



Fubon "Credit Go" Personal Loan Application Form

All applicants must be Hong Kong permanent residents over 18 years old and annual income at HK\$60,000 or above. Please tick the appropriate boxes where applicable. All of the information required in the form is mandatory unless otherwise specified.

LOAN INFORMATION	
Loan Application Information :	
Credit Card / Personal Loan Outstanding: HK\$ _____	
for Balance Transfer	
Cash Out Amount (if applicable): HK\$ _____	
Total Loan Amount: HK\$ _____	
(Total Outstanding for Balance Transfer + Cash Out Amount)	
Tenor:	
<input type="checkbox"/> 12 Months <input type="checkbox"/> 18 Months <input type="checkbox"/> 24 Months <input type="checkbox"/> 36 Months <input type="checkbox"/> 48 Months <input type="checkbox"/> 60 Months <input type="checkbox"/> 72 Months	
Note:	
1. Minimum Total Loan Amount is HK\$10,000; Maximum Total Loan Amount is HK\$1,000,000 or 14 times of monthly income (whichever is lower). Cash amount up to 3 times of monthly income can be directly credited to designated bank account for customer use freely.	
2. Cash amount can be up to 30% of Total Loan Amount.	
3. Tenor for balance transfer and cash out must be the same.	
4. Balance transfer is only applicable to the credit card or personal loan accounts of recognized financial institutions or accepted by the Bank ("the Account") except Fubon accounts or any past due accounts. Approved balance transfer amount for individual credit card or loan account must not higher than the outstanding of the Account.	

LOAN DISBURSEMENT AND / OR LOAN REPAYMENT INFORMATION			
I hereby authorize Fubon Bank (Hong Kong) Limited ("the Bank") to disburse the cash out amount to my following bank account. I understand my monthly installment (if applicable) will be debited from my following bank account via autopay.			
Bank Name			
Account Name	Bank No.	Branch No.	Account No.
_____	_____	_____	_____
Note: The above bank account must be a personal account with same applicant's name. Joint & corporate account will not be accepted.			

YOUR PERSONAL DETAILS	
<input type="checkbox"/> Mr.	English Name
<input type="checkbox"/> Miss	
Name in Chinese	Other Name / Former Name (If any, please provide proof such as Deed Poll)
Date of Birth	Date/Month/Year Hong Kong Permanent I.D Card / Passport No.
	(Please enclose copy)
Nationality	Citizenship (Optional)
Taiwan ID Card No. (Only applicable to applicants who are holders of Taiwan ID card) (Please enclose copy)	
Present Home Address (in BLOCK LETTERS)	
Flat / Room	Floor Block
Building	
Street / Road / Estate	
District	
_____ Years in Present Address _____	
<input type="checkbox"/> HK	<input type="checkbox"/> KLN <input type="checkbox"/> NT
Please provide documentary proof if the permanent address is different from the present home address.	
Home Phone No.	Mobile No.
E-mail Address (Optional)	
Education Level	<input type="checkbox"/> University or above <input type="checkbox"/> Secondary
	<input type="checkbox"/> Post-secondary <input type="checkbox"/> Others
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married No. of Family Dependents _____
	<input type="checkbox"/> Divorced <input type="checkbox"/> Others
Resident Type	
<input type="checkbox"/> Self-owned	<input type="checkbox"/> Company Quarters
<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Rented
Monthly Installment HK\$ _____	Monthly Rental HK\$ _____
<input type="checkbox"/> Live with Parents / Relatives	

YOUR OCCUPATION	
Self-Employed	<input type="checkbox"/> Yes
Name of Company (in BLOCK LETTERS)	
Office Address (in BLOCK LETTERS)	
Flat / Room	Floor Block
Building	
Street / Road	
District	
	<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT
Nature of Business	Phone & Ext.
Years in Current Employment	Years in Current Profession
Position	Annual Income HK\$

OTHER INFORMATION	
Confirmation letter can be sent to my	<input type="checkbox"/> Home <input type="checkbox"/> Office
Note: If not specified, we will send them to your residential address.	

RELATIONSHIP WITH DIRECTOR/EMPLOYEE OF THE BANK	
Are you a relative, spouse, parent or sibling of a staff member, director, substantial shareholder* or person-in-charge of Fubon Bank (Hong Kong) Limited and/or any of its subsidiaries?	
<input type="checkbox"/> Yes.	Name of the relevant staff member, director, or substantial shareholder* or person-in-charge: _____ My relationship with the aforementioned person: _____
<input type="checkbox"/> No.	I hereby undertake to notify the Bank in writing as soon as possible if I become so related to the Bank and/or any of its subsidiaries.
Substantial shareholder means a shareholder holding 5% or more of the issued share capital of a company.	

DOCUMENTS REQUIRED	
To ensure prompt processing of your application, please make sure you have enclosed copies of the following documents. Documents supplied (including this application form) are not returnable.	
1. Your Hong Kong Permanent I.D. Card (please provide copy of your valid passport or travel documents if you are not holding a Hong Kong Permanent I.D. card)	
2. Your Taiwan I.D. Card – only applicable to applicants who are holders of Taiwan ID card	
3. Your income proof:	
a. latest 1 month's payroll slip; OR	
b. Bank statement / passbook showing latest 2 month's salary (with your name and account number shown); OR	
c. Your latest Tax Demand Note (First and Second page)	
4. Your recent address proof which is received via mail in last 3 months, e.g. bank statement, utility bills, water supply bill or mobile phone bill etc.	
5. Latest 2 month's active bank statements or passbook (with your name and account number shown. Waived if documents 3b submitted)	
6. Latest 1 month account statement for balance transfer (with your name, account number and outstanding amount shown)	
7. Cash out bank account (if applicable) and repayment bank account proof (e.g. bank statement / first page of passbook with your name and account number shown) AND	
8. Your recent permanent address proof which is received via mail in last 3 months (where applicable), e.g. bank statement, utility bills, water supply bill or mobile phone bill etc.	
Remark: The Bank reserves the right to request for additional documents from you.	



Confirmation and Declaration

**Summary of Major Terms and Conditions
of Fixed Term Personal Loan**

- I warrant and declare that the information of all my other banking and financial commitments given above are true and correct and you are authorized to confirm this from any source you may choose. **In particular I confirm that I have not in the past been the holder of any credit card (principal or supplementary) or the recipient of any borrowings, credit or financial accommodation which has been cancelled or suspended by the credit card issuer or lender (as the case may be) due to my default in payment or breach of any applicable terms and conditions.**
- I acknowledge that all information must be provided to facilitate the processing of this application and my failure to do so may result in this application not being processed and the Bank may not be able to approve my application for loan/facility.
- I agree and accept that if any information given by me is false then my act will constitute an offence under Section 71 of the Crimes Ordinance and/or under Section 16A, 17 and 18 of the Theft Ordinance.
- I understand this information constitutes Personal Data as defined in the Personal Data (Privacy) Ordinance and I consent to the Bank using, holding, storing, disclosing and transferring any personal data for credit and lending checkings and purposes as are necessary for the processing of this application and referred to in the Terms and Conditions applicable.
- I understand that I have the right to request access to or correction of my Personal Data and that you have a right to charge me a processing fee for this.
- I acknowledge that before I complete this application with my personal data and submit it to you, the following information has been specifically drawn to my attention:-
 - my personal data may be supplied by you to a credit reference agency ("CRA") and/or in the event of default to a debt collection agency or solicitors firm (together, "DCA");
 - I have a right to be informed, upon request, about which terms of the data are routinely so disclosed and I have a right to be provided with further information to enable the making of a data access and correction request to the relevant CRA or DCA, as the case may be;
 - in the event of any default in repayment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred otherwise I shall be liable to have my loan/facility account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default; and
 - upon termination of the loan/facility account by full repayment of all outstandings and on the condition that there has not been, within 5 years immediately before the loan/facility account termination, any material default in the loan/facility account, I will have the right to instruct you to make a request to the CRA to delete from its database any account data relating to my terminated loan/facility account.
- I also acknowledge that if I am granted a loan/facility and if the loan/facility account is subsequently in default and unless the amount in default is fully repaid before the expiry of 60 days from the date of the default, then I shall be liable to have my account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of my discharge from bankruptcy as notified to the CRA, whichever is earlier.
- I also acknowledge that upon termination of my loan/facility account by full repayment (excluding payment by refinancing of the debit balance on the loan/facility account by you) I have a right (on the condition that there has not been, within 5 years immediately before the loan/facility account termination, any material default on the said account) to instruct you to make a request to the CRA to delete from its database my account data relating to my terminated loan/facility account
- I acknowledge that when the Bank considers my application for loan/facility, the Bank may access and consider a credit report on me from a CRA in its credit decision process.
- I acknowledge that my loan/facility account is subject to review from time to time in relation to an increase in the loan/facility amount, the curtailment of loan/facility (including the cancellation of loan/facility or a decrease in the loan/facility amount, ceasing of additional advance) or the putting in place or implementation of a scheme of arrangement (including amendment of minimum payment or other repayment terms), then in order for the Bank to conduct such reviews during the subsistence of the account the Bank will access and make use of a credit report from a CRA.
- I further agree to be bound by the Terms and Conditions applicable and confirm that I have read and understood the Summary of Major Terms and Conditions attached. Acceptance of this application, loan amount and the interest rate granted shall be at the sole discretion of the Bank without giving any reason.
- I confirm and undertake that if my application is successfully approved by the Bank, I will continue to maintain my financial condition in order that I will be able to pay all of my debts and liabilities as and when they fall due. I further confirm that as at the date hereof (and I shall continue to maintain in the status), I do not have any overdue payment exceeding 30 days and/or I did not in breach of any applicable terms and conditions thereof in respect of any borrowings, credit or financial accommodation which I have obtained from any other financial institution or third party.**
- I further confirm that I am not (or have never been) subject to a bankruptcy order or a statutory demand (pursuant to the Bankruptcy Ordinance) served upon me by a creditor nor am I in the process of petitioning for bankruptcy nor do I have the intention to do so. I acknowledge that if I do subsequently file a petition for bankruptcy, then what I have declared above would be incorrect and false and I accept that such would constitute dishonesty and/or fraud on my part.**

The following summarizes the major terms and conditions of the Fixed Term Personal Loan ("Terms and Conditions") and you hereby agree to be bound by the whole agreement.

- The Bank is hereby irrevocably authorized to debit your designated repayment bank account with each monthly instalment and other payable sums through autopay services commencing on such due date as specified in the Bank's Confirmation Letter.
- Should there be insufficient funds in the designated repayment bank account to meet any debit transfer arrangement, the Bank shall be entitled, at its discretion, not to effect such transfer in which event the Bank may levy an rejected autopay transaction charge or other related service charges (Rejected autopay transaction charge is HK\$100 per transaction).
- Interest, fees and charges on the Loan are set out in the Bank's Confirmation Letter and the Bank's List of Service Charges (as the case may be) (Interest is calculated on a 360-day year basis).
- In the event of your failure to settle the monthly instalment and other payable sums on the due date, a finance charge, late charge and overdue fee as stipulated in the Confirmation Letter and the Bank's Personal Loan List of Service Charges (as the case may be) will be imposed (Late charge is 2.5% on overdue monthly instalment amount per month and calculated on a 360-day year basis).
- Early repayment of the Loan in full (not part) is permissible upon a ten (10) business days' prior written notice thereof having been received by the Bank. You shall also pay all the outstanding under the Loan and interest (according to reducing balance method at the Bank's sole discretion) for the period up to the next due date or before, and in addition, you have to pay an early repayment charge as specified in the Bank's Confirmation Letter (Early repayment charge is 2% of loan principal or HK\$500 (whichever is higher)). Any early repayment, subject to the foregoing, shall only be effected on the next monthly due date or before after prior written notification is given by you to the Bank.
- The Bank may terminate the Loan by giving you prior reasonable notice. However, if you are in breach of these Terms and Conditions of Fixed Term Personal Loan or any applicable law or regulation, the Bank may immediately terminate the Loan without notice. Upon termination, all outstanding (including interest and charges) shall be immediately due and payable.
- The Bank may, without prior notice, combine or consolidate any outstanding principal and/or interest on the Loan with any other accounts (including fixed deposit accounts) whatsoever, which you maintain with the Bank and may set-off or transfer any money standing to the credit of your such other accounts in or towards satisfaction of your liability to the Bank in respect of the Loan.
- If you fail to pay any sum due or payable hereunder, the Bank may appoint debt collection agencies and solicitors firms to collect the same. The Bank is entitled to pass all information available in relation to you to these debt collection agencies and solicitors firms and you shall be responsible for all related cost and expenses (including reasonable legal fees) received therefrom.
- The Bank reserves the absolute right to add to, delete from and/or vary any of these Terms and Conditions of Fixed Term Personal Loan, Confirmation Letter, the Bank's List of Service Charges (as the case may be) and applicable fees and charges at any time upon giving you one month's notice save for exceptional circumstances.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

I have read and understood, and agree to be bound by the promotion materials, this application form and the relevant terms and conditions stated herein and your Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and Consumer Credit Data #.

X _____
Signature of Loan Applicant Date

(Your signature must be the same as your repayment bank account)
#Should you wish to obtain the updated version of our Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and Consumer Credit Data, please feel free to visit any of our branches or our website at www.fubonbank.com.hk, or call our 24-hour Customer Service Hotline at 2566 8181.

Note: If your application is approved, the Bank will contact you and/or issue a loan confirmation letter to you.

銀行專用			DV	A / D	AO
MKT	BRANCH	STAFF			
212	INT		PV	PL	AO

(If you would like to obtain a copy of the above whole agreement, you can call the Bank's 24-hour Customer Service Hotline at 2566 8181. If there is any inconsistency or conflict between the English version and Chinese version, the English version shall prevail.)

**Please complete and return this application form with the required documents to us by fax to 2571 0074 or by mail to Fubon Bank, 23/F, Fortress Tower, 250, King's Road, North Point, Hong Kong.
(If you have returned the form by fax, please do not re-confirm by mail.)**

富邦銀行(香港)有限公司及／或富邦財務(香港)有限公司(個別地，「本銀行」)**致各客戶及其他個別人士關於個人資料(私隱)條例(「私隱條例」)及個人信貸資料的通知**

- (a) 客戶及其他個人(包括但不限於銀行服務及信貸服務的申請人，為銀行信貸提供抵押或擔保的擔保人及人士、公司客戶或申請人的股東、董事、高級職員及管理人員)(統稱「資料當事人」)，就開立或延續戶口、建立或延續銀行信貸或要求銀行提供銀行服務，需不時向本銀行提供有關資料。
- (b) 若未能向本銀行提供該等資料，此可能會導致本銀行無法開立或延續賬戶、建立或延續銀行信貸或提供銀行服務。
- (c) 在資料當事人與本銀行正常業務往來中，例如資料當事人開出支票、存款、使用自動櫃員機進行銀行或財務交易或在一般情況下以書面或口頭形式與本銀行溝通時，本銀行亦會收集資料當事人的資料，當中可能以文書形式或電話錄音系統收集。
- (d) 資料當事人的有關資料可能會被用於下列用途：
- (i) 向資料當事人提供的證券、銀行及金融服務和信貸之日常運作；
 - (ii) 在資料當事人申請信貸時及每年進行一次或以上的定期或特別信用審查或信用評核；
 - (iii) 制作及維持本銀行的信貸評分模式；
 - (iv) 協助其他財務機構進行信貸審查及債務追討；
 - (v) 確保資料當事人的信用維持良好；
 - (vi) 為資料當事人設計銀行及金融服務或有關產品；
 - (vii) 為推廣以下服務及產品(本行可能會亦可能不會獲得報酬)：
 - (1) 金融、保險、信用卡、銀行及相關服務及產品；
 - (2) 獎賞、忠誠或優惠計劃及相關服務及產品；及
 - (3) 本銀行的聯營合作夥伴(該等聯營合作夥伴的名稱列於相關服務及產品(視情況而定)的申請表格內)提供的服務及產品；而該等服務或產品可由以下機構提供及／或推廣：
 - (1) 本銀行及本銀行的集團公司；
 - (2) 第三方金融機構、保險公司、保險服務公司、信用卡公司、證券及投資服務提供者；
 - (3) 第三方獎賞、忠誠或優惠計劃提供者；及
 - (4) 本銀行及本銀行的集團公司的聯營合作夥伴；
- (e) 本銀行會將資料當事人的資料保密，但本銀行可能會將有關資料提供予下列各方作第(d)條所述用途：
- (i) 任何向本銀行提供就其業務營運有關的行政、資訊、電腦、付款、收賬、證券結賬、科技外判或其他服務的任何代理商、承約人或提供第三者服務的公司；
 - (ii) 任何對本銀行有保密責任的人士，包括就有關資料對本銀行有保密承諾而與本銀行同屬一集團的公司或各商號或各聯營機構；
 - (iii) 向發票人提供已兌現支票副本(該副本可能載有關於收款人的資料)的付款銀行；
 - (iv) 信貸資料服務機構，如資料當事人拖欠款項或違約時則可將該等資料提供予債務追收代理或律師行(統稱「收賬代理」)；
 - (v) 任何根據本銀行或其集團或任何分行須遵守的法律要求，或因監管或其他管理機構所要求本銀行或其集團或任何分行須遵守的指引，而向其作出披露的人士；
 - (vi) 任何本銀行的實在或建議受讓人或參與人
- (viii) 判定本銀行對資料當事人或資料當事人對本銀行的拖欠款額；
- (ix) 向資料當事人及為資料當事人債務提供抵押品的人士追收欠款；
- (x) 根據本銀行或其集團或任何分行須遵守的法例而須作出披露及根據本銀行或其集團或任何分行須遵守監管或其他管理機構發出之任何指引而須作出披露；
- (xi) 協助本銀行的實在或建議受讓人或本銀行對資料當事人、權利參與人或附屬參與人評估其意圖的轉讓、參與或附屬參與的交易；
- (xii) 與接受由本銀行發出的信用卡的商號及獲本銀行提供聯營信用卡服務的機構交換資料；
- (xiii) 進行核對；及
- (xiv) 與上述有關的用途。

或附屬參與人或本銀行對資料當事人的權利的受讓人；及

- (vii) (1) 本銀行的集團公司；
- (2) 第三方金融機構、保險公司、保險服務公司、信用卡公司、證券及投資服務提供者；
- (3) 第三方獎賞、忠誠或優惠計劃提供者；
- (4) 本銀行及本銀行的集團公司的聯營合作夥伴（該等聯營合作夥伴的名稱列於相關服務(視情況而定)的申請表格內）；及
- (5) 本銀行為第(d)(vii)段所列目的而聘用的外部服務提供者（包括但不限於代客寄件中心、電訊公司、電話銷售及直銷代理人、電話中心、數據處理公司及資訊科技公司）。

該等資料可能被傳輸至香港境外。

- (f) 根據條例規定及按其認可及發出的個人信貸資料實務守則，任何資料當事人均有權：
- (i) 查詢本銀行有否持有其個人資料以及有權查閱該等資料；
- (ii) 要求本銀行對其不準確的個人資料作出更正；
- (iii) 查悉本銀行對有關資料的政策及實務，並獲知本銀行持有其個人資料的類別；
- (iv) 查詢並獲本銀行告知何等資料會經常向信貸資料服務機構或收賬代理披露及獲本銀行提供進一步資料，藉以向有關信貸資料服務機構或債務追收代理提出查閱及改正資料要求；及
- (v) 於悉數清償欠款而結束戶口時，指示本銀行

要求該信貸資料服務機構，從資料庫刪除曾經提供的戶口資料，惟是項指示需於結束戶口後五年內發出，而該戶口在緊接結束之前五年內，並無拖欠超過六十天的紀錄，信貸資料服務機構可以保留有關紀錄，直至欠款悉數清償之日起計滿五年為止，或本銀行接獲的解除破產令生效日期起計滿五年為止，以較早發生者為準。

- (g) 本銀行會不時就客戶/資料當事人信貸額增加、限制(包括取消或降低信貸額)或進行債務重組覆檢賬戶，本銀行有權就此查閱及使用資料庫所編制的信貸報告，以便本銀行於賬戶有效期內進行覆檢。
- (h) 根據私隱條例之條款，本銀行有權就處理任何就查閱資料的要求收取合理費用。
- (i) 若資料當事人需要查閱或更正資料、或關於資料政策及實務或資料種類等要求，應向下列人士提出：
資料保護主任
富邦銀行(香港)有限公司
香港德輔道中三十八號
- (j) 當本銀行考慮資料當事人的信貸申請時，本銀行有權於審批過程中開啓及參考信貸資料服務機構所編制關於資料當事人的信貸報告。如資料當事人欲索取有關信貸報告，本銀行將會告知有關信貸資料服務機構的聯絡詳情。
- (k) 本通知並無限制資料當事人在私隱條例下所享有的權利。
- (l) 當資料當事人收悉本通知，本通知將被視作為所有資料當事人已或企圖與本銀行簽訂的合約、協議、信貸／貸款協議書、開戶文件及其他具約束力文件等的其中一部份。

* 此通知內容以英文原文為準

二零一一年七月

致： 富邦銀行(香港)有限公司及/或富邦財務(香港)有限公司(個別地，「本銀行」)
香港郵政總局信箱9878號

本人不欲接收貴行日後發出的任何宣傳推廣資料。

(為處理閣下之要求，請提供以下的資料。請注意，如所提供之資料不完整或欠準確，有關要求可能無法辦理。)

客戶姓名: _____ 香港身分證／護照號碼: _____

客戶簽署: _____ 日期: _____

(簽署須與本銀行紀錄之簽署式樣相同)

銀行專用					
S.V.	Copy to C.C. :	Date :	Customer No.:	Input by :	Checked by :

BR002(C) 07/2011(e)

FUBON BANK (HONG KONG) LIMITED and/or FUBON CREDIT (HONG KONG) LIMITED (each, the "BANK")

Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance") and Consumer Credit Data

- (a) From time to time, it is necessary for customers and various other individuals (including without limitation applicants for banking services and credit facilities, sureties and persons providing security or guarantee for credit facilities, shareholders, directors, officers and managers of corporate customers or applicants) (collectively "data subjects") 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 services.
- (b) 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 services.
- (c) It is also the case that data are collected from data subjects in the ordinary course of the continuation of the banking relationship, for example, when data subjects write cheques or deposit money or effect a banking transaction or effect a financial transaction at an automated teller machine or generally communicate in writing or verbally with the Bank by means of documentation or telephone recording system.
- (d) The purposes for which data relating to data subjects may be used are as follows: -
- (i) the daily operation of the securities, banking and financial services and credit facilities provided to data subjects;
 - (ii) conducting credit checks or performing credit assessment 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 data subjects;
 - (vi) designing financial services or related products for data subjects' use;
 - (vii) marketing the following services and products (in respect of which the Bank may or may not be remunerated): -
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products; and
 - (3) 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
- these services or products may be provided and/or marketed by: -
- (1) the Bank and the Bank's group companies;
 - (2) third party financial institutions, insurers, insurance services companies, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty or privileges programme providers; and
 - (4) co-branding partners of the Bank and the Bank's group companies;
- (viii) determining amounts owed to or by data subjects;
- (ix) collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
- (x) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its group or their respective branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or any of its group or their respective branches are expected to comply;
- (xi) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (xii) exchanging information with merchants accepting credit cards issued by the Bank and entities with whom the Bank provides co-branded credit card services;
- (xiii) conducting matching procedures; and
- (xiv) purposes relating thereto.
- (e) Data held by the Bank relating to a data subject will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (d): -
- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, securities clearing, technology outsourcing 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 or solicitor firms (together, "debt collection agencies");
 - (v) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its group or their respective branches or under and for the purposes of

any guidelines issued by regulatory or other authorities with which the Bank or any of its group or their respective branches are expected to comply;

- (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 data subject; and
- (vii) (1) the Bank's group companies;
- (2) third party financial institutions, insurers, insurance services companies, credit card companies, securities and investment services providers;
- (3) third party reward, loyalty and privileges programme providers;
- (4) 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
- (5) 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 (d)(vii).

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

- (f) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any data subject 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 an access and correction request to the relevant credit reference agency or debt collection agency; and

- (v) in relation to data which has been provided by the Bank to a credit reference agency, to instruct the Bank upon termination of an account by full repayment to make a request to the credit reference agency to delete such 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 5 years immediately before account termination. In the event the account has had a default of payment lasting in excess of 60 days the data 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 or five years from the date of discharge from a bankruptcy as notified to the Bank, whichever is earlier.

- (g) Where the Bank has provided consumer credit which is subject to review from time to time in relation to an increase in the credit amount, the curtailment of credit (including the cancellation of credit or a decrease in the credit amount) or the putting in place or implementation of a scheme of arrangement, then in order for the Bank to conduct such reviews during the subsistence of the account, the Bank will assess and make use of a credit report from a credit reference agency.

- (h) 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.

- (i) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows: -
 The Data Protection Officer
 Fubon Bank (Hong Kong) Limited
 38 Des Voeux Road Central, Hong Kong

- (j) The Bank may have obtained a credit report on the data subjects from a credit reference agency in considering any application for credit. In the event the data subjects wish to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.

- (k) Nothing in this Notice shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.

- (l) This Circular shall upon a data subject's receipt, be deemed an integral part of all contracts, agreements, credit/banking facility letters, account mandates, and other binding arrangements which the data subject has entered into or intends to enter into with the Bank.

July 2011

To: Fubon Bank (Hong Kong) Limited and/or Fubon Credit (Hong Kong) Limited (each, the "Bank")
 G.P.O. Box 9878 Hong Kong

I do not wish to receive any marketing communication or message from the Bank in future.

(Please provide the below information for the processing of your request. Kindly note that your request may not be processed if any of the information is incomplete or inaccurate.)

Customer Name: _____ HKID / Passport No: _____

Customer Signature: _____ Date: _____

(The signature should correspond with the specimen signature in the Bank's record)

For Bank Use Only					
S.V.	Copy to C.C. :	Date :	Customer No.:	Input by :	Checked by :