

## 分期贷款产品资料概要

中国建设银行(亚洲)

中企员工私人贷款  
2022年12月

此乃分期贷款产品

本概要所提供的利息、费用及收费等资料仅供参考，  
分期贷款的最终条款以贷款确认为准。

### 利率及利息支出

实际年利率	贷款金额: HKD100,000			
	贷款期	6个月	12个月	24个月
实际年利率 (或实际年利率范围)	3.13%	3.37%	3.48%	
<p>实际年利率之计算方法以香港银行公会所提供之计算方法为依据，并已约至小数后两个位。实际年利率是一个参考利率，以年化利率展示包括银行产品的基本利率及其他适用的费用与收费。</p> <p>个别客户之利率优惠或有差异，最终利率将按客户的信贷状况而定，详情请向本行职员查询或参阅本行网页。</p>				
逾期还款年化利率 / 就违约贷款收取的年化利率	<p>30%</p> <p>若有任何到期未付的欠款，每个月将收取逾期还款利息为逾期还款额的2.5%。逾期还款利息以每年365日之基础按日计算。不设最低逾期还款利息。</p>			

### 费用及收费

手续费	不适用
逾期还款费用及收费	每个月逾期还款将收取 300 港元。
提前还款 / 提前清偿 / 赎回的收费	不适用
退票 / 退回自动转账授权指示的收费	不适用

### 其他资料

贷款确认书副本	每封 200 港元
索取还款表	每次 100 港元
户口结余证明	每户 100 港元
<ul style="list-style-type: none"> <li>最低贷款额为100,000港元，最高为2,000,000港元或月薪12倍（以较低者为准）及必须为10,000港元之倍数。</li> <li>还款期数为 6, 12, 24, 36, 48, 60 个月。</li> <li>本行使用「78 法则」按月摊分贷款之每月还款金额的本金及利息。客户可参考 <a href="http://www.asia.ccb.com/faq">http://www.asia.ccb.com/faq</a> 了解有关说明例子。</li> </ul>	

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

CCB (Asia) Personal Loan for Employees of China's State-Owned Enterprises  
December 2022

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

### Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a loan amount of HKD100,000:			
	Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	3.13%	3.37%	3.48%	
<p>The APR is calculated according to the standard of Hong Kong Association of Banks and rounded to two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualised rate.</p> <p>The actual APR may vary for individual customer and the final interest rate will be subject to credit condition of the customer. For details of the interest rate, please contact our staff or refer to our website.</p>				
Annualised Overdue / Default Interest Rate	<p>30%</p> <p>Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.</p>			

### Fee and Charges

Handling Fee	Not applicable
Late Payment Fee and Charge	HKD300 per month if the monthly repayment amount is not paid in full when due.
Prepayment / Early Settlement Fee / Redemption Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	Not applicable

### Additional Information

Loan Confirmation Letter Copy	HKD 200 per letter
Request for Repayment Schedule	HKD 100 per request
Certificate of Balance	HKD 100 per account
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD100,000; maximum loan amount is HKD2,000,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HKD 10,000.</li> <li>Repayment Period is 6, 12, 24, 36, 48, 60 个月 months.</li> <li>The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to <a href="http://www.asia.ccb.com/faq/en">http://www.asia.ccb.com/faq/en</a> for an illustrative example of such.</li> </ul>	

## 建行（亚洲）中企员工个人贷款条款及细则

### 1. 对条款及细则的接受

申请人（「**申请人**」）向中国建设银行（亚洲）股份有限公司（「**本行**」）作出该贷款申请（「**贷款申请**」）将被视为申请人接受本文所载之条款及细则。

### 2. 有条件审批

该贷款最终审批乃取决于本行是否信纳申请人有关之信贷纪录，包括申请人于本行之其它信贷设施（如有的话）是否一直维持在良好状况。本行有对审批或拒绝贷款申请之绝对权、决定任何已审批之贷款额、每月还款额、及递交任何贷款申请之期限。本贷款申请不得转让。

### 3. 申请后不能更改

贷款申请一经收取，申请人未经本行批准即不得更改或撤回该贷款申请。

### 4. 申请结果通知

本行就任何贷款申请及贷款额的审批上拥有绝对的酌情权。在一般情况下，本行会根据申请人在贷款申请时提供的联络号码或通讯地址以电话或书面形式将贷款申请结果通知申请人。本行毋须向申请人就任何被拒或已作其它决定之申请给予任何理由或解释。

### 5. 手续费

若贷款申请成功获得批核，本行将向成功贷款申请人（「**借款人**」）收取在**贷款确认书**（「**贷款确认书**」）上列明之手续费。贷款手续费将加借于已批核之贷款金额（「**贷款额**」）上，并合共成为**总贷款额**。

### 6. 信贷人寿保险（如适用）

借款人须就该贷款向本行指定的保险公司并获得信贷人寿保险及予银行为唯一受益人。在保险公司要求时，借款人须立即接受身体检查及提供医疗报告以协助保险公司审核借款人的信贷人寿保险申请。本行可拒绝贷款申请若本行指定的保险公司拒绝借款人之信贷人寿保险。

保险单的投保金额则为保险公司确定并批准，于任何情况下均不超过贷款额。

本行有权随时向借款人收取任何有关信贷人寿保险费。借款人须缴付相等于总贷款额的百分之一至二（由银行全权订定）的信贷人寿保险费。

借款人于信贷人寿保险生效日前已患有之疾病将不获保障，除非借款人于申请信贷人寿保险时已向保险公司申报并获得保险公司接纳，否则信贷人寿保险将会无效，而借款人有责任偿还所有贷款余额。

### 7. 发放贷款

成功批核后，本行会将贷款额志账至借款人于申请时指定之银行账户（「**指定账户**」）。本行将不会在星期六或公众假期发放贷款（如香港法例第149章公众假期条例中所定义）（「**公众假期**」）。

除本行另有决定，列明该贷款详情之贷款确认书将于发放贷款时邮寄予借款人。该已批核之贷款将受条款及细则、产品资料概要(除参考利率及利息支出外)、贷款确认书之条款及细则、及本行不时指定之条款及细则所规限。

### 8. 每月还款

利息将由本行向借款人发放贷款额当日起计算，并按总贷款额及贷款确认书所载之利率收取。借款人同意按贷款确认书所载之还款细则偿还总贷款额以及适用之利息。贷款确认书会列明每期之**每月还款额**及**还款日**。

本行现被要求及获授权于指定账户中扣除每月还款额及任何适当之收费/费用。

贷款付款会首先分配于支付利息及财务收费，继而用于支付法律及其它方面的费用及开支，再而用于偿还贷款本金，在上述各项目中拖欠最早的款项，均须先获付还。

如贷款某一期的到期还款日期是星期六、星期日或公众假期，有关款项将于下一个结算日过账；但如该到期还款日为星期六并在属一个公历月份的最后一天，则将会在紧接该天的前一个结算日过账。结算日指星期一至五香港银行的对外营业时间。

## 9. 逾期还款附加费

若借款人未能按贷款确认书偿还每月还款额，本行将收取于贷款确认书、产品资料概要或任何其它条款及细则中不时订明的逾期还款手续费、逾期还款利息及任何其它收费。

## 10. 提早还款

借款人可将整笔结欠本金（包括已到期欠款）及截至下一个还款日之利息，连同所有到期之费用及收费于同一日全数归还作提早还款。本行有权依其认为合适之方式分配每月还款额中的本金与利息之比率（包括已向本行缴付之还款额）及缴付的金额会按「78法则」计算。

贷款一经确认，不论有否放款予借款人，未经本行批准均不可终止或取消。借款人若在贷款确认后提出任何终止或取消的要求，会当作借款人要求提早清还贷款处理。

## 11. 要求清还贷款

即使本条款及/或贷款确认书上有任何规定，在本行独有及绝对的酌情权下，本行可在任何时候要求借款人实时清还对所有在该贷款下结欠之本金、利息及其它费用及收费而毋须作事前通知。

## 12. 违约情况

在下列任何事项发生的情况下，借款人将被视为违反条款及细则，而借款人于该贷款下之所有尚欠本金金额、累计利息及所有其它有关费用及收费将立即到期，而借款人须立即向本行清还该等款项：—

- (a) 除该贷款外，借款人与本行的任何贷款、债务、付款责任或其它债项因借款人违约而被宣布提早到期，或借款人未能于到期缴款日支付任何款项、或任何此等贷款、债务、付款责任或其它债项的任何抵押变为可被强制执行；或
- (b) 任何人士提交呈请书或任何管辖法院或其它相关机构颁发命令旨使借款人破产，或旨委任破产管理人、受托人或类似人士处理借款人的所有或大部分之资产。

## 13. 抵销

本行可在任何时候毋须作事前通知的情况下，运用或合并借款人于本行开设的任何户口的结余以偿还并抵销借款人于本行全部或部分的债项，包括该贷款之结欠。本行会在此等运用、合并或抵销后以书面形式通知借款人。

## 14. 电话指令

本行可在秉诚行事下，在充分核查来电者身份后，接受及依据以电话所作的指示。借款人同意：—

- (a) 由一位能够符合本行所设定之身份核查程序的人士透过电话所作之指示应被视为由借款人所作，对借款人具约束力且不可被撤销；
- (b) 本行可（但并无责任）保存任何此等电话指示之录音及/或其它记录；
- (c) 向本行提供充足的资料以供本行进行身份核查程序；
- (d) 本行接受透过电话指示应被视为由借款人所作，在本行要求之下，对本行因（本着真诚）依靠根据此程序给予的电话指示而蒙受的申索及法律责任，予以弥偿。

## 15. 本行作出之修订

本行可不时修订利率、费用、收费或本条款及细则。本行会就有关修订生效前（以电子或印刷形式）给予借款人通知（有关改变非本行所能控制则属例外）。新修订条款将在修订通知中列明之指定日期生效。若借款人在该等修订生效日期后仍继续运用该贷款，借款人将受此等修订的约束。

## 16. 收账费用

本行可以雇用任何第三方收账人或其它代理向借款人追收、追讨或收取任何及所有贷款下之欠款。借款人现：—

- (a) 授权本行在追收账项的目的下，向任何此等人士披露借款人的个人或其它资料；及
- (b) 同意在本行要求下实时向本行缴付及弥偿所有本行在此等收账行动下所引致之合理费用及支出(包括但不限于因追讨或试图追讨借款人于贷款下之欠款所引致（以完全弥偿基准计算）的合理律师费及所有收账代理人费用、收费及支出）。

## 17. 更新资料的责任

借款人须以书面形式尽早通知本行其财务状况、个人或联络资料的任何变动。提供失实或不正确资料将违反本条款及细则，本行可因此取消贷款的审批或发放贷款后撤销贷款，并向借款人收取合理的手续费。

## 18. 信贷资料事宜

为审核借款人的贷款申请，本行将需要于贷款申请时取得及使用信贷资料服务机构所持有的资料。为免生疑问，若同一时间有多于一个贷款申请，查核信贷资料之次数将依照贷款申请之次数进行。

### 19. 转让及继承

本行可在不作事前通知的情况下转让或转移借款人有关贷款之任何利益、权利或责任。未经本行事先以书面批准下，借款人则不得将该贷款之任何利益、权利或责任转让或转移。本条款及细则将对借款人之执行人、遗产管理人及遗产代理人具约束性。

### 20. 通讯

任何本行与借款人之间的通告及其他正式通讯必须以书面形式通知。惟本行可以根据个别情况接受使用非书面形式之通讯。本行可以电子形式给予借款人通告或正式通讯。本行给予借款人的书面通讯，将被视为已经正式送达并由借款人接收

- i. 如专人送递，在送递之时；
  - ii. 邮寄至借款人于本行记录的地址，2天若是香港地址或7天若是香港以外地址；
  - iii. 立即若以电邮发送至借款人于本行记录的电邮地址或以短讯发送至借款人于本行记录的手提电话号码。
- 借款人必须透过电话、邮寄或电子方式给予本行的通讯则以本行实际收到该通讯时方被视为有效的送递。

### 21. 法律管辖及个别法律责任

本条款及细则须受香港特别行政区法律所管限并按照该法律解释。如本条款及细则之任何条款因任何理由不成立或失效，此等不成立或失效将只影响该条款，而不应影响余下条款之条款及细则之有效性。

### 22. 终止受雇〔不适用于香港永久居民〕

借款人必须于终止受雇于现有雇主或停止在香港工作时全数清还有关贷款账户下结欠之本金、利息及其它费用及收费(如适用)。为免生疑问，还款会作提早还款处理。

### 23. 英文版本为准

若本条款及细则之中文及英文版本出现歧异，一概以英文版本为准。

## TERMS AND CONDITIONS OF CCB (ASIA) PERSONAL LOAN FOR EMPLOYEES OF CHINA'S STATE-OWNED ENTERPRISES

### 1. ACCEPTANCE OF TERMS AND CONDITIONS

Submission of an application by an applicant (“**Applicant**”) for a personal installment loan (“**Loan**”) (“**Loan Application**”) from China Construction Bank (Asia) Corporation Limited (“**Bank**”) is deemed to be an acceptance of the terms and conditions (“**Terms and Conditions**”) set out herein by the Applicant.

### 2. APPROVAL IS CONDITIONAL

The final approval of the Loan Application is subject to the Bank being satisfied with the customer’s credit record, including other financial facilities of the Applicant with the Bank (if any) remaining in good standing at all times. The Bank has the absolute rights in approving or rejecting the Loan Application, deciding any approved loan amount, monthly repayment amount, and the deadline for submitting the Loan Application. The Loan Application is non-transferable.

### 3. NO CHANGE AFTER APPLICATION

Applicant may not change or withdraw the Loan Application once it is duly received by the Bank without the approval by the Bank.

### 4. APPLICATION OUTCOME NOTIFICATION

Approval of the Loan Application and Loan amount is subject to the absolute discretion of the Bank. The Bank will notify the Applicant either by phone or in writing of the outcome of the Loan Application with the contact number and correspondence address as provided by the Applicant in the Loan Application. The Bank is not required to provide the Applicant any reasons or explanation for any rejection or other decision made in relation to the Loan Application.

### 5. HANDLING FEES

If the Loan Application is approved, the Bank will charge the successful Applicant (the “**Borrower**”) a handling fee as stipulated in loan confirmation letter (“**Loan Confirmation Letter**”). Handling fee will be payable on top of the approved loan amount (“**Loan Amount**”) and aggregated as **Total Loan Amount**.

### 6. CREDIT LIFE INSURANCE (if applicable)

The Borrower is required to take out a credit life insurance in relation to the Loan from an insurance company designated by the Bank with the Bank as the only beneficiary. If and when required by the insurance company, the Borrower shall also attend medical check-up and provide the medical report to the insurance company to process the Borrower’s application for credit life insurance. The Bank may not approve the Loan Application if the Borrower fails to take out a credit life insurance from the designated insurance company.

The insured amount under the insurance policy will be determined and approved by the insurance company and, in any event, it will not exceed the Total Loan Amount.

The Bank, at any time, has the right to charge the Borrower 1 to 2%, as determined by the Bank at its sole discretion, of the Total Loan Amount in relation to the credit life insurance.

The Borrower should take note that any pre-existing conditions or diseases or illnesses that exist at the time of application for the credit life insurance will not be covered, unless such diseases or illnesses have been declared to and accepted by the insurance company. Under such situation, the Borrower is obligated to pay in full the outstanding amount of the Loan.

## 7. LOAN DISBURSEMENT

After approval, the Bank will disburse the Loan Amount by crediting the same into the bank account designated by the Borrower in the Loan Application (“**Designated Account**”). No loan disbursement will be effected by the Bank on a Saturday or a general holiday (as defined in the General Holidays Ordinance Chapter 149 of the Laws of Hong Kong) (“**General Holiday**”).

Unless otherwise determined by the Bank, the Loan Confirmation Letter setting out the terms of the Loan will be sent to the Borrower upon loan disbursement. The Loan shall be subject to these Terms and Conditions, Key Facts Statement (except the indicative information about interest rate and interest charges), terms and conditions stipulated in the Loan Confirmation Letter and all relevant terms and conditions as prescribed by the Bank from time to time.

## 8. MONTHLY REPAYMENT

Interest shall be charged on the Total Loan Amount at the interest rate(s) as determined by the Bank at its absolute discretion, which will be stated in the Loan Confirmation Letter, commencing on the date of the Loan disbursement. The Borrower agrees to repay the Total Loan Amount together with the applicable interest in installments according to the repayment details as set out in the Loan Confirmation Letter. The Loan Confirmation Letter will set out the **Monthly Repayment Amount** and the **Repayment Date** of each installment.

The Bank is hereby requested and authorized to debit the Designated Account with the Monthly Repayment Amount and any applicable charges/fees.

Loan repayment shall be allocated to interest and finance charges first; and then to other fees and costs, legal or otherwise; and lastly to the outstanding principal of the Loan, any in each of these categories the earliest amount due shall be offset first.

If the repayment due date for a particular installment of the Loan falls on a Saturday or a Sunday or General Holiday, the repayment will be made on the following clearing day; save and except that if such repayment due date falls on a Saturday which is the last day of a calendar month, then the repayment shall be made on the immediate preceding clearing day. Clearing day means Mondays to Fridays on which banks in Hong Kong are open for business.

## 9. LATE REPAYMENT SURCHARGE

If the Borrower fails to repay the Monthly Repayment Amount according to the Loan Confirmation Letter, the Bank will charge a late fee, default interest and any other charges as stipulated by the Bank in the Loan Confirmation Letter, Key Facts Statement and/or any other applicable terms and conditions from time to time.

## 10. EARLY REPAYMENT

The Borrower may make early repayment by repaying the entire outstanding principal amount (in whole but not in part) of the Loan (including any arrears), all accrued interest up to next Repayment Date together with all fees and charges due under the Loan. The Bank has the right to apportion the monthly repayments (including those already paid to the Bank) between interests and principals and calculate the amount payable in accordance with the Rule of 78.

The Loan may not be terminated or cancelled by the Borrower once it is confirmed, whether or not the Loan has been disbursed to the Borrower, without the approval of the Bank. Any request for termination or cancellation by the Borrower after the Loan is confirmed, it shall be regarded as a request for early repayment of the Loan.

## 11. LOAN IS REPAYABLE ON DEMAND

Notwithstanding any provision set out herein and/or in the Loan Confirmation Letter, the Bank has the sole and absolute right to at anytime demand the immediate repayment of all outstanding principal, interest and other fees and charges due under the Loan without prior notice.

## 12. EVENT OF DEFAULT

The Borrower shall be deemed to have breached these Terms and Conditions if any of the following events occurs. The outstanding principal amount of the Loan, all accrued interest and all relevant fees and charges shall become immediately due and payable by the Borrower to the Bank without demand, :-

- (a) any loan, liability, payment obligation or other indebtedness of the Borrower with the Bank, other than the Loan, becomes capable of being declared due prematurely by reason of default of the Borrower, or the Borrower fails to make any payment when due, or when any security for any such loan, liability, payment obligation or other indebtedness becomes enforceable; or
- (b) any petition is presented or any order is made by any competent court or other appropriate authorities for bankruptcy of the Borrower or for the appointment of a receiver, trustee or similar official of all or any part of assets of the Borrower.

## 13. SET-OFF

**The Bank may, at any time without prior notice, apply or consolidate any credit balances in any accounts of the Borrower maintained with the Bank towards setting off against and in full or partial satisfaction of Borrower's indebtedness to the Bank, including the outstanding Loan.** The Bank shall inform the Borrower in writing after such application, consolidation or setting-off.

## 14. TELEPHONE INSTRUCTIONS

The Bank may (acting in good faith) accept and rely on requests made by telephone upon satisfactory identity verification of the maker of the call. The Borrower agrees:-

- (a) that the telephone requests made by a person meeting the identity verification procedure established by the Bank shall be treated as made by the Borrower and be binding and irrevocable;
- (b) that the Bank may (but are not obliged to) keep recordings and/or other records of any such telephone requests;
- (c) to provide to the Bank sufficient information to operate identity verification procedure;
- (d) that such requests made by telephone and accepted by the Bank shall be binding upon the Borrower and the Borrower shall indemnify the Bank on demand for any claim or liability suffered as a result of the Bank's reliance (in good faith) on telephone requests given in accordance with this procedure.

## 15. VARIATIONS BY THE BANK

The Bank may vary the interest, fees, charges or these Terms and Conditions at any time and notice (in electronic or printed form) will be given to the Borrower before such variations take effect (unless these are not within the control of the Bank). Any variations will take effect on the date stipulated in the notice. Any such variation will be binding on the Borrower if the Borrower continues to utilize the Loan after the effective date of variation.

## 16. COLLECTION COSTS

The Bank may employ any third party debt collector or other agents to demand, cover or collect any sums the Borrower owes the Bank. The Borrower hereby :-

- (a) authorizes the Bank to disclose personal or other information of the Borrower to any such person for debt collection purposes; and
- (b) agrees to pay and indemnify the Bank immediately on demand for all reasonable costs and expenses (including, but without limitation, legal fees on a full indemnity basis and any debt collection agency fees, costs and expenses reasonably incurred in connection with the recovery or attempted recovery of any sum(s) payable by the Borrower under the Loan) the Bank reasonably incur in respect of any such debt collection actions.

## **17. DUTY TO UPDATE INFORMATION**

The Borrower shall promptly notify the Bank in writing of any change in financial condition, personal or contact information. Provision of any false or incorrect information shall be a breach of these Terms and Conditions and the Bank may cancel the Loan approval or withdraw the Loan if disbursed, and may also charge the Borrower a reasonable handling fee.

## **18. CREDIT REFERENCE MATTERS**

To assess the Loan Application, the Bank will need to access and use information held by credit reference agency for the Loan Application. For the avoidance of doubt, if there are more than one loan application at the same time, the number of checking will be in accordance with the number of the loan applications.

## **19. ASSIGNMENT & SUCCESSION**

The Bank may assign or transfer any of the Bank's interests, rights or obligations under the Loan without prior notice to the Borrower. The Borrower may not assign or transfer any of his/her interests, rights or obligations under the Loan without the prior written approval of the Bank. These Terms and Conditions shall be binding upon the Borrower's executors, administrators and personal representatives.

## **20. COMMUNICATIONS**

Any notices and other formal communications between the Bank and the Borrower must be given in writing. The Bank may however specifically agree with the Borrower to allow use of non-written communication, on a case-by-case basis. The Bank may also provide notices or formal communications to the Borrower by electronic means. For communications in writing from the Bank to the Borrower, they will be deemed to have been duly sent to and received by the Borrower

- (i) at the time of delivery if delivered personally;
- (ii) 2 days from the date of posting to the Borrower's address in the Bank's record if that address is in Hong Kong or 7 days from the date of posting if that address is outside Hong Kong;
- (iii) immediately if sent by email to the Borrower's email address in the Bank's record or by short message service to the Borrower's mobile phone number in the Bank's record.

For communications in writing from the Borrower to the Bank must be made through telephone, mail or electronic means, delivery will be deemed successful upon actual receipt by the Bank.

## **21. GOVERNING LAW AND SEVERABILITY**

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region, and if any provision of these Terms and Conditions is invalid or ineffective for any reason, such invalidity or ineffectiveness shall only affect that provision, and shall not affect the validity of the remaining provisions of these Terms and Conditions.

## **22. TERMINATION OF EMPLOYMENT (Not applicable to Hong Kong Permanent Resident)**

The Borrower must fully repay all outstanding principal amount of the Loan, interest and other fees and charges (if applicable) upon the termination of the employment with the current employer or cessation of employment in Hong Kong. For the avoidance of doubt, such repayment shall be regarded as an early repayment of the Loan.

## **23. ENGLISH VERSION PREVAILS**

In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.



### 有关建行(亚洲)私人分期贷款之每月还款额中的本金及利息分布说明例子

### Illustrative Example of the Breakdown of Principal and Interest in the Monthly Repayment of CCB (Asia) Personal Loan

本行使用「78 法则」按月摊分每月还款金额中的本金及利息，而其中的利息比例会以「头重尾轻」原则分配。以下例子只供参考。客户之实际每月还款额以本行最终审批结果为准。

The Bank uses the Rule of 78 for the apportionment of interest and principal in the each monthly repayment. Under the Rule of 78, the proportion of interest in each monthly repayment decreases gradually throughout the loan tenor. The following illustration is for reference only. The details of actual loan repayment is subject to the Bank's final approval.

例子 Example:

- 贷款额 200,000 港元分 12 个月还款，每月平息为 0.31%  
A 12-month loan of HK\$200,000 at a monthly flat rate of 0.31%
- 每月还款额 = 200,000 港元 / 12(还款期数) + 200,000 港元 × 0.31% (每月平息) = 17,287 港元 (约进至整数)  
Monthly repayment amount = HK\$200,000 / 12(months) + HK\$200,000 × 0.31%(monthly flat rate) = HK\$17,287 (rounded up to integer)
- 全期利息 = 17,287 港元 × 12(还款期数) - 200,000 港元 = 7,444 港元  
Total interest = HK\$17,287 × 12(months) - HK\$200,000 = HK\$7,444
- 以「78 法则」摊分的每月利息

Based on the Rule of 78, the amount of interest paid each month

$$= \text{全期利息} \times \frac{\text{尚余还款期数}}{\text{还款期数总和(如 12 个月即=12+11+...+2+1=78)}}$$

$$= \text{Total interest} \times \frac{\text{Remaining number of monthly payments}}{\text{Sum of the number of monthly instalments in the loan (For 12 monthly payments, it will be 12+11+...+2+1=78)}}$$

每月还款额中的本金及利息分配计算如下 The breakdown of principal and interest in each monthly repayment is as follows:

还款期 (月) Loan Tenor (Months)	利息金额 (港元)* Interest Amount (HK\$)*	本金金额 (港元)* Principal Amount (HK\$)*	每月还款额 (港元)# Monthly Repayment Amount (HK\$)#
首月 The 1 <sup>st</sup> month	$7,444 \times 12 / 78 = 1,145.23$	$17,287 - 1,145.23 = 16,141.77$	17,287
次月 The 2 <sup>nd</sup> month	$7,444 \times 11 / 78 = 1,049.79$	$17,287 - 1,049.79 = 16,237.21$	17,287
.			
第十一个月 The 11 <sup>th</sup> month	$7,444 \times 2 / 78 = 190.87$	$17,287 - 190.87 = 17,096.13$	17,287
第十二个月 The 12 <sup>th</sup> month	$7,444 \times 1 / 78 = 95.44$	$17,287 - 95.44 = 17,191.56$	17,287

\* 约至小数后两个位 Rounded to 2 decimal places

# 约进至整数 Rounded up to integer

### 有关建行(亚洲)私人分期贷款之每月还款额中的本金及利息分布说明例子

### Illustrative Example of the Breakdown of Principal and Interest in the Monthly Repayment of CCB (Asia) Personal Loan

以下例子只供参考。客户之实际每月还款额以本行最终审批结果为准。The following example is for reference only. The details of actual loan repayment is subject to the Bank's final approval.

贷款额 Loan amount:	HK\$200,000.00 港元
还款期(月) Loan Tenor (Moths):	12 个月 Months
每月平息 Monthly flat rate:	0.31%
实际年利率 APR <sup>1</sup> :	7.02%
每月还款额 Monthly repayment amount:	HK\$17,287.00 港元

还款期数 No. of Installments	每月还款额(港元) <sup>#</sup> Monthly Repayment Amount (HK\$) <sup>#</sup>	本金金额(港元) <sup>*</sup> Principal Amount (HK\$) <sup>*</sup>	利息金额(港元) <sup>*</sup> Interest Amount (HK\$) <sup>*</sup>	贷款本金余额(港元) Outstanding Loan Principal Amount (HK\$)
1	17,287.00	16,141.77	1,145.23	183,858.23
2	17,287.00	16,237.21	1,049.79	167,621.03
3	17,287.00	16,332.64	954.36	151,288.38
4	17,287.00	16,428.08	858.92	134,860.31
5	17,287.00	16,523.51	763.49	118,336.79
6	17,287.00	16,618.95	668.05	101,717.85
7	17,287.00	16,714.38	572.62	85,003.46
8	17,287.00	16,809.82	477.18	68,193.64
9	17,287.00	16,905.26	381.74	51,288.38
10	17,287.00	17,000.69	286.31	34,287.69
11	17,287.00	17,096.13	190.87	17,191.56
12	17,287.00	17,191.56	95.44	0.00

\* 约至小数后两个位 Rounded to 2 decimal places

<sup>#</sup> 约进至整数 Rounded up to integer

注 Remark:

1. 实际年利率之计算方法以香港银行公会所提供之计算方法为依据，并已约至小数后两个位。实际年利率是一个参考年利率，以年化利率展示包括银行产品的基本利率及其他适用的费用与收费。The Annualized Percentage Rate ("APR") is calculated according to the standard of Hong Kong Association of Banks and rounded to 2 decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualized rate.

如有查询，请致电本行客户服务热线 277 95533 For enquiries, please call our Customer Service Hotline 277 95533.

## 中國建設銀行（亞洲）股份有限公司（下稱“銀行”）有關個人資料（私隱）條例（下稱“條例”）之客戶通告（下稱“通告”）

（生效日期：2022年9月1日）

- (a) 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，客戶需要不時向銀行提供有關的資料。
- (b) 若未能向銀行提供該等資料，可能會導致銀行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，當客戶開出支票或存款，或以其他方式進行作為本行所提供服務一部分的交易時，銀行亦會收集客戶的資料。本行亦會向第三方（包括客戶因本行產品及服務的推廣以及申請本行產品及服務而接觸的第三方服務供應商）收集與客戶有關的資料（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) 客戶的資料可被用作下列用途（不論在香港特別行政區（下稱“**香港**”）境內或境外予以使用）：
- (i) 考慮及評估客戶有關本行產品及服務的申請；
  - (ii) 為客戶提供服務和信貸融通所涉及的日常運作；
  - (iii) 於客戶申請信貸時及於每年（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) 設立及維持銀行的信貸評分模式；
  - (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) 確保客戶持續維持可靠信用；
  - (vii) 進行客戶意見調查及/或設計供客戶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(h)段）；
  - (ix) 確定銀行對客戶或客戶對銀行的欠債金額；
  - (x) 執行銀行的權利，包括但不限於向客戶及為客戶債務提供抵押的人士追討欠款；
  - (xi) 履行根據下列適用於銀行或其任何分行或銀行或其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》及其條文，包括關於自動交換財務賬戶資料之條文）；
  - (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，稅務局作出或發出的指引或指南，包括關於自動交換財務賬戶資料的指引或指南）；
  - (3) 銀行或其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；

- (xii) 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；
- (xiii) 讓銀行的實際或建議承讓人，或就銀行對客戶享有的權利的參與人或附屬參與人評核其擬承讓、參與或附屬參與的交易；及
- (xiv) 更新、對照及/或核實可能由銀行的任何關聯公司、集團公司或代理人持有的有關客戶的任何及所有個人資料；
- (xv) 與金融機構、信用卡收單行、接受信用卡的商戶及獲銀行提供聯營卡/私人標記信用卡/扣賬卡/記賬卡服務的機構交換資料；
- (xvi) 與上述有關的用途。

- (e) 銀行持有的客戶資料將予以保密，但銀行可就以上(d)段列明的用途把該等資料提供予下列各方（不論其是否在香港境內或境外）：
- (i) 就本行業務運作向銀行提供行政、電訊、電腦、付款或證券結算或其他有關服務的任何代理人、承辦商或第三方服務供應商；
  - (ii) 任何對銀行負有保密責任的其他人士，包括承諾保密該等資料的銀行集團成員公司；
  - (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) 客戶因申請本行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），以及在客戶欠賬時，則可將該等資料提供給追討欠款公司；
  - (vi) 銀行或其任何分行根據對銀行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銀行或其任何分行遵守的任何指引或指導，或根據銀行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) 銀行的任何實際或建議承讓人或就銀行對客戶享有的權利的參與人或附屬參與人或受讓人；
  - (viii) 為對客戶的義務作出保證或擔保而作出或擬作出保證或第三方擔保的任何方；及
  - (ix) (1) 銀行集團成員公司；

- (2) 第三方金融機構、承保人、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) 銀行及銀行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）；
- (5) 慈善或非牟利機構；

- (6) 就以上(d)(vii)及/或(d)(viii)段列明的用途而被銀行任用之外部第三方服務供應商（包括但不限於寄件中心、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）；及
- (7) 任何接受信用卡的商戶的收單財務機構。

該等資料可能被轉移至香港境外處理或保存，包括但不限於中華人民共和國。

- (f) 銀行採取所有合理可行的措施保護所有個人資料，例如：個人資料只准許獲授權之員工查閱，以及在資料存置設備實施保安措施。在傳送敏感性的個人資料時，銀行採用加密法技術以保障資料安全。如銀行聘用資料處理者以代本行處理個人資料（不論是在香港或香港以外地方），銀行將透過合約規範或其他方法，防止轉移予該資料處理者的個人資料未獲授權或意外地被查閱、處理、刪除、遺失或使用。
- (g) 就客戶（不論以借款人、按揭人或擔保人身分，以及不論以客戶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，銀行可能會把下列客戶資料（包括不時更新任何下列資料的資料）以銀行及/或代理人的名義提供予信貸資料服務機構：

- (i) 全名；
- (ii) 就每宗按揭的身分（即作為借款人、按揭人或擔保人，及以客戶本人單名或與其他人士聯名方式）；
- (iii) 香港身分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) 就每宗按揭的信貸種類；
- (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銀行提供的資料統計客戶（分別以借款人、按揭人或擔保人身分，及以客戶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（須受根據條例核准及發出的個人信貸資料實務守則的規定所限）。

#### (h) 在直接促銷中使用資料

銀行擬把客戶資料用於直接促銷，而銀行為該用途須獲得客戶同意（包括表示不反對）。就此，請注意：

- (i) 銀行可能把銀行不時持有的客戶姓名、聯絡資料、產品及服務組合資料、交易模式及行為、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) 銀行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銀行及/或下列各方提供或（就捐款及捐贈而言）徵求：

- (1) 銀行集團成員公司；
- (2) 第三方金融機構、承保人、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) 銀行及銀行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) 除由銀行促銷上述服務、產品及促銷標的以外，銀行亦擬將以上(h)(i)段所述的資料提供予以上(h)(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，而銀行為此用途須獲得客戶書面同意（包括表示不反對）；

(v) 銀行可能因如以上(h)(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。如銀行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，銀行會於以上(h)(iv)段所述徵求客戶同意或不反對時如是通知客戶。

**如客戶不希望銀行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，客戶可通知銀行行使其選擇權拒絕促銷。**

#### (i) 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。

(j) 根據條例的條款及個人資料實務守則，任何客戶有權：

- (i) 查閱銀行有否持有其資料及查閱該等資料；
- (ii) 要求銀行改正任何有關其不準確的資料；
- (iii) 查明銀行對於資料的政策及實務及獲告知銀行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) 就銀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，指示銀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還款額，上次報告期間（即緊接銀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））。

(k) 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。

- (l) 如客戶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，或由客戶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）。

(m) 銀行可查閱任何信貸資料機構的數據庫，以便不時進行信貸覆核。特別是，銀行可查閱任何信貸資料機構持有的有關客戶的客戶信貸資料及/或從該信貸資料機構取得有關客戶的信貸報告，以便覆核其現有客戶信貸安排資料（包括但不限於信用卡賬戶及/或信貸額度）。銀行進行此項覆核時，可能會考慮以下任何事宜：

- (i) 增加信貸金額或額度；
- (ii) 削減信貸（包括取消信貸或終止賬戶或減少信貸金額或額度），或
- (iii) 為客戶制定或實施還款方案。

(n) 根據條例的條款，銀行有權就處理任何查閱資料的要求收取合理費用。

(o) 任何關於查閱或改正資料，或索取關於資料政策及實務或所持有的資料種類的要求，應向下列人士提出：

中國建設銀行（亞洲）股份有限公司  
資料保障主任  
九龍九龍灣宏照道18號  
中國建設銀行中心  
傳真：(852) 3718 2500

(p) 銀行或向信貸資料服務機構查閱有關客戶的信貸報告用以考慮客戶之任何信貸申請。若客戶有意索取有關信貸報告，銀行會提供有關信貸資料服務機構的聯絡詳情。

(q) 本通知不會限制客戶在個人資料（私隱）條例下所享有的權利。

(r) 本通知的中英文文本如有任何歧異，概以英文文本為準。

431A (2/09)

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**China Construction Bank (Asia) Corporation Limited  
(the "Bank")**

**Notice to Customers (the "Notice") relating to the  
Personal Data (Privacy) Ordinance (the "Ordinance")**

**(Effective Date: September 1, 2022)**

- (a) From time to time, it is necessary for customers to supply the Bank 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 Bank 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 customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money or otherwise carry out transactions as part of the Bank's services. The Bank will also collect data relating to the customer from third parties, including third party service providers with whom the customer interacts in connection with the marketing of the Bank's products and services and in connection with the customer's application for the Bank'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 a customer may be used (whether within or outside the Hong Kong Special Administrative Region ("Hong Kong")) are as follows:
- (i) considering and assessing the customer's application for the Bank's products and services;
- (ii) the daily operation of the services and credit facilities provided to customers; conducting credit 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;
- (iv) creating and maintaining the Bank'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 customers;
- (vii) conducting customer surveys and/or designing financial services or related products for customers' use;
- (viii) marketing services, products and other subjects (please see further details in paragraph (h) below);
- (ix) determining amounts owed to or by customers;
- (x) enforcing the Bank's right, including without limitation, collection of amounts outstanding from customers and those providing security for customers' obligations;
- (xi) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches 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 Bank or any of its 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 Bank 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 Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (xiv) updating, comparing and/or verifying any and all of customers' personal information that may be held by any affiliates, group companies or agents of the Bank;
- (xv) exchanging information with any financial institution, credit card acquirer and merchants accepting credit cards and entities with whom the Bank provide affinity/co-brand/private label credit/debit/charge card services; and
- (xvi) purposes relating thereto.
- (e) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties (whether within or outside Hong Kong) for the purposes set out in paragraph (d) above:
- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
- (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank 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 the Banks 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;
- (vi) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its 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 Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its 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 Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
- (viii) any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations; and
- (ix) (1) the Bank's group companies;
- (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 the Bank and the Bank'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 Bank engages for the purposes set out in paragraph (d)(vii) and/ or (d)(viii) above; and
- (7) any credit card acquirer of a merchant accepting the credit card.
- Such information may be processed, kept or transferred to a place outside Hong Kong including without limitation, to the People's Republic of China.
- (f) The Bank takes all reasonably practicable means to protect the data, such as, by restricting the access of data by authorized personnel only and incorporating security measures into equipment in which data is held. Encryption technology is employed for sensitive data transmission. If the Bank engages data processors to handle or process personal data on the Bank's behalf (whether within or outside Hong Kong), the Bank 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.
- (g) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after April 1, 2011, the following data relating to the customer (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:
- (i) full name;
- (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer'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 Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit databases of the 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).
- (h) **USE OF DATA IN DIRECT MARKETING**
- The Bank intends to use a customer's data in direct marketing and the Bank requires the customer'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 behavior, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank 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 Bank'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 Bank and/or:
- (1) the Bank's group companies;
- (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 the Bank and the Bank'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 Bank also intends to provide the data described in paragraph (h)(i) above to all or any of the persons described in paragraph (h)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (v) the Bank may receive money or other property in return for providing the data to the other persons in paragraph (h)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (h)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

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

**(i) 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.

- (j) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any customer has the right:
- (i) to check whether the Bank holds data about him and of access to such data;
- (ii) to require the Bank to correct any data relating to him which is inaccurate;
- (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;
- (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 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 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 Bank 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)).
- (k) 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 the credit reference agency(ies) until the expiry of five years from the date of final settlement of the amount in default.
- (l) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (i)(v) above) may be retained by 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 customer with evidence to the credit reference agency(ies), whichever is earlier.

- (m) The Bank may access the database of any credit reference agency for the purpose of conducting credit reviews from time to time. In particular, the Bank may access the consumer credit data (except mortgage count) of customers held by any credit reference agency and/or obtain credit reports on customers from such credit reference agency for the purpose of the review of their existing consumer credit facilities (including, without limitation, credit card accounts and/or credit limits) which review may involve the consideration by the Bank of any of the following matters:
- (i) an increase in the credit amount or limit;
- (ii) the curtailing of credit (including the cancellation of credit or termination of account or a decrease in the credit amount or limit); or
- (iii) the putting in place or the implementation of a scheme of arrangement with customers.
- (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.
- (o) 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  
China Construction Bank (Asia) Corporation Limited  
CCB Centre  
18 Wang Chiu Road  
Kowloon Bay  
Kowloon  
Fax: (852) 3718 2500
- (p) The Bank may have obtained a credit report(s) on the customer from a credit reference agency(ies) in considering any application for credit. In the event the customer wishes to access the credit report(s), the Bank will advise the contact details of the relevant credit reference agency(ies).
- (q) Nothing in this Notice shall limit the rights of customers under the Personal Data (Privacy) Ordinance.
- (r) In case of discrepancies between the English and Chinese versions of this Notice, the English version shall apply and prevail.

Version Date: September 2022