

親愛的客戶：

### 客戶通知

為向客戶提供更完善及更優質的銀行服務，交通銀行股份有限公司香港分行（「本行」）會定期檢討各項銀行產品及服務，並就有關收費及條款作出修訂。現謹通知 貴司最新之修訂如下：

#### 1. 銀行服務收費的調整

由 2023 年 01 月 30 日起，本行部份服務收費將調整如下：

修訂以下收費項目（修訂處見底線字）：

服務分類	項目				收費	
一般服務	公司賬戶行政年費(只適用於海外註冊公司賬戶)				每年港幣 <u>3,000</u> 元	
一般服務	存入/提取/處理外幣及人民幣現鈔 (不包括美元鈔戶)				超過以下豁免限額 (原幣)的部份: 人民幣: <u>10,000</u> 元 日圓: <u>200,000</u> 元 美元及其他外幣 (祇限英鎊、澳 元、加元、歐羅及 新西蘭元): <u>2,000</u> 元	以每筆處理金額 之 <u>0.25%</u> 計收
匯出匯款	電匯	發出電報	本行客戶	匯交本行國內分行 (含快匯)	每次 港幣 <u>200</u> 元	
				匯交其他銀行或本 行海外分行(註 1)	每次港幣 <u>300</u> 元	

#### 2. 《關於個人資料〔私隱〕條例〔「條例」〕致客戶的通知》的修訂

隨附本行《關於個人資料〔私隱〕條例〔「條例」〕致客戶的通知》的更新版本（「個人資料聲明更新版」）。個人資料聲明更新版解釋本行如何收集、處理及分享 貴司的個人資料，以作為本行向 貴司提供的服務之一部分。本行須按照《個人資料（私隱）條例》（「私隱條例」）處理 貴司的個人資料。

個人資料聲明更新版包含關於香港兩項重要發展的變更。

#### 多家個人信貸資料服務機構模式

多家個人信貸資料服務機構（「MCRA」）模式是由香港銀行公會、香港有限牌照銀行及接受存款公司公會及香港持牌放債人公會制訂的一項重要新措施。當 貴司提出按揭、貸款或其他信貸產品或服務的申請時，銀行將向個人信貸資料服務機構（「信貸資料服務機構」）索取關於 貴司的信貸報告。信貸資料服務機構收集關於 貴司現時及過往從各家向 貴司提供貸款的債權人借貸的資料，然後將該等資料提供予潛在貸款人，助其評估 貴司的信貸能力。香港現時只有一家個人信貸資料服務機構。MCRA 模式將讓貸款人得以透過多於一家信貸資料服務機構共用個人信貸資料。根據 MCRA 模式的規定，獲選信貸資料服務機構不得在未經客戶同意的情況下將信貸資料轉移至香港境外。MCRA 模式將於 2022 年年底投入服務。

#### 第三階段開放應用程式介面框架

在香港金融管理局的開放應用程式介面框架下，銀行使用名為應用程式介面（「API」）的技術與金融科技企業及其他第三方服務供應商（「TSP」）合作交換資料。上述開放 API 框架按階段推行。第一階段於 2019 年 1 月推行。第一階段 API 允許銀行與 TSP 分享關於銀行產品的公開資料。第二階段開放 API 框架於 2019 年 10 月推行。第二階段 API 允許銀行透過客戶與 TSP 的接觸互動接收客戶的銀行產品及服務申請。第三階段開放 API 框架於 2022 年 3 月開放給公司和中小型企業客戶，並於 2022 年 6 月開放給

零售客戶。第三階段 API 允許銀行在經 貴司同意後與 TSP 分享客戶賬戶資料，以讓 TSP 向 貴司提供 貴司所訂購的服務。貴司同意與 TSP 分享的客戶賬戶資料（其中可能包括 貴司的賬戶結餘及交易資料）屬 貴司的個人資料。

#### 個人資料聲明更新版所作變更的總結

以下為個人資料聲明更新版所作主要變更的概要：

##### 1.有關 MCRA 模式的變更

個人資料聲明更新版包含關於在MCRA模式下對個人信貸資料進行收集及披露的變更：

##### 1.1 第(三)段——向信貸資料服務機構收集個人資料

個人資料聲明更新版第(三)段涉及本行從信貸資料服務機構（作為其個人信貸報告服務一部分）接收個人資料的事宜。

##### 1.2 第(五)(v)段——向平台營運商披露資料

本行於第(五)(v)段清晰說明作為 MCRA 模式的一部分，貴司的個人信貸資料可能會被轉移至構成 MCRA 一部分的中央平台之營運商。

##### 1.3 第(六)段、第(九)至(十一)段及第(十四)段——信貸資料服務機構的複數表述（僅適用於個人資料聲明更新版的英文版本）

個人資料聲明更新版第(六)段、第(九)至(十一)段及第(十四)段以複數形式表述信貸資料服務機構一詞，以表示 貴司的個人信貸資料將在 MCRA 模式下被轉移至多家（而非僅一家）信貸資料服務機構。

##### 2.關於第三階段開放API合作的變更

個人資料聲明更新版亦收納了一段新內容，即第(八)段，其中涉及 貴司對聘用TSP使用透過本行第三階段API所取得的資料而向 貴司提供服務的選項。若 貴司有所指示，本行將根據 貴司所給予的特定同意向相關TSP披露 貴司的客戶資料。請注意，第(八)段包含關於將 貴司的資料披露予TSP的一般條款。本行將另行向 貴司發出更具體的通知並徵求 貴司的特定同意，以符合私隱條例的規定。若 貴司就作為相關服務一部分對 貴司的個人資料所作的使用有任何疑問，敬請聯絡本行或 貴司的TSP。

由 2023 年 01 月 30 日（「生效日」）起，貴司可向登入本行網頁 [www.bankcomm.com.hk](http://www.bankcomm.com.hk) 瀏覽最新的銀行服務收費表。

本行感謝 貴司一直以來的支持，並將繼續竭誠為 貴司提供優質的銀行服務。本行謹通知 貴司，如 貴司不接納上述的任何修訂，貴司須於生效日之前根據相關的現有條款終止有關賬戶或服務。如於生效日後仍保留 貴司的賬戶及/或繼續使用服務，則將被視為 閣下已接納上述之所有修訂。

閣下如有任何查詢，請於辦公時間內與本行任何分行聯絡或致電本行客戶服務熱線 398 95559。

交通銀行股份有限公司香港分行

（於中華人民共和國註冊成立的股份有限公司） 謹啟

2022 年 11 月

（本函為毋須簽署之電腦編印文件）

November 2022

Dear Customers,

### Customer Notice

To provide better and more efficient banking services to customers, Bank of Communications Co., Ltd. Hong Kong Branch ("Bank") has been keeping all products and services under regular review, and necessary amendments will be made to the relevant charges, terms and conditions. Please be informed of the following latest changes:

#### 1. Adjustment of Charges for Banking Services

With effect from 30 January 2023, our charges for the following banking services will be adjusted as follows :

The following service fees and charges will be revised (amendments shown in underlined text):

Services	Item				Charges	
General Services	Company Account Annual Administration Fee (Applicable to Overseas Company Account only)				HK\$3,000 per year	
General Services	Foreign Currency and Renminbi Notes deposit / withdrawal / processing (USD Notes deposit account excluded)				Amount exceeding the following limit: <u>RMB:10,000.-</u> <u>JPY: 200,000.-</u> <u>Other foreign currencies (USD, GBP, AUD, CAD, EUR and NZD only): 2,000.-</u>	<u>0.25% of the processing amount per transaction</u>
Outward Remittances	Telegraphic Transfer	Send out	Bank Customers	Remit to our Branches in Mainland China (include Fast Transfer)	HK\$200 per request	
				Remit to other Banks or our Overseas Branches (Note 1)	HK\$300 per request	

#### 2. Amendment of "Notice to Customers relating to the Personal Data (Privacy) Ordinance" (the "Ordinance")

We are attaching an update to our "Notice to Customers relating to the Personal Data (Privacy) Ordinance" (the "Updated PICS"). The Updated PICS explains how we collect, process and share your personal data as part of our services to you. We are required to handle your personal data in accordance with the Personal Data (Privacy) Ordinance (the "PDPO").

The Updated PICS includes changes that relate to two important developments in Hong Kong:

##### MCRA Model

MCRA Model is an important new initiative developed by the Hong Kong Association of Banks, the DTC Association and the Hong Kong S.A.R. Licensed Money Lenders Association. When you apply for a mortgage, loan or other credit product or service, the Bank will seek a credit reference report about you from a consumer credit reference agency ("CRA"). CRAs collect information about your past and present borrowing from various creditors who have made loans to you, and then provide this information to potential new lenders to help them assess your creditworthiness. At present, there is only one CRA in Hong Kong. The MCRA Model enables lenders to share and use consumer credit data through more than one CRA. Selected CRAs will not be allowed to transfer credit data outside Hong Kong without customer's consent under the requirements of the MCRA Model. The MCRA Model will be launched by the end of 2022.

##### Phase III of the Open API Framework

Under the Hong Kong Monetary Authority's Open API Framework, banks collaborate in the exchange of information with fintechs and other third party service providers ("TSPs") using technology called application programming interfaces ("API"). The Open API Framework has been introduced in phases. In January 2019, Phase I was launched. Phase I API allow banks to share public information about their products with TSPs. Phase II of the Open API Framework was launched in October 2019. Phase II API allow banks to receive applications for bank products and services from customers through the customer's interaction with a TSP. Phase III of the Open API Framework was launched in March 2022 for corporate and SME customers and was launched from June 2022 for retail customers.

Bank of Communications Co., Ltd. Hong Kong Branch (A joint stock company incorporated in the People's Republic of China with limited liability)

Address : 20 Pedder Street, Central, Hong Kong

Tel : (852) 2841 9611 Fax : (852) 2810 6993 Web : www.bankcomm.com.hk

Account service only



Phase III API allow banks to share customer account information with a TSP after obtaining your consent, for the purpose of enabling the TSP to provide services to you that you have subscribed. The customer account information that you have consented to share with TSPs, which may include your account balance and transaction information, is your personal data.

### **Summary of Changes in the Updated PICS**

We have set out an overview of key changes in the Updated PICS below:

#### **1. Changes in respect of MCRA Model**

The Updated PICS include changes concerning the collection and disclosure of consumer credit data under the MCRA Model:

##### **(a) Paragraph (c) – Collection of Personal Data from CRAs**

Paragraph (c) of the Updated PICS refers to our receipt of personal data from CRAs as part of their consumer credit reporting services.

##### **(b) Paragraph (e)(v) – Disclosure of Data to Platform Operator**

We have made it clear in paragraph (e)(v) that as part of the MCRA Model, your consumer credit data may be transferred to the operator of a centralized platform forming part of MCRA.

##### **(c) Paragraph (f), (i) to (k) and (n) – references to CRAs in plural (only applicable to the English version of the Updated PICS)**

Paragraphs (f), (i) to (k) and (n) of the Updated PICS refer to CRAs in plural, reflecting that transfers of your consumer credit data will be made to multiple CRAs under the MCRA Model instead of just to one CRA.

#### **2. Changes in respect of Phase III Open API collaborations**

The Updated PICS also incorporates a new paragraph (h), which refers to your choice to engage TSPs to provide services to you using data obtained from us using our Phase III APIs. If instructed by you to do so, we will make a disclosure of your customer data to the TSP in accordance with the specific consent that you have given. Please note that the wording of paragraph (h) refers to disclosures of your data to TSPs in very general terms. More specific consents and notifications will be separately obtained and made to you in order to meet the requirements of the PDPO.

You may access the latest version of the Charges of Banking Services by visiting our website at [www.bankcomm.com.hk](http://www.bankcomm.com.hk) from 30 January 2023 ("Effective Date") onwards.

Thank you for your support over the years and we will continue to provide you with quality services. If you do not wish to accept any of the above amendments, you shall terminate the relevant account(s) or service(s) in accordance with the relevant existing terms and conditions before the Effective Date. Maintaining the account(s) and/or continuing to use the service(s) after the Effective Date will be regarded as your acceptance of all of the above amendments.

Should you have any queries, please contact any of our branch or call our Customer Services Hotline at 398 95559 during office hours.

Yours faithfully,

**Bank of Communications Co., Ltd. Hong Kong Branch**

**(A joint stock company incorporated in the People's Republic of China with limited liability)**

(This is a computer print-out letter that requires no signature)