

尊貴的客户：

**《有關個人資料(私隱)條例之客戶通告》
及
《有關建行(亞洲)信用卡收費、積分獎賞計劃及Priority Pass™會籍條款修訂通知》**

多謝閣下選用中國建設銀行(亞洲)的信用卡服務！

根據法例和監管要求及讓閣下了解本行使用從客戶收集得來的個人資料之相關政策，現隨函附上本行之最新《有關個人資料(私隱)條例之客戶通告》，本行會按照《個人資料(私隱)條例》處理閣下的個人資料。

另外，為提供更完善的信用卡服務，隨函亦附上《有關建行(亞洲)信用卡收費、積分獎賞計劃及Priority Pass™會籍條款修訂通知》(「修訂通知」)，此修訂通知適用於主卡及附屬卡會員，如閣下之主卡附有附屬卡，請通知附屬卡會員有關之條訂通知。相關修訂的生效日期請參閱修訂通知。

為讓閣下能透過電子渠道更方便快捷收取到相關賬戶的保安及服務訊息，敬請閣下定期檢視通訊資料是否正確。閣下如欲更新電郵地址，可登入本行網上銀行 / 手機銀行更新記錄；如需要更改其他個人資料包括手提號碼，可於本行網站下載有關表格 (www.asia.ccb.com/hk/form/F642)，填妥後交回本行任何一間分行或寄回香港郵政總局信箱133號「中國建設銀行(亞洲)股份有限公司」。

好好保障信用卡及個人資料以免受詐騙，請不時到建行(亞洲)網頁(「電子銀行」>「常用連結」>「安全提示」)瀏覽保安小貼士。

如有任何查詢，請致電建行(亞洲)信用卡24小時客戶服務熱線(852) 317 95533。

中國建設銀行(亞洲)股份有限公司 謹啟

2026年4月

此乃電腦列印文件，故不需簽署。

本通知之中英文版本如有歧異，概以英文版本為準。

Dear Valued Customer,

**"Notice to Customers relating to the Personal Data (Privacy) Ordinance"
and
"Notice of Amendments in relation to CCB (Asia) Credit Card Fee(s) and
Bonus Point Rewards Programme and Priority Pass™ Membership"**

Thank you for choosing China Construction Bank (Asia) Credit Card Service!

In accordance with the legal and regulatory requirements and allow you to have a comprehensive understanding on our Bank's policy with regard to the use of personal data collected from customers, enclosed please find the latest **"Notice to Customers relating to the Personal Data (Privacy) Ordinance"**, we are required to handle your personal data in accordance with the **"Personal Data (Privacy) Ordinance"**.

Furthermore, in order to provide you the best Credit Card service, enclosed please find the **"Notice of Amendments in relation to CCB (Asia) Credit Card Fee(s) and Bonus Point Rewards Programme and Priority Pass™ Membership" (the "Notice")** for your information. The Notice is applicable to principal and supplementary cardmembers, if there is any supplementary card(s) under your principal card, please inform the supplementary cardmembers about the Notice. Please refer to the Notice for the effective date of the relevant amendments.

If you have any queries, please call CCB (Asia) Credit Card 24-Hour Customer Service Hotline at (852) 317 95533.

To ensure you can receive account security and service information more conveniently through e-channels, you are advised to review your contact information regularly. To update your email address, you can log in to our Online banking / Mobile banking if you need to change other personal information, including mobile number, you can download the related form from the Bank's website (www.asia.ccb.com/hk/form/F642), and return the completed form to any of our branches or mail to China Construction Bank (Asia) Corporation Limited at G.P.O. Box 133 Hong Kong.

Please visit CCB (Asia) website (e-Banking > Useful Links > Security Tips) regularly for security tips to secure your credit card and personal information to avoid scams.

Yours faithfully,

China Construction Bank (Asia) Corporation Limited
April 2026

This is a computer printout and no signature is required.

尊貴的客戶：

有關建行(亞洲)信用卡收費、積分獎賞計劃及Priority Pass™會籍條款修訂通知

由2026年7月2日起(「生效日」)，建行(亞洲)信用卡收費、積分獎賞計劃及Priority Pass™會籍條款將會作出以下修訂，刪除內容以刪除線標示，新增或修改內容則以底劃線標示，所有修訂內容均以粗體字標示。請注意，以下僅為概要，客戶可於生效日起透過本行網頁(「個人銀行」>「信用卡」>「會員指引」>「信用卡會員指引」)瀏覽完整版本。

(1) 信用卡服務產品資料概要修訂內容

項目	新增 / 修訂內容
現金透支費用	現金貸款額3.5%(每筆貸款)(最低HKD100/RMB100#) 建造業銀聯雙幣信用卡除外。 (建造業銀聯雙幣信用卡豁免現金透支費用。)

(2) 信用卡服務收費一覽表修訂內容

項目	新增 / 修訂內容
現金透支費用	現金貸款額3.5%(每筆貸款)(最低HKD100/ RMB100#) 建造業銀聯 雙幣信用卡除外。 (建造業銀聯雙幣信用卡豁免現金透支費用。)
「亞洲萬里通」里數換領手續費	· HKD100(每次兌換首10,000里數) ，其後每兌換5,000里數收取HKD50(若兌換不足5,000里數，亦會收取HKD 50)。 · 最高收費HKD300(每次)。

(3) 信用卡積分獎賞計劃條款及細則修訂內容

項目	新增 / 修訂內容
條款 3	<p>3. 信用卡的合資格交易 — 積分只適用於以信用卡作出簽賬(包括商戶免息分期付款計劃之交易)。以下以信用卡作出的交易類別(「不合資格交易」)(包括但不限於)將不會獲取積分：</p> <ul style="list-style-type: none"> i) 現金透支 ii) 透過信用卡以電子轉賬 iii) 信用額套現分期計劃 iv) 「Chill 分期」簽賬分期計劃 v) 繳交財務費用、逾期手續費及其他收費及費用 vi) 以個人網上銀行服務向保險公司繳交為償還保險公司保單貸款賬單類別的費用 vii) 以個人網上銀行服務向銀行或信用卡服務及信貸財務機構類別繳交賬單的費用 viii) 繳交稅項 ix) 以下參考 VISA International、Mastercard或銀聯國際(按情況適用)不時界定之商戶編號的交易(包括但不限於) <ul style="list-style-type: none"> a. 賭博交易 b. 半現金交易(包括於非金融機構及金融機構的交易) c. 使用非銀聯國際信用卡增值電子錢包或轉賬(包括但不限於微信支付、支付寶及PayMe) x) 信用卡交易已被誌賬但隨後該交易被取消、還原或退回 xi) 未被誌賬之交易 xii) 本行不時決定的交易類別 <p>任何附屬卡會員所賺取的積分，將視作為主卡會員所獲取並顯示於主卡會員的月結單內。</p>
條款 5	<p>5. 積分入賬 — 透過合資格信用卡交易所賺取之積分將會在交易誌賬時後存入客戶的相關賬戶內。進行商戶免息分期付款計劃之交易亦會於該交易誌賬時後，將全數積分存入相關賬戶內。任何透過不合資格交易所賺取之積分可在沒有事先通知的情況下被沖銷記賬。</p>

(4) eye信用卡額外積分獎賞計劃條款及細則修訂內容

項目	新增 / 修訂內容
名稱	建行(亞洲)eye信用卡額外積分獎賞計劃(「計劃」)條款及細則(2025年1月1日起生效)
條款 1	<p>1. 本計劃 — 本計劃只適用於由中國建設銀行(亞洲)股份有限公司(「本行」，「我們」)所發行的eye信用卡(「合資格信用卡」)的主卡會員(「信用卡會員」，「閣下」)。推廣期由2026年1月1日至2026年7月31日(「推廣期」)。</p>
條款 2	<p>2. 獎賞 — 閣下以合資格信用卡作條款a至b所列的合資格交易可獲5倍積分獎賞(已包括《積分獎賞計劃》下之基本積分)(「獎賞」)。合資格交易包括：</p> <ul style="list-style-type: none"> a. 網上零售交易 b. 以Visa感應式付款功能所作之零售交易 <p>每個合資格信用卡戶口於推廣期內每曆年度(即每年由1月1日至12月31日)可獲之額外4倍積分獎賞上限為300,000積分。以下付款類別/交易不會獲取額外4倍積分(「不合資格交易」)：增值電子錢包或轉賬(包括但不限於微信支付、支付寶及PayMe)、繳交保險公司之任何費用、賭博交易、半現金交易(包括於非金融機構及金融機構的交易)、繳交稅項、政府賬單、任何被取消或被退款之交易，以及本行不時決定的交易類別。</p> <p>只有誌賬的合資格交易會計算於獎賞內。任何透過不合資格交易所賺取之積分將在沒有事先通知的情況下被沖銷記賬。</p>

(5) 建造業銀聯雙幣信用卡額外積分獎賞計劃條款及細則修訂內容

項目	新增 / 修訂內容
名稱	建行(亞洲)建造業銀聯雙幣信用卡額外積分獎賞計劃條款及細則 (2025年1月1日起生效)
條款 1	1. 本計劃 — 本計劃只適用於由中國建設銀行(亞洲)股份有限公司(「本行」,「我們」)所發行的建造業銀聯雙幣信用卡(「合資格信用卡」)的主卡會員(「信用卡會員」,「閣下」), 推廣期由2026年1月1日至2026年12月31日(「推廣期」) 。

(6) Priority Pass™ 會籍條款及細則修訂內容

項目	新增 / 修訂內容
引言	請注意：此禮遇Priority Pass™會籍不適用於由2026年1月1日起遞交建行(亞洲) Visa Infinite 信用卡申請表之客戶。 如閣下持有由建行(亞洲) Visa Infinite 信用卡申請之Priority Pass™會籍, 2027年1月1日(「服務中止日」)起將不可繼續使用該會籍以享用Priority Pass™機場候機室服務。
條款 1.	1. 本計劃 — 計劃只適用於任何2025年12月31日前申請並由中國建設銀行(亞洲)股份有限公司(「本行」或「我們」)所發行之建行(亞洲) Visa Infinite 信用卡(「信用卡」)及只適用於信用卡的主卡會員(「信用卡會員」,「閣下」), 本計劃之推廣期由2026年1月1日至 2026年12月31日(包括首尾兩天)(「推廣期」) 。
條款 2.	2. 登記 — 信用卡會員須填寫隨新卡附奉之「Priority Pass™會籍登記表格」(「登記表格」), 於信用卡簽發日期起計20個工作天內, 填妥並傳真或郵寄至本行, 否則, 本行將不受理登記。
條款 3.	資格 — 會籍之有效期(無論閣下何時登記此會籍), 均由信用卡會員之信用卡會籍年度生效之日期開始計算。 有關信用卡會籍年度, 請參考卡面上的到期日, 如顯示"VALID THRU 07/29", 信用卡會籍每年之年度為8月1日至7月31日。 當Priority Pass™會員卡(「會員卡」)於有效期結束後, 將不會獲續發。有關會員卡有效期, 請參考會員卡卡面上的到期日。 服務中止日起, Priority Pass™會籍將會無效, 即使閣下的Priority Pass™會員卡有效期於服務中止日或之後完結, 亦不可於服務中止日起繼續使用該會籍以享用Priority Pass™機場候機室服務。 信用卡會員可於首個信用卡會籍年度內免費享用Priority Pass™機場候機室之服務。由第2個信用卡會籍年度開始, 信用卡會員只須於同一信用卡會籍年度內 或2026年12月31日或之前(以較早日子為準) , 最少累積簽賬滿60,000港元(包括零售簽賬及現金透支)(或我們不時特別訂明之簽賬要求)(「簽賬要求」), 即可於同一信用卡會籍年度內 或2026年12月31日或之前(以較早日子為準) 免費享用Priority Pass™ 機場貴賓候機室之服務。若閣下已享用貴賓候機室之服務, 但未能符合簽賬要求, 本行將於信用卡會籍屆滿或、信用卡被取消時(不論任何原因)或2027年4月30日或之前(以較早日子為準), 從閣下的信用卡賬戶中扣除當時Priority Pass™貴賓候機室使用之費用而毋須另行通知。
條款 4.	4. Priority Pass™ 會籍之使用 — Priority Pass™會員卡(「會員卡」)將於本行確認閣下之登記成功 成功登記 後4-6星期內郵寄至閣下的信用卡聯絡地址。信用卡會員必須出示有效的Priority Pass™會員卡方可享用貴賓候機室。若閣下的Priority Pass™會員卡遺失、被竊或損毀, 請立即通知本行補發新卡, 本行將收取HKD100作為補發新卡費用。

注意事項：銀行會在下列情況下向信貸資料服務機構索取客戶的信貸報告：

- 1) 信貸額度增加
- 2) 信貸縮減(包括取消信貸或減少信貸額度)
- 3) 安排或實施個人計劃

請注意：您可透過本行網頁(「個人銀行」>「信用卡」>「會員指引」>「信用卡會員指引」)瀏覽及下載以上之修訂內容。此通知於2026年8月1日後未必能夠查閱或下載。如閣下在上述生效日期或其後繼續使用及/或持有有關戶口, 上述修訂即對閣下具有約束力。若閣下不接納上述修訂, 可於上述生效日期前通知本銀行終止相關賬戶或服務。

中國建設銀行(亞洲)股份有限公司 謹啓

2026年4月

此乃電腦列印文件, 故不需簽署。

本通知之中英文版本如有歧異, 概以英文版本為準。

Dear Valued Customer,

**Notice of Amendments in relation to CCB (Asia) Credit Card Fee(s),
Bonus Point Rewards Programme and Priority Pass™ Membership**

Starting from July 2, 2026 ("Effective Date"), CCB (Asia) Credit Card Fee(s), Bonus Point Rewards Programme and Priority Pass™ Membership will be revised as follows. Deleted content is marked with a strikethrough, while new or modified content is marked with an underline, and all changes show in bold. Please note that the following is only a summary, customers can browse the complete version through the Bank's website ("Personal" > "Credit Cards" > "Service guides" > "Cardmember's Guide") from the Effective Date.

(1) Changes of Key Facts Statement for Credit Card

Item	New / Revised Content
Cash Advance Fee	3.5% of the cash advance amount per transaction (minimum HKD100/RMB100 [#]) except Construction Industry UnionPay Dual Currency Credit Card. (The Cash Advance Fee is waived for Construction Industry UnionPay Dual Currency Credit Card.)

(2) Changes of Credit Card Fee Schedule

Item	New / Revised Content
Cash Advance Fee	3.5% of the cash advance amount per transaction (minimum HKD100/RMB100 [#]) except Construction Industry UnionPay Dual Currency Credit Card. (The Cash Advance Fee is waived for Construction Industry UnionPay Dual Currency Credit Card.)
Asia Miles Redemption Fee	<ul style="list-style-type: none"> • HKD100 (for the first 10,000 miles), and HKD50 for every subsequent 5,000 miles (HKD50 will also be charged if the redemption amount is less than 5,000 miles) of the same redemption. • The maximum fee is HKD300(every redemption).

(3) Changes of Credit Card Bonus Point Rewards Programme

Item	Key points of addition or amendment
Clause 3	<p>3. ELIGIBLE TRANSACTIONS FOR CREDIT CARD - Only transactions made with credit card (including Interest-free Installment Plan transactions) will be eligible for Bonus Points. There are no Bonus Points for the following transactions types ("Ineligible Transactions"), including but not limited to:</p> <ul style="list-style-type: none"> i) Cash Advance ii) Electronic Fund Transfer via credit card iii) "Cash Out" Installment Programme iv) "Chill" Spending Installment Programme v) settlement of finance charges, late charges and other fees and charges vi) settlement through personal online banking service for bill type of insurance loan repayment to insurance company vii) bill payment through personal online banking service to category Banking and Credit Card Services or Credit Services viii) tax payment ix) the followings transactions referenced to the merchant code(s) defined by VISA International, Mastercard or UnionPay International (as applicable) from time to time <ul style="list-style-type: none"> a. gambling transactions b. quasi cash transactions (including at non-financial and financial institution(s)) c. top up of e-Wallets or fund transfer by using non-UnionPay International credit card (including but not limited to WeChat Pay, Alipay and PayMe) x) credit card transaction is posted but subsequently cancelled, reversed or refunded xi) unposted transactions xii) other categories as we may at our sole discretion determine from time to time <p>Bonus Points earned by supplementary cardmember(s) will be treated as earned by the principal cardmember and be shown in the principal cardmember's monthly statement.</p>
Clause 5	<p>5. POSTING OF BONUS POINTS -</p> <p>The Bonus Points will be credited to the relevant account when after eligible credit card transaction is posted. For Interest-free Installment Plan transactions, Bonus Points will be credited to the account when after the transaction is posted. Any Bonus Point that credited for ineligible transaction(s) may, without prior notice, be reversed.</p>

(4) Changes of CCB (Asia) eye Credit Card Extra Bonus Point Rewards Programme

Item	Key points of addition or amendment
Name	Terms and Conditions of CCB (Asia) eye Credit Card Extra Bonus Point Rewards Programme ("Programme") (Effective Date: January 1, 2025)
Clause 1	1. THE PROGRAMME - This Programme is only applicable for eye Credit Cards ("Eligible Card(s)") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us" or "our") and is applicable to principal cardmembers of the Cards ("Cardmember(s)", "you"), Promotion Period runs from January 1, 2026 to July 31, 2026 ("Promotion Period").
Clause 2	2. THE OFFER - Eligible transactions in (a) to (b) under this clause 2 ("Eligible Transactions") made with Eligible Cards will receive 5 times bonus point rewards (Including the basic bonus points given under the CCB (Asia) Credit Card Bonus Points Reward Programme) ("Rewards"). Eligible Transactions include: a. Online retail transactions; b. Retail transactions made by Visa Contactless Payments function Each Eligible Card account can be awarded a maximum of 300,000 bonus points for each calendar year (From January 1 to December 31) during Promotion Period for extra 4 times of bonus points. The following types of payment/transaction shall not be eligible for extra 4 times bonus points ("Ineligible Transactions"): top up of e-Wallets or fund transfer (including but not limited to WeChat Pay, Alipay and PayMe) , payment(s) to insurance companies, gambling transactions, quasi cash transactions (including at non-financial and financial institution(s)), tax payment, government bill(s), any transactions that have been cancelled or refunded, such other categories as we may at our sole discretion determine from time to time. Only Eligible Transactions posted will be counted for the Rewards. Any bonus points that are credited for Ineligible Transactions may, without prior notice, be reversed.

(5) Changes of Terms and Conditions of CCB (Asia) Construction Industry UnionPay Dual Currency Credit Card Extra Bonus Point Rewards Programme("Programme")

Item	Key points of addition or amendment
Name	Terms and Conditions of CCB (Asia) Construction Industry UnionPay Dual Currency Credit Card Extra Bonus Point Rewards Programme ("Programme"): (Effective Date: January 1, 2025)
Clause 1	1. THE PROGRAMME - This Programme is only applicable for Construction Industry UnionPay Dual Currency Credit Cards ("Eligible Card(s)") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us" or "our") and is applicable to principal cardmembers of the Cards ("Cardmember(s)", "you"), Promotion Period runs from January 1, 2026 to December 31, 2026 ("Promotion Period").

(6) Changes of Priority Pass™ Membership

Item	Key points of addition or amendment
Introduction	Please note: starting from January 1, 2026, this privilege Priority Pass™ Membership is not applicable to customer who submits CCB (Asia) Visa Infinite Credit Card Application Form. If you hold the Priority Pass™ Membership obtained through a CCB (Asia) Visa Infinite Credit Card, you will no longer be able to use it to enjoy Priority Pass™ airport lounge services from January 1, 2027 ("Service Termination Date").
Clause 1	1. THE PROGRAM - This Program is only available for CCB (Asia) Visa Infinite Credit Cards ("Card(s)") applied before December 31, 2025 and issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our") and is available only to the principal cardmember of the Cards ("Cardmember(s)", "you" or "your"). Promotion Period of the Program runs from January 1, 2026 to December 31, 2026 (both dates inclusive) ("Promotion Period").
Clause 2	2. ENROLMENT - Cardmember is required to complete the "Priority Pass™ Enrolment Form" ("Enrolment Form") mailed to you together with the new Card and return to us by fax or mail within 20 business days from Card issuance date. Otherwise, we will not process the enrollment.
Clause 3	3. ELIGIBILITY - Membership validity (no matter when Cardmember enrolls) shall begin to run from effective date of Cardmembership year. For Cardmembership year, please refer to the expiry date on your card face, for example, if it shows "VALID THRU 07/29", the cardmembership year is from August 1 to July 31 each year. Upon expiration of Priority Pass™ Membership Card ('Membership Card'), no renewal card will be issued. The Membership Card's validity period is indicated by the expiry date printed on its card face. From the Service Termination Date onward, the Priority Pass™ membership will cease to be valid. Regardless of whether your Membership Card's expiration date falls on or after the Service Termination Date, all access to Priority Pass™ airport lounge services will be discontinued effective from Service Termination Date. With the free Priority Pass™ Membership, cardmember can use the Priority Pass™ airport lounges service for free in the first cardmembership year. Starting from the second cardmembership year, Cardmembers is required to have a total accumulated spending of minimum HKD60,000 during the same cardmembership year or on or before December 31, 2026 (whichever is earlier) (including retail purchases and cash advances) (or such spending requirement specified by us from time to time) ("Spending Requirement") in order to use the Priority Pass™ airport lounges service for free in the same cardmembership year or on or before December 31, 2026 (whichever is earlier) . If you have used the airport lounges service but cannot fulfill the Spending Requirement, the usage fee of Priority Pass™ will be charged at the prevailing rate to your Card account at the end of your cardmembership year, or upon termination of your Card (for whatever reason) or on or before April 30, 2027 (whichever is earlier) without prior notice.

Reminder: The bank will obtain the customers' credit report from CRA(s) with below circumstances:

- 1) An increase in the credit amount
- 2) The curtailing of credit (including the cancellation of credit or a decrease in the credit amount)
- 3) The putting in place or the implementation of a scheme of arrangement with the individual

Please note that: You can browse and download the above notice of amendment through the Bank's website ("Personal" > "Credit Cards" > "Service guides" > "Cardmember's Guide"). You may not be able to access or download the notice after 1 August 2026. The afore-mentioned amendments shall be binding on you if you continue to use or retain your related account(s) on or after the Effective Date. If you decline to accept the amendments, you have the right to terminate the relevant account(s) or service(s) by giving us a notice before the Effective Date.

Your faithfully,

China Construction Bank (Asia) Corporation Limited

April 2026

This is a computer printout and no signature is required.

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：2025年4月16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）；及
- (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) 客戶因其他銀行及金融服務供應商向其提供服務而選擇提供本行所持有的其資料的其他銀行及金融服務供應商；
- (vi) 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；

- (vii) 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其披露該等資料的任何人士；

- (viii) 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；

- (ix) 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

- (x) (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」）向客戶的其他銀行及第三方服務供應商轉移個人資料

本行可根據客戶向本行、向客戶提供服務的其他銀行或客戶使用之第三方服務供應商（包括其他金融服務供應商）所發出的指示，使用本行的API向該等其他銀行及第三方服務供應商轉移客戶的資料，以作本行、客戶的其他銀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信貸資料實務守則，任何客戶有權：

- (i) 查問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(j)(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(j)(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。

版本日期：2026年4月

**China Construction Bank (Asia) Corporation Limited
(the "Bank")**
**Notice to Customers (the "Notice") relating to the
Personal Data (Privacy) Ordinance (the "Ordinance")**
(Effective Date: April 16, 2025)

- (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:
- considering and assessing the customer's application for the Bank's products and services;
 - 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;
 - creating and maintaining the Bank's credit scoring models;
 - 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;
 - ensuring ongoing credit worthiness of customers;
 - conducting customer surveys and/or designing financial services or related products for customers' use;
 - marketing services, products and other subjects (please see further details in paragraph (h) below);
 - determining amounts owed to or by customers;
 - enforcing the Bank's right, including without limitation, collection of amounts outstanding from customers and those providing security for customers' obligations;
 - 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:
 - 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);
 - 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
 - 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;

- 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;
 - 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;
 - 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;
 - 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 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:
- 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;
 - 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;
 - the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - third party service providers with whom the customer has chosen to interact with in connection with the customer's application for the Bank's products and services;
 - other banks and financial services providers to whom the customer has chosen to provide his information held by the Bank in connection with the provision of services to the customer by those other banks and financial service providers;
 - 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;
 - 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;
 - 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
 - any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations; and
 - the Bank's group companies;
 - third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - third party reward, loyalty, co-branding and privileges programme providers;
 - 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);
 - charitable or non-profit making organisations; and

- 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
 - 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.
- 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.
- 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 credit reference agencies:
 - full name;
 - 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);
 - Hong Kong Identity Card Number or travel document number;
 - date of birth;
 - correspondence address;
 - mortgage account number in respect of each mortgage;
 - type of the facility in respect of each mortgage;
 - 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
 - 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).
- 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:
 - 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;
 - the following classes of services, products and subjects may be marketed:
 - financial, insurance, credit card, banking and related services and products;
 - reward, loyalty or privileges programmes and related services and products;
 - 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
 - donations and contributions for charitable and/or non-profit making purposes; the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - the Bank's group companies;
 - third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - third party reward, loyalty, co-branding or privileges programme providers;

- 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
 - charitable or non-profit making organisations;
 - 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;
 - 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.**
- TRANSFER OF PERSONAL DATA TO CUSTOMER'S OTHER BANKS AND THIRD-PARTY SERVICE PROVIDERS USING BANK APPLICATION PROGRAMMING INTERFACES (API)**
The Bank may, in accordance with the customer's instructions to the Bank, other banks providing services to the customer or third party service providers (including other financial service providers) engaged by the customer, transfer customer's data to such other banks and third party service providers using the Bank's API for the purposes notified to the customer by the Bank, the customer's other banks or third party service providers and/or as consented to by the customer in accordance with the Ordinance.
 - Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any customer has the right:
 - to check whether the Bank holds data about him and of access to such data;
 - to require the Bank to correct any data relating to him which is inaccurate;
 - 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;
 - 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
 - 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)).
 - 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 (j)(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.
 - 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 (j)(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:
- an increase in the credit amount or limit;
 - the curtailing of credit (including the cancellation of credit or termination of account or a decrease in the credit amount or limit); or
 - 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 credit report(s) on the customer from 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: April 2026

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