

Notice of Personal Data Processing and Outbound Transferring for Customers in China
中国客户个人信息处理及跨境传输通知

From: OCBC Bank Limited (“We”)

自：华侨银行有限公司（“我行”）

To: Customers

至：客户

Effective Date:

生效日期:

Dear Sir/Madam,

敬启者:

We hereby give you notice with effect from the Effective Date that these clauses hereunder applicable to the Accounts held and the Products and Services provided in China. This Notice supplements the OCBC Business Account Terms and Conditions (“Terms”) and the China Local Addendum, and to the extent indicated below amends, the Terms and/or the China Local Addendum, and forms part of the Terms and the China Local Addendum.

我行特此向您做出通知（自文首载明生效日期起发生效力），本通知项下的条文适用于在中国开立的账户和提供的产品和服务。本通知是对华侨银行集团企业账户条款与条件（“条款”）及中国当地附录的补充，在下述范围内，对条款和/或中国当地附录做出修订，并构成条款和中国当地附录的一部分。

This Notice explains how we process and transfer the personal data (“Personal Data”) of involved personal data subjects (“Personal Data Subjects”) outbound in the course of conducting financial business with the Customers. To protect the rights and interests of yours and the Personal Data Subjects, please read this Notice, the Terms and the China Local Addendum carefully before you start to use our Products and Services.

本通知解释了我行在与客户开展金融业务的过程中如何处理和向境外提供相关个人信息主体（“个人信息主体”）的个人信息（“个人信息”）。为维护您及相关个人信息主体的权益，在使用我们的产品和服务前，请仔细阅读本通知、条款和中国当地附录。

Unless otherwise defined in this Notice, capitalised terms used in this Notice shall have the meanings given to them in the Terms and China Local Addendum.

除非本通知中另作定义，本通知中使用的大写术语应具有条款和中国当地附录中赋予之涵义。

1. The Personal Data that we collect from you is necessary for conducting the financial business. If you are unable to provide the relevant Personal Data, we will not be able to conduct the aforementioned business for you. We will inform you of the relevant issues regarding the Personal Data collection when conducting financial business, and collect the necessary Personal Data only after your consent.

我行向您收集的个人信息为办理金融业务所必需，若无法提供相关个人信息，我们将无法为您办理该项业务。在办理金融业务时，我行将向您说明信息收集的相关事宜，并在征得您的同意后收集办理相应金融业务所必需的个人信息。

2. In principle, the Personal Data collected from you will be stored inside China. However, as part of a global company, we provide Products and Services through resources and servers located around the world, the Personal Data described above may, with your authorized consent or as expressly provided by laws and regulations, be transferred to, or be accessed by the OCBC Group and/or relevant vendors in offshore jurisdictions. Please refer to the table below for the name, contact information, and types of Personal Data to be transferred or accessed outbound, the processing measures and purposes of overseas recipients as well as the methods and procedures for the Personal Data Subjects to exercise the rights regulated by relevant laws and regulations. In compliance with the notification period and method requirements under relevant laws and regulations (if any), we will inform you of the update of the aforementioned contents in a timely manner.

原则上，我行向您收集的个人信息将存储在中国境内。但是，作为一家全球公司的一部分，我们通过遍布全球的资源和服务提供产品或服务，为办理上述金融业务的需要，上述个人信息，在获得您的授权同意后或在法律法规有明确规定的情况下，可能转移到华侨银行集团及相关供应商所在的境外管辖区，或者受到来自这些管辖区的访问。境外接收方的名称、联系方式、出境个人信息的种类、处理方式、处理目的以及个人信息主体向境外接收方行使相关法律法规规定的权利的方式和程序请见下表。我们会遵循法律法规要求的公告时限与更新方式(如有)，就上述内容的更新情况及时向您进行告知。

境外接受方名称 Overseas Recipient Name	联系方式 Contact Information	(个人信息)处理目的 Processing Purpose	(个人信息)处理方式 Processing Measures	个人信息类别 Personal Data Types	权利行使方式及流程 Methods and Procedures to Exercise the Rights
新加坡华侨银行股份有限公司 Oversea-Chinese Banking Corporation	电话: (65)6363 3333 Telephone Number: (65) 6363 3333	办理相关金融业务 Conducting relevant financial business	收集、存储、使用、加工、传输、提供、公开、删除 Collection, storage, use, processing, transmission, provision, disclosure and deletion	个人信息、个人联系信息(如适用) Personal identity data, personal contact data(if applicable)	按前述联系方式,联系新加坡华侨银行股份有限公司 Please contact Oversea-Chinese Banking Corporation according to the aforementioned contact information
华侨银行(香港)有限公司 OCBC Bank (Hong Kong) Limited	电话: (852)2815 1123 Telephone Number: (852)2815 1123	办理相关金融业务 Conducting relevant financial business	收集、存储、使用、加工、传输、提供、公开、删除 Collection, storage, use, processing, transmission, provision, disclosure and deletion	个人信息、个人联系信息(如适用) Personal identity data, personal contact data(if applicable)	按前述联系方式,联系华侨银行(香港)有限公司 Please contact OCBC Bank (Hong Kong) Limited according to the aforementioned contact information

3. We will not proceed with the aforementioned Personal Data outbound transfer activities without obtaining relevant Personal Data Subjects' prior separate consent. You present and undertake that you have effectively notified and gained separate consent from relevant Personal Data Subjects and you will supply us with relevant certifying materials for the fulfillment of such obligation to inform and obtain separate consent upon our reasonable request based on the employment, duty or business relationship between you and the Personal Data Subjects. In cases of any subsequent updates of Personal Data outbound transfer issues, you will promptly inform the Personal Data Subjects of the latest information and obtain their separate consent regarding the updated issues again. If there is any non-performance of such obligations or the material provided is not true, accurate, or complete, we shall be entitled to recover from you for all our losses resulting from the foregoing.

上述个人信息出境行为我们会在获得相关个人信息主体的单独同意后进行。您承诺已就个人信息出境事项告知相关个人信息主体，并取得其单独同意。根据您与个人信息主体的雇佣、履职、业务关系，经我行的合理要求，您将向我行提供相关材料证明您已经履行告知义务，并取得相关个人信息主体的同意。后续如果有关于个人信息出境的情况更新，您也会将相关情况及时告知相关个人信息主体，并重新获得其单独同意。如果未履行上述义务，或提供的材料并非真实、准确或完整的，我行有权就因此承受的所有损失向您追偿。

Concurrently Personal Data Subject can request to exercise the rights as granted by relevant laws and regulations through the relationship managers, or make relevant suggestions, comments and complaints.

个人信息主体也可以通过联系我行客户经理申请行使相关法律法规赋予的权利，或提出相关建议、意见与投诉。

4. If you disagree to this Notice, you have the right to stop using the relevant Products or Services. If you continue to use our Products or Services, you will be deemed to accept this Notice.
若您不同意本通知的内容，您有权停止使用相关产品或服务；如您继续使用我行的产品或服务，即视为同意接受本通知。

For avoiding any ambiguity, in case of any discrepancy between the English version and the Chinese version of this Notice, the Chinese version shall prevail.

本通知有中、英文版本，为免歧义，两者如有不一致的地方，以中文版本为准。

Yours faithfully

此致，

OCBC Bank Limited

华侨银行有限公司