

“Super-Fast” Instalment Loan Offer Terms and Conditions

1. The Annualised Percentage Rates (“APR”) is calculated according to the standard method set out in the Code of Banking Practice and includes the full arrangement fee waiver. Both APR and monthly repayment are rounded up or down to the nearest 2 decimal places. Please note that actual APRs and monthly repayments may differ.
2. If the customer’s application amount does not meet our approval requirements, the Bank of East Asia, Limited (“BEA”) may still grant approval for a loan on a case-by-case basis, but the interest rate and arrangement fee offered may be adjusted.
3. New customers who successfully apply for and draw an instalment loan will be eligible for cash rebate of HK\$500. “New customers” refers to those customers who have not held any BEA deposit account, mortgage loan, consumer loan, credit card, or MPF account in the 6 months prior to the application submission date. BEA reserves the final right to interpret the definition of “new customers”.
4. Customers who successfully apply for a “Super-Fast” Instalment Loan and submit required documents through mobile phones, and draw down the loan will be eligible for extra cash rebate of HK\$500.
5. Cash rebate will be credited to the customer’s repayment account 4 – 6 weeks after the loan drawdown date.
6. Cash rebate is non-transferrable.
7. The customer’s loan account must be valid at the time that the rebate is given.
8. Information about early full repayment of the Loan is available on our website at www.hkbea.com/loan_faq.
9. BEA reserves the right to approve or decline any loan application and is not obligated to provide reasons for declined applications. BEA may determine the final approved loan amount for another repayment period at a different interest rate at its sole discretion.
10. The information is for reference only. BEA reserves the sole right to vary or cancel this offer and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.

“Super-Fast” Instalment Loan Terms and Conditions

1. The Bank of East Asia, Limited (“We” or “us”) reserves the right at our discretion to apportion the monthly repayment amount of the “Super-Fast” Instalment Loan (the “Loan”). The proportion of loan principal, interest and non-refundable arrangement fee (if applicable) in each repayment amount is calculated according to the formula known as the “Rule of 78”. Information on the “Rule of 78” is available on our website at www.hkbea.com/rule_of_78. We shall debit the customer’s current/savings account (the “Designated Account”) for the amount of each monthly repayment commencing one month after the Loan has been granted to the customer (“you”).
2. Interest rates on the Loan shall be variable from time to time at our discretion and, notwithstanding any other terms and conditions, you agree to pay to us forthwith on demand all outstanding principal, interest, other charges and/or expenses in connection with the Loan. You agree to maintain adequate funds in the Designated Account pursuant to the requirement of the Loan to meet each monthly repayment as it falls due. We may, at our discretion, terminate the Loan, and the whole of the outstanding balance together with accrued interest, other charges and expenses shall immediately be due and payable in such circumstances we may consider appropriate including but not limited to the following:
 - 2.1 your failure to make monthly repayment on any payment due date; or
 - 2.2 your failure to abide by any of these Terms and Conditions.
3. The amount of the last monthly repayment may not be equal to the amount of each of the previous monthly repayments and such amount of the last monthly repayment shall be the outstanding amount of the Loan.
4. Partial prepayment is not allowed. Early full repayment of the Loan will be permitted providing the entire outstanding principal of the Loan is paid in full as well as accrued interest payable for the month, other charges and expenses (if applicable), plus a repayment fee or such other amount as determined by us at our discretion from time to time. The repayment fee shall be calculated with reference to the number of years in the remaining loan period (any part of a year shall be rounded up to a full year) and chargeable for each year at a rate of 2% per annum on the original loan amount. Information about early full repayment of the Loan is available on our website at www.hkbea.com/loan_faq.
5. Any instalments in arrears will be subject to a default interest calculated on a daily basis at 3% per month on the total monthly repayment amount then overdue, plus a late charge of HK\$400, and will be debited from the relevant Designated Account. A statement or demand (in whatever form BEA deems appropriate) issued by BEA shall be conclusive evidence of the amount due and owing to BEA.
6. We will charge a fee of HK\$200 per set for the re-issuance of the Loan confirmation letter or repayment schedule and the issuance of letter to confirm the Loan information.
7. Your application for the Loan, either in writing, by telephone, or via the Internet, will be deemed to represent your acceptance of the Terms and Conditions. We may (but shall not be obliged to) record all communications between you and us, including but not limited to all telephone conversations and instructions given by you to us, in writing and/or by tape recording and/or any other methods as we may determine from time to time. You hereby acknowledge and agree to our practice of recording relevant conversations. Our record of such communications and instructions given by you to us may be retained by us for such period as we deem appropriate. Our record shall be conclusive and binding on you.
8. We reserve the right to review, modify, reduce, and/or cancel the Loan and demand immediate repayment of the outstanding balance and interest at any time. In any event, the Loan will be subject to our terms and conditions as prescribed by us from time to time at our discretion.
9. We may take such action as we may at our discretion deem fit to enforce any of these Terms and Conditions including without limitation employing third party agencies to collect any sums owing to us. You agree to reimburse us for all costs and expenses reasonably incurred by us on a full indemnity basis with respect to any such enforcement action including all legal charges, expenses, and charges/fees to employ third party agencies. You also agree and authorise us to disclose all information relating to you and the Loan to third party agencies for the purpose of debt collection and other reasonable actions.
10. If this application is submitted by joint applicants, these Terms and Conditions shall bind all of the customers jointly and each of them separately and their liabilities and obligations to us hereunder shall be joint and several. These Terms and Conditions shall bind each of the customers separately even if the same are unenforceable against all or any one of them. We shall be entitled to discharge or release or reach any agreement with any one of the customers on such terms as we may deem fit without affecting our rights and remedies against the other(s).
11. The Terms and Conditions applicable to the Loan may vary from time to time whereupon we will notify you of any such variation in accordance with the relevant code of practice.
12. Without prejudice to any other rights of and remedies to us herein or at law, all outstanding balances including principal, interest, other charges and expenses and other obligations and liabilities to us shall immediately be due and payable without further notice under the conditions below. We may, without notice to you, combine or consolidate the amount of the outstanding balance and/or interest accrued and other charges and expenses thereon with any other accounts that you maintain with us, whether solely in your name or individually or jointly with any other party or parties (including but not limited to fixed deposit accounts, the maturity of which may for this purpose be accelerated by us) and set off or transfer any money standing to the credit of your other accounts in or towards satisfaction of your liability to us under the Loan:
 - 12.1 violation of any of these Terms and Conditions;
 - 12.2 any attachment, execution, or similar process is levied against you;
 - 12.3 if you appear to be unable to pay or have no reasonable prospect of being able to pay any debt;
 - 12.4 if you are petitioned bankrupt;
 - 12.5 the application by any person for the appointment of a receiver to take control of or for a writ of attachment against any of your property;
 - 12.6 your death or mental disability; or
 - 12.7 if in our determination you fail to comply with or settle your obligations and liabilities owing to us.
13. You must notify us immediately in writing of any change to your personal information including but not limited to address, phone number(s), and occupation.
14. No person other than You or Us will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
15. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

Terms and Conditions for Cardless ATM (Loan) Withdrawal

In consideration of The Bank of East Asia, Limited 東亞銀行有限公司 (“BEA” or the “Bank”) agreeing to provide Cardless ATM Loan Withdrawal service (the “Service”) through different electronic delivery channels including but not limited to the BEA’s ATM (“ATM”) as announced by BEA at its sole and absolute discretion from time to time, the Customer hereby agrees that by using the Service, the following terms and conditions (as amended from time to time by BEA) (the “Terms”), together with the terms and conditions of BEA Consumer Loan (“Loan”), shall be binding on the Customer.

In the event of any conflict between the Terms and the terms and conditions of Loan, the Terms shall apply and prevail.

Before the Customer activates or uses the Service, he/she should read the Terms carefully and ensures that he/she understands them in full. By activating or using the Service, the Customer shall be deemed to have accepted the Terms and be bound by them.

1. Definition and Interpretation

In the Terms, the following terms shall, except where the content otherwise requires, have the following meanings:

- (a) “ATM” means any Automatic Teller Machine of BEA in Hong Kong or any other networks specified by BEA from time to time where applicable;
- (b) “Drawdown Code” means the code designated by BEA as an identification of the Loan withdrawal, and will be sent to the Customer’s mobile phone number to execute a Loan withdrawal transaction at any BEA’s ATM;
- (c) “Customer” means any person who chooses to withdraw the Loan at any BEA’s ATM after the Loan application has been approved successfully.
- (d) “One-time Password” means a short message service one-time password sent from BEA to the Customer’s mobile phone number as a two-factor authentication to withdraw Loan at BEA’s ATM;
- (e) “Validity Period” means the period starting from the time when the Drawdown code is valid for the Customer to input at any BEA’s ATM for Loan withdrawal until the expiry of the Drawdown code, i.e. 3 working days from the time when the drawdown code sent to the Customer’s mobile phone number.

2. Cardless ATM (Loan) Withdrawal Service

BEA will send a Drawdown code to the Customer. To access the Service at any BEA’s ATM, the Customer must choose “Loan Withdrawal” item to start a Loan withdrawal. The Customer should enter the Drawdown code sent from BEA, the first 6 digits of Customer’s HKID card number and the applied Loan amount. Then, the Customer should confirm the Loan withdrawal details and enter an One-time Password sent from BEA to withdraw the Loan. The Drawdown code will be valid for 3 working days from the time when the Drawdown code sent to the Customer’s mobile phone number. If the Customer does not withdraw the Loan within the Validity Period, the Drawdown Code will be revoked accordingly.

The Customer can access the information of the Loan status and enquires BEA in regard to the Service according to the procedures and rules as prescribed by BEA from time to time.

3. Loan Withdrawal Amount Limit

The maximum Loan amount for ATM Loan Withdrawal service is \$30,000 and the cash withdrawal limit is up to \$15,000 per time or as prescribed by BEA from time to time without prior notice. If the Loan amount exceeds the maximum cash withdrawal limit, the Loan will be deemed as 2 individual Loans. Customer is required to follow the above Cardless ATM (Loan) Withdrawal Service instructions to withdraw the individual Loan.

4. Suspension or Termination of the Service

The availability and provision of the Service shall be at sole and absolute discretion of BEA and BEA may cancel, suspend or terminate the Service or any part thereof at any time with or without cause or prior notice. BEA shall not be liable for any loss or damage that the Customer may sustain or suffer directly or indirectly because of BEA’s action.

5. Liability

Unless due to the negligence or willful misconduct of BEA, BEA shall not be responsible or liable for:

- (a) any failure of the Customer to gain access in whole or in part to the Service;
- (b) any inaccuracy, incompleteness or error in any information or details of the Loan application given by the Customer;
- (c) any such wrongful, delayed or failed communication received by the Customer in connection with the Drawdown Code and One-time Password within the Validity Period; and
- (d) the Customer’s cancellation or termination of the ATM Loan Withdrawal service or BEA’s suspension or termination of the Service prior to the Customer’s withdrawal of the Loan under the Service.

The availability and provision of the Service is established between BEA and the Customer. The Customer shall indemnify and keep BEA fully indemnified from and against all actions, suits, proceedings, claims, demands, losses, damages, costs, fees and expenses or liabilities of whatever nature which BEA may suffer, incur, or sustain whether actual or contingent by reason of or arising out of the use of the Service by the Customer provided that such indemnity shall not extend to any losses or damages arising solely from the negligence or willful misconduct of BEA.

6. Precautionary Measures

The Customer understands and agrees that the failure to comply with any one of the following precautionary measures may lead to security breach under the Service and BEA shall not in any event be held responsible or liable for any loss or damage suffered by the Customer as a result thereof and the Customer must:

- (a) at all times keeps the Drawdown code, HKID card number and One-time Password strictly confidential and must not disclose them to any other person under any circumstances;
- (b) notifies BEA immediately of any actual or possible unauthorised use, loss, theft or disclosure of the Drawdown code, HKID card number and One-time Password to a third party as soon as the Customer must confirm the same in writing without delay to BEA;
- (c) not writes the Drawdown code, HKID card number and One-time Password down, and shall memorise the same;
- (d) keeps the Drawdown code, HKID card number and One-time Password separate from each other and must not place or store them together;
- (e) be alert to the surroundings before withdrawing Loan from BEA’s ATM under the Service, and must make sure that no other person sees or peeks the Drawdown code, HKID card number and One-time Password; and

The Customer shall indemnify and keep BEA fully indemnified from and against all actions, suits, proceedings, claims, demands, losses, damages, costs, fees and expenses or liabilities of whatever nature which BEA may suffer, incur, or sustain whether actual or contingent by reason of or arising out of any breach by the Customer of the Terms and/or in any aspects under the Service.

7. Loan Validity

Using the Service represents the Customer is confirmed and agreed to the related terms and conditions of Loan, and must withdraw the Loan at any BEA's ATM within the Validity Period. If withdrawal of the Loan under the Service has not made by the Customer within the Validity Period, the above represents the Customer as to irrevocably requests and authorises BEA to credit the approved Loan proceeds to the Customer's designated HKD current/savings account as provided in the Loan application. BEA is entitled to refuse to affect such Loan withdrawal at its absolute discretion, with or without cause, without incurring any liability whatsoever and without prior notice to the Customer.

8. Amendment

BEA may amend any provisions contained in the Terms and/or add additional provisions to the Terms at any time and from time to time at BEA's sole and absolute discretion with appropriate notice. Any amendments and/or additions to the Terms shall become effective and shall be deemed to have been accepted by, and binding on the Customer if the Customer continues to use the Service after the effective date of the said amendments and/or additions to the Terms.

9. Governing Law and Jurisdiction

The Terms shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong") and BEA's by-laws, regulations and practices. The Customer hereby irrevocably submits to the non-exclusive jurisdiction of the Hong Kong Courts to determine, enforce and adjudicate all disputes and claims in connection with the Service and the Terms.

10. Governing Version

The Chinese version of the Terms is for reference only. If there is any conflict and/or inconsistency between the English and the Chinese versions, the English version shall apply and prevail.

11. Miscellaneous

Words and phrases in the Terms shall be read and construed in accordance with the definitions contained herein. Where the context permits, the singular includes the plural and vice versa, the masculine includes feminine and neuter and vice versa.

Key Facts Statement (KFS) for Instalment Loan

The Bank of East Asia, Limited

Instalment Loan
[16th July, 2018]

Interest Rates and Interest Charges									
<p>This product is an instalment loan. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</p>									
<p>Annualised Percentage Rate (APR)</p>	<p>For a loan amount of HK\$100,000:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td> <td>Not applicable*</td> <td>6.40%</td> <td>6.59%</td> </tr> </tbody> </table> <p>* This product does not offer a loan tenor of 6 months because the minimum loan tenor offered is 12 months. For APRs applicable to other loan amounts and tenors, please refer to the information printed on the promotional leaflet.</p>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	Not applicable*	6.40%	6.59%
Loan Tenor	6-month	12-month	24-month						
APR (or range of APR)	Not applicable*	6.40%	6.59%						
<p>Annualised Overdue/Default Interest Rate</p>	<p>36% A default interest of 3% per month will be charged on the total monthly repayment amount then overdue which is calculated on a daily basis This interest is calculated according to a simple formula: Overdue instalment amount x 3%/No. of days in current month x No. of days overdue</p>								
Fees and Charges									
<p>Handling Fee* * as the Arrangement Fee charged by BEA</p>	Not applicable								
<p>Late Payment Fee and Charge</p>	HK\$400 per instalment								
<p>Prepayment/Early Settlement/Redemption Fee** * as the Prepayment Fee charged by BEA</p>	<p>2% per annum of original loan amount which will be calculated with reference to the number of years in the remaining loan period (any part of a year shall be rounded up to a full year) This fee is calculated as below: Original loan amount x 2% x Remaining loan tenor (in number of years)</p>								
<p>Returned Cheque/Rejected Autopay Charge</p>	Not applicable								
Additional Information									
<p>Re-issuance of Loan Confirmation Letter</p>	HK\$200 per letter								
<p>Re-issuance of the Loan Repayment Schedule</p>	HK\$200 per set								
<p>Issuance of Letter to Confirm the Loan Information</p>	HK\$200 per letter								

Remarks:

- An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. The APR is calculated according to the standard method set out in the Code of Banking Practice and is rounded up or down to the nearest 2 decimal places.
- The proportion of loan principal, interest and non-refundable arrangement fee (if applicable) in each repayment amount is calculated according to the formula known as the "Rule of 78". Information on the "Rule of 78" is available on our website at www.hkbea.com/rule_of_78.

Issued by The Bank of East Asia, Limited 東亞銀行有限公司

The Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement

In compliance with the Personal Data (Privacy) Ordinance (“the Ordinance”), The Bank of East Asia, Limited (“the Bank”) would like to inform you of the following:

- (1) 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 and other financial services.
- (2) 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 and other financial services.
- (3) It is also the case that data is collected from customers in the ordinary course of the continuation of the banking and other financial relationship, for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Bank, by means of documentation or telephone recording system as the case may be.
- (4) The purposes for which data relating to a customer may be used are as follows:
 - (i) processing and considering applications for products and services and the daily operation of products, services and credit facilities provided to customers;
 - (ii) 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;
 - (iii) creating and maintaining the Bank’s credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of customers;
 - (vi) designing financial services or related products for customers’ use;
 - (vii) marketing services, products and other subjects (please see further details in paragraph (7) below);
 - (viii) verifying the data or information provided by any other customer or third party;
 - (ix) determining amounts owed to or by customers;
 - (x) enforcing customers’ obligations, including but not limited to the 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:
 - (a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) 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 (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
 - (c) 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; and
 - (xiv) purposes relating thereto.
- (5) 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 (4) above:-
 - (i) 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;
 - (ii) 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;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (v) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of 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 with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches 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, all of which may be within or outside Hong Kong and may be existing currently and in the future;
 - (vi) 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
 - (vii)
 - (a) the Bank’s group companies;
 - (b) third party financial institutions, insurers, credit card companies, stored value facilities issuers, merchant acquiring banks or companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding and privileges programme providers;
 - (d) co-branding partners of the Bank and the Bank’s group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - (e) charitable or non-profit making organisations; and
 - (f) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (4)(vii) above.

Such information may be transferred to a place outside Hong Kong.

- (6) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer’s sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
 - (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer’s sole name or in joint names with others);
 - (iii) Hong Kong Identity Card Number or travel document number;
 - (iv) date of birth;
 - (v) correspondence address;

- (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (ix) if any, mortgage account closed date in respect of each mortgage.
- The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(7) USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (a) financial, insurance, credit card, banking and related services and products;
 - (b) reward, loyalty or privileges programmes and related services and products;
 - (c) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (d) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (a) the Bank's group companies;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers;
 - (d) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (e) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (7)(i) above to all or any of the persons described in paragraph (7)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (7)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (7)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank.

A customer may provide his consent for the Bank to use or provide to other persons his data for use in direct marketing as described above by notifying the Group Data Protection Officer of the Bank (Please see contact details in paragraph (12) below).

- (8) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any customer has the right:-
 - (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of a data access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time did the account have a default of payment lasting in excess of 60 days within five years immediately before account termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- (9) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (8)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (10) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (8)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- (11) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (12) The person to whom requests for access to data or correction of data or for information regarding the Bank's privacy policies and practices and kinds of data held are to be addressed is as follows:

The Group Data Protection Officer	Tel	: 3608 3608
The Bank of East Asia, Limited	Fax	: 3608 6172
10 Des Voeux Road Central	Website:	www.hkbea.com
Hong Kong		
- (13) 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 wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (14) Customers may, at any time, request the Bank cease using their personal data for direct marketing purposes by writing to the Group Data Protection Officer at the address or fax number provided in paragraph (12).
- (15) After closure of account/termination of service, the Bank shall continue to hold data relating to the customer(s) for a period of seven years or such other period as prescribed by applicable laws and regulations.
- (16) Nothing in this statement shall limit the rights of customers under the Ordinance.