

How to Redeem

1. Please complete the Redemption Form and return to us by fax at **2868 4613** or by mail to Fubon Bank Credit Card Centre, 23/F., Fortress Tower, 250 King's Road, North Point, Hong Kong
2. Please do not re-confirm your faxed order by mail to avoid duplication.
3. All of the information required in the form is mandatory unless otherwise specified. Customer fails to provide the required information may result in the Bank's inability to process the instruction.

Customer Information

English Name : (please print in block letters)	Daytime Contact Tel. No. :
Fubon Privileged Cash Card A/C No.: 4 2 9 3 - 4 0 - - 	

Redemption Form

Item No.	Item	Points Required	Quantity	Total Bonus Points (Points)
20	Fubon Privileged Cash Card HK\$50 Cash Credit	10,000 points		
50	YATA Department Store HK\$100 Gift Certificate	20,000 points		
Total				

I confirm and warrant that the information provided is true and complete and hereby apply to redeem the item(s) as stated above. I understand and agree that upon Fubon Bank's acceptance of this redemption application, required bonus points will be deducted automatically from my Fubon Privileged Cash Card as stated above. I confirm that I have read, understood and agreed to be bound by the Bank's "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance") and Consumer Credit Data" and the "Terms and Conditions for Privileged Cash Card Bonus Point Program" mentioned therein.

X _____
 Cardholder Signature (please use the signature on your Privileged Cash Card application form) Date

Terms and Conditions for Privileged Cash Card Bonus Point Program

1. The Bonus Point Program is applicable to holders of valid Privileged Cash Card. HK\$1 Cash Advance = 1 bonus point. Bonus points accumulated will be valid for a year. The bonus point earning is not applicable to all administration fee, finance charge and annual fee transactions. Whenever the card account becomes invalid (regardless of the reason), all accumulated bonus points will be cancelled immediately and prior notice from the Bank will not be required.
2. Multiple redemption is allowed. All redemption orders are subject to final decision of Fubon Bank with reference to cardholder's credit standing and stock availability. All items are limited in quantity and will be offered on a first come first served basis. Stock availability is subject to change without prior notice.
3. Once the order is submitted, no cancellation or alteration is allowed.
4. Once the order is accepted, a redemption letter will be sent to Cardholders' statement address within 4-6 weeks for coupon redemption at a designated redemption center (if the total value of cash coupon(s) is less than or equal to HK\$100, the coupon(s) will be mailed directly to cardholder's statement address). For redemption of cash credit, the cash will be directly credited to Cardholder's privileged cash card account within 4-6 weeks. The required Bonus Points will then immediately be debited from the Cardholder's account and such entry will appear on the privileged cash card account statement in the following month.
5. In the event that the selected item is out of stock or the privileged cash card account does not have sufficient Bonus Points, then the redemption shall be cancelled automatically without prior notice. The Bank will refer to the accumulated Bonus Points that appear on the Cardholder's latest privileged cash card monthly statement to determine whether the required Bonus Points are sufficient for the redemption.
6. The use of cash coupons is subject to the terms and conditions printed on the redemption letter or cash coupons. Fubon Bank is not a supplier of the products and does not accept any responsibility or liability whatsoever arising from or otherwise in connection with the sales, quality, exchange and refund of the products so supplied. Any dispute or claim in respect of the products should be directed to the relevant supplier.
7. Fubon Bank reserves the absolute right to amend this Bonus Point Program (including the gift items and the Bonus Points required) and the above Terms and Conditions from time to time without prior notice.

富邦銀行（香港）有限公司及／或富邦財務（香港）有限公司（個別地，「富邦機構」）
致各客戶及其他個別人士關於個人資料（私隱）條例（「私隱條例」）及個人信貸資料的通知
【《個人資料收集聲明》】

（2022年9月1日起生效）

- (a) 客戶及其他個人（包括但不限於銀行服務及信貸服務的申請人，為銀行信貸提供抵押或擔保的擔保人及人士、公司客戶或申請人的股東、董事、高級職員及管理人員）（統稱「資料當事人」），就開立或延續賬戶、設立或延續銀行信貸或銀行所提供的服務，資料當事人需不時向富邦機構提供有關的資料。
- (b) 若未能向富邦機構提供該等資料，可能會導致有關的富邦機構無法開立或延續賬戶或設立或延續銀行信貸或提供銀行服務。
- (c) 就持續正常銀行及客戶關係，例如，當資料當事人開出支票或存款時、使用自動櫃員機或以其他方式進行銀行或財務交易或在一般情況下以書面或口頭形式與富邦機構溝通時，有關的富邦機構亦會收集資料當事人的資料，當中可能以文書形式或電話錄音系統收集。富邦機構亦會向第三方（包括客戶因富邦機構產品及服務的推廣以及申請富邦機構產品及服務而接觸的第三方服務供應商）收集與資料當事人有關的資料（包括從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構（以下簡稱「信貸資料服務機構」）接收個人資料）。
- (d) 資料當事人的資料可能會被用作下列用途：
- (i) 考慮及評估客戶有關富邦機構產品及服務的申請；
 - (ii) 為資料當事人提供證券、銀行及金融服務和信貸融通所涉及的日常運作；
 - (iii) 於資料當事人申請信貸時及每年（通常一次或多於一次）的定期或特別信貸覆核時，進行信用檢查；
 - (iv) 設立及維持富邦機構的信貸評分模式；
 - (v) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者（以下簡稱「信貸提供者」）進行信用檢查及追討欠債；
 - (vi) 確保資料當事人持續維持可靠信用；
 - (vii) 設計供資料當事人使用的金融服務或有關產品；
 - (viii) 推廣服務、產品及其他標的（詳情請參閱以下(g)段）；
 - (ix) 確定富邦機構對資料當事人或資料當事人對富邦機構的欠債金額；
 - (x) 向資料當事人及為資料當事人債務提供抵押品的人士追討欠款；
 - (xi) 履行根據下列適用於富邦機構或其集團或任何分行被期望遵守的就披露及使用資料的義務、規定或安排：
 - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律（例如稅務條例及其條款中包括那些關於自動交換財務帳戶資料）；
 - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、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作出或發出的任何指引或指南（例如由稅務局作出或發出包括那些關於自動交換財務帳戶資料的指引或指南）；及
 - (3) 富邦機構或其集團或任何分行因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、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承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (e) 富邦機構持有的資料當事人資料將予以保密，但富邦機構可就以上(d)段列明的用途把該等資料提供予下列各方：
- (i) 就富邦機構業務運作向富邦機構提供行政、電訊、電腦、付款、收賬、證券結算、科技外判或其他服務的任何代理人、承辦商或提供第三方服務供應商；
 - (ii) 任何對富邦機構負有保密責任的其他人士，包括承諾保密該等資料的富邦機構集團成員公司；
 - (iii) 付款銀行向出票人提供已付款支票的副本（而其中可能載有收款人的資料）；
 - (iv) 客戶因申請富邦機構產品及服務而選擇接觸的第三方服務供應商；
 - (v) 信貸資料服務機構（包括信貸資料服務機構所使用的任何中央資料庫之經營者），以及在資料當事人欠賬時，則可將該等資料提供給追討欠款公司或律師行（統稱「收賬代理」）；
 - (vi) 富邦機構或其集團或其任何分行根據對富邦機構或其集團或其任何分行具法律約束力或適用的任何法律規定，或根據及為符合任何法律、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作出或發出的並期望富邦機構或其集團或其任何分行遵守的任何指引或指導，或根據富邦機構或其集團或其任何分行向本地或外地的法律、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合約或其他承諾（以上不論於香港特別行政區境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其披露該等資料的任何人士；
 - (vii) 富邦機構的任何實際或建議承讓人或就富邦機構對資料當事人享有的權利的參與人或附屬參與人或受讓人；及
 - (viii) (1) 富邦機構的集團公司；
(2) 第三方金融機構、承保人、保險服務公司、信用卡公司、證券及投資服務供應商；
(3) 第三方獎賞、客戶或會員、合作品牌及優惠計劃供應商；
(4) 富邦機構及富邦機構的集團成員公司的合作品牌夥伴（該等合作品牌夥伴的名稱會於有關服務及產品

的申請表格上列明)；

- (5) 慈善或非牟利的機構；及
- (6) 就以上(d)(viii)段列明的用途而被富邦機構任用之第三方服務供應商(包括但不限於代客寄件中心、電訊公司、電話促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司)。

該等資料可能被轉移至香港境外。

- (f) 就資料當事人(不論以借款人、按揭人或擔保人身分,以及不論以資料當事人本人單名或與其他人士聯名方式)於2011年4月1日當日或以後申請的按揭有關的資料,富邦機構可能會把下列資料當事人資料(包括不時更新任何下列資料的資料)以富邦機構及/或代理人的名義提供予信貸資料服務機構:

- (i) 全名;
- (ii) 就每宗按揭的身份(即作為借款人、按揭人或擔保人,及以資料當事人本人單名或與其他人士聯名方式);
- (iii) 香港身份證號碼或旅遊證件號碼;
- (iv) 出生日期;
- (v) 通訊地址;
- (vi) 就每宗按揭的按揭賬戶號碼;
- (vii) 就每宗按揭之信貸種類;
- (viii) 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) 就每宗按揭的按揭賬戶結束日期(如適用)。

信貸資料服務機構將使用上述由有關的富邦機構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)不時於信貸提供者持有的按揭宗數,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(須受根據私隱條例核准及發出的個人信貸資料實務守則的規定所限)。

(g) 在直接促銷中使用資料

富邦機構擬把資料當事人資料用於直接促銷,而富邦機構為該用途須獲得資料當事人同意(包括表示不反對)。就此,請注意:

- (i) 富邦機構可能把富邦機構不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行爲、財務背景及人口統計數據用於直接促銷;
- (ii) 可用作促銷下列類別的服務、產品及促銷標的:
 - (1) 財務、保險、信用卡、銀行及相關服務及產品;
 - (2) 獎賞、客戶或會員或優惠計劃及相關服務及產品;
 - (3) 富邦機構合作品牌夥伴提供之服務及產品(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明);及
 - (4) 為慈善及/或非牟利用途的捐款及捐贈;
- (iii) 上述服務、產品及促銷標的可能由富邦機構及/或下列各方提供或(就捐款及捐贈而言)徵求:
 - (1) 富邦機構集團成員公司;
 - (2) 第三方金融機構、承保人、保險服務公司、信用卡公司、證券及投資服務供應商;
 - (3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商;
 - (4) 富邦機構及富邦機構集團成員公司之合作品牌夥伴(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明);及
 - (5) 慈善或非牟利機構;
- (iv) 除由富邦機構促銷上述服務、產品及促銷標的以外,富

邦機構亦擬將以上(g)(i)段所述的資料提供予以上(g)(iii)段所述的全部或任何人士,以供該等人士在促銷該等服務、產品及促銷標的中使用,而富邦機構為此用途須獲得資料當事人書面同意(包括表示不反對);

- (v) 富邦機構可能因如以上(g)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如富邦機構會因提供資料予其他人士而獲得任何金錢或其他財產的回報,富邦機構會於以上(g)(iv)段所述徵求資料當事人同意或不反對時如是通知資料當事人。

如資料當事人不希望富邦機構如上述使用其資料或將其資料提供予其他人士作直接促銷用途,資料當事人可通知富邦機構行使其選擇權拒絕促銷。

(h) 使用本行應用程式介面(「API」)向客戶的第三方服務供應商轉移個人資料

本行可根據客戶向本行或客戶使用之第三方服務供應商所發出的指示,使用本行的API向第三方服務供應商轉移客戶的資料,以作本行或第三方服務供應商所通知客戶的用途及/或客戶根據條例所同意的用途。

- (i) 根據私隱條例規定及按其認可及發出的個人信貸資料實務守則,任何資料當事人均有權:

- (i) 查閱富邦機構有否持有其資料及查閱該等資料;
- (ii) 要求富邦機構改正任何有關其不準確的資料;
- (iii) 查明富邦機構對於資料的政策及實務及獲告知富邦機構持有的個人資料的種類;
- (iv) 要求獲告知那些資料會被例行披露予信貸資料服務機構或追討欠款公司,並獲提供進一步資料,藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求;及
- (v) 就富邦機構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,指示富邦機構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還款額,上次報告期間(即緊接富邦機構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))。

- (j) 如賬戶出現任何拖欠還款情況,除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬(因破產令導致撇賬除外),否則賬戶還款資料(定義見以上(i)(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。

- (k) 如資料當事人因被頒布破產令而導致任何賬戶金額被撇賬,不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款,該賬戶還款資料(定義見以上(i)(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)。

- (l) 富邦機構會不時就客戶/資料當事人信貸額增加、限制(包括取消或降低信貸額)或進行債務重組覆檢賬戶,有權就此查閱及使用資料庫所編制的信貸報告,以便富邦機構於賬戶有效期內進行覆檢。

- (m) 根據私隱條例之條款,富邦機構有權就處理任何就查閱資料的要求收取合理費用。

- (n) 若資料當事人需要查閱或更正資料、或關於資料政策及實務或資料種類等要求,應向下列人士提出:

資料保護主任
富邦銀行(香港)有限公司
香港德輔道中三十八號

- (o) 當富邦機構考慮資料當事人的信貸申請時，富邦機構有權於審批過程中開啟及參考信貸資料服務機構所編制關於資料當事人的信貸報告。如資料當事人欲索取有關信貸報告，富邦機構將會告知有關信貸資料服務機構的聯絡詳情。
- (p) 本通知並無限制資料當事人在私隱條例下所享有的權利。
- (q) 當資料當事人收悉本通知，本通知將被視作為所有資料當事人已或企圖與富邦機構簽訂的合約、協議、信貸／貸款協議書、開戶文件及其它具約束力文件等的其中一部分。
- * 此通知內容以英文原文為準

二零二二年九月

BR002(C) 09/2022(e)

FUBON BANK (HONG KONG) LIMITED and/or FUBON CREDIT (HONG KONG) LIMITED (each, a “Fubon Entity”)

Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the “Ordinance”) and Consumer Credit Data [Personal Information Collection Statement] (the “PICS”)

(Effective from 1 September 2022)

- (a) From time to time, it is necessary for customers and various other individuals (including without limitation applicants for banking services and credit facilities, sureties and persons providing security or guarantee for credit facilities, shareholders, directors, officers and managers of corporate customers or applicants) (collectively “data subjects”) to supply a Fubon Entity 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 relevant Fubon Entity 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 data subjects in the ordinary course of the continuation of the banking relationship, for example, when data subjects write cheques or deposit money or effect a banking transaction or effect a financial transaction at an automated teller machine or in other ways or generally communicate in writing or verbally with the relevant Fubon Entity by means of documentation or telephone recording system. A Fubon Entity will also collect data relating to data subjects from third parties, including third party service providers with whom the customers or applicants interact in connection with the marketing of a Fubon Entity's products and services and in connection with the customer's or applicant's application for the Fubon Entity's products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “credit reference agencies”)).
- (d) The purposes for which data relating to data subjects may be used are as follows: -
- (i) considering and assessing the customer's application for a Fubon Entity's products and services;
 - (ii) the daily operation of the securities, banking and financial services and credit facilities provided to data subjects;
 - (iii) conducting credit checks or performing credit assessment 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;
 - (iv) creating and maintaining the Fubon Entity's credit scoring models;
 - (v) 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;
 - (vi) ensuring ongoing credit worthiness of data subjects;
 - (vii) designing financial services or related products for data subjects' use;
 - (viii) marketing services, products and other subjects (please see further details in paragraph (g) below);
 - (ix) determining amounts owed to or by data subjects;
 - (x) collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
 - (xi) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the relevant Fubon Entity or any of its group or their respective branches or that they are expected to comply according to:
 - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (2) 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 the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
 - (3) 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 of financial services providers that is assumed by or imposed on the relevant Fubon Entity or any of its group or their respective branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
 - (xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the relevant Fubon Entity 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;
 - (xiii) enabling an actual or proposed assignee of the relevant Fubon Entity, or participant or sub-participant of the relevant Fubon Entity's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (xiv) exchanging information with merchants accepting credit cards issued by a Fubon Entity and entities with whom the relevant Fubon Entity provides co-branded credit card services;
 - (xv) conducting matching procedures; and

(xvi) purposes relating thereto.

(e) Data held by a Fubon Entity relating to a data subject will be kept confidential but the Fubon Entity may provide such information to the following parties for the purposes set out in paragraph (d) above: -

- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, securities clearing, technology outsourcing or other services to the Fubon Entity in connection with the operation of its business;
- (ii) any other person under a duty of confidentiality to the Fubon Entity including a group company of the Fubon Entity which has undertaken to keep such information confidential;
- (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (iv) third party service providers with whom the customer has chosen to interact with in connection with the customer's application for a Fubon Entity's products and services;
- (v) credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies or solicitor firms (together, "debt collection agencies");
- (vi) any person to whom the relevant Fubon Entity or any of its group or their respective branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the relevant Fubon Entity or any of its group or their respective branches, or any disclosure under and for the purposes of 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 with which the relevant Fubon Entity or any of its group or their respective branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the relevant Fubon Entity or any of its group or their respective branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
- (vii) any actual or proposed assignee of the Fubon Entity or participant or sub-participant or transferee of the Fubon Entity's rights in respect of the data subject; and
- (viii) (1) the Fubon Entity's group companies;
(2) third party financial institutions, insurers, insurance services companies, credit card companies, securities and investment services providers;
(3) third party reward, loyalty, co-branding and privileges programme providers;
(4) co-branding partners of the Fubon Entity and the Fubon Entity's group companies (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);
(5) charitable or non-profit making organisations; and
(6) 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 Fubon Entity engages for the purposes set out in paragraph (d)(viii) above.

Such information may be transferred to a place outside Hong Kong.

- (f) 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 Fubon Entity, on its own behalf and/or as agent, to credit reference agencies:
 - (i) full name;
 - (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);
 - (iii) Hong Kong Identity Card Number or travel document number;
 - (iv) date of birth;
 - (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 (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (ix) if any, mortgage account closed date in respect of each mortgage.

Credit reference agencies will use the above data supplied by the relevant Fubon Entity for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit provider, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(g) USE OF DATA IN DIRECT MARKETING

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

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Fubon Entity from time to time may be used by the relevant Fubon Entity in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and

related services and products;

- (3) services and products offered by the Fubon Entity's co-branding partners (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
 - (4) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Fubon Entity and/or:
- (1) the Fubon Entity's group companies;
 - (2) third party financial institutions, insurers, insurance services companies, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding or privileges programme providers;
 - (4) co-branding partners of the Fubon Entity and the Fubon Entity's group companies (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
 - (5) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Fubon Entity also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Fubon Entity requires the data subject's written consent (which includes an indication of no objection) for that purpose;
- (v) The Fubon Entity may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the data subject's consent or no objection as described in paragraph (g)(iv) above, the Fubon Entity will inform the data subject if it will receive any money or other property in return for providing the data to the other persons.

If a data subject does not wish the Fubon Entity to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Fubon Entity.

(h) TRANSFER OF PERSONAL DATA TO CUSTOMER'S THIRD PARTY SERVICE PROVIDERS USING BANK APPLICATION PROGRAMMING INTERFACES (API)

The Bank may, in accordance with the customer's instructions to the Bank or third party service providers engaged by the customer, transfer customer's data to third party service providers using the Bank's API for the purposes notified to the customer by the Bank or third party service providers and/or as consented to by the customer in accordance with the Ordinance.

- (i) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any data subject has the right: -
- (i) to check whether a Fubon Entity holds data about him and of access to such data;
 - (ii) to require a Fubon Entity to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Fubon Entity's policies and practices in relation to data and to be informed of the kind of

personal data held by the Fubon Entity;

- (iv) 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); and
- (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by a Fubon Entity to a credit reference agency, to instruct the relevant Fubon Entity, upon termination of an 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 five 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 five 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 Fubon Entity to the 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)).
- (j) In the event of any default of 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 from the date such default occurred, the account repayment data (as defined in paragraph (i)(v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.
- (k) In the event of any amount in an account is written off due to bankruptcy order being made against a data subject, the account repayment data (as defined in paragraph (i)(v) above) may be retained by the credit reference agencies, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency(ies), whichever is earlier.
- (l) Where the Bank has provided consumer credit which is subject to review from time to time in relation to an increase in the credit amount, the curtailing of credit (including the cancellation of credit or a decrease in the credit amount) or the putting in place or implementation of a scheme of arrangement, then in order for the Bank to conduct such reviews during the subsistence of the account, the Bank will assess and make use of a credit report from a credit reference agency.
- (m) In accordance with the terms of the Ordinance, a Fubon Entity has the right to charge a reasonable fee for the processing of any data access request.
- (n) 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
Fubon Bank (Hong Kong) Limited
38 Des Voeux Road Central, Hong Kong

- (o) A Fubon Entity may have obtained credit report(s) on the data subjects from credit reference agency(ies) in considering any application for credit. In the event the data subjects wish to access the credit report(s), the Fubon Entity will advise the contact details of the relevant credit reference agency(ies).
- (p) Nothing in this Notice shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.
- (q) This Notice shall upon a data subject's receipt, be deemed an integral part of all contracts, agreements, credit/banking facility letters, account mandates, and other binding arrangements which the data subject has entered into or intends to enter into with the Fubon Entity.

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