

## **Notice to Customers Regarding Access to Credit Reports**

### **关于查阅个人信贷报告之通知**

We at BEA are committed to providing you, our valued customer, with services of the highest quality. To help us identify the services that best meet your needs, please be informed that we may from time to time conduct a credit review of your existing credit card / overdraft / revolving loan / personal instalment loan / mortgage loan and overdraft / business ready cash Instalment Loan and overdraft accounts (if applicable) and access your credit report held by any credit reference agencies:

The credit review will be used for the consideration of:

- 1) an increase in the credit amount,
- 2) the curtailing of credit (including the cancellation of credit or a decrease in the credit amount) or
- 3) the putting in place or the implementation of a scheme of arrangement.

According to the Personal Data (Privacy) Ordinance, you have the right to access your credit report. You may contact our Bank so that we can give you the contact details of the relevant credit reference agency(ies).

Thank you for choosing BEA services. If you have any queries, please contact our customer services representative for assistance.

BEA Consumer Loans Services Hotline: (852) 2211 1211

东亚银行承诺为我们尊贵的客户不断提供高质素之服务。为竭力提供更切合阁下之服务，本行可能会不时为阁下现有之信用卡 / 透支 / 循环贷款 / 私人分期贷款 / 楼宇按揭贷款及透支 / 「营商易」分期贷款及透支账户 (如适用) 进行信贷检讨，并向任何信贷资料服务机构索取有关阁下之个人信贷报告作参考。

有关检讨将会用作考虑：

- 1) 增加信用额，
- 2) 缩减信贷 (包括取消信贷或减低信用额) 或
- 3) 制定或推行债务安排计划。

根据个人资料 (私隐) 条例，阁下有权查阅阁下之信贷报告，请联络本行索取信贷资料服务机构的联络详情。

多谢阁下选用本行之服务，如有任何垂询，欢迎与本行客户服务员联络。

东亚银行个人贷款客户服务热线：(852) 2211 1211