

The Hongkong and Shanghai Banking Corporation Limited ("we", "us", "our", including our successors and assigns)

NOTICE RELATING TO THE PERSONAL DATA (PRIVACY) ORDINANCE (THE "ORDINANCE")

Collection of Data

- (a) We may collect the data of customers and other individuals in connection with the purposes set out in this Notice. These customers and other individuals may include the following or any of them (collectively "you", "your"):
- applicants for banking or financial services;
 - persons giving or proposing to give guarantees or security for obligations owed to us;
 - persons linked to a customer or an applicant that is not an individual, including the beneficial owners and officers of that customer or applicant, or in the case of a trust, including the trustees, settlors, protectors and beneficiaries of the trust; and
 - other persons who are relevant to a customer's relationship with us, including third party service providers with whom the customer interacts in connection with the marketing of our products and services and in connection with the customer's application for our products and services (including credit references agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "**credit reference agencies**" or "**CRAs**")).
- (b) If the data requested by us is not provided, we may be unable to provide (or continue to provide) products or services to you or to the relevant customer or applicant linked to you.
- (c) Data may be:
- (i) collected from you directly, from someone acting on your behalf or from another source; and
 - (ii) combined with other data available to members of the HSBC Group ("**HSBC Group**" and any "**member of the HSBC Group**" means HSBC Holdings plc and/or its affiliates, subsidiaries, associated entities and any of their branches and offices).

Use of Data

- (d) We will use data for the following purposes or any of them (which may vary depending on the nature of your relationship with us):
- (i) considering and processing applications for products and services and the daily operation of products and services (including credit facilities provided to you or the relevant customer linked to you);
 - (ii) conducting credit checks whenever appropriate (including upon an application for consumer credit (including mortgage loans) and when we review credit which normally takes place one or more times each year);
 - (iii) creating and maintaining our credit and risk related models;
 - (iv) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "**credit providers**") to conduct credit checks and collect debts;
 - (v) ensuring your ongoing credit worthiness and good standing;
 - (vi) designing financial products and services (including insurance, credit card, securities, commodities, investment, banking and related products and services) for your use;
 - (vii) marketing products, services and other subjects as described in paragraph (f) below;
 - (viii) determining the amount of indebtedness owed to or by you;
 - (ix) exercising our rights under contracts with you, including collecting amounts outstanding from you;
 - (x) meeting our obligations, requirements or arrangements or those of any member of the HSBC Group, whether compulsory or voluntary, to comply with or in connection with:
 - (1) any law, regulation, judgment, court order, voluntary code, sanctions regime, within or outside the Hong Kong Special Administrative Region ("**Hong Kong**") existing currently and in the future ("**Laws**") (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (2) any guidelines, guidance or requests 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 Hong Kong existing currently and in the future (e.g. guidelines, guidance or requests given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information) and any international guidance, internal policies or procedures;
 - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, judicial, administrative, public or law enforcement body, or governmental, tax, revenue, monetary, securities or futures exchange, court, central bank or other authorities, or self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over all or any part of the HSBC Group (together the "**Authorities**" and each an "**Authority**") that is assumed by, imposed on or applicable to us or any member of the HSBC Group; or
 - (4) any agreement or treaty between Authorities;
 - (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the HSBC Group and/or any other use of data and information in accordance with any programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xii) conducting any action to meet our obligations or those of any member of the HSBC Group to comply with Laws or international guidance or regulatory requests relating to or in connection with the detection, investigation and prevention of money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions and/or any acts or attempts to circumvent or violate any Laws relating to these matters;

- (xiii) meeting our obligations or those of any member of the HSBC Group to comply with any demand or request from the Authorities;
- (xiv) enabling actual or proposed assignee(s) of all or any part of our business and/or assets, or participant(s) or sub-participant(s) of our rights in respect of you to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation and enabling the actual assignee(s) to use your data in the operation of the business or rights assigned; and
- (xv) any other purposes relating to the purposes listed above.

Disclosure of Data

- (e) Data held by us or a member of the HSBC Group will be kept confidential but we or a member of the HSBC Group may provide data to the following parties or any of them (whether within or outside Hong Kong) for the purposes set out in paragraph (d) above:
 - (i) any agents, contractors, sub-contractors or associates of the HSBC Group (including their employees, officers, agents, contractors, service providers and professional advisers);
 - (ii) any third party service providers who provide services to us or any member of the HSBC Group in connection with the operation or maintenance of our business (including their employees and officers);
 - (iii) any Authorities;
 - (iv) any persons under a duty of confidentiality to us or a member of the HSBC Group which have undertaken to keep such data confidential;
 - (v) the drawee bank providing a copy of a paid cheque (which may contain data about the payee) to the drawer;
 - (vi) any persons acting on your behalf whose data are provided, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which you have an interest in securities (where such securities are held by us or any member of the HSBC Group) or any persons making any payment into a customer's account;
 - (vii) credit reference agencies (including the operator of any centralised database used by credit reference agencies), and, in the event of default, to debt collection agencies;
 - (viii) any persons to whom we are or any member of the HSBC Group is under an obligation or required or expected to make disclosure for the purposes set out in, or in connection with, paragraph (d)(x), (d)(xi) or (d)(xii) above;
 - (ix) any actual or proposed assignee(s) of ours or participant(s) or sub-participant(s) or transferee(s) of our rights in respect of you;
 - (x) any persons giving or proposing to give a guarantee or security to guarantee or secure your obligations to us; and
 - (xi)
 - (1) any member of the HSBC Group;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding and privileges programme providers;
 - (4) co-branding partners of ours or any member of the HSBC Group (the names of such co-branding partners will be provided during the application process for the relevant products and services, as the case may be);
 - (5) charitable or non-profit making organisations; and
 - (6) external service providers that we or any member of the HSBC Group engage(s) for the purposes set out in paragraph (d)(vii) above.

Such data may be transferred in and to a place outside Hong Kong.

Provision of Data to Credit Reference Agencies (CRAs) and Debt Collection Agencies

- (A) We may provide the following data relating to you (whether in sole name or joint names with others) to CRAs:
 - (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
 - (iii) Hong Kong Identity Card Number or travel document number or certificate of incorporation number;
 - (iv) date of birth or date of incorporation;
 - (v) correspondence address;
 - (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) mortgage account status in respect of each mortgage (e.g. active, closed, write-off); and
 - (ix) if any, mortgage account closed date in respect of each mortgage.

CRAs will use the above data for the purposes of compiling a count of the number of mortgages from time to time held by you (as borrower, mortgagor or guarantor, whether in sole name or joint names with others) with credit providers, for sharing in the consumer credit databases of CRAs by credit providers.

- (B) You can instruct us to make a request to the relevant CRA to delete from its database any account data relating to any credit that has been terminated by full repayment provided that there has not been, within five (5) years immediately before such termination, a default in payment under the credit for a period in excess of sixty (60) days according to our records.
- (C) If there is any default in payment, unless the amount in default is fully repaid or written off (other than due to bankruptcy order) before the expiry of sixty (60) days from the date of default, your account repayment data may be retained by CRAs until the expiry of five (5) years from the date of final settlement of the amount in default.

- (D) In the event of any amount being written off due to a bankruptcy order being made against you, CRAs may retain your account repayment data until the earlier of (i) the expiry of five (5) years from the date of final settlement of the amount in default, or (ii) the expiry of five (5) years from the date of your discharge from bankruptcy as notified to CRA(s) by you with evidence.
- (E) For the purposes of paragraphs C and D above, account repayment data are the amount last due, amount of payment made during the last reporting period, remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in material default (that is, default in payment for a period in excess of sixty (60) days) (if any)).

Use of Data in Direct Marketing

- (f) Where you are a customer, we intend to use your data in direct marketing and we require your consent (which includes an indication of no objection) for that purpose. Please note that:
 - (i) your name, contact details, products and other service portfolio information, transaction pattern and behaviour, financial background and demographic data held by us from time to time may be used by us in direct marketing;
 - (ii) the following classes of products, services and subjects may be marketed:
 - (1) financial, insurance, credit card, banking and related products and services;
 - (2) reward, loyalty, co-branding or privileges programmes and related products and services;
 - (3) products and services offered by our co-branding partners (the names of such co-branding partners will be provided during the application for the relevant products and services, as the case may be); and
 - (4) donations and contributions for charitable and/or non-profit making purposes;
 - (iii) the above products, services and subjects may be provided by or (in the case of donations and contributions) solicited by us and/or:
 - (1) any member of the HSBC Group;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding or privileges programme providers;
 - (4) co-branding partners of ours or any member of the HSBC Group (the names of such co-branding partners will be provided during the application of the relevant products and services, as the case may be); and
 - (5) charitable or non-profit making organisations;
 - (iv) in addition to marketing the above products, services and subjects ourselves, we may provide the data described in paragraph (f)(i) above to all or any of the persons described in paragraph (f)(iii) above for use by them in marketing those products, services and subjects, and we require your written consent (which includes an indication of no objection) for that purpose; and
 - (v) we may receive money or other property in return for providing the data to the other persons in paragraph (f)(iv) above and, when requesting your consent or no objection as described in paragraph (f)(iv) above, we will inform you if we will receive any money or other property in return for providing the data to the other persons.

If you do not wish us to use or provide to other persons your data for use in direct marketing as described above, you may exercise your opt-out right by notifying us.

Transfer of Data of Third Party Service Providers Using Bank Application Programming Interfaces (API)

- (g) We may, in accordance with your instructions to us or third party service providers engaged by you, transfer your data to third party service providers using our API for the purposes notified to you by us or third party service providers and/or as consented to by you in accordance with the Ordinance.

Provision of Another Person's Data

- (h) Where you provide to us data about another person, you should give to that person a copy of this Notice and, in particular, tell him/her how we may use his/her data.

Data Access Requests

- (i) You have the right:
 - (i) to check whether we hold data about you and to access such data;
 - (ii) to require us to correct any data relating to you which is inaccurate;
 - (iii) to ascertain our policies and practices in relation to data and to be informed of the kind of data held by us; and
 - (iv) in relation to consumer credit, 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 access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies).
- (j) In accordance with the provisions of the Ordinance, we have the right to charge a reasonable fee for the processing of any data access request.
- (k) You should send requests for access to data or correction of data or for information regarding policies and practices and kinds of data held to:
 - The Data Protection Officer
 - The Hongkong and Shanghai Banking Corporation Limited
 - PO Box 72677
 - Kowloon Central Post Office
 - Hong Kong
 - E-mail: dfv.enquiry@hsbc.com.hk
- (l) We may have obtained credit report(s) on you from credit reference agency(ies) in considering any application for credit. In the event you wish to access the credit report(s), we will advise the contact details of the relevant credit reference agency(ies).
- (m) Nothing in this Notice shall limit your rights as a data subject under the Ordinance.

Note: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

香港上海汇丰银行有限公司（「本行」、「本行的」包括本行的继承人及受让人）

关于个人资料（私隐）条例（「该条例」）的通知

收集资料

- (a) 本行可就本通知列明的用途收集客户及其他个人人士的资料。该等客户及其他个人可包括下列各类或任何一类人士（统称「阁下」、「阁下的」）：
- 银行或金融服务的申请人；
 - 为欠本行的责任提供或拟提供担保或抵押的人士；
 - 非个人客户或申请人的关连的人士，包括该客户或申请人的实益拥有人及人员，或（如属信托）则包括信托的受托人、财产授予人、保障人及受益人；及
 - 与本行跟客户关系有关的其他人士，包括客户因本行产品及服务的推广以及申请本行产品及服务而接触的第三方服务供应商收集与客户有关的资料（包括从获核准加入多家个人信贷资料服务机构模式的信贷资料服务机构（以下简称「信贷资料服务机构」））。
- (b) 若未有向本行提供本行要求的资料，本行可能会无法向阁下或与阁下关连的客户或申请人提供（或继续提供）产品或服务。
- (c) 资料可：
- (i) 直接从阁下、或从代表阁下的人士或从其他来源收集；及
 - (ii) 与汇丰集团成员（「汇丰集团」及任何「汇丰集团成员」指汇丰控股有限公司及／或其附属公司、子公司、联营单位及彼等的任何分行及办事处）获取的其他资料组合。

使用资料

- (d) 本行可使用资料作下列用途（或其中任何一项），用途可随阁下与本行的关系性质而有所不同：
- (i) 考虑及处理对产品服务的申请及用于产品及服务的日常运作（包括为阁下或与阁下关连的客户提供信贷服务）；
 - (ii) 于适当时进行信用检查（包括申请信贷（包括楼宇按揭贷款）时及进行通常每年一次或多于一年的信贷检讨时）；
 - (iii) 设立及维持本行的信贷和风险相关准则；
 - (iv) 协助其他在香港获核准加入多家个人信贷资料服务机构模式的信贷提供者（以下简称「信贷提供者」）进行信用检查及追讨欠债；
 - (v) 确保阁下维持可靠信用及良好声誉；
 - (vi) 设计供阁下使用的财务产品及服务（包括保险、信用卡、证券、商品、投资、银行及有关产品及服务）；
 - (vii) 促销下列第（f）段所述的产品、服务及其他标的；
 - (viii) 确定虧欠阁下或阁下虧欠的负债金额；
 - (ix) 行使本行与阁下的合约赋予的权利（包括向阁下追收欠款）；
 - (x) 為遵守下列各事项或与該等事項有关而履行本行或任何汇丰集团成员的责任、要求或安排（不论强制或自愿性质）：
 - (1) 现在及将来于香港特别行政区（「香港」）境内或境外存在的任何法律、法规、判决、法院命令、自愿守则、制裁制度（「法律」）（例如《税务条例》及其条文，包括关于自动交换财务账户资料的条文）；
 - (2) 现在及将来于香港境内或境外存在的任何法律、监管、政府、税务、执法或其他机关，或财务服务供应商的自律监管或行业组织或协会所提供或发出的任何指引、指导或要求（例如税务局所提供或发出的指引、指导或要求，包括关于自动交换财务账户资料的指引、指导或要求），及任何国际指引、内部政策或程序；
 - (3) 对汇丰集团整体或任何部分具有司法权限的本地或外地法律、监管、司法、行政、公共或执法机关，或政府、税务、税收、财政、证券或期货交易所、法院、中央银行或其他机关，或财务服务供应商的自律监管或行业组织或协会或其任何代理（统称及各称「权力机关」）由本行或任何汇丰集团成员承担的、向本行或任何汇丰集团成员施加的或适用于本行或任何汇丰集团成员的任何现在或将来的合约或其他承诺；或
 - (4) 权力机关之间的任何协议或条约；
 - (xi) 按汇丰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，遵守于汇丰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责任、要求、政策、程序、措施或安排；
 - (xii) 采取任何行动以遵守本行或任何汇丰集团成员的责任以符合与下述事宜有关的法律或国际指引或监管要求：侦测、调查及预防清洗黑钱、恐怖分子融资活动、贿赂、贪污、逃税、欺诈、逃避经济或贸易制裁及／或规避或违反有关此等事宜的任何法律的任何行为或意图；
 - (xiii) 遵守本行或任何汇丰集团成员的任何责任，以符合权力机关的任何指令或要求；
 - (xiv) 让本行全部或任何部分业务及／或资产的实际或建议受让人（等）、或本行就阁下的权利的参与者（等）或附属参与者（等）可以评核拟成为转让、参与或附属参与的交易，及让实际受让人（等）在运作被转让的业务或权利中使用阁下的资料；及
 - (xv) 与上述用途有关的任何其他用途。

披露资料

- (e) 本行或汇丰集团成员持有的资料将予保密，但本行或汇丰集团成员可能会把资料提供给下列各方或任何一方作上列第（d）段列明的用途（不论在香港境内或境外）：
- (i) 汇丰集团的任何代理、承包商、次承包商或联营人士（包括其雇员、职员、代理人、承包商、服务供应商及专业顾问）；
 - (ii) 任何向本行或任何汇丰集团成员提供与本行业务运作或维持有关的服务的第三者服务供应商（包括其雇员及职员）；
 - (iii) 任何权力机关；

- (iv) 任何对本行或任何汇丰集团成员有保密责任及已承诺保密该等资料的人士；
- (v) 付款银行向出票人提供已付款支票的副本（而其中可能载有有关收款人的资料）；
- (vi) 代表阁下行事而提供其资料的任何人士、收款人、受益人、账户被指定人、中介人、往来及代理银行、结算公司、结算或交收系统、市场交易对手、上游预扣税代理、掉期或交易储存库、证券交易所、阁下拥有证券权益的公司（如该等证券由本行或任何汇丰集团成员持有），或向任何客户的账户作出任何付款的人士；
- (vii) 信贷资料服务机构（包括信贷资料服务机构所使用的任何中央资料库之经营者），以及在出现欠账时，将该等资料提供给收数公司；
- (viii) 本行或任何汇丰集团成员就有关上列第 d(x)、d(xi) 或 d(xii) 段列明的用途而有责任或必须或被预期向其作出披露的任何人士；
- (ix) 本行的任何实际或建议受让人（等）或本行就阁下的权利的参与者（等）或附属参与者（等）或承让人（等）；
- (x) 任何为阁下对本行的责任提供或拟提供担保或抵押的人士；及
- (xi) (1) 任何汇丰集团成员；
 - (2) 第三者财务机构、承保人、信用卡公司、证券及投资服务供应商；
 - (3) 第三者赏计划、年资计划、合作品牌计划及优惠计划供应商；
 - (4) 本行或任何汇丰集团成员的合作品牌伙伴（在申请有关产品及服务（视情况而定）时会提供合作伙伴名称）；
 - (5) 慈善或非牟利机构；及
 - (6) 为达至上列第 (d)(vii) 段列明的用途而被本行或任何汇丰集团成员雇用的第三者服务供应商。

有关资料可能在香港境内转移或被转移至香港境外。

向信贷资料服务机构及收数公司提供资料

(A) 本行可能向信贷资料服务机构提供下述关于阁下的资料（不论以阁下个人名义或与他人联名）：

- (i) 全名；
- (ii) 就每宗按揭的身分（即作为借款人、按揭人或担保人）；
- (iii) 香港身分证号码或旅游证件号码或公司注册证书号码；
- (iv) 出生日期或公司成立日期；
- (v) 通讯地址；
- (vi) 就每宗按揭的按揭账户号码；
- (vii) 就每宗按揭的信贷种类；
- (viii) 就每宗按揭的按揭账户状况（如：生效、已关闭、已撇账）；及
- (ix) 就每宗按揭的按揭账户关闭日期（如适用）。

信贷资料服务机构会使用上述资料统计阁下（以借款人、按揭人或担保人身分，及不论以本人或公司单名或与其他人士联名方式）不时于信贷提供者持有按揭的宗数，并存于信贷资料服务机构的个人信贷资料库内让信贷提供者共用。

- (B) 阁下可以指示本行向有关信贷资料服务机构要求从其资料库删除有关任何已经全数清还而终止的信贷账户资料，惟该信贷在终止前紧接的五（5）年内须根据本行的纪录未有欠账逾期超过六十（60）日。
- (C) 在任何欠账的情况下，除非欠账金额在由出现欠账日期起计六十（60）日届满前全数清还或撇账（因破产令导致除外），否则阁下的账户还款资料可以由信贷资料服务机构保留五（5）年（自欠账全数还清当日起计）。
- (D) 若任何款项因针对阁下颁布的破产令而撇账，则阁下的账户还款资料可以由信贷资料服务机构保留直至下述较早发生者为止：(i) 欠账全数清还当日起计五（5）年届满之日，或 (ii) 阁下获解除破产令之日起计五（5）年届满之日（阁下须提出证据通知信贷资料服务机构）。
- (E) 为上列第 C 及 D 段目的，账户还款资料即上次到期的还款额，上次报告期间所作还款额，剩余可用信贷额或未偿还数额，及欠款资料（即过期欠款额、逾期还款日数、清还过期欠款的日期及全数清还重要欠账的日期，即是指拖欠还款超过六十（60）日的欠账（如有））。

在直接促销中使用资料

- (f) 如阁下为本行客户，本行拟把阁下的资料用于直接促销，而本行为该用途须获得阁下同意（包括表示不反对）。请注意：
 - (i) 本行可能把本行不时持有阁下的姓名、联络资料、产品及其他服务组合资料、交易模式及行为、财务背景及人口统计数据用于直接促销；
 - (ii) 可用作促销下列类别的产品、服务及标的：
 - (1) 财务、保险、信用卡、银行及相关产品及服务；
 - (2) 赏计划、年资计划、合作品牌计划或优惠计划及相关产品及服务；
 - (3) 本行合作品牌伙伴提供的产品及服务（在申请有关产品及服务（视情况而定）时会提供合作品牌伙伴名称）；及
 - (4) 为慈善及／或非牟利用途的捐款及捐赠；
 - (iii) 上述产品、服务及标的可能由本行及／或下列各方提供或（就捐款及捐赠而言）征求：
 - (1) 任何汇丰集团成员；
 - (2) 第三者财务机构、承保人、信用卡公司、证券及投资服务供应商；
 - (3) 第三者赏计划、年资计划、合作品牌计划或优惠计划供应商；
 - (4) 本行及任何汇丰集团成员的合作品牌伙伴（在申请有关产品及服务（视情况而定）时会提供合作品牌伙伴名称）；及
 - (5) 慈善或非牟利机构；

- (iv) 除由本行促销上述产品、服务及标的以外，本行亦可将上列第 (f)(i) 段所述的资料提供予上列第 (f)(iii) 段所述的全部或任何人士，以供该等人士在促销该产品、服务及标的中使用，而本行为此用途须获得阁下书面同意（包括表示不反对）；及
- (v) 本行可能因如上列第 (f)(iv) 段所述将资料提供予其他人士而获得金钱或其他财产的回报。如本行会因提供资料予其他人士而获得任何金钱或其他财产的回报，本行会于上列第 (f)(iv) 段所述征求阁下同意或不反对时通知阁下。

如阁下不希望本行如上述使用阁下的资料或将阁下的资料提供予其他人士作直接促销用途，阁下可通知本行行使阁下的选择权拒绝促销。

使用本行应用程序介面（「API」）向第三方服务供应商转移个人资料

- (g) 本行可根据阁下向本行或阁下使用之第三方服务供应商所发出的指示，使用本行的 API 向第三方服务供应商转移客户的资料，以作本行或第三方服务供应商所通知阁下的用途及 / 或阁下根据该条例所同意的用途。

提供他人的资料

- (h) 如阁下向本行提供其他人士的资料，阁下应向该人士提供本通知的副本，并应特别告知该人士本行可如何使用其资料。

查阅资料要求

- (i) 阁下有权利：
 - (i) 查核本行是否持有阁下的资料及查阅该等资料；
 - (ii) 要求本行改正任何有关阁下的不准确的资料；
 - (iii) 查明本行对于资料的政策及惯例和获告知本行持有的个人资料种类；及
 - (iv) 在与个人信贷有关的情况下，要求获告知哪些资料会向信贷资料服务机构或收数公司例行披露，并获提供进一步资料，藉以向有关信贷资料服务机构或收数公司提出查阅和改正资料的要求。
- (j) 根据该条例的条文，本行有权就处理任何查阅资料的要求收取合理费用。
- (k) 任何关于查阅或改正资料，或索取关于资料政策及惯例或所持有的资料种类的要求，阁下应向本行的资料保护主任提出，其地址为：
 - 香港九龙中央邮政局邮政信箱 72677 号
 - 香港上海汇丰银行有限公司
 - 电邮：dfv.enquiry@hsbc.com.hk
- (l) 本行或向信贷资料服务机构索取有关阁下的信贷报告以考虑任何信贷申请。假如阁下有意查阅有关信贷报告，本行会提供有关信贷资料服务机构的联络详情。
- (m) 本通知不会限制阁下作为资料当事人在该条例下所享有的权利。

注意：中英文本如有歧义，概以英文本为准。