

客户重要通知

Important Notice to Customers



共同申报准则（下称“CRS”）及关于个人资料保护法律规定的修改通知（下称“个人资料保护通知”）

为确保税务系统的完整性，全球政府（包括澳门特别行政区）正在为金融机构引入一个新的收集信息及申报要求，被称为 CRS。根据 CRS，我们须确定 阁下的”税务居民”的所在地（通常为 阁下须缴纳所得税的地方）。如 阁下非澳门税务居民，我们需要向澳门税务局提供 阁下的个人资料及帐户数据。上述数据亦可能会在各国的税务当局之间共享。

为遵守 CRS 的措施，以及不时由国际公约、协议制定或其他由相关法律所核准的任何涉及与任何本地或外地实体或公共当局交换 阁下数据的措施的实施，我们已修改我们的个人资料保护通知。请注意我们只对个人资料保护通知作出轻微的修改，以便履行对我们有约束力的任何本地或外地法律、规定、国际公约、协议、法规。

除非出现任何异议，否则将视为接受且将于 2017 年 1 月 1 日生效。

查询详情，客户可与本行各支行职员联络或致电「电话银行」（853）0800 555 索取上述条款及细则之修订本，或于以下本行网站下载电子版本：

http://mo.ccb.com/macau_sc/doc/global/PDPO.pdf。

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Common Reporting Standard ("the CRS") and Revision of Notification relating to the Legal Provisions on Personal Data Protection ("PDP Notification")

In order to ensure the integrity of tax systems, governments worldwide (including the Macau Special Administrative Region) are introducing a new information-gathering and reporting requirement for financial institutions, which is known as the CRS. Pursuant to the CRS, we are required to determine where you are "tax resident" (this will usually be where you are liable to pay income taxes). In case you are tax resident outside Macau, we may need to give the Macau tax authority your personal data and account information. That may then be shared between different countries' tax authorities.

In order to comply with the CRS measures as well as any other measures involving the exchange of your information with any local or foreign entity or public authority that may be implemented from time to time through international conventions, agreements or others as permitted by relevant laws, we have revised our PDP Notification accordingly. Please note that the changes introduced to the PDP Notification are only minor amendments to meet the requirements of any local or foreign law, rules, international conventions, agreements, regulations to which we may be bound.

Unless any objection shall be deemed accepted with effect from January 1, 2017.

For details, you may contact our subbranches staff, call Bank by Phone at (853) 0800 555 to obtain a copy of revised General Terms and Conditions, or visit below our website link to download the e-copy version: <http://mo.ccb.com/macau/doc/global/PDPO.pdf>.