

Terms of Use and Privacy Statement

Important Notes:

By accessing this web site and any of its pages you are agreeing to the Terms of Use and Privacy Statement set out below, and by continuing to use this web site following the posting of any changes to these terms, you are deemed to have accepted the changes made.

These Terms of Use are in addition to the terms and conditions contained in the other agreements which you have entered into with China Construction Bank (Asia) Corporation Limited (the "Bank"), including customer or account opening agreements, and any other agreements entered into with us in relation to our products and services. If there is any conflict between these Terms of Use and other agreements between you and us, the terms of those agreements will prevail.

1. Personal Information Collection and Privacy Policy Statement

Privacy Policy Statement

Welcome to the web site of China Construction Bank (Asia) Corporation Limited. Whether you are a current customer or just visiting our web site, the Bank safeguards the information you provide to us.

Types of Personal Data Held by the Bank

There are two broad categories of personal data held by the Bank. They comprise personal data contained in the following:

a. Customers' personal data

It includes the data or information which is necessary for our customers or prospective customers to supply to the Bank in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.

b. Our employees' personal data or the data collected from the job applicants

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

Purposes of Collection or Retention of Personal Data

1. In relation to Customers or Prospective Customers

- (i) processing of applications for banking and/or other financial services and facilities;
- (ii) the daily operation of the services and credit facilities provided to customers;
- (iii) 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 financial institutions 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 refer to the Bank's Notice to Customers relating to the Personal Data (Privacy) Ordinance for details)
- (ix) determining amounts owed to or by customers;
- (x) enforcing the Bank's rights, 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.

2. In relation to the Bank's Employees or the data collected from the job applicants

- (i) Processing employment applications;
- (ii) Reviewing salaries, bonuses and other benefits;
- (iii) Consideration for promotion, training, secondment or transfer;
- (iv) Consideration of eligibility for staff loans, provident fund scheme and similar schemes, administration of medical and other benefit or compensation arrangements and for the completion of relevant documents;
- (v) Providing employee references;
- (vi) Obtaining legal advice;
- (vii) Meeting requirements to make disclosure in any court proceedings, or under the requirements of any law/regulatory requirements binding on, or pursuant to the request of the regulator of, the Bank, any of its branches, holding company, subsidiaries or affiliates, and purposes relating thereto;
- (viii) Monitoring compliance with internal rules of the Bank or holding company, checking integrity and possible conflict of interest;
- (ix) Determining the suitability of the employee's continuance in employment;
- (x) Purposes relating to the above.

To comply with the requirements of the Personal Data (Privacy) Ordinance, on or before the Bank collecting personal data, the Bank will provide the individuals and employees about purpose of collection, classes of persons to whom the data may be transferred, their rights to access and correct the data and other relevant information by providing a “Notice to Customers relating to Personal Data (Privacy) Ordinance” or “Personal Data (Privacy) Ordinance Notification to Employees and Potential Employees” or other means which is deemed appropriate by the Bank.

For more details about our privacy policy on personal data handling, please read our Notice to Customers relating to the Personal Data (Privacy) Ordinance.

Personal Data Security

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.

Retention of Personal Data

The personal data provided by customers and/or the employees will not be kept longer than necessary for the fulfillment of the purposes for which the personal data are or are to be used at the time of the collection and for compliance with the legal, regulatory and accounting requirements from time to time.

Disclosure of Personal Data

Unless the Bank is authorized by you, or is required to do so by law, the Bank will not disclose, share, sell or divulge it to external organizations.

Regarding the disclosure of consumer credit data or commercial credit data, you may refer to "A Guide to Greater Credit Data Sharing" and "A Commercial Credit Reference Agency for Hong Kong" issued by the Hong Kong Association of Banks.

Outsourcing of Personal Information - The personal data collected from you may be transferred to, stored, processed or otherwise administered by our head office or other branch(es) located in the People’s Republic of China, who provides administrative, telecommunications, computer and other data mining and processing services.

Revision of Privacy Policy Statement

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

Use of Cookies and Floodlight Tag

Your visit to our website including Online Banking may be recorded to find out more about users of our website, including user demographics and behavior and usage patterns, for more accurate reporting and to improve the effectiveness of our marketing. Some of this information will be gathered through the use of "Cookies". A "Cookie" is a small text file placed on your hard drive by our Web Page server. Cookies are commonly used on web sites and do not harm your system. By configuring your preferences or options in your browser, you determine if and how a Cookie will be accepted. Cookies are useful because they allow us to recognise your device and they store information about your use of our website, thus enabling us to provide more useful features to you, to tailor the content of our website to suit your interests and, where permitted by your marketing preferences, provide you with promotional materials or direct marketing based on your usage patterns. We will be able to access the information stored on the cookies and record how you use our website. Most browsers are initially set to accept cookies. If you accept cookies, you will be acknowledging that your information is being collected, stored, accessed and used as outlined above. Should you wish to disable the Cookies associated with these technologies, you may do so by changing the setting on your browser. However, you may not be able to enter certain part(s) of our website including Online Banking.

The Bank may also work with third party research agencies (such as Adobe SiteCatalyst, Cross Marketplace Optimization Platform XMO ("XMO"), Doubleclick and SZMK Hong Kong Limited) to research certain usage and activities on parts of our website on our behalf. Adobe SiteCatalyst, XMO, Doubleclick and SZMK Hong Kong Limited use technologies such as "Cookies" and Floodlight Tag monitoring to conduct research. For Floodlight Tag, it is a feature helping us to capture and report on the actions you performed in our website after viewing or clicking on our banners or other means of promotional materials within as well as outside our website. The information collected through technologies such as Cookies and Floodlight Tag are used to find out more about users of our website, including user behavior, usage patterns or other similar information for marketing research to improve the effectiveness of our marketing. Information recorded through the use of these devices are aggregated and then shared with us. No personally identifiable information about you is collected or shared by Adobe SiteCatalyst, XMO, Doubleclick and SZMK Hong Kong Limited with the Bank as a result of this research. Should you wish to disable the Cookies associated with these technologies, you may do so by changing the setting on your browser. However, you may not be able to enter certain part(s) of our website including Online Banking.

To find out more about the use of Cookies and the information-gathering practices and opt-out procedures of Adobe SiteCatalyst, XMO, Doubleclick or SZMK Hong Kong Limited, please visit Adobe SiteCatalyst website at http://www.omniture.com/en/products/online_analytics/sitecatalyst; XMO website at <http://www.i-click.asia/xmo-overview.html>, Doubleclick's website at <http://www.doubleclick.net>, or SZMK Hong Kong Limited's website at <https://www.sizmek.com/privacy-policy/>. If you do not wish to provide your behavior, usage patterns or other similar information for marketing research by our third party research agencies, please visit <http://www.omniture.com/en/privacy/policy#optout>, <http://www.i-click.asia/privacy-policy.html>, http://www.google.com/ads/preferences/html/intl/en_uk/plugin/, and/or <https://www.sizmek.com/privacy-policy/> to reject the use of Cookies and Floodlight Tag from them. Please be aware that you may not be able to enter certain part(s) of our website including Online Banking if you opt-out the use of mentioned tracking tools.

Data Access Requests and Data Correction Requests

The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:

*The Data Protection Officer
China Construction Bank (Asia) Corporation Limited
CCB Centre
18 Wang Chiu Road
Kowloon Bay
Kowloon
Fax: 3718 2500*

2. Information and Materials in Our Web Site

Any information, product or service provided in this web site may be withdrawn or amended by the Bank at any time without advance notice. The eligibility of users for particular information, product or service is subject to the final confirmation of the Bank at its absolute discretion.

Information, products and services referred to in this web site are offered only in jurisdictions where and when they may be lawfully offered by the Bank. The materials on these pages are not intended for use by persons located in or resident in jurisdictions that restrict the distribution of such materials by us. These pages should not be regarded as an offer or solicitation to sell investments or make deposits in any jurisdiction to any person to whom it is unlawful to make such an invitation or solicitation in such jurisdiction. The information contained in these pages, whether provided by the Bank or other information provider, is not intended to provide professional advice and should not be relied upon in that regard. Persons accessing these pages are advised to obtain appropriate professional advice when necessary.

3. Copyright, Trade Mark

All materials displayed on this web site including trade marks, logos and service marks are protected by copyright owned by the Bank and other relevant parties and no part of such materials may be modified, reproduced, stored in a retrieval system, transmitted (in any form or by any means), copied, distributed, used for creating derivative works or used in any other way for commercial or public purposes without the prior written permission of the Bank or such other parties.

4. No Warranties

While every care has been taken in preparing the information and materials contained in this web site, such information and materials are provided to you on an "as is" basis without warranty of any kind either express or implied. In particular, no warranty regarding non-infringement, security, accuracy, fitness for a particular purpose or freedom from computer virus is given in conjunction with such information and materials.

5. Hyperlinks

The use of hyperlinks to other web sites or resources is at the user's own risk. The contents, information provided, opinion expressed, and other links provided at these other sites are not investigated, verified, monitored, or endorsed by the Bank, and the Bank expressly disclaims any responsibility in relation thereto. The user provides any information or personal data to, and concludes any transaction with, such third parties via the hyperlinks at his own risk. Users are deemed to have irrevocably waived any claims against the Bank for any loss or damage suffered as a result of any access to or interaction with any other web sites via this web site.

6. Exclusion of Liability

The Bank will not be liable for any loss or damage from your use of this website in the following instances (this list is not exhaustive):

- a) any defects or malfunctions caused to any equipment and other software in connection with your access or use of this website, or any tampering with your computer system by unauthorised parties;
- b) the use or reliance on information provided on or via this website;
- c) the modification or misuse of information transmitted by you to the Bank or transmitted by the Bank to you;
- d) any interruptions to the service, transmission blackouts, delayed transmission or the incorrect data transmission of this website at any time;
- e) the misuse of this website;
- f) any loss of data which may be suffered by you;
- g) the downloading of any information or materials from this website or the use of any software made available by this website; or
- h) any claims from third parties in connection with the use of this website.

7. Ownership

All information submitted to the Bank via this web site and all electronic records and documents in connection with any transaction or communication between the Bank and users via this web site shall be deemed and remain the property of the Bank.

8. Code of Practice on Person-to-Person Direct Marketing

As a responsible and prudent organization, the Bank adheres to the voluntary Code of Practice (CoP) for Person-to-Person Marketing Calls jointly issued by The Hong Kong Association of Banks and The DTC Association. For details of the CoP, please refer to The Hong Kong Association of Banks' website at <http://www.hkab.org.hk/DisplayArticleAction.do?sid=5&ss=5>

9. Applicable Law and Jurisdiction

This website and these terms of use and privacy statement shall be governed by and construed in accordance with the laws of the Hong Kong SAR. By accessing and continuing your use of this website, you agree to submit to the jurisdiction of the courts of Hong Kong SAR in respect of any matters or disputes arising under this website.