



私隱政策與收集個人資料聲明

重要事項：如果客戶在提交申請前離開網站，公司和個人資料將被保存 90 天。華僑銀行 (香港) 有限公司將向客戶發送一封帶有參考編號的電子郵件通知客戶於華僑銀行 (香港) 有限公司網站上以恢復申請，而參考編號的有效期為 30 天。如閣下進入本網站及其中之任何網頁，即表示閣下同意受下述列出的條款及細則約束。若於該等條款作出修訂後，閣下仍繼續使用本網站，則閣下亦即被視為已接受有關之修訂。

互聯網私隱政策

- (A) 華僑銀行 (香港) 有限公司 (「銀行」) 及其香港之附屬公司 (銀行及每一附屬公司 (「公司」))，統稱 (「銀行集團」) 不收集瀏覽者可資識別個人身份之資料，自願提供者例外。銀行集團只記錄瀏覽銀行集團網站的人次及所瀏覽之網頁，以作統計銀行集團網站之使用率。
- (B) 為向閣下提供更優質的互聯網服務，銀行集團有時候會使用「曲奇」。曲奇是指載有小量資料的檔案經由本行的網站伺服器傳送及自動儲存於訪客本身電腦所安裝的互聯網瀏覽器，並可供本網站日後檢索。銀行集團只利用曲奇檔案來鑑定特定期間的使用者，而不會把使用者的敏感性資料 (例如：客戶個人資料或密碼) 存置於曲奇檔案內。當使用者瀏覽銀行集團網站時，所有聯系將會利用曲奇檔案去鑑定使用者身份。當使用者結束瀏覽銀行集團網站時，曲奇檔案亦會無效。閣下可自行更改閣下的瀏覽器的設定而使曲奇失效，但更改後便未必能進入本網站的網上銀行及其他理財服務。
- (C) 倘若閣下提供個人資料，銀行集團將會於傳送有關資料前進行加密處理，藉以確保資料保密。只有獲授權人員方能查閱或處理客戶的個人資料。客戶有權查閱及更正其個人資料。

私隱政策聲明

我們高度重視閣下之私隱。無論何時，我們將遵守《個人資料(私隱)條例》(下稱「條例」)之規定。無論閣下是我們現有的客戶或本網站之訪客，我們將同樣保障閣下提供的資料。我們從客戶或準客戶收集所需的個人資料，是為提供及推廣服務及產品。除獲客戶或準客戶之同意外，所收集的個人資料只用於指定用途，不作任何其他用途。銀行集團會採取一切實際可行的措施，將客戶或準客戶的個人資料妥為保管、保密及確保其正確無誤；並只會在有需要期間留存有關資料。客戶或準客戶有權查閱及更正其個人資料(如適用)。

就此私隱政策聲明，「銀行集團公司」指銀行的任何附屬公司、銀行的任何直接或間接控股公司、任何上述控股公司的任何附屬公司或其任何有關連公司(即股權由任何上述公司持有的公司)。

所持有的個人資料的種類

我們持有的個人資料主要分為兩大類。它們分別由以下各項所含個人資料組成：

a. 客戶或準客戶的個人資料

包括客戶或準客戶在申請開立戶口、延續戶口及建立或延續信貸或要求我們提供供銀行服務時，需不時向我們提供的個人資料。

b. 我們的員工或我們於招聘時向求職者所收集的個人資料

包括但不限於姓名、身份證明文件或資料、聯絡資料、學歷及履歷。

收集個人資料的目的

1. 客戶或準客戶的個人資料將用作以下用途：

- (i) 處理銀行及/或其他金融服務及授信的申請；
- (ii) 向資料當事人提供服務及銀行融資/信貸便利所涉及的日常運作；
- (iii) 於申請信貸時及每年通常進行一次或多次定期或特別檢討時進行信用或其他狀況審查，及由公司或其他銀行集團公司進行核對程序(根據個人資料(私隱)條例(「條例」)之定義)；
- (iv) 設立及維持公司或其他銀行集團公司的信貸評分模式；
- (v) 協助其他金融機構進行信用審查及追收欠債；
- (vi) 確保資料當事人的信用維持可靠；
- (vii) 設計供資料當事人使用的金融服務或有關產品；
- (viii) 確定公司與資料當事人之間的欠債金額；
- (ix) 向資料當事人及為資料當事人的責任提供抵押的人士追收欠款；
- (x) 進行保險索償或分析；
- (xi) 作公司或其他銀行集團公司營運用途、信貸評估或統計分析(包括行為分析)；
- (xii) 維持資料當事人之信貸記錄以作公司或其他銀行集團公司現在或將來之參考(不論資料當事人與公司存在關係與否)；
- (xiii) 履行根據下列適用於公司或其他銀行集團公司或公司或其他銀行集團公司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：包括稅務條例及其有關自動交換財務帳戶資料的條文)；
 - (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導(例如：包括由稅務局作出或發出有關自動交換財務帳戶資料的任何指引或指導)；
 - (3) 公司或其他銀行集團公司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；
- (xiv) 遵守銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於銀行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) 讓公司或其他銀行集團公司的實際或建議承讓人，或就公司或其他銀行集團公司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評核其擬承讓、參與或附屬參與的交易；
- (xvi) 在獲得客戶或準客戶的同意下，向其推廣服務、產品及其他標的；及
- (xvii) 一切與上述有關的用途。

2. 我們向求職者收集的個人資料將用於以下用途：

- (i) 招聘

- (ii) 其他與聘用有關的事宜，包括但不限於選拔、資歷評估、僱主証明或推薦、薪酬釐定及其他聘用機會。

為遵從條例的規定，我們於收集個人資料時或之前，會向客戶 / 準客戶 / 求職者 提供一份個人資料收集聲明或透過其他我們認為合適的方式，說明收集個人資料的目的、可能獲轉交個人資料的人士的類別、查閱及改正資料的權利，以及其他有關資料。

有關我們處理客戶資料的詳情，請參閱我們的 [「關於個人資料\(私隱\)條例的客戶及其他個別人士通知」](#)。

個人資料的保安

我們採取所有合理可行的措施保護所有個人資料，例如：個人資料只準許獲授權之員工查閱，以及在資料存置設備實施保安措施。在傳送敏感的個人資料時，我們會採用加密法技術保障資料安全。如我們聘用資料處理者以代我們處理個人資料(不論是在香港或香港以外地方)，我們將透過合約規範或其他方法，防止轉移予有關資料處理者之個人資料未獲授權或意外地被其查閱、處理、刪除、遺失或使用。

個人資料的保存

客戶/準客戶/員工/求職者所提供的個人資料的保存時間不超過將其保存以貫徹該資料於被收集時而被使用於有關的目的所需的時間及不時為符合法例、監管及會計的規定。就客戶的個人資料而言，我們在結束賬戶/終止服務後會按照有關法律和法規所規定的期限繼續持有有關客戶的資料。

個人資料披露

除非獲得閣下授權，或根據法律要求，本行不會向第三方披露、共用、出售或洩露有關個人資料。有關可能獲轉移個人資料的第三方人士的類別之詳情，請參閱我們的 [「關於個人資料\(私隱\)條例的客戶及其他個別人士通知」](#)。

私隱政策聲明之條訂

我們將會不時修改此聲明。請親臨我們的分行或定期瀏覽我們的網站以閱覽我們最新版本的私隱政策。

查閱或更正資料的要求

有關查閱或更正資料或索取關於我們資料政策或我們持有的資料種類的要求，可向下列人士提出：

香港中環皇后大道中 161 號，華僑銀行 (香港) 有限公司，資料保護主任

電郵地址：enquiry_hk@ocbc.com

在已獲取閣下的同意的情況下，銀行集團或會使用或提供閣下的個人資料予第三者(不論該等人士是否銀行集團成員)作直接促銷用途。若閣下不希望銀行集團作如此行為，請書面通知資料保護主任，郵寄地址為香港中環皇后大道中 161 號，來函請註明姓名及有關賬戶號碼。此項安排不用收費。如有任何疑問，請電郵至 enquiry_hk@ocbc.com

[關於個人資料（私隱）條例致瀏覽者的通告](#)

閣下酌情決定提供的一切資料，將被當作及保持屬於銀行集團所有。該等資料將可轉交銀行集團內任何公司或已承諾將有關資料保密的相關商務夥伴。

[電子理財服務的披露](#)



Privacy Policy & Personal Information Collection Statement

IMPORTANT: Company and personal data for application of business account will be saved for 90 days if the customer leaves the application before submission. An email notification with reference ID will be sent to customers for resuming the application in OCBC Bank (Hong Kong) Limited public website and the reference ID will be valid for 30 days. By accessing this website and any of its pages, you agree to be bound by the terms and conditions set out below which may be subject to change from time to time. You are deemed to have accepted any change of the terms & conditions if you continue to use this website with the changes posted therein.

Internet Privacy Policy

- (A) OCBC Bank (Hong Kong) Limited (the "Bank") and its various subsidiaries in Hong Kong (the Bank and each such subsidiary, a "Company" and together the "Bank Group") do not collect any personally identifiable information from visitors except those provided voluntarily by individual visitor. The Bank Group only records the visit as a hit and the pages visited. The aggregate information will be used for preparing statistics on the usage of our website.
- (B) In order to provide better Internet service to you, we will occasionally use a "cookie". A cookie is a small piece of information transmitted from our web server that are automatically stored on your web browser in your computer that can be retrieved by this website. We will only use cookies as a session identifier and will not store user's sensitive information (e.g. customer's personal information or passwords) in cookies. Once a session is established, all the communications will use the cookies to identify a user. Once the session is closed, the cookies will be expired. Should you wish to disable these cookies you may do so by changing the setting on your browser. However, you may not be able to access the Bank Group's Internet banking and other financial services.
- (C) If you do provide personal information, we will ensure its confidentiality by encrypting it before transmission.

Privacy Policy Statement

We put the protection of your privacy at our top priority. We will, at all times, comply with the Personal Data (Privacy) Ordinance ("Ordinance"). Whether you are a current customer or just visiting our website, we safeguard the information you provide to us. We collect only necessary personal data from customers or prospective customers for the provision and marketing of services and products. Any collected personal data will only be used for the purposes specified and not for other purposes except with the consent of the customers or prospective customers. All practicable steps will be taken to ensure customers' personal data are kept secure, confidential and accurate. Such data will not be retained for longer than it is necessary. Only authorized personnel can access or process the personal data. Customers or prospective customers have the right to request for accessing or correcting their personal data (where applicable).

For this Privacy Policy Statement, "Bank Group Company" means any subsidiary of the Bank, any direct or indirect holding company of the Bank, any subsidiary of any such holding company or any of their related companies (being a company in which an equity interest is held by any of the foregoing).

Types of Personal Data Held

Two broad categories of personal data are held by us. They comprise personal data as set out below:

a. Customers or Prospective Customers' Personal Data

It includes the data or information which is necessary for us in connection with the opening or continuation of accounts, the establishment or continuation of banking / credit facilities or the provision of banking and/or any other financial services.

b. Our Employees' Personal Data or the Data Collected from our Job Applicants

It includes but not limited to the name, information or identification documents, contact information, educational background and curriculum vitae of employees.

Purposes of Data Collection

1. In relation to Customers or Prospective Customers, the data is used for:

- (i) processing of applications for banking and/or any other financial services and facilities;
- (ii) the daily operation of the services and banking/credit facilities provided to data subjects;
- (iii) conducting credit or other status 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 and carrying out matching procedures (as defined in the Ordinance) by the Company or any Bank Group Company;
- (iv) creating and maintaining the credit scoring models of the Company or any Bank Group Company;
- (v) assisting other financial institutions to conduct credit checks and collect debts;
- (vi) ensuring ongoing credit worthiness of data subjects;
- (vii) designing banking and/or financial services or related products for data subjects' use;
- (viii) determining amounts owed to or by data subjects;
- (ix) collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
- (x) conducting insurance claims or analysis;
- (xi) for operational purposes, credit assessment or statistical analysis (including behaviour analysis) of the Company or any Bank Group Company;
- (xii) maintaining a credit history of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference of the Company or any Bank Group Company;
- (xiii) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company or any Bank Group Company or that it is 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);
 - (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 Company or any Bank Group Company 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;
- (xiv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Bank 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;
- (xv) enabling an actual or proposed assignee of the Company or any Bank Group Company, or a participant, a sub-participant or a transferee of the rights of the Company or any Bank Group Company in respect of the data subjects, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (xvi) subject to customers or prospective customers' consent, marketing services, products and other subjects; and
- (xvii) purposes relating thereto.

2. Our job applicants' data is used for:

- (i) Recruitment;
- (ii) Other employment-related purposes, including but not limited to selection, qualification assessment, employer reference, remuneration determination and other employment opportunities.

To comply with the requirements of the Ordinance, on or before we collecting personal data, we will notify our customers / prospective customers / job applicants of our purpose of collection of data, classes of persons to whom the data may be transferred, their rights to access and correct their data and other relevant information by providing a personal information collection statement or by other means which is deemed appropriate by the Bank.

For details about our handling on customers' personal data, please read our [Notice to Customers and Other Individuals relating to the Personal Data \(Privacy\) Ordinance](#).

Personal Data Security

We take all reasonably practicable means to protect the data, such as, by restricting the data access by authorized personnel only and incorporating security measures into equipment in which data is held. Encryption is employed for sensitive data transmission. If we engage data processors to handle or process personal data on our behalf (whether within or outside Hong Kong), we would adopt contractual or other means to prevent any unauthorized or accidental access, processing, erasure, loss or use of the transferred data by the data processors.

Personal Data Retention

The collected personal data will not be kept longer than necessary for the fulfillment of the purposes for which the personal data are or are to be used at the time of collection and for compliance with the legal, regulatory and accounting requirements from time to time. In related to customers' data, we shall continue to hold data relating to the customer(s) after the closure of account / termination of service or such other period as prescribed by applicable laws and regulations.

Personal Data Disclosure

Unless we have obtained your consent, or are required to do so by law, otherwise, we will not disclose, share, sell or divulge your data to other external parties. For details about the possible classes of transferees for our customers' data, please refer to our [Notice to Customers and Other Individuals relating to the Personal Data \(Privacy\) Ordinance](#).

Revision of Privacy Policy Statement

This Privacy Policy Statement is subject to review and change from time to time. Please approach our branches or visit the Bank's website for the latest Statement regularly.

Data Access Requests and Data Correction Requests

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, OCBC Bank (Hong Kong) Limited, 161 Queen's Road Central, Hong Kong

Email: enquiry_hk@ocbc.com

Subject to your consent, the Bank Group may use or provide your personal data to other persons (whether or not such persons are members of the Bank Group) for the purpose of direct marketing. If you do not wish us to do so, please contact the Data Protection Officer in writing at 161 Queen's Road Central, Hong Kong with your name and account number stated. No fee will be charged. For any enquiries, please email to enquiry_hk@ocbc.com

Notice to Browsing Visitors relating to the Personal Data (Privacy) Ordinance

All information provided at your discretion will be deemed and remain the property of the Bank Group. Such information will be passed to any company within the Bank Group and related business partners who have undertaken to keep the information confidential.

Disclosure for eBanking Services