

Data Privacy Notice

Notice relating to the Personal Data (Privacy) Ordinance

We protect your privacy. Read this notice to find out how we collect, store, use and share your personal data.

1

HOW WE COLLECT AND STORE YOUR DATA

We collect your data

- when you interact with us and use our products and services
- when you visit our websites (see "Privacy and Security" at the bottom of our webpage and refer to "Use of Cookies" section for details of how we use cookies)
- from other people and companies, including other HSBC group companies.

We may store your data locally or overseas, including in the cloud. We apply our global data standards and policies wherever your data is stored.

We're responsible for keeping your data safe in compliance with Hong Kong law.

2

WHAT WE USE YOUR DATA FOR

We use your data

- to send you direct marketing if you've consented to it
- to improve our products, services and marketing
- to help us comply with laws, regulations and requirements, including our internal policies, in or outside Hong Kong
- to detect, investigate and prevent financial crimes
- for the other purposes set out in sections B, F, G and H.

3

WHO WE SHARE YOUR DATA WITH

We share your data with

- other HSBC group companies
- third parties who help us to provide services to you or who act for us
- third parties who you consent to us sharing your data with
- local or overseas law enforcement agencies, industry bodies, regulators or authorities
- credit reference agencies (including the operator of centralised database they use)
- the other third parties set out in section C.

We may share your data locally or overseas.

You can access your data

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices.

You control your marketing preferences

You control what marketing you receive from us and how you receive it.

You can change this at any time by contacting us or updating your preferences on internet banking.

You can contact us

nettrader@hsbc.com.hk

The Data Protection Officer
Level 25, HSBC Main Building
1 Queen's Road Central
Hong Kong

This notice will apply for as long as we store your data. We'll send you the latest version at least once a year. If we use your data for a new purpose, we'll get your consent.

A
Collect and store**We may collect**

- biometric data such as your voice ID, thumb print and facial recognition data
- your geographic data and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators.

If you don't give us data then we may be unable to provide products or services.

We may also generate data about you

- by combining information that we and other HSBC group companies have collected about you
- based on the analysis of your interactions with us
- through the use of cookies and similar technology when you access our website or apps.

B
Use**We use your data to**

- provide products and services to you including conducting credit checks
- provide personalised advertising to you on third party websites (this may involve us aggregating your data with data of others)
- help us to comply with requirements or requests that we or the HSBC group have or receive such as legal or regulatory in or outside Hong Kong. Sometimes we may have to comply and other times we may choose to voluntarily comply
- manage our business, including exercising our legal rights
- other uses relating to the above or to which you have consented.

If you provide data about others

If you provide data to us about another person, you should tell that person how we will collect, use and share their data as explained in this notice.

C
Share**We share your data with**

- local or overseas bodies or authorities such as legal, regulatory, law enforcement, government and tax and any partnerships between law enforcement and the financial sector
- any person who you hold a joint account with, people who can give instructions for you or for whom you can give instructions and anyone who is giving (or may give) security for your loans
- any third party who we may transfer our business or assets to so it can evaluate our business and use your data after any transfer
- partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- social media advertising partners (who can check if you hold an account with us and send our adverts to you and advertise to people who have a similar profile to you).

We may share your anonymised data with other parties not listed above. If we do this you won't be identifiable from this data.

D
Direct Marketing

This is when we use your data to send you details about financial, insurance or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use data such as your demographics, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics and information from third parties when we market to you.

We don't give your data to others for them to market their products and services to you. If we ever wanted to do this, we'd get your separate consent.

E
Your Credit Information**If you apply for, have, or have had, a loan**

We'll perform credit checks on you which may involve us providing your loan data to credit reference agencies (CRAs) (including the operator of any centralised database used by CRAs), and in the event of default, to debt collection agencies. The CRAs will add this data to their database and any centralised database used by them, which is available to other credit providers to help them assess whether to provide you with credit. The CRAs will keep your data. You can request that we ask the CRAs to delete it once you've fully repaid your loan. They will only do this if:

- none of your payments were more than 60 days overdue in the 5 years before you fully repaid your loan. If they were, the CRAs will keep your data for 5 years from the date you fully paid that missed payment
- you're not declared bankrupt with an amount under your loan being written off. If you are, the CRAs will delete that record after 5 years from the date you're discharged from bankruptcy (you must tell them when this happens) or 5 years from the date you fully repay the overdue loan amount.

F**Hong Kong Investor Identification Regime and Over-the-Counter Securities Transaction Reporting Regime****If we provide services to you in relation to securities listed or traded on the Stock Exchange of Hong Kong (SEHK)**

We may disclose and transfer your data (including client identification data (CID) and Broker-to-Client Assigned Number (BCANs)) to the SEHK and/or the Securities and Futures Commission (SFC) in accordance with the rules and requirements of the SEHK and the SFC in effect from time to time.

The SEHK may

- collect, store, process and use your data (including CID and BCANs) for market surveillance and monitoring purposes and enforcement of the Rules of the Exchange of SEHK
- disclose and transfer your data to the relevant regulators and law enforcement agencies in Hong Kong (including, but not limited to, the SFC) so as to facilitate the performance of their statutory functions with respect to the Hong Kong financial markets
- use your data for conducting analysis for the purposes of market oversight.

The SFC may

- collect, store, process and use your data (including CID and BCANs) for the performance of its statutory functions, including monitoring, surveillance and enforcement functions with respect to the Hong Kong financial markets
- disclose and transfer your data to relevant regulators and law enforcement agencies in Hong Kong in accordance with applicable laws or regulatory requirements.

Your data may continue to be stored, processed, used, disclosed or transferred for the above purposes even if you purport to withdraw your consent.

G**China Connect Services****If we provide China Connect Services to you**

We may collect, store, use, disclose and transfer your data as required as part of the China Connect Service, including disclosing and transferring your BCAN and CID to the SEHK and its relevant subsidiaries from time to time, including tagging your BCAN when inputting a China Connect order into the China Connect Market System.

The SEHK and its relevant subsidiaries may

- collect, use and store your BCAN, CID and any consolidated, validated and mapped BCANs and CID information provided by the relevant China Connect Clearing House (in the case of storage, by any of them or via Hong Kong Exchanges and Clearing Limited) for market surveillance and monitoring and enforcement of the SEHK's rules
- transfer this information to the relevant China Connect Market operator (directly or through the relevant China Connect Clearing House) from time to time
- disclose this information to the relevant regulators and law enforcement agencies in Hong Kong to enable them to perform their functions.

The relevant China Connect Clearing House may

- collect, use and store your BCAN and CID for the consolidation and validation of BCANs and CID and the mapping of BCANs and CID with its investor identification database, and provide such consolidated, validated and mapped BCANs and CID information to the relevant China Connect Market operator and the SEHK and its relevant subsidiaries
- use your BCAN and CID to perform its regulatory functions of securities account management
- disclose such information to the mainland China regulatory authorities and law enforcement agencies for them to perform their regulatory, surveillance and enforcement functions.

The relevant China Connect Market operator may

- collect, use and store your BCAN and CID to facilitate their surveillance and monitoring of securities trading on the relevant China Connect Market through the use of the China Connect Service and enforcement of the rules of the relevant China Connect Market operator
- disclose this information to the mainland China regulatory authorities and law enforcement agencies for them to perform their regulatory, surveillance and enforcement functions.

H**Hong Kong IPOs****If you subscribe for Hong Kong IPO shares through us**

We may provide your BCAN to the Hong Kong Securities Clearing Company Limited (HKSCC) to allow it to retrieve your CID from the SEHK (which is allowed to disclose and transfer to the HKSCC).

The HKSCC may process and store your CID and transfer your CID to the relevant issuer's share registrar to verify you have not made any duplicate applications for the relevant share subscription and to facilitate IPO balloting and IPO settlement.

The HKSCC may process and store your CID and transfer your CID to the relevant issuer, the relevant issuer's share registrar, the SFC, the SEHK and any other party involved in the IPO for the purposes of processing your application for the relevant share subscription, or for any other purpose set out in the IPO issuer's prospectus.



資料私隱通知

關於個人資料（私隱）條例的通知

我們致力保護您的私隱。請閱讀此通知，了解我們如何收集、儲存、使用及披露您的個人資料。

1

我們如何收集及儲存您的資料

我們收集您資料的途徑包括

- 您與我們互動及使用我們的產品和服務
- 當您瀏覽我們網站（可參閱我們網頁最下方「私隱與保安」的「使用 Cookies」部分，了解我們如何使用「cookies」的詳情）
- 其他人士及公司（包括其他滙豐集團旗下公司）。

我們可能將您的資料儲存於本地或海外，包括雲端。無論您的資料儲存於何處，均受我們的環球資料標準及政策約束。

我們有責任根據香港法律保護您的資料安全。

2

我們如何使用您的資料

我們將您的資料用於

- 經您同意後向您發送直接促銷資料
- 改進我們產品、服務及市場推廣活動
- 幫助我們遵守香港或其以外的國家或地區的法律、法規和要求，包括我們的內部政策
- 偵測、調查及預防金融罪案
- 根據 B, F, G 及 H 部分所列的其他目的。

3

我們與誰披露您的資料

我們與下列人士披露您的資料

- 其他滙豐集團旗下公司
- 幫助我們向您提供服務或代表我們行事的第三方
- 您同意我們與之披露您資料的第三方
- 本地或海外執法機構、行業組織、監管機構或權力機關
- 信貸資料服務機構（包括信貸資料服務機構使用的中央資料庫之經營者）
- 根據 C 部分所列的其他第三方。

我們可能在本地或海外披露您的資料。

您可查閱自己的資料

您可要求查閱我們所儲存有關您的資料。我們可能就此向您收取費用。

您可要求我們

- 改正或更新您的資料
- 說明我們的資料政策及慣例。

您可控制自己的市場推廣偏好

您可控制收取市場推廣資料的類型，以及收取方式。

您可隨時聯絡我們對此作出更改，或透過網上理財更新有關偏好。

您可聯絡我們

nettrader@hsbc.com.hk

資料保護主任
香港皇后大道中 1 號
香港上海滙豐銀行總行大廈 25 樓

本通知於我們儲存您的資料期間適用。我們亦會每年向您提供此通知的最新版本。若我們將您的資料用於新用途，則會徵求您的同意。

A

收集及儲存

我們或會

- 收集生物辨識資料，例如您的語音認證、指紋及面部識別資料
- 基於您的流動或其他電子裝置收集您的地域及位置資料
- 從代表您的人士或您透過我們服務與之往來的人士收集資料
- 從公開渠道、信貸資料服務機構、債務催收及防範詐騙機構以及其他資料整合機構收集資料。

若您不向我們提供資料，我們可能無法提供產品或服務。

我們亦可能透過以下途徑衍生有關您的資料

- 整合我們及其他滙豐集團旗下公司收集的有關您的資料
- 分析您與我們的互動
- 於您瀏覽我們網站或應用程式時使用 **cookies** 或類似技術。

B

使用

我們將您的資料用於

- 為您提供產品及服務，包括進行信用檢查
- 於第三方網站上為您提供個人化廣告（這可能涉及我們將您與他人的資料進行整合）
- 幫助我們遵守包括香港或其以外的地區或國家的法律或監管機構對我們或滙豐集團現有或所收到的相關監管規定或要求。這些監管規定或要求可能是我們必須遵從或選擇自願遵從的
- 管理我們業務，包括行使我們的法律權利
- 與上述用途相關或經您同意的其他用途。

若您提供他人的資料

若您向我們提供有關其他人士的資料，您應按本通知所述，告知該人士我們將如何收集、使用和披露其資料。

C

披露

我們與下列人士披露您的資料

- 本地或海外法律、監管、執法、政府和稅務等機構或權力機關，以及執法機構與金融業界之間的任何合作夥伴
- 與您持有聯名戶口的任何人士、可代表您作出指示的人士以及為您的貸款提供（或可能提供）擔保的任何人士
- 我們可能轉讓業務或資產的任何第三方，以使其評估我們的業務及在轉讓後使用您的資料
- 獎賞、合作品牌或忠誠計劃的合作夥伴及供應商，以及慈善或非牟利機構
- 社交媒體廣告合作夥伴（可查看您是否擁有我們戶口，並向您及與您個人資料相似的人士發送我們的廣告）。

我們可能與上文並未列出的其他人士披露您的匿名資料。在此情況下，有關資料將無法識別出您的身分。

D

直接促銷

指我們使用您的資料向您發送我們或我們的合作品牌、獎賞或忠誠計劃合作夥伴或慈善機構提供的金融、保險或相關產品、服務和優惠詳情。

向您進行市場推廣時，我們或會使用您的資料，例如人口統計資料、您感興趣的產品及服務、交易行為、投資組合資料、位置資料、社交媒體資料、分析和來自第三方的資料。

我們不會向他人提供您的資料，以供其向您推廣產品及服務。如有此意，我們會另行徵求您的同意。

E

您的信貸資料

若您申請、擁有或曾有貸款

我們會對您進行信用檢查，這可能涉及我們向信貸資料服務機構（包括信貸資料服務機構使用的任何中央資料庫之經營者），及在您違約的情況下，向債務催收機構提供您的貸款資料。信貸資料服務機構會將此類資料添加到其資料庫及其使用的任何中央資料庫，可供其他信貸提供者查閱，幫助評估是否向您提供信貸。

信貸資料服務機構將保存您的資料。您可在全數清還貸款後，指示我們要求信貸資料服務機構刪除有關資料。信貸資料服務機構僅會在下列情況下刪除您的資料：

- 您並無在全數清還貸款日之前的五年內，有任何逾期 60 日或以上之欠賬。若有，信貸資料服務機構會從欠賬全數還清日起計，將您的資料保留五年

- 您未曾宣告破產並撤銷名下的貸款金額。若有，信貸資料服務機構將於您解除破產之日起計五年屆滿後（您須在解除時通知信貸資料服務機構），或您全數還清欠賬之日起計五年屆滿後，刪除您的相關紀錄。

F**香港投資者識別碼制度
及場外證券交易匯報制度**

如我們向您提供與在香港聯合交易所（聯交所）上市或買賣的證券相關的服務

根據不時生效的聯交所及／或證券及期貨事務監察委員會（證監會）規則和規定，我們有可能向聯交所及／或證監會披露及轉移您的資料（包括您的客戶識別信息（CID）和券商客戶編碼（BCAN））。

聯交所可能會

- 收集、儲存、處理及使用您的資料（包括 CID 和 BCAN），以便監察和監管市場及執行聯交所規則
- 向香港相關監管機構和執法機構（包括但不限於證監會）披露及轉移您的資料，以便他們就香港金融市場履行其法定職能
- 為監察市場目的而使用您的資料進行分析。

證監會可能會

- 收集、儲存、處理及使用您的資料（包括 CID 和 BCAN），以便其履行法定職能，包括對香港金融市場的監管、監察及執法職能
- 根據適用法例或監管規定向香港相關監管機構和執法機構披露及轉移有關資料。

假若您其後宣稱撤回同意，您的資料仍然可能繼續儲存、處理、使用、披露或轉移您的資料以作上述用途。

G**中華通服務**

如我們向您提供中華通服務

我們有可能基於提供中華通服務的需要，收集、儲存、使用、披露及轉移您的資料，包括不時向聯交所及其相關的附屬公司披露及轉移您的 CID 和 BCAN 以及包括在您遞交至中華通市場系統的買賣盤中附加上您的 BCAN。

聯交所及其相關的附屬公司可能會

- 為市場監控、監督及執行聯交所規則的目的，收集、使用和儲存您的 BCAN、CID 以及由相關中華通結算所提供的任何經綜合、核實和配對的 BCAN 和 CID 資料（相關資料的儲存將由上述任何一間機構或通過香港交易及結算所有限公司進行）
- 不時將資料轉移至相關中華通市場營運者（直接或通過相關中華通結算所轉移）
- 為有關香港監管機構和執法機構履行其職責。

相關的中華通結算所可能會

- 收集、使用和儲存您的 BCAN 和 CID，以便綜合、核實 BCAN 和 CID 和將 BCAN 和 CID 與其本身的投資者身份數據庫進行配對，並向有關中華通市場營運者、聯交所及其相關附屬公司提供該等經綜合、核實和配對的 BCAN 和 CID 資料
- 使用您的 BCAN 和 CID 以履行其管理證券賬戶的監管職能
- 為有關中國內地監管機構和執法機構履行監控、監察和執法職能的目的，向其披露以上資料。

相關的中華通市場營運者可能會

- 收集、使用和儲存您的 BCAN 和 CID，以協助其監控和監察通過使用中華通服務在相關中華通市場進行的證券交易情況，和協助其執行相關中華通市場營運者的規則
- 為有關中國內地監管機構和執法機構履行監控、監察和執法職能的目的，向其披露以上資料。

H**香港首次公開招股**

如您透過我們認購於香港公開招股之股票

我們可能向香港中央結算有限公司（香港結算）提供您的 BCAN，允許香港結算從聯交所取得允許向香港結算披露及轉移您的 CID。

香港結算可能處理及儲存您的 CID，及向有關發行人的股份過戶登記處轉移您的 CID 以核實您未就相關股份認購進行重複申請，並且便利首次公開招股抽籤及首次公開招股結算程序。

香港結算可能處理及儲存您的 CID，及向有關發行人、有關發行人的股份過戶登記處、證監會、聯交所及其他公開股股的有關各方轉移您的 CID，以處理您對有關股份認購的申請，或為載於公開招股發行人的招股章程的任何其他目的。