

The Personal Data (Privacy) Ordinance – Personal Information Collection Statement 《個人資料（私隱）條例 — 收集個人資料聲明》

Statement to customers and other individuals relating to the Personal Data (Privacy) Ordinance (the “**Ordinance**”) and the Code of Practice on Consumer Credit Data (the “**Code of Practice**”) by China Everbright Bank Co., Ltd., Hong Kong Branch (Incorporated in the People’s Republic of China with limited liability) (the “**Bank**”)

中國光大銀行股份有限公司香港分行（在中華人民共和國成立的有限責任公司）（下稱「**本行**」）致客戶及其他個人有關《個人資料（私隱）條例》（「**條例**」）及《個人信貸資料實務守則》（下稱「**實務守則**」）的聲明通告

- (a) From time to time, it is necessary for customers and other individuals (including but not limited to applicants for banking/financial services and products and banking facilities; sureties and persons providing securities or guarantees for banking facilities; all of whom/which related to the Bank’s customer or an applicant, such as shareholders, directors, controlling persons, officers and managers of a body corporate customer, partners or members of a partnership, beneficial owners, trustees, settlors or protectors of a trust, account holders of a designated account and payers and payees of a designated payment; representatives, agents or nominees or any persons acting on behalf of a customer; and any other persons with whom a customer has a relationship that is relevant to the customer’s relationship with the Bank) (collectively, the “**Data Subjects**”, and each, a “**Data Subject**”) to supply the Bank with data in connection with various matters such as the opening or continuation of accounts and the establishment or continuation of banking facilities, or provision of banking/financial services and products, or compliance with any laws, guidelines or requests issued by regulatory or other authorities.

客戶和其他個人（包括但不限於銀行/財務服務及產品和銀行授信的申請人，為銀行授信提供抵押或擔保的擔保人及人士，所有與本行客戶或申請人相關的人士包括企業/法人團體的股東、董事、控制人、職員和管理人員、合夥商的合夥人或合夥成員、信託的實益擁有人、受託人、財產授予人或保障人、指定賬戶的賬戶持有人及指定收款的付款人及收款人，客戶的代表、代理、代名人或任何代表客戶行事的人士，以及與客戶建立了關係而該關係關乎客戶及本行的關係的任何其他人士）（下稱「**資料當事人**」），就各項事宜例如申請開立或延續賬戶、建立或延續銀行授信或本行提供銀行/財務服務及產品時、或為遵守任何法律或監管或其他機關發出的指引或要求，需要不時向本行提供有關的資料。

- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or provide or continue banking facilities or provide banking/financial services and products or comply with any laws or guidelines or requests issued by regulatory or other authorities.

若未能向本行提供該等資料，可能會導致本行無法開立或延續賬戶或建立或延續銀行授信或提供銀行/財務服務及產品或遵守任何法律或監管或其他機關發出的指引或要求。

- (c) It is also the case that data is collected from Data Subjects during the ordinary course of the continuation of the Bank’s relationship with Data Subjects, such as when Data Subjects write cheques or deposit money. Information may also be obtained from other sources such as credit reference agencies.

本行亦會從資料當事人與本行在關係持續的日常業務運作中，收集資料當事人的資料，例如，當資料當事人開出支票或存款時。本行亦會從其他來源收集資料當事人的資料，如從信貸資料服務機構獲取的資料。

- (d) The purposes under which data relating to Data Subjects may be used are as follows:

資料當事人的資料可能會用於下列用途：

- (i) considering and processing applications from Data Subjects for the establishment, variation and/or cancellation of the products, services and credit facilities;
考慮及處理資料當事人建立、變更及/或取消其產品、服務及信貸便利的申請；
- (ii) the daily operation of the products, services and credit facilities provided to Data Subjects;
提供產品、服務和信貸便利給資料當事人之日常運作；
- (iii) provision of bank references;
提供本行財務資信證明函；
- (iv) conducting credit checks (including without limitation upon applications for credit and upon periodic or special review of credit) and carrying out matching procedures (as defined in the Ordinance);
進行信貸調查（包括但不限於信用申請及信用定期或特別審查），並開展匹配程序（定義詳見條例）；
- (v) building and maintaining the Bank’s credit and risk rating systems;
編制及維持本行的信貸及風險評分模式；
- (vi) maintaining a credit track record of Data Subjects (whether or not there exists any relationship between Data Subjects and the Bank) for present and future reference;
保存資料當事人的信貸記錄（不論資料當事人和本行之間是否有任何關係），以作目前及將來參考之用；

- (vii) assisting other financial institutions, credit card issuing companies and debt collection agents to conduct credit checks and collect debts;
協助其他財務機構、信用卡發行商及追收賬款機構作信貸檢查及追討債務；
- (viii) monitoring and ensuring ongoing credit worthiness of Data Subjects;
監督及確保資料當事人信用維持良好；
- (ix) designing banking/financial services or related products for Data Subjects' use;
設計供資料當事人使用的銀行/財務服務或有關產品；
- (x) marketing of services or products and other subjects (please see further details in paragraph (m) below); 推廣服務或產品，以及其他促銷目的（更多詳情，請參看下述第(m)段）；
- (xi) determining the amounts of indebtedness owed to or by Data Subjects;
確定欠付資料當事人或其所欠的負債款額；
- (xii) enforcement of Data Subjects' obligations, and collection of debts owed and due by Data Subjects and from those providing security or guarantee for Data Subjects' obligations;
執行資料當事人應承擔的義務，及向資料當事人及為資料當事人的責任提供抵押或擔保的人士追收欠款；
- (xiii) complying with the obligations, requirements or arrangements, whether compulsory or voluntary, that apply to the Bank or a member of the CE Group or that it is expected to comply according to (the “**CE Group**” refers to *China Everbright Bank Co., Ltd.* and its holding companies, branches, representative offices, subsidiaries and affiliates (and affiliates include branches, subsidiaries and representative offices of the holding companies of *China Everbright Bank Co., Ltd.*)):
遵循適用於本行或中國光大集團成員的責任、要求或安排（無論強制或自願），或其預計需遵守（「**中國光大集團**」指中國光大銀行股份有限公司及其控股公司、分支機構、代表辦事處、附屬公司和關聯公司（關聯公司包括中國光大銀行股份有限公司之控股公司的分支機構、附屬公司及代表辦事處））：
 - (01) any law, regulation, judgment, court order, voluntary code, sanctions regime binding or applying to it within or outside the Hong Kong Special Administrative Region (“**Hong Kong**”) existing currently and in the future (“**Laws**”) (e.g. the Inland Revenue Ordinance (Chapter 112 of the Laws of Hong Kong) and its provisions including those concerning automatic exchange of financial account information);
在香港特別行政區（「**香港**」）境內或境外目前和將來存在的具法律約束力或通用的任何法律、法規、判決、法院命令、自願守則、制裁制度（下稱「**法律**」）（如《稅務條例》（香港法例第112章）及其包括關於自動交換財務賬戶資料的條文）；
 - (02) any guidelines or guidance 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 and any international guidance, internal policies or procedures (e.g. guideline or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
在香港境內或境外目前和將來存在的司法、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何指引或指導，及任何國際指引、內部政策或程序（如稅務局包括關於自動交換財務賬戶資料的指引或指導）；
 - (03) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
本行或中國光大集團成員基於財務、商業、業務或其他利益或活動，根據本地或外地的司法、監管、政府、稅務、執法或其他機關、或金融服務供應商的自律監管或行業組織或協會的相關規定而承擔或執行的目前或將來的任何合約或其他承諾；
- (xiv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the CE 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;
遵守為符合制裁或預防或偵測洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於中國光大集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xv) administering and processing insurance policies and medical, security and underwriting checks;
管理和處理保單、醫療、擔保和承保檢查；
- (xvi) verifying Data Subjects' eligibility for insurance, financial or wealth management products;
核實資料當事人申請保險、金融或財富管理產品的資格；
- (xvii) designing and providing Data Subjects with insurance, financial and related services and products;
設計及為資料當事人提供保險、金融及相關的服務和產品；

- (xviii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of Data Subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
使本行的實際或計劃承讓人，或本行對資料當事人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
- (xix) fulfilling any other purposes relating thereto.
與上述有關的用途。
- (e) Data held by the Bank relating to a Data Subject will be kept confidential but the Bank may provide and/or disclose such data to any one or more of the following parties for the purposes set out in paragraph (d) above:
本行會對其持有的資料當事人資料保密，但本行可能會把該等資料提供及/或披露給任何一個或多個下述各方作為第(d)段列出的用途：
- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, data processing or storage, securities clearing or other services to the Bank in connection with the establishment, operation and maintenance of its business;
向本行提供行政、電訊、電腦、付款、數據處理或儲存，證券結算或其他與本行設立、運作及維持業務有關的服務的任何代理人、承包商或第三方服務供應者；
- (ii) any other person under a duty of confidentiality to the Bank including a member of the CE Group which has undertaken to keep such information confidential;
任何對本行有保密責任的人（包括已承諾將該等資料保密的中國光大集團成員）；
- (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
付款銀行向出票人提供已兌現支票的副本（而其中可能載有關於收款人的資料）；
- (iv) any person receiving payment from the Data Subject, the banker of such person and any intermediaries which may handle or process such payment;
任何從資料當事人收取付款的人士、其收款銀行及任何處理或辦理該付款的中介人士；
- (v) any person making any payment into the Data Subject's account (by providing a copy of a deposit confirmation slip which may contain the name of the Data Subject);
向資料當事人的賬戶作出任何付款的任何人士（通過提供可能包含資料當事人名稱的存款確認單的副本）；
- (vi) credit reference agencies, and, in the event of default, also to the debt collection agencies;
信貸資料服務機構；而在資料當事人欠賬時，則可將該等資料提供給追收賬款機構；
- (vii) any person to whom the Bank or any member of the CE Group is under an obligation or otherwise required or is expected to make disclosure for, or in connection with, the purposes set out in paragraphs (d)(xiii) and (xiv) above;
本行或任何中國光大集團成員根據上述第(d)(xiii)及(xiv)段或與之有關的目的而有義務或以其他方式被要求或預期向其披露該等資料的任何人士；
- (viii) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the Data Subject;
本行的任何實在或建議承讓人或就本行對資料當事人的權利的參與人或附屬參與人或受讓人；
- (ix) any party giving or proposing to give a guarantee or third party security to guarantee or secure the Data Subject's obligations; and
為對資料當事人的義務作出或擬作出擔保或第三方抵押的任何人士；及
- (x) also the following parties:
也包括以下各方：
- (01) any member of the CE Group;
任何中國光大集團成員；
- (02) third party financial institutions, insurers, credit card companies, securities and investment services providers;
第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
- (03) third party reward, loyalty, co-branding and privileges programme providers;
第三方獎賞、忠誠獎賞及優惠計劃提供者；
- (04) co-branding partners of the Bank and/or any member of the CE Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
本行及/或任何中國光大集團成員之聯名合作夥伴（有關服務和產品的申請表上會提供聯名合作夥伴的名稱（視屬何情況而定））；
- (05) charitable or non-profit making organisations; and
慈善或非牟利機構；及
- (06) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(x) above.

就第(d)(x)段所列的用途獲本行聘用的外部服務提供者（包括但不限於郵遞機構、電訊公司、電話銷售及直銷代理、電話服務中心、數據資料處理公司及資訊科技公司）。

- (f) The data of a Data Subject may be transferred to a place outside Hong Kong for the purposes specified in paragraph (d) and to the parties set out in paragraph (e) above. Such data may be disclosed, processed and/or stored in accordance with the applicable laws, rules and regulations of that jurisdiction.

資料當事人的資料可能根據以上第(d)段所述的目的及第(e)段所列的人士被轉移到香港以外地區。該等資料可能按照該司法管轄區的適用法律、規則和規例進行披露、處理及/或儲存。

- (g) Under and in accordance with the terms of the Ordinance and the Code of Practice, any Data Subject has the right: 根據及按照條例中之條款及實務守則，任何資料當事人有權：

- (i) to check whether the Bank holds data about him/her and access to such data; 查核本行是否持有其資料及查閱該等資料；
- (ii) to require the Bank to correct any data relating to him/her which is inaccurate; 要求本行改正任何有關其不準確之資料；
- (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank; 查明本行對於資料的政策及慣例和獲告知本行持有的個人資料種類；
- (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 an access and correction request to the relevant credit reference agencies or debt collection agencies; and 在與個人信貸有關的情況下，要求獲告知那些資料通常會向信貸資料服務機構或追收賬款機構披露，以及獲提供進一步資料，藉以向有關信貸資料服務機構或追收賬款機構提出查閱及改正資料要求；及
- (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank upon termination of the account by full repayment, to make a request to the credit reference agency, to delete such account data from its database, as long as the instruction is given within 5 years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within 5 years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), 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 default lasting in excess of 60 days (if any)).

就本行向信貸資料服務機構提供的任何賬戶資料（為免生疑問，包括任何賬戶還款資料），於全數清還欠賬後結束賬戶時，指示本行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的退款額，上次報告期間（即緊接本行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期（如有））。

- (h) In the event of any default in payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days as measured by the Bank from the date such default occurred, the account repayment data (as defined in paragraph (g)(v)above) of the Data Subject may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default.

在賬戶出現任何欠款的情況下，除非欠款金額在由出現拖欠日期起計60天屆滿前全數清還或撇賬（因破產令導致除外），信貸資料服務機構可由全數清還欠款金額之日起計五年保留賬戶還款資料（定義見上述第(g)(v)段）。

- (i) In the event any amount in an account is written-off due to a bankruptcy order being made against a Data Subject, the account repayment data (as defined in paragraph (g)(v)above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of 5 years from the date of final settlement of the amount in default or the expiry of 5 years from the date of discharge from a bankruptcy as notified by the Data Subject with evidence to the credit reference agency, whichever is earlier.

當資料當事人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料是否顯示任何拖欠為期超過60日的還款，該賬戶還款資料（定義見上述第(g)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由資料當事人提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。

- (j) The Bank may have obtained a credit report on the Data Subject and any of his/her sureties from a credit reference agency in considering any application for credit. If the Data Subject or any of his/her sureties wishes to access the credit report, the Bank will provide the contact details of the relevant credit reference agency.

本行在批核信貸申請時，可能參考由信貸資料服務機構提供有關資料當事人的信貸報告。假如資料當事人有意索取有關報告，可要求本行提供有關信貸資料服務機構的聯絡詳情。

(k) The Bank may access the database of credit reference agencies for the purpose of credit review from time to time which may involve the consideration by the Bank of any of the following matters:

本行可查閱任何信貸資料服務機構的數據庫，以便不時進行信貸覆核，且可能會考慮以下任何事宜：

- (i) an increase in the credit limit;
增加信貸額；
- (ii) the curtailing of credit (including the cancellation of credit or a decrease in the credit limit); or
對信貸作出限制（包括取消信貸或減低信貸額）；或
- (iii) the implementation of a scheme of arrangement with the Data Subject.
與資料當事人實行債務還款安排。

(l) With respect to data in connection with mortgages applied by a Data Subject (whether as a borrower, mortgagor or guarantor and whether in the Data Subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the Data Subject (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:

就資料當事人（不論以借款人、按揭人或擔保人身份，以及不論以資料當事人單名或與其他人士聯名方式）自2011年4月1日起或以後申請的按揭相關資料，本行可能會把下列資料當事人的資料（包括不時更新任何下列資料的資料）以本行名義及/或代理人名義提供給信貸資料服務機構：

- (i) full name;
全名；
- (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the Data Subject's sole name or in joint names with others);
就每宗按揭的身份（即作為借款人、按揭人或擔保人及不論是以資料當事人單名或與其他人士聯名方式）；
- (iii) Hong Kong Identity Card Number or travel document number;
香港身份證號碼或旅遊證件號碼；
- (iv) date of birth;
出生日期；
- (v) correspondence address;
通訊地址；
- (vi) mortgage account number in respect of each mortgage;
就每宗按揭的按揭賬戶號碼；
- (vii) type of the facility in respect of each mortgage;
就每宗按揭的信貸種類；
- (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
就每宗按揭的按揭賬戶狀況（如有效、已結束、已撇賬（因破產令導致除外），因破產令導致已撇賬）；
及
- (ix) if any, mortgage account closed date in respect of each mortgage.
就每宗按揭的按揭賬戶結束日期（如適用）。

The credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by a Data Subject with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively, whether in the Data Subject's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agencies by credit providers (subject to the requirements of the Code of Practice).

信貸資料服務機構將使用上述由本行提供的資料統計資料當事人（分別以借款人、按揭人或擔保人身份，及以資料當事人本人單名或與其他人士聯名方式）不時與香港信貸提供者間持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受實務守則的規定所限）。

USE OF DATA IN DIRECT MARKETING 使用資料作直接促銷

(m) The Bank intends to use a Data Subject's data in direct marketing and the Bank requires the Data Subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

本行擬使用資料當事人的資料作直接促銷及本行須為此目的取得資料當事人同意（包括資料當事人不反對之表示）。據此，請注意如下：

- (i) the name, contact details, products and other services portfolio information, transaction pattern and behaviour, financial background and demographic data of a Data Subject held by the Bank from time to time (the “**Specified Data**”) may be used by the Bank in direct marketing;
本行不時持有資料當事人的姓名、聯絡詳情、產品及服務投資組合信息、交易模式及行徑、財務背景及統計資料（下稱「**指定資料**」）可能被本行用於直接促銷；
- (ii) the following classes of services, products and subjects (the “**Specified Services**”) may be marketed:
以下可作推廣的服務、產品和促銷類別（下稱「**指定服務**」）：
- (01) financial, insurance, credit card, banking and related services and products;
財務、保險、信用卡、銀行及相關服務和產品；
- (02) reward, loyalty or privileges programmes and related services and products;
獎賞、忠誠獎賞或優惠計劃及相關服務和產品；
- (03) services and products offered by co-branding partners of the Bank and/or any member of the CE Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
本行及/或任何中國光大集團成員之聯名合作夥伴提供之服務和產品（有關服務和產品的申請表上會提供聯名合作夥伴的名稱（視屬何情況而定））；及
- (04) donations and contributions for charitable and/or non-profit making purposes;
為慈善和/或非牟利目的之捐款及捐贈；
- (iii) the Specified Services may be provided or (in the case of donations and contributions) solicited by the Bank and/or the following persons (the “**Users**”):
指定服務可由本行及/或以下人士（下稱「**資料使用者**」）提供或募捐（如涉及捐款和捐贈）：
- (01) any member of the CE Group;
任何中國光大集團成員；
- (02) third party financial institutions, insurers, credit card companies, securities and investment services providers;
第三者金融機構、保險公司、信用卡公司、證券及投資服務供應商；
- (03) third party reward, loyalty, co-branding or privileges programme providers;
第三方獎賞、忠誠獎賞、聯名合作及優惠計劃供應商；
- (04) co-branding partners of the Bank and/or any member of the CE Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
本行及任何中國光大集團成員之聯名合作夥伴（有關服務和產品的申請表上會提供聯名合作夥伴的名稱（視屬何情況而定））；及
- (05) charitable or non-profit making organisations;
慈善或非牟利機構；
- (iv) in addition to marketing the Specified Services itself, the Bank also intends to provide the Specified Data to all or any of the Users for use by them in marketing the Specified Services, and the Bank requires the Data Subject’s written consent (which includes an indication of no objection) for that purpose;
除由本行促銷指定服務外，本行同時擬提供指定資料至上述所有或其中任何資料使用者，藉以用於促銷指定服務，而本行須為此目的取得資料當事人書面同意（其中包括資料當事人不反對之表示）；
- (v) the Bank may receive money or other property in return for providing the data to the Users in paragraph (m)(iv) above and, when requesting the Data Subject’s consent or no objection as described in paragraph (m)(iv) above, the Bank will inform the Data Subject if it will receive any money or other property in return for providing the data to the other persons.
本行可能會從提供資料給第(m)(iv)段所述資料使用者中獲得金錢或其他形式的報酬，在取得資料當事人的同意或不反對之表示（如第(m)(iv)段所述），本行將通知資料當事人是否從提供資料給其他人士中獲得金錢或其他形式的報酬。

If a Data Subject does not wish the Bank to use or provide to other persons his / her data for use in direct marketing as described above, the Data Subject may exercise his / her opt-out right by notifying the Bank. A Data Subject may, at any time require the Bank to cease to use or provide the Specified Data in direct marketing, by sending an opt-out request letter to the Bank at the address set out in paragraph (o) below or such other ways as provided by the Bank from time to time.

若資料當事人不願意本行使用或提供其資料予其他人士以用於以上所述之直接促銷用途，資料當事人可通知本行以行使其拒絕促銷的權利。資料當事人可隨時向本行寄送拒絕促銷的要求（地址如下述第(o)段所示）或通過本行不時提供的其他方式，要求本行停止使用或提供指定資料用於直接促銷用途。

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

根據條例的條款，本行有權就處理任何查閱資料的要求收取合理費用。

- (o) The person to whom opt-out requests in relation to a Data Subject's personal data for direct marketing, or 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:

任何有關資料當事人拒絕就其個人資料用作直接促銷之要求，或關於查閱或改正資料或索取有關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：

Data Protection Officer

**China Everbright Bank Co., Ltd., Hong Kong Branch,
23/F Everbright Centre, 108 Gloucester Road, Wan Chai, Hong Kong
Fax: 2143 2188 Tel: 3123 9888**

資料保障主任

**中國光大銀行股份有限公司香港分行
香港灣仔告士打道108號光大中心23樓
傳真：2143 2188 電話：3123 9888**

- (p) Nothing in this statement shall limit the rights of Data Subjects under the Ordinance.
本聲明通告不會限制資料當事人在條例下所享有的權利。
- (q) In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.
本聲明通告的中英文版本如有任何歧異，概以英文版本為準。