
   Staff records, which include but are not limited to the name, phone number(s), address(es), email address(es), date of birth, nationality, identity card and / or passport numbers, application forms, references, appraisal and disciplinary records, remuneration details and curriculum vitae of the staff.

Purposes of Keeping Personal Data

1. In relation to the customers:
   The personal data relating to customers may be used for the following purposes:-
   a. the daily operation of the banking facilities or services provided to customers;
   b. conducting credit checks at the time of application for banking services or banking facilities and at the time of regular or special reviews which normally will take place one or more times each year;
   c. creating and maintaining the Bank’s credit scoring models;
   d. assisting other financial institutions, credit or charge card issuers or credit reference agencies to conduct credit checks and collect debts;
   e. ensuring ongoing credit worthiness of customers;
   f. designing financial services or related products for customers' use;
   g. identifying and formulating servicing strategies for customers’ use;
   h. marketing services, products and other subjects (please see further details in the Bank’s Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data (“Notice”)
   i. determining the amount of indebtedness owed to or by customers;
   j. collection of amounts outstanding from customers and those providing security for customers' obligations;
   k. satisfying or complying with any obligations, requirements or arrangements for disclosing and using data that apply to the Bank, any other member of the Group
(which should, for the purpose of this Statement, include the Bank, any subsidiary undertaking of the Bank and/or any of their respective associated or affiliate undertakings, any direct or indirect parent undertaking of the Bank, any subsidiary undertaking of any such parent undertaking and/or any of their respective associated or affiliate undertakings, including, for the avoidance of doubt, undertakings within the group of CITIC Group Corporation) and/or any of their respective branches or offices or that it is expected to satisfy or comply according to:

i) any laws, rules or regulations binding on or applying to the Bank, any other member of the Group and/or any of their respective branches or offices, within or outside Hong Kong, existing currently and in the future;

ii) any notifications, directives, guidelines or guidance given or issued by or agreement with any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank, any other member of the Group and/or any of their respective branches or offices is/are obliged, required, advised, recommended or expected to comply, within or outside Hong Kong, existing currently and in the future;

iii) any present or future contractual or other commitment with local or foreign legal, regulatory, supervisory, 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, any other member of the Group and/or any of their respective branches or offices 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, supervisory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations, including but not limited to making disclosure to any relevant supervisory, regulatory, tax or other governing authorities having jurisdiction over or having contractual agreement or other form of agreement with the Bank, any other member of the Group and/or any of their respective branches or offices;

l. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the 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;

m. facilitating consolidated supervision of the Group, including but not limited to the conduct of internal audit and the performance of risk management;

n. enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank’s rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participant;

o. maintaining a credit history of customers (whether or not there exists any relationship between the customer and the Bank or the recipient of the data) for present and future reference; and

p. all other incidental and associated purposes directly relating thereto and other purposes to which the customers may from time to time agree.

2. In relation to the staff:

The personal data relating to staff may be used by the Bank for the following purposes:

a. processing employment application;
b. performing and providing reference and background check;
c. reviewing, determining and administering salaries, bonuses and any other benefits should be employed;
d. appraising job performance, consideration of promotion, training, secondment, transfer and career development;
e. consideration of eligibility for staff loans, other benefits and entitlements;
f. monitoring compliance with the internal rules of the Bank; and
g. any other purposes directly or indirectly relating to the compliance by the Bank or any of the employment or statutory obligations.

Collection of Personal Data
1. In relation to the collection of personal data, the Bank will inform customer and staff 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. The Bank will provide the customer with the Notice.

2. In order to improve the Bank’s Internet services to you, the Bank will occasionally use a “cookie” and/or other similar files or programs which may place certain information on your computer’s hard drive when you visit our website. Cookies are commonly used by websites to improve user experience and have not been known to transmit computer viruses or otherwise harm your computer. Many cookies last only through a single session, or visit. Others may have an expiration date, or may remain on your computer until you delete them. The Bank may use cookies to temporarily identify your device after you have logged in to a secure page on the Bank’s website so that the Bank’s web server can maintain a dialogue with your web browser in order for you to carry out certain activities. Cookies will be expired upon logging off. No information is stored in this type of cookie.

In addition to the information the Bank collects from cookies, the Bank also obtains information that you provide to the Bank online when you are doing your online banking with the Bank. Cookies do not enable the Bank to gather personal data about you (like name, address and other personal data) unless you give the information to the Bank’s server. Most Internet browser software allows the blocking of all cookies or enables you to receive a warning before a cookie is stored. You may vary the Internet browser settings in case you would like to prohibit the using of cookies. However, you may not have access into certain parts of this website after variation of cookies settings, including online banking services.

Security of Personal Data
1. The Bank will strive at all times to protect the personal data by restricting access to authorized personnel on a need-to-know basis, providing secure data storage facilities and incorporating security measures into equipment in which data is held.

2. All information transmitted via China CITIC Bank International i-banking is protected by proper encryption which could prevent unauthorized users from reading the information.

3. 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 would adopt contractual or other means to prevent unauthorized or accidental access, processing, erasure, loss or use of the data transferred to the data processors for processing.
RetentionPolicy of Personal Data
The personal data provided by the customers and/or the staff 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.

Disclosure of Personal Data
The personal data would not be disclosed to other parties unless such disclosure is made in accordance with the Notice and/or the disclosure is permitted or required by any law binding on the Bank.

Data Breach Handling
The Bank will ensure any material breaches of personal data protection requirements, loss or leakage of customer data is properly and timely handled and reported to the appropriate authorities when appropriate.

Revision of Privacy Policy Statement
The contents of this Statement are subject to review and may be amended from time to time. Please approach the Bank and/or visit the Bank’s website regularly for the Bank’s latest Statement.

Data Access Requests and Data Correction Requests
1. The Bank would comply with and process all data access and correction requests in accordance with the provisions of the Ordinance.
2. The Bank may impose a reasonable fee for complying with a data access request in accordance with the Ordinance.
3. 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 as follows:
   The Data Protection Officer
   China CITIC Bank International Limited
   18th Floor, Devon House, Taikoo Place, Quarry Bay,
   Hong Kong.
   Fax: 2258 2615

Should there be any inconsistencies between the English and Chinese versions, the English version shall prevail.

March 2015
私隱政策聲明
中信銀行(國際)有限公司(「銀行」)承諾遵守《個人資料(私隱)條例》下有關管理個人資料的規定，保障銀行所持有的個人資料的私隱、保密性及安全。銀行同樣承諾確保我們所有僱員及代理堅守這些責任。本私隱政策聲明訂立旨在列出銀行遵守保障資料原則的政策及實務，以遵守《個人資料(私隱)條例》各項條款及條文。

銀行持有的個人資料
概括而言，銀行持有的個人資料主要分為兩大類。
1. 客戶個人資料
客戶需時向銀行提供有關資料:
   - 在開立或操作戶口，要求銀行提供或延續信貸，或透過銀行提供的產品或服務(包括信用卡、證券、商品、投資、銀行及相關服務和產品及信貸); 及／或
   - 在客戶與銀行的正常業務往來期間，例如，當客戶簽發支票、存款或透過銀行發出的或提供的信用卡進行交易或在一般情況下以口頭或書面形式與銀行溝通時。
2. 員工個人資料
員工記錄，其中包括但不限於姓名、聯絡電話號碼、地址、電郵地址、出生日期、國籍、身份證及／或護照號碼、申請書、推薦書、工作表現評核報告與懲戒記錄、薪酬資料及履歷。

保存個人資料的目的
1. 關於客戶
有關的客戶資料將可能會被銀行用於下列用途:
   a. 為提供銀行服務和信貸便利給客戶之日常運作;
   b. 為申請銀行服務或信貸便利作信貸檢查及定期或特別覆核，一般每年進行一次或多次;
   c. 建立及維持銀行的信貸評分模式;
   d. 協助其他金融機構、信用卡或消費卡發行人或信貸資料服務機構作信貸檢查及追討債務;
   e. 確保客戶維持可靠信用;
   f. 設計供客戶使用的財務服務或有關產品;
   g. 確定及制定提供客戶的服務策略;
   h. 推廣服務、產品及其他標的(詳見銀行的關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶的致客戶及其他個別人士的通知〔「通知」〕); 通知)
   i. 確定銀行對客戶或客戶對銀行的債務;
   j. 向客戶及為客戶提供擔保或抵押的人士追收欠款;
   k. 達成或遵守按照以下事項適用於銀行、集團的任何其他成員(就本聲明而言包括銀行、銀行的任何附屬企業和/或它們各自的任何關聯或聯繫企業、銀行的任何直接或間接母企業、上述任何母企業的任何附屬企業和/或它們各自的任何關聯或聯繫企業。為免產生疑問，這亦包括在我國中信集團有限公司的集團內的企業)和/或其各自的分行或辦事處或其被期望達成或遵守的有關披露及使用資料的任何義務、規定或安排:
      i) 不論於香港境內或境外及不論目前或將來存在的對銀行、集團的任何其他成員和/或它們各自的任何分行或辦事處具法律約束力或適用的任何法律，規則或規例;
      ii) 不論於香港境內或境外及不論目前或將來存在的而銀行、集團的任何其他成員和/或它們各自的任何分行或辦事處有責任、規定、被告知、獲建議或預期須遵
遵守的任何法律、监管、政府、税务、执法或其他机关，或金融服务供应商的自律监管或行业组织或协会作出或发出的任何通知、指示、指引或指导；

iii) 银行、集团的任何其他成员和/或它们各自的任何分行或办事处因其位于或跟相关本地或外地的法律、监管、政府、税务、执法或其他机关，或自律监管或行业组织或协会的司法管辖区有关的金融、商业、业务或其他利益或活动，而向该等本地或外地的法律、监管、政府、税务、执法或其他机关，或金融服务供应商的自律监管或行业组织或协会承担或被彼等施加的任何目前或将来的合约或其他承诺，

包括但不限于向对银行、集团任何其他成员和/或它們各自的任何分行或办事处具有司法管辖权或与其签署合约或其他形式之协议的任何有关监督机构、监管机构、税务机构或其他管理机构作出披露；

l. 遵守集团为符合制裁或预防或侦测清洗黑钱、恐怖分子融资活动或其他非法活动的任何方案就於集团内共用资料及资讯及/或资料及资讯的任何其他使用而指定的任何义务、要求、政策、程序、措施或安排；

m. 促进集团的综合管理，包括但不限于进行内部审计及履行风险管理；

n. 使银行的实时或建议承让人、或银行对客户的权利的参与人或附属参与人评核意图成为转让、参与或附属参与的交易；

o. 借存客户之信贷记录（不论客户及银行或资料收集人有否存在任何关系）以作现时及将来之参考用途；及

p. 一切直接或间接有关或附带性及有关的用途和客户可能不时同意的其他用途。

2. 關於員工

有關的員工資料將可能會被銀行用於下列用途：

a. 處理受聘申請；

b. 進行及提供推薦及背景檢查；

c. 檢討、決定及執行應採用之薪酬、獎金及或其他福利；

d. 評核員工的工作績效及考慮有關員工的晉升、培訓、調用、調職及職業發展之安排；

e. 評審員工貸款、其他福利及享有權的資格；

f. 對銀行內部細則的合規監控；及

g. 用於任何直接或間接有關銀行的合規目的及任何僱傭或法定責任。

個人資料的收集

1. 在收集個人資料的過程中，銀行會向客戶及員工述明收集資料的目的、可能獲轉交資料的人士的身分類別、查閱及改正資料的權利，以及其他有關資料。銀行會向客戶提供一份通知。

2. 為了改善銀行向閣下提供的互聯網服務，當閣下瀏覽銀行網址某些部分時，銀行有時候會使用cookies (曲奇)及/或其他類似檔案或程式將若干資料儲存在閣下電腦之內。網站普遍使用cookies (曲奇)以改善使用者的網上體驗，而且至今仍未發現因此而傳播任何電腦病毒，或透過其他方式損害用戶的電腦。部份cookies (曲奇)只在單次瀏覽或造訪時有效，而另一部份則設有屆滿日期或保留在閣下的電腦之內，直至您刪除為止。

在閣下登入銀行網站的一個安全頁面後，銀行會使用cookies (曲奇)臨時識別閣下的設備，以便銀行的網絡伺服器可以與閣下的網絡瀏覽器保持對話，使閣下能夠展開特定活動。當閣下登出後，cookies (曲奇)便會失效。銀行不會把資料存置於cookies (曲奇)內。

銀行除透過cookies (曲奇)收集資料外，亦會擷取閣下在使用網上理財服務時向銀行提供的資料。

2
除非閣下向銀行伺服器提供有關資料，cookies (曲奇)不會收集閣下的個人資料(如名字、地址及其他個人資料)。目前常見的瀏覽器版本均預設啟動cookies (曲奇)的功能。如閣下想禁止使用cookies (曲奇)，可更改瀏覽器的設定，但請留意，更改cookies (曲奇)的設定後可能不可以進入本網站的某些部分，包括網上理財服務

### 個人資料的保安
1. 銀行致力保障所有個人資料，只准許有需要知道並獲授權之員工查閱，透過提供安全的儲存設施，以及在資料存置設備實施保安措施。
2. 所有經由中信銀行(國際)網上理財服務所傳送的資料已受適當的加密技術保障，防止未授權用戶盜取閣下資料。
3. 如銀行聘用資料處理者以代銀行處理個人資料(不論是在香港或香港以外地方)，銀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個人資料未獲授權或意外地被查閱、處理、刪除、遺失或使用。

### 個人資料之保留
客戶及/或員工所提供的個人資料的保存時間不會超過將其保存以貫徹該資料於被收集時而被使用於或會被使用於的目的所需的時間，及不時為符合法定、監管及會計的規定。

### 個人資料的披露
除非作出有關披露是根據通知及/或銀行受約束的任何法例下容許或規定，否則個人資料不會披露予其他人士。

### 資料外洩事故的處理
銀行會確保一旦發生嚴重違反個人資料保障要求、遺失或洩漏客戶資料事故會作出適當和及時的處理，並視乎情況，向相關監管機構作出報告。

### 銀行私隱政策聲明的修改
本聲明的內容會不時作出修改。請定期聯絡銀行及/或瀏覽銀行網站以了解銀行最新之私隱政策版本。

### 查閱資料要求及改正資料要求
1. 銀行會按照條例的規定，依從及處理一切查閱資料及改正資料要求。
2. 銀行可按照條例對查閱資料要求收取合理的費用。
3. 任何關於查閱或改正資料，或索取關於資料政策及慣例或所持有的資料種類的要求，可向下列人士提出：

   資料保護主任
   中信銀行(國際)有限公司
   香港鰂魚涌太古坊德宏大廈18樓
   傳真：2258 2615

中、英文版如有歧義，概以英文版為準。

二○一五年三月