

## CORPORATE FINANCE (D.T.C.) LIMITED (“the Company”)

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

- (a) From time to time, it is necessary for customers to supply the Company with data in connection with the opening or continuation of accounts and the establishment or continuation of credit facilities or provision of credit and other services.
- (b) Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue credit facilities or provide credit and other services.
- (c) It is also the case that data are collected from customers in the ordinary course of business, for example, when customers write cheques or deposit money.
- (d) The purposes 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 Company’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 by the Company for customers’ use;
  7. determining amounts owed to or by customers;
  8. collection of amounts outstanding from customers and those providing security for customers’ obligations;
  9. meeting the requirements to make disclosure under the requirements of any law binding on the Company;
  10. enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company’s rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
  11. purposes relating thereto.
- (e) Data held by the Company relating to a customer will be kept confidential but the Company 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 Company in connection with the operation of its business;
  2. any other person under a duty of confidentiality to the Company including a group company of the Company 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 Company is under an obligation to make disclosure under the requirements of any law binding on the Company; and
  6. any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company’s rights in respect of the customer.
  7. making disclosures to any Regulator (Hong Kong or overseas) under the requirements of any laws applicable to us (including making disclosure of any personal data and account information to relevant tax authorities); and
  8. any other uses that are incidental to (1) to (7)
- (f) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any customer has the right:-
1. to check whether the Company holds data about him and of access to such data;
  2. to require the Company to correct any data relating to him which is inaccurate;
  3. to ascertain the Company’s policies and practices in relation to data and to be informed of the kind of personal data held by the Company;
  4. to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
  5. in relation to data which has been provided by the Company to a credit reference agency, to instruct the Company upon termination of an account by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within five years of termination and at no time did the account have a default of payment lasting in excess of 60 days within five years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days the data may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default or five years from the date of discharge from a bankruptcy as notified to the Company, whichever is earlier.
- (g) In accordance with the terms of the Ordinance, the Company 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  
Corporate Finance (D.T.C.) Limited  
Unit 404A, Fortress Tower  
250 King’s Road  
Fortress Hill, Hong Kong  
Telephone: 2832 0176  
Fax: 2832 0193
- (i) The Company 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 wishes to access the credit report, the Company 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 (Privacy) Ordinance.

## 協聯財務有限公司（以下簡稱「接受存款公司」）

### 致客戶通知書

#### 關於《個人資料（私隱）條例》（「條例」）

- (a) 客戶在開立或延續戶口、建立或延續接受存款公司信貸或接受存款公司提供服務時，需要不時向接受存款公司提供有關的資料。
- (b) 若未能向接受存款公司提供該等資料可能會導致接受存款公司無法開立或延續戶口或建立或延續接受存款公司信貸或提供接受存款公司服務。
- (c) 客戶與接受存款公司在延續正常業務運作中，接受存款公司亦會收集客戶的資料，例如，當客戶開出支票或存款時。
- (d) 客戶的資料可能會用於下列用途：
1. 提供服務和信貸便利給客戶之日常運作；
  2. 在客戶申請信貸時進行的信貸調查，及每年進行一次或以上的定期或特別審查；
  3. 編制及維持接受存款公司的信貸評分模式；
  4. 協助其他財務機構作信用檢查及追討債務；
  5. 確保客戶維持可靠信用；
  6. 接受存款公司設計為客戶使用的財務服務或有關產品；
  7. 計算接受存款公司與客戶之間的債務；
  8. 向客戶及為客戶的責任提供抵押的人士追收欠款；
  9. 接受存款公司或其任何分行為履行任何對其有約束力的法例的規定而作出披露；
  10. 使接受存款公司的實在或建議承讓人，或接受存款公司對客戶的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；及
  11. 與上述有關的用途。
- (e) 接受存款公司會對其持有的客戶資料保密，但接受存款公司可能會把該等資料提供給下述各方作第(d)段列出的用途：
1. 任何代理人、承辦人、或向接受存款公司提供行政、電訊、電腦、付款或證券結算或其他與接受存款公司業務運作有關的服務的第三方服務供應者；
  2. 任何對接受存款公司有保密責任的人，包括接受存款公司集團內已承諾保持該資料保密的公司；
  3. 付款銀行向出票人提供已付款支票的副本（而其中可能載有關於收款人的資料）；
  4. 信貸資料機構；而在客戶欠帳時，則可將該等資料提供給收數公司；
  5. 接受存款公司在根據對接受存款公司或其任何分行具法律約束力的規定下而有責任對任何人作出披露；
  6. 接受存款公司的任何實在或建議承讓人或就接受存款公司對客戶的權利的參與人或附屬參與人或受讓人；
  7. 須為遵守法例而向任何監管機構（香港或海外）披露資料（包括向相關稅務機構披露客戶的個人資料及戶口交易資料）；及
  8. 與上述(1)至(7)有關的用途。
- (f) 根據條例中的條款及根據條例核准和發出的個人信貸資料實務守則，任何客戶有權：
1. 查核接受存款公司是否持有他的資料及查閱該等資料；
  2. 要求接受存款公司改正任何有關他的不準確的資料；
  3. 查明接受存款公司對於資料的政策及慣例和獲告知接受存款公司持有的個人資料種類；
  4. 查詢並獲接受存款公司回覆，例行向信貸資料機構或收數公司披露的個人資料類別，及獲接受存款公司提供進一步資料，以便向有關信貸資料機構或收數公司提出查閱和改正資料的要求；及
  5. 於悉數清償欠款而結束帳戶時，指示接受存款公司要求該信貸資料機構，從資料庫刪除接受存款公司曾經提供的帳戶資料，惟是項指示須於結束帳戶後五年內發出，而該帳戶在緊接結束之前五年內，並無拖欠超過 60 天的記錄。假如該帳戶有拖欠超過 60 天的記錄，信貸資料機構可以保留有關記錄，直至欠款悉數清償之日起計滿 5 年為止，或接受存款公司接獲的解除破產令生效日期起計滿 5 年為止，以較早發生者為準。
- (g) 根據條例的條款，接受存款公司有權就處理任何查閱資料的要求收取合理費用。
- (h) 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，應向下列人士提出：
- 資料保障主任  
協聯財務有限公司  
香港炮台山  
英皇道 250 號  
北角城中心 404A 號室  
電話：2832 0176  
傳真：2832 0193
- (i) 接受存款公司在批核信貸申請時，可能參考由信貸資料機構提供有關客戶的信貸報告。假如客戶有意索取有關報告，可要求接受存款公司提供有關信貸資料機構的聯絡詳情。
- (j) 本通知不會限制客戶在個人資料（私隱）條例下所享有的權利。