

查閱個人信貸資料通知

多謝閣下選用本行的信用卡/貸款服務。為向客戶提供最佳的服務，本行可能會不時對客戶之信貸進行覆檢，包括閣下現有的信用卡/貸款賬戶狀況。本行並可能因此向下述的信貸資料機構查閱及索取有關閣下的信貸報告作為參考：

環聯

地址：香港九龍尖沙咀廣東道15號港威大廈第5座8樓811室

電話：2577 1816

電郵：hkcontact@transunion.com

網頁地址：www.transunion.hk

平安金融壹賬通信服務(香港)有限公司

地址：香港九龍觀塘海濱道123號綠景NEO大廈16樓03-04室

電話：2271 6268

電郵：cra_contact@paoc.com.hk

網頁地址：www.paoc.com.hk

有關覆檢將會用作考慮提升信貸額、限制信貸額(包括取消或降低信貸額)及/或進行債務重組。

閣下的信貸資料將與多家信貸資料服務機構模式下的信貸資料服務機構共享，亦可能向第一類特別會員分享(即根據香港法律第41章《保險業條例》第8(1)(a)或8A(1)(a)授權開展保險業務的保險公司或其附屬公司，可在符合個人資料私隱專員發出並不時更新或取代的《個人信貸資料實務守則》所允許的用途下使用個人信貸資料)，以便第一類特別會員向本行提供保險保障。

假如閣下希望獲取您的信貸報告，您可直接聯絡上述信貸資料機構。閣下有權在任何十二個月的期間內向所有在香港獲准加入多家信貸資料服務機構模式的信貸資料服務機構中，免費索取一份信貸報告。

Notice to Customer Relating to Access to Credit Report

Thank you for using our Credit Card / Loan Services. In order to provide you with comprehensive services, the Bank may from time to time conduct a credit review of the customer credit facilities, including your existing credit card / loan account. We may access and obtain your credit report held by the following credit reference agency(ies) to conduct such review:

TransUnion

Address : 811, 8/F Tower 5, The Gateway,
15 Canton Road, TST, Kowloon, Hong Kong

Telephone: 2577 1816

Email address : hkcontact@transunion.com

Official Website : www.transunion.hk

Pingan OneConnect Credit Reference Services Agency (HK) Limited

Address : Unit 1603-1604, Level 16, NEO Building,
123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong

Telephone: 2271 6268

Email address : cra_contact@paoc.com.hk

Official Website : www.paoc.com.hk

The credit review will be used for the consideration of upgrading the credit limit, the curtailing of credit (including the cancellation of credit or a decrease in the credit amount) and/or the putting in place or implementation of a scheme of arrangement.

The relevant consumer credit data will be shared with all selected credit reference agencies under the Multiple Credit Reference Agencies Model and may be shared with a Type One Special Member (meaning an insurer or a subsidiary of an insurer authorized under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to carry on insurance business with the need to use consumer credit data for purposes permitted under the Code of Practice on Consumer Credit Data issued by the Privacy Commissioner for Personal Data as updated or superseded from time to time) in relation to the provision of insurance coverage to the Bank by the Type One Special Member.

If you wish to access your credit report maintained with the credit reference agency(ies), you can directly contact the above agency(ies). You are entitled to request for a credit report from all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model without charge within any twelve-month period respectively to each selected credit reference agency.