

一、 個人資料的範圍

包括客戶（包括但不限於銀行／財務服務及銀行融資／信貸便利的申請人，為銀行融資／信貸便利而提供抵押或擔保的擔保人及人士，公司顧問或申請人的股東、董事、高級職員及管理人員）（統稱「客戶」）於開立戶口、申請信貸便利或與銀行正常業務往來過程中，銀行所收集或獲取到客戶的資料、戶口詳情、交易記錄及其他情況。

二、 收集客戶資料的重要性

客戶在申請開立戶口或延續戶口、建立或延續銀行信貸便利或要求銀行提供銀行服務或其他服務時，需要不時向銀行提供及／或更新有關的資料。客戶倘未能向銀行提供有關資料可能導致銀行無法開立戶口、提供銀行信貸便利或其他銀行服務。

三、 收集客戶資料的目的及用途

有關的客戶資料將被收集及可能會用於下列用途：

- i) 為提供信貸便利和銀行服務給客戶之日常運作；
- ii) 作信貸檢查及追討債項；
- iii) 協助其他財務機構、信用咭或消費咭發行人或資信調查機構或銀行作信貸檢至及追討債務，以減低運作上之風險；
- iv) 確保客戶維持可靠信用；
- v) 設計供客戶使用的財務服務或有關產品；
- vi) 為履行與客戶之間的合同，如需要，向第三者服務供應商提供客戶資料；
- vii) 宣傳銀行財務服務或有關產品；
- viii) 確定銀行對客戶或客戶對銀行的債務金額；
- ix) 向客戶及為客戶提供擔保或抵押的人士追收欠款；
- x) 根據具法律約束力的規定而要求銀行及其任何分行披露客戶資料以符合該法律要求；
- xi) 獲銀行授予確實或被建議的承讓，或銀行對客戶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；
- xii) 進行核對程序；
- xiii) 備存客戶之信貸記錄（不論客戶及銀行或資料收集人有何存在任何關係）以作現時及將來之參考用途；及
- xiv) 一切與上述有聯繫、有附帶性及有關的用途。

四、 資料保密

客戶資料絕對保密，但銀行或接收者可能會把有關資料以上第三點所列舉的目的及用途提供給：

- i) 任何中間人、承包商、或向銀行提供行政、電訊、電腦、支付或證券結算、收賬或其他和銀行業務運作有關的服務之第三者服務供應人；
- ii) 銀行的任何分行、附屬公司、母公司、關聯公司或聯號公司；
- iii) 付款銀行向出票人提供已付款支票的副本（而其中可能載有關收款人資料）；
- iv) 資信調查機構；而在客戶欠賬時，則可將該等資料提供給收數公司；
- v) 任何對銀行資料有保密責任的人士；
- vi) 為履行與客戶之間的合同，如需要，向第三者服務供應商提供客戶資料；
- vii) 任何和客戶已有或建議有交易的財務機構、信用咭或消費咭發咭人或資信調查機構（不論在澳門或外地的銀行）
- viii) 任何保險代理、經紀行、商戶、基金公司或銀行的策略性合夥人；
- ix) 根據具法律約束力的規定下，銀行或其任何分行有責任對作出要求的任何人士作出披露，以完全嚴格地履行上指規定的責任；
- x) 任何發生或建議發出保證或第三方保證以保證或確保客戶之責任之一方；
- xi) 任何銀行確實或建議中的承讓人、參與人、附屬參與人或銀行對客戶的權利轉讓時的承讓人；
- xii) 任何已經或建議與銀行或資料接收者建立任何關係之人士；及
- xiii) 銀通自動櫃員機服務有限公司（以下簡稱「銀通」）、銀行網絡內任何櫃員機之經營者及簽發在銀通網絡內使用的櫃員機卡之其他發卡者。

五、 轉移資料往澳門以外地區

銀行可能為不同的目的（如為履行法律要求，或達致其他的正當目的，包括但不限於有關的客戶服務，處理及備份儲存）將客戶的資料轉移往澳門以外地區。

六、 個人客戶的權利

根據澳門有關個人資料保護法（“法例”）中的條款，任何個人客戶有權：

- i) 審查銀行是否持有他／她的資料及有權查閱有關的資料；及
- ii) 要求銀行改正有關他／她不準確的資料。

七、 根據法例的規定，銀行有權就處理任何查閱資料的要求收取合理費用。

八、 任何關於查閱或改正資料，或所持有的資料種類的要求，應向下列

人士提供：資料保護主任

中信銀行（國際）有限公司澳門分行

澳門蘇亞利斯博士大馬路 300-322 號澳門財富中心22樓B座

傳真：853-2878 0079

九、 本通知不會限制客戶在法例下所享有的權利。

在此通知發出的日期起，它將成為客戶與銀行或將與銀行訂定之所有合約、協議、信貸函、帳戶管理委托及其他具約束性安排之一部份。請注意 閣下已被視為同意本銀行使用 閣下的個人資料並繼續有效，直至 閣下以書面方式通知本行資料保護主任以撤銷此同意為止。二〇二三年二月

本人已閱讀及了解本通知中所指之事項，並同意按其條款收集、處理、傳送及使用本人之個人資料，及後透過銀行的私隱政策聲明通知，條款內容亦將可能不時地出現相應的變更。另外，本人亦確認已取得所有由本人向銀行提供其個人資料的人仕的同意於上述用途使用該個人資料。

透過勾選以下方格，本人同意有關個人資料將按本通知第三條vi)項為著行銷用途作處理。□

姓名：

職位（如適用）：

公司名稱（如適用）：

日期：

- 1) **Scope of Personal Data**
It includes all the information, account details, transaction record and affairs of a customer (including but not limited to applicants for banking/financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, officers and managers of corporate clients or applicants) (collectively referred to as "Customer") that is collected and held by the Bank through the establishment of accounts, the provision of banking facilities or any service or in the ordinary course of the continuation of the banking relationship with the customer.
- 2) **Importance of Data Collection**
From time to time, it is necessary for customers to supply and/or update the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of services. The Bank may not be able to open accounts, process credit application or provide banking facilities or other services if customers fail to supply their personal information.
- 3) **Purposes of Data Collection and Usage**
The personal data relating to a Customer are collected and may be used for the following purposes:-
 - i) the daily operation of the banking facilities or services provided to customers;
 - ii) conducting credit checks and collecting debts;
 - iii) assisting other financial institutions, credit or charge card issuers or credit reference agencies to reduce the risk of the operations conduct credit checks and collect debts;
 - iv) ensuring ongoing credit worthiness of customers;
 - v) designing financial services or related products for customers' use;
 - vi) providing information to third party service providers as necessary for fulfillment of related contracts with customers;
 - vii) marketing the Bank's financial services or related products;
 - viii) determining the amount of indebtedness owed to or by customers;
 - ix) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - x) meeting the requirements to make disclosure under the requirement of any law binding on the Bank or any of its branches;
 - xi) 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-participation;
 - xii) conducting matching procedures;
 - xiii) 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
 - xiv) all other incidental and associated purposes relating thereto.
- 4) **Data Confidentiality**
Data held by the Bank relating to a customer will be kept confidential but, within the same purposes identified in paragraph 3) above, the Bank or the recipient thereof may provide and the customer consents to such information being provided to:-
 - i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing, debt collection or other services to the Bank in connection with the operation of its business;
 - ii) any branch, subsidiary, holding company, associated company or affiliates of the Bank;
 - 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 other person under a duty of confidentiality to the Bank which has undertaken to keep such information confidential;
 - vi) third party service providers as necessary for fulfillment of related contracts with customers;
 - vii) any financial institution, credit or charge card issuer or credit reference agency (whether in Macau or elsewhere) with which the customer has or proposes to have dealings;
 - viii) any insurance agent, brokerage firm, merchant, fund house or strategic partner of the Bank;
 - ix) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches, to the extent strictly required to fulfill such obligation;
 - x) any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations;
 - xi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's right in respect of the customer;
 - xii) any person who has established or proposes to establish any business relationship with the Bank or recipient of the data; and
 - xiii) Joint Electronic Teller Services Limited ("JETCO"), the operator of any ATM within the JETCO network and other issuers of ATM cards used within the JETCO network.
- 5) **Transfer of Data Outside Macau**
The Bank may from time to time transfer the data of customers outside Macau as may be required by law or for different justified purposes including but not limited to customer related services, processing, and back-up storage.
- 6) **Individual Customer's Rights**
Under and in accordance with the terms of the Macau Personal Data Protection Act (the "Act"), any individual customer has the right to:-
 - i) check whether the Bank holds data about him/her and the right of access to such data; and
 - ii) require the Bank to correct any data relating to him/her which is inaccurate.
- 7) In accordance with the terms of the Act, the Bank has the right to charge a reasonable fee for the processing of any data access request.

- 8) The person to whom requests for access to data or correction of data or for information regarding kinds of data held are to be addressed as follows: The Data Protection Officer
China CITIC Bank International Limited Macau Branch
No. 300-322, Avenida Doutor Mario Soares, Finance and IT Center of
Macau, 22 andar B, Macau Fax: 853-2878 0079
- 9) Nothing in this Notice shall limit the rights of customers under the Act.
This Notice shall from the date hereinafter appearing be deemed an integral part of all contracts, agreements, credit facility letters, account mandates and other binding arrangements which you have entered into or intend to enter into with the Bank.
Note that your consent to the use of your information by the Bank is deemed to remain valid for the above purposes until you revoke such consent by written notice to the Data Protection Officer.
If there is any inconsistency between the Chinese and the English version, the Chinese version shall prevail. [Last updated on February 2023]
I have read and understood the matters specified in this Notice and agree to the collection, processing, transfer and use of my personal data under its terms, which may be varied from time to time in accordance with the Privacy Policy Statement, as informed by the Bank. In addition, I hereby confirm that I have obtained all the consents from the data subjects whose information I am providing to the Bank for use of personal data as mentioned above.
By checking this box, I agree to the processing of my personal data for marketing purposes under clause 3, vi) of this Notice. ☐

Name:

Position (if applicable):

Company Name (if applicable):

Date: