

## PRIVACY POLICY & PERSONAL INFORMATION

### COLLECTION STATEMENT

#### Internet Privacy Policy

- (A) OCBC Wing Hang Bank Limited (the "Bank") does not collect any personally identifiable information from visitors except provided voluntarily by individual visitor. We only record the visit as a hit and the pages visited. The aggregate information will be used for preparing statistics on the usage of our web site.
- (B) If you do provide personal information, we will ensure its confidentiality by encrypting it before transmission.

#### Privacy Commitment

Your Privacy is our Priority. We respect the privacy of our customers' personal information. We will, at all times, comply with the Personal Data Protection Law. Our commitment is based on the following principles:

- (A) We collect only necessary personal data from customers for the provision and marketing of services and products.
- (B) Personal data will only be used for the purposes specified and not for other purposes except with the consent of our visitors.
- (C) All practicable steps will be taken to ensure customers' personal data are kept secure, confidential and accurate. Such data will not be retained longer than is necessary.
- (D) Only authorised personnel can access or process the personal data of customers.
- (E) Customers have the right to access or correct their personal data.
- (F) Customers may disallow the authorized institution to share with a third party for cross-marketing purposes any information about the customer's personal needs, interests, financial position or banking activity.

#### Notice to Customers relating to the Personal Data Protection Law (the "Law")

- (A) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (B) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (C) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money.
- (D) The purpose for which data relating to a customer may be used are as follows:
- (1) the daily operation of the services and credit facilities provided to customers;
  - (2) conducting credit checks 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;
  - (3) creating and maintaining the Bank's credit scoring models;

- (4) assisting other financial institutions to conduct credit checks and collect debts;
- (5) ensuring ongoing credit worthiness of customers;
- (6) designing financial services or related products for customers' use;
- (7) marketing services or products of the Bank and/or selected companies;
- (8) determining amounts owed to or by customers;
- (9) collection of amounts outstanding from customers and those providing security for customers' obligations;
- (10) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches;
- (11) 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; and
- (12) purposes relating thereto.

(E) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (D):

- (1) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
- (2) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
- (3) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (4) credit reference agencies, and, in the event of default, to debt collection agencies;
- (5) 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;
- (6) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
- (7) to selected companies for the purpose of informing customers of services which the Bank believes will be of interest to customers.

(F) Under and in accordance with the terms of the Law, any customer has the right to check whether the Bank holds data about him, of access to such data and to require the Bank to correct any data relating to him which is inaccurate.

(G) In accordance with the terms of the Law, the Bank has the right to charge a reasonable fee for the processing of any data access request.

(H) 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 as follows:

The Data Protection Officer, OCBC Wing Hang Bank Limited, 241 Avenida de Almeida Ribeiro, Macau.

- (I) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wished to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (J) Nothing in this Notice shall limit the rights of customers under the Personal Data Protection Law.

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**Notice to Browsing Visitors relating to the Personal Data Protection Law**

All information provided at your discretion will be deemed and remain the property of the Bank and which the Bank shall be free to use for the marketing of financial services and related products. Such information will be passed to related business partners who have undertaken to keep the information confidential.

Access to or correction of information should be addressed to the Data Protection Officer, OCBC Wing Hang Bank Limited, 241 Avenida de Almeida Ribeiro, Macau.

**IMPORTANT:** By accessing this web site and any of its pages, you agree to the terms set out above.