

# 兆豐國際商業銀行股份有限公司(下稱「本行」)之私隱政策聲明

## Privacy Policy Statement of Mega International Commercial Bank Co., Ltd. (Incorporated in Taiwan, hereunder as the “Bank”)

本私隱政策聲明訂立旨在列出本行遵守保障資料原則的政策及實務，以遵守《個人資料（私隱）條例》各項條款及條文。

The purpose of this Privacy Policy Statement is to set out the policies and practices of the *Bank's* commitment to protecting personal data privacy in accordance with the provisions of the Personal Data (Privacy) Ordinance.

### 所持個人資料的類別

#### Kinds of Personal Data Held

本行持有的個人資料主要分為兩大類，它們分別由以下各項所含個人資料組成：

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

#### I. 客戶記錄，客戶需不時就下列事宜向本行提供有關資料：

**Customer records**, which are necessary for customers to supply to the *Bank* from time to time in connection with matters such as:

##### (a) 下列項目：

the followings:

##### (i) 開立或運作帳戶；

The opening or operation of *accounts*;

##### (ii) 建立或維持信貸融通；及／或

The establishment or maintenance of facilities; and/or

##### (iii) 建立或運作或提供由本行或透過本行供應的產品或服務（包括銀行、銀行卡、金融、保險、信託、證券及／或投資產品及服務以及與該等產品及服務相關的產品及服務）；（統稱信貸融通、產品及服務）；及／或

The establishment or operation or provision of products or services offered by or through the *Bank* (which include banking, *cards*, financial, insurance, fiduciary, securities and/or investments products and services as well as products and services relating to these); (collectively, *Facilities, Products and Services*); and/or

##### (b) 本行接受的物資及服務。

The receipt of supplies and services to the *Bank*.

#### II. 員工（包括準員工，如適用）個人記錄，其中包括但不限於履歷表、申請書、推薦書、考績與懲戒記錄、薪資、年金及福利詳情、體檢記錄、安全及財務查核、生病記錄、表列傳染病健康狀況資料(包括疫苗接種紀錄、有效的醫學豁免證明、表列傳染性病原體檢測結果及感染紀錄等)、個人聯絡詳細資料、員工銀行帳戶、證券/投資有關帳戶與稅捐詳細資料，及所列目的之其他任何資訊。

**Personnel records of employees (including prospective employees, if applicable),**

which include but are not limited to CVs/resumes; application forms; references; appraisal and disciplinary records; salary, pension and benefits details; results of medical, security and financial checks; sickness records; health data of Scheduled Infectious Diseases (including vaccination information, valid proof of medical exemption, Scheduled Infectious Agent test results and infection records); personal contact details; employees' bank accounts, securities/investment related accounts and tax details of employees; and any other information relevant to the purposes listed.

#### 保存個人資料的主要目的

#### Main Purposes of Keeping Personal Data

**I. 關於客戶：**本行收集關於客戶的任何個人資料的目的可能包括以下全部或任何一項或多項：

**In relation to customers:** the purposes for which any personal data collected by the *Bank* about customers may comprise all or any one or more of the following:

- (a) 處理客戶建立信貸融通、產品及服務的申請（包括評估客戶申請的成功機會及／或合適性）；

Processing applications from customers (including assessing the merits and/or suitability of the customers' application(s)) for the establishment of *facilities, products and services*;

- (b) 運作、維持及向客戶提供信貸融通、產品及服務；

Operating, maintaining and providing *facilities, products and services* to customers;

- (c) 對客戶進行信貸調查（無論是就信貸融通、產品及服務申請，抑或是定期或特別檢討期間）；

Conducting credit checks on customers (whether in respect of an application for *Facilities, Products and Services* or during regular or special review);

- (d) 建立及維持本行的信貸評分模式；

Creating and maintaining the *Bank's* credit scoring models;

- (e) 保存客戶的信貸記錄，以供目前及今後參考；

Maintaining credit history of customers for present and future reference;

- (f) 協助其他金融機構進行信貸調查及追討債務；

Assisting other financial institutions to conduct credit checks and collect debts;

- (g) 確保客戶維持可靠信用；

Ensuring ongoing credit worthiness of customers;

- (h) 設計客戶使用的銀行、銀行卡、金融、保險、證券及投資服務或有關產品；

Designing banking, *cards*, financial, insurance, securities and investment services or related products for customers' use;

- (i) 推廣服務、產品及其他促銷標的更多詳情請參閱本行「關於香港個人資料（私隱）條例致客戶的通告」；

Marketing services, products and other subjects as set out in more detail in the *Bank's* "Notice to Customers Relating to Hong Kong's Personal Data (Privacy) Ordinance";

- (j) 確定欠付客戶或其所欠的負債款額；

Determining the amount of indebtedness owed to or by customers;

- (k) 執行客戶所負義務，包括但不限於向客戶及就其義務提供抵押的人士追收欠款；

Enforcement of customers' obligations, including without limitation the collection of amounts outstanding from customers and those providing security for customers' obligations;

- (l) 履行或遵守適用於本行或兆豐金融集團任何其他成員的任何資料披露及使用義務、規定或安排，或根據以下內容應當遵守的義務、規定或安排：

Meeting or complying with any obligations, requirements or arrangements for disclosing and using data that apply to the *Bank* or any other member of the *Mega Financial Group* or that it is expected to comply according to: -

- (i) 不論於香港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或規例；  
Any law or regulation binding on or applying to it within or outside the *Hong Kong* existing currently and in the future;
- (ii) 不論於香港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；  
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 *Hong Kong* existing currently and in the future;
- (iii) 本行或兆豐金融集團任何成員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；  
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 member of the *Mega Financial Group* 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;
- (m) 依照兆豐金融集團內所遵循之洗錢、恐怖分子融資活動或其他非法活動之制裁、預防或偵測方案，於本行集團內共用資料及資訊；及／或任何其他資料及資訊的使用時，所履行或遵循的義務、要求、政策、程序、措施或安排；  
Meeting or complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the *Mega Financial Group* and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (n) 供本行全部或任何部份業務及／或資產的實際或潛在承讓人，或本行對客戶的權利的參與人或附屬參與人衡量有關轉讓、參與或附屬參與所涉交易；及／或  
Enabling an actual or potential assignee of all or any part of the business and/or asset of the *Bank* or participant or sub-participant of the *Bank's* rights in respect of the customers, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation, and/or
- (o) 與上述目的有關的任何其他目的。  
Any other purposes relating to the purposes listed above.

**II. 關於員工：**本行收集關於員工的任何個人資料的目的可能包括以下任何或全部內容：

**In relation to employees:** the purposes for which any personal data collected by the *Bank* about employees may comprise any or all of the following: -

- (a) 處理工作申請；  
Processing employment application;
- (b) 執行強制性背景查核；  
Implementation of the Mandatory Reference Checking;
- (c) 考核員工的工作績效及制定有關員工升遷、訓練、調任、重新部署或職業生涯發展之決策；  
Appraising employees' job performance and making decisions about employees' promotion, training, transfer, redeployment or career development;
- (d) 決定、計算及審核員工薪資、獎金及其他任何員工福利；  
Determining, calculating and reviewing employees' salary, bonuses and any other staff benefits;
- (e) 員工薪資、其他授權費用、或福利轉至員工帳戶或以其他方式之付款；  
Processing payment of employees' salary, other authorized expenses or benefits to employees' account or by any other means;
- (f) 減低依香港法例第 599 章《預防及控制疾病條例》之表列傳染病於工作場所內之傳播風險；  
Reducing the risk of transmission of Scheduled Infectious Diseases under the Prevention and Control of Disease Ordinance Cap.599 in the workplace;
- (g) 就緊急情況採取適當措施；  
Taking appropriate action in event of emergencies;
- (h) 遵守來自相關公共機關／機構之任何相關法定請求；  
Complying with any statutory requests received from relevant public authorities/agencies;
- (i) 法律或規例所規定之任何目的（如稅務申報）；  
Any purpose required by law or regulation (e.g. tax reporting);
- (j) 員工行為或員工執行其工作要求之能力所生之懲戒目的；  
Disciplinary purposes arising from employees' conduct or employees' ability to perform their job requirements;
- (k) 向準僱主、金融機構、法律代表及其他適當團體提供推薦／報告；  
Providing references/reports to prospective employers, financial institutions, legal representatives, and other appropriate bodies;
- (l) 規劃接替及有能力之管理方案；  
Planning succession and talent management initiatives;
- (m) 監控對規例規定之遵循情形及兆豐金融集團內部政策規定；  
Monitoring compliance with regulatory requirements and the *Mega Financial Group's* internal policy requirements;
- (n) 使兆豐金融集團得以廣泛地制定有關其員工之決策及／或政策；  
Enabling the *Mega Financial Group* to make decisions and/or policies concerning its employees generally;
- (o) 使核數師得以進行兆豐金融集團業務及營運之定期查核；  
Enabling auditors to conduct regular reviews of the *Mega Financial Group's* business and operations;

- (p) 支援兆豐金融集團營運所需之任何業務、技術、行政或安全功能，包括但不限於：通信與處理系統；意外／生病保險；員工、系統與經營場址（CCTV；卡片進入系統；IT 安全系統）之安全；電話記錄；緊急規劃；系統開發與測試；網際網路與電話使用之監控；業務及財務、監督規劃及決策制定。

Supporting any business, technical, administrative or security function required by the *Mega Financial Group's* operations, including, but not limited to: communication and processing systems; accident/ sickness insurance; security of staff, systems and premises (CCTV; card entry systems; IT security systems); telephone recording; contingency planning; systems development and testing; monitoring internet and telephone usage; business and financial, monitoring planning and decision making.

## 個人資料的保留

### Retention of Personal Data

客戶及員工所提供的個人資料，只要仍可用於收集資料的擬定目的，將予以保留。一般而言，保留期間最長為 7 年。

Personal data provided by customers and employees are retained for as long as the purposes for which such data were collected continue. As a general rule the maximum retention period is 7 years.

## Cookies 的使用

### Use of Cookies

Cookies 是在閣下瀏覽本行網站特定部份或按一下本行的網上廣告時放置在閣下設備上的小資料檔案。Cookies 及類似技術用於為以下目的識別閣下的設備：

Cookies are small data files which are placed on your device when you visit certain parts of the *Bank's* website or click on the *Bank's* online advertisements. Cookies and similar technologies are used to identify your device for the following purposes: -

- (a) **絕對必要的 cookies**。這些必要性 cookies 遍佈本行的整個網站，是本行網站運作達到以下目的不可或缺的：

**Strictly necessary cookies.** These essential cookies are set throughout the *Bank's* website and are required for the operation of the *Bank's* website to:

- (i) 允許本行的網絡伺服器確定閣下網絡瀏覽器的 cookies 設定是否已啟用。本行可藉此了解是否可從閣下的網絡瀏覽器中收集資料；

Allow the *Bank's* web server to determine whether the cookies setting on your web browser has been enabled or disabled. This allows the *Bank* to know whether data can be collected from your web browser;

- (ii) 臨時允許閣下在本行網站各頁面之間保留資料，以避免重新輸入該資料；

Temporarily allow you to carry information between pages of the *Bank's* website to avoid having to re-enter that information;

- (iii) 在閣下登入本行網站的一個安全頁面後，臨時識別閣下的設備，以便本行的網絡伺服器可以與閣下的網絡瀏覽器保持對話，使閣下能夠開展特定活動。

Temporarily identify your device after you have logged in to a secure page on the *Bank's* website so that the *Bank's* web server can maintain a dialogue with your web browser in order for you to carry out certain activities.

- (b) **分析性／表現性 cookies**。這些 cookies 用於透過以下方式幫助本行改善本行網站：

**Analytical/performance cookies.** These cookies are used to help the *Bank* improve the *Bank's* website by:

- (i) 追蹤閣下對本行網站的瀏覽，並在閣下再度瀏覽時識別閣下的網絡瀏覽器，以便本行能夠收集有關新訪客及老訪客的統計資料，用以評估網站效率。  
Tracking your visits to the *Bank's* website and recognizing your web browser when you are a repeat visitor so that we can gather statistics on new and repeat visitors to evaluate website effectiveness.
- (c) **功能 cookies**。這些 cookies 用於在閣下返回本行網站時對閣下進行識別。使本行能夠：  
**Functionality cookies.** These cookies are used to recognize you when you return to the *Bank's* website. This enables the *Bank* to:
- (i) 向閣下提供個人化內容，並記住閣下的喜好（例如，閣下對語言及地區的選擇）；  
Personalise the *Bank's* content for you and remember your preferences (for example, your choice of language and region);
- (ii) 儲存閣下的登入及其他喜好，以便在閣下返回本網站時不必重新輸入該資料。  
Store your login and other preferences so you do not have to re-enter that information when you return to the website.
- (d) **目標／廣告 cookies**。這些 cookies 記錄閣下對本行網站的瀏覽以及閣下對本行網上廣告的回應，追蹤閣下曾瀏覽的頁面及打開的網站連結。本行使用該資料來達到以下目的：  
**Targeting / advertising cookies.** These cookies record your visit to the *Bank's* website, your response to the *Bank's* online advertisements, track the pages you have visited and the website links you have followed. The *Bank* uses this information to:
- (i) 使本行的網站更符合閣下的興趣；  
Make the *Bank's* website more relevant to your interests;
- (ii) 在本行的網站或第三方網站發佈最可能令閣下感興趣的網上廣告或要約邀請；  
Provide online advertisements or offers on the *Bank's* website or third-party websites which are most likely to interest you;
- (iii) 評估本行網上推廣及廣告方案的效率。  
Evaluate the effectiveness of the *Bank's* online marketing and advertising programs.

以上 cookies 可能會由本行或由第三方（例如，廣告性網絡以及網絡流量分析服務等外部服務的供應商）代表本行放置到閣下的設備上。概不會因該研究收集或與第三方共用關於閣下的個人可識別資料。

The above cookies may be placed on your device by the *Bank* or by third parties on the *Bank's* behalf (for example, advertising networks and providers of external services like web traffic analysis services). No personally identifiable information about you is collected or shared with third parties as a result of this research.

大多數網絡瀏覽器最初均設定為接受 cookies。閣下可以透過變更網絡瀏覽器的設定選擇不接受 cookies，但如閣下阻止所有 cookies，包括絕對必要的 cookies，閣下會發現本行網站上的某些功能無法正常運作。

Most web browsers are initially set up to accept cookies. You can choose to 'not accept' cookies by changing the settings on your web browser but if you block all cookies, including strictly necessary cookies, you may find that certain features on the *Bank's* website will not work properly.

欲了解本行《網站隱私權保護聲明》（只提供中文版）的更多詳情，請瀏覽：

For further details of the *Bank's* Website Privacy Protection Statement (only available in Chinese), please visit:

( [https://www.global-ebanking.com/ebresource/shtml/PRIVACY\\_zh\\_TW.html](https://www.global-ebanking.com/ebresource/shtml/PRIVACY_zh_TW.html) )

### 查閱及更正閣下的個人資料

#### Accessing and Correcting Your Personal Data

閣下有權查閱及更正閣下的資料並聯絡本行。若閣下對本行私隱政策聲明有任何疑問，請按以下地址致函本行：

You have the right to access and correct your information and contact the *Bank*. If you have any question about the *Bank's* Privacy Policy Statement, please write to the *Bank* at:

資料保護主任

兆豐國際商業銀行股份有限公司

香港九龍尖沙咀廣東道 21 號海港城

港威大廈保誠保險大樓 22 樓 2201 室

Data Protection Officer

Mega International Commercial Bank Co., Ltd. (Incorporated in Taiwan)

Suite 2001, 22/F, Prudential Tower, The Gateway

21 Canton Road, Tsimshatsui, Kowloon, Hong Kong

在本私隱政策聲明中，除非與上下文不符或另有其他規定，否則以下詞彙須具有如下含義：

In this Privacy Policy Statement, unless inconsistent with the context or otherwise specified, the words in italic shall have the following meanings:

**帳戶**，指就本行可能不時提供予客戶的各項信貸融通、服務或產品，而不時開立及／或維持的帳戶。

**Account** means, for each facility, service or product which the *Bank* may from time to time make available to the customers, the account that is, opened and/or maintained in respect of it from time to time.

**銀行卡**，指提款卡、借記卡、貸記卡或循環貸款卡或所有該等卡（視上下文而定，如有者）。

**card** means an ATM card, a debit card, a credit card, or a revolving card or all of them, as the context requires (if any).

**香港**，指香港特別行政區。

**Hong Kong** means the Hong Kong Special Administrative Region.

**兆豐金融集團**，指對兆豐金融控股股份有限公司及其附屬公司和聯營公司（包括兆豐國際商業銀行股份有限公司及其各分支機構或代表辦事處）的個別或共同稱謂。

**Mega Financial Group** means each of or collection of *Mega Financial Holding Co., Ltd.* and its subsidiaries and affiliates (including Mega International Commercial Bank Co., Ltd. and each of its branch or representative office).

若英文版本與中文版本之間有任何不一致之處，概以英文版本為準。

Should there be any inconsistencies between the English and Chinese versions, the English version shall prevail.

兆豐國際商業銀行股份有限公司

Mega International Commercial Bank Co., Ltd. (Incorporated in Taiwan)

2022 年 8 月

August 2022