

個人資料收集聲明

1. 交通銀行愉盈退休強積金計劃(「本計劃」)客戶及參與僱主所提供的個人資料及該等客戶的交易或事務往來的詳情僅供交通銀行信託有限公司(「交銀信託」,本計劃之受託人)、交銀積金理財服務有限公司(「交積財」,本計劃之保薦人)及交通銀行股份有限公司香港分行(「交通銀行」,本計劃之發起人)使用及處理。若未能向交銀信託提供有關資料,可能會導致交銀信託無法開立、管理及延續戶口或向客戶提供服務。另在交銀信託認為有需要或適當時,或會將該等資料提供予下列各方(不論在香港境內或境外)作以下第2項所述的用途:(i)就強積金業務運作向交銀信託提供行政、電訊、電腦或其他有關服務的任何代理人、承包商、或第三方服務供應商;(ii)交通銀行集團成員公司或其代理人;(iii)對交銀信託有保密責任且已承諾將該等資料保密的任何其他人士;(iv)客戶與之進行或擬與之進行交易的任何銀行、金融機構或其他機構;(v)任何司法管轄區的政府機關或監管機構;及(vi)交銀信託之實際或建議承讓人。
2. 客戶的資料可能會作下列用途:- (i)開立、管理及延續客戶之戶口;(ii)為提供服務予客戶之日常運作;(iii)為客戶設計服務或產品;(iv)更新及/或核實由交通銀行集團成員公司或其代理人所持有的客戶個人資料;(v)進行配對程序;(vi)遵守適用之法例、政府或監管規定而作出披露;(vii)促使交銀信託之實際或建議承讓人評核擬進行的交易;及(viii)所有其他相關之目的。而該等資料之運用將會受制於個人資料(私隱)條例(「私隱條例」)及強制性公積金計劃條例。
3. 客戶的資料可能會用於直接促銷,而為此須獲得客戶同意(包括表示不反對)。就此,請注意:
 - (i) 客戶的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據可用於直接促銷;
 - (ii) 可用作促銷下列類別服務、產品及促銷標的:
 - (1) 強積金、退休計劃及相關服務及產品;
 - (2) 財務、保險、信託、託管、信用卡、銀行及相關服務及產品;
 - (3) 獎賞、客戶或會員或優惠計劃及相關服務及產品;及
 - (4) 為慈善及/或非牟利用途的捐款及捐贈;
 - (iii) 上述服務、產品及促銷標的可能由交銀信託、交積財、交通銀行及/或下列各方提供或(就捐款及捐贈而言)徵求:
 - (1) 交通銀行集團成員公司;
 - (2) 第三方金融機構、保險公司、受託人公司、信用卡公司、證券及投資服務供應商;
 - (3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃提供者;及
 - (4) 慈善或非牟利機構;

(iv) 除由交銀信託、交積財及交通銀行促銷上述服務、產品及促銷標的以外，交銀信託亦擬將以上 3(i)段所述的資料提供予以上 3(iii)段所述的任何人士，只供該等人士在促銷強積金及相關服務及產品中使用，而為此用途須獲得客戶書面同意(包括表示不反對)。

(v) 以上 3(i)段所述的資料將不會提供予以上 3(iii)段所述的任何人士促銷非強積金服務或產品。

如客戶不希望其資料被如上述使用或將其資料提供予其他人士作直接促銷用途，客戶可通知交銀信託行使其選擇權拒絕促銷。

4. 如客戶要求查閱或更改其個人資料，可致函香港中環德輔道中 121 號遠東發展大廈一樓交通銀行信託有限公司資料保護主任。根據私隱條例，交銀信託有權就處理任何查閱個人資料的要求收取合理費用。

Personal Data Collection Statement

1. Personal data supplied by customers and Participating Employers of the BCOM Joyful Retirement MPF Scheme (“Scheme”) and details of transactions or dealings by such customers will only be accessed and handled by Bank of Communications Trustee Ltd. (“Bocom Trustee”, the trustee of the Scheme), BOCOM MPF & Financial Services Company Limited (“Bocom MFS”, the sponsor of the Scheme) and Bank of Communications Co., Ltd. Hong Kong Branch (“Bank of Communications”, the promoter of the Scheme). Failure to supply such data may result in Bocom Trustee unable to open or continue accounts or provide services. Bocom Trustee may, where it considers necessary or appropriate, provide such data to the following parties (whether within or outside Hong Kong) for the purposes set out in item 2 below :- (i) any agent, contractor or third party service provider who provides administrative, telecommunication, computer or other services to Bocom Trustee in connection with the operation of its MPF business; (ii) Bank of Communications Co., Ltd (“BOCOM”)’s group companies or its agent; (iii) any other person under a duty of confidentiality to Bocom Trustee which has undertaken to keep such information confidential; (iv) any bank, financial institution or other institution with which the customers have or propose to have dealings; (v) any government authorities or regulatory bodies in any jurisdiction; and (vi) any actual or proposed assignee of Bocom Trustee.
2. The personal data relating to a customer may be used for the following purposes:- (i) opening, administering and continuation of the customer’s account; (ii) the daily operation of the services provided to the customer; (iii) designing services or products for the customer’s use; (iv) updating and/or verifying customers’ personal information that may be held by BOCOM’s group companies or its agent; (v) conducting matching procedures; (vi) complying with applicable legal, governmental or regulatory requirements for making disclosure; (vii) enabling any actual or proposed assignee of Bocom Trustee to evaluate the intended transaction; and (viii) all other incidental and associated purposes relating thereto. The usages of such data will at all times be governed by the provisions of the Personal Data (Privacy) Ordinance (“PDP Ordinance”) and Mandatory Provident Fund Schemes Ordinance.
3. Customer’s data may be used in direct marketing and this 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 may be used in direct marketing;

- (ii) the following classes of services, products and subjects may be marketed:
 - (1)MPF, retirement schemes and related services and products;
 - (2)financial, insurance, trust, custody, credit card, banking and related services and products;
 - (3)reward, loyalty or privileges programmes and related services and products; and
 - (4)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 Bocom Trustee, Bocom MFS, Bank of Communications and/or:
 - (1)BOCOM 's group companies;
 - (2)third party financial institutions, insurers, trust companies, credit card companies, securities and investment services providers;
 - (3)third party reward, loyalty, co-branding or privileges programme providers; and
 - (4)charitable or non-profit making organizations;
- (iv) in addition to marketing the above services, products and subjects by Bocom Trustee, Bocom MFS and Bank of Communications, Bocom Trustee also intends to provide the data described in paragraph (3)(i) above to any of the persons described in paragraph (3)(iii) above for use by them in marketing MPF and related services and products only, and this requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (v) the data described in paragraph (3)(i) above would not be provided to any of the persons described in paragraph (3)(iii) above for use by them in marketing non-MPF services or products.

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

4. The person to whom requests for access to data or correction of data, please write to the Data Protection Officer, Bank of Communications Trustee Limited, 1/F., Far East Consortium Building, 121 Des Voeux Road Central, Hong Kong. In accordance with the terms of the PDP Ordinance, Bocom Trustee has the right to charge a reasonable fee for the processing of any data access request.