



私隱政策及收集個人資料聲明

互聯網私隱政策

- (A) 華僑銀行(澳門)股份有限公司(「本銀行」)不收集瀏覽者任何可資辨別個人身份之資料，自願提供者除外。本銀行只會記錄瀏覽本銀行網址的人次及所瀏覽之網頁，以作統計本銀行網址之使用率。
- (B) 為向閣下提供更優質的互聯網服務，銀行集團有時候會使用「曲奇」。曲奇是指載有小量資料的檔案經由本行的網站伺服器傳送及自動儲存於訪客本身電腦所安裝的互聯網瀏覽器，並可供本網站日後檢索。銀行集團只利用曲奇檔案來鑑定特定期間的使用者，而不會把使用者的敏感性資料(例如: 客戶個人資料或密碼)存置於曲奇檔案內。當使用者瀏覽銀行集團網站時，所有聯系將會利用曲奇檔案去鑑定使用者身份。當使用者結束瀏覽銀行集團網站時，曲奇檔案亦會無效。閣下可自行更改閣下的瀏覽器的設定而使曲奇失效，但更改後便未必能進入本網站的網上銀行及其他理財服務。
- (C) 倘若閣下提供個人資料，本銀行於傳送有關資料前將其編碼以確保密。

保障私隱承諾

本銀行尊重閣下之私隱。本銀行尊重客戶個人資料之私隱。無論何時，本銀行遵守《個人資料保護法》之規定。本銀行之承諾是基於以下原則：

- (A) 本銀行從客戶收集所需之個人資料，是為提供及推廣財務服務與有關產品。
- (B) 除獲訪客同意；所收集之個人資料只用於指定用途。
- (C) 本銀行會採取一切實際可行之措施將客戶之個人資料妥為保管，保密及確保其正確無誤；並只會在有需要期間保留有關資料。
- (D) 有獲授權人員能查閱或處理客戶之個人資料。
- (E) 客戶有權查閱或更正其個人資料。

關於《個人資料保護法》(「法例」)致客戶的通告

- (A) 客戶在開立或延續戶口、建立或延續本銀行信貸或本銀行提供服務時，需要不時向本銀行提供有關的資料。
- (B) 若未能向本銀行提供該等資料可能會導致本銀行無法開立或延續戶口或建立或延續本銀行信貸或提供本銀行服務。
- (C) 客戶與本銀行在延續正常業務運作中，本銀行亦會收集客戶的資料，例如當客戶開出支票或存款時。
- (D) 客戶的資料可能會用於下列用途：
 - (1) 提供服務和信貸便利給客戶之日常運作；
 - (2) 在客戶申請信貸時進行的信貸調查，及每年進行一次或以上的定期或特別審查；
 - (3) 編制及維持本銀行的信貸評分模式；
 - (4) 協助其他財務機構作信用檢查及追討債務；
 - (5) 確保客戶維持可靠信用；
 - (6) 設計為客戶使用的財務服務或有關產品；
 - (7) 本銀行及/或本銀行選定的其他公司的推廣服務或產品；
 - (8) 計算本銀行與客戶之間的債務；
 - (9) 向客戶及為客戶的責任提供抵押的人士追收欠款；
 - (10) 本銀行或其任何分行為履行任何對其有約束力的法例的規定而作出披露；
 - (11) 使本銀行的實在或建議承讓人，或本銀行對客戶的權利的參與人或附屬參與人評核意圖成為轉讓、參與或附屬參與的交易；及
 - (12) 與上述有關的用途
- (E) 本銀行會對其持有的客戶資料保密，但本銀行可能會把該等資料提供給下述各方作第(D)段列出的用途：
 - (1) 任何代理人、承包人、或向本銀行提供行政、電訊、電腦、付款或證券結算或其他與本銀行業務運作有關的服務的第三方服務供應者；
 - (2) 任何對本銀行有保密責任的人，包括本銀行集團內已承諾保持該資料的公司；
 - (3) 付款銀行向出票人提供已付款支票的副本(而其中可能載有關於收款人的資料)；
 - (4) 信貸資料機構；而在客戶欠賬時，則可將該等資料提供給收數公司；

- (5) 本銀行在根據對本銀行或其任何分行具法律約束力的規定下而有責任對任何人作出披露；
 - (6) 本銀行的任何實在或建議承讓人或就本銀行對客戶的權利的參與人或附屬參與人或受讓人；及
 - (7) 本銀行選定的其他公司為提供本銀行相信對其客戶有興趣的服務而作出通知。
- (F) 根據法例中的條款，任何客戶有權查核本銀行是否持有他的資料、查閱該等資料及要求本銀行改正任何有關他的不準確的資料。
- (G) 根據法例的條款，本銀行有權就處理任何查閱資料的要求收取合理費用。
- (H) 任何關於查閱或改正資料，或索取關於資料政策及慣例或所持有的資料種類的要求，應向下列人士提出：

資料保護主任

華僑銀行 (澳門) 股份有限公司

澳門新馬路 241 號

- (I) 本銀行在批核信貸申請時，可能參考由信貸資料機構提供有關客戶的信貸報告。假如客戶有意索取有關報告，可要求本銀行提供有關信貸資料機構的聯絡詳情。
- (J) 本通告不會限制客戶在個人資料保護法下所享有的權利。

二零一四年十月

關於個人資料保護法（「法例」）致瀏覽者的通告

閣下自願提供給本銀行的個人資料乃本銀行之財產。本銀行有權用以推廣財務服務及有關產品。本銀行會將該等資料提供給任何對本銀行有保密責任的人士，包括本銀行內的公司及有連繫商業合夥人等。任何關於查閱或更正資料，請致函澳門新馬路 241 號 華僑銀行 (澳門) 股份有限公司 資料保護主任。

注意：閣下進入本網址及其中之任何網頁時，即表示接受上述各項條款。



Privacy Policy & Personal Information Collection Statement

Cyber Privacy Policy

- (A) OCBC Bank (Macau) Limited (the "Bank") do not collect or view any identifiable personal data, except for those provided voluntarily. The Bank will only record the traffic and page views of the official website of the Bank for website usage analysis.
- (B) In order to provide better Internet service to you, we will occasionally use a "cookie". A cookie is a small piece of information transmitted from our web server that are automatically stored on your web browser in your computer that can be retrieved by this website. We will only use cookies as a session identifier and will not store user's sensitive information (e.g. customer's personal information or passwords) in cookies. Once a session is established, all the communications will use the cookies to identify a user. Once the session is closed, the cookies will be expired. Should you wish to disable these cookies you may do so by changing the setting on your browser. However, you may not be able to access the Bank Group's Internet banking and other financial services.
- (C) Your personal data will be encrypted when provided and transmitted to the Bank.

Privacy Pledge

The Bank respect the privacy of our customers. The Bank will abide by the Personal Data Protection Law at all times. The Bank pledge to work based on the purposes and principles below:

- (A) marketing services or products of the Bank and/or selected companies;
- (B) designated use only, visitors' agreement otherwise;
- (C) available measures to securely store the customer's data and ensure the data's validity during a valid time frame.
- (D) only authorized personnel can view and process customers' personal data
- (E) customers' right to view and update their personal data

Notice to Customers relating to the Personal Data Protection Law (the "Law")

- (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.
- (D) The purpose for which data relating to a customer may be used are as follows:
- (1) the daily operation of the services and credit facilities provided to customers;
 - (2) 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;
 - (3) creating and maintaining the Bank's credit scoring models;
 - (4) assisting other financial institutions to conduct credit checks and collect debts;
 - (5) ensuring ongoing credit worthiness of customers;
 - (6) designing financial services or related products for customers' use;
 - (7) marketing services or products of the Bank and/or selected companies;
 - (8) determining amounts owed to or by customers;
 - (9) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - (10) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches;
 - (11) 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; and
 - (12) 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 for the purposes set out in paragraph (D):
- (1) 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;
 - (2) 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;
 - (3) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (4) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (5) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches;
 - (6) 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
 - (7) companies for the purpose of informing customers of services which the Bank believes will be of interest to customers.

- (F) Under and in accordance with the terms of the Law, any customer has the right to check whether the Bank holds data about him, of access to such data and to require the Bank to correct any data relating to him which is inaccurate.
- (G) In accordance with the terms of the Law, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (H) 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, OCBC Bank (Macau) Limited, 241 Avenida de Almeida Ribeiro, Macau.

- (I) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wished to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (J) Nothing in this Notice shall limit the rights of customers under the Personal Data Protection Law. (In the event of any conflict with the Chinese version, the Chinese version shall take precedence)

Oct 2014.

Notice about the Personal Data Protection Law (the “Law”)

The personal data that you voluntarily provide to the Bank are the property of the Bank. The Bank reserves the right to use it for the Bank's financial services and related products. Such information will be provided to any person under a duty of confidentiality to the Bank, including companies and affiliated business partners of the Bank. For access to or correction of data, please write to the Data Protection Officer of OCBC Bank (Macau) Limited No. 241 Avenida Almeida Ribeiro de Macau.

Note: By accessing this website and any of its pages, you signify your acceptance of these terms and conditions.