

# Data Privacy Notice

## Notice relating to the Personal Data (Privacy) Ordinance

We protect your privacy. Read this notice to find out how we collect, store, use and share your personal data.

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### 1 HOW WE COLLECT AND STORE YOUR DATA

#### We collect your data

- ◆ when you interact with us and use our products and services
- ◆ visit our websites (see our [Use of cookies policy](#) on our website for details of how we use cookies)
- ◆ from other people and companies, including other HSBC group companies

We may store your data locally or overseas, including in the cloud. We apply our global data standards and policies wherever your data is stored.

We're responsible for keeping your data safe in compliance with Hong Kong law.

### 2 WHAT WE USE YOUR DATA FOR

#### We use your data

- ◆ to send you direct marketing if you've consented to it
- ◆ to improve our products, services and marketing
- ◆ to help us comply with laws, regulations and requirements, including our internal policies, in or outside Hong Kong
- ◆ to detect, investigate and prevent financial crimes
- ◆ for the other purposes set out in section B

### 3 WHO WE SHARE YOUR DATA WITH

#### We share your data with

- ◆ other HSBC group companies
- ◆ third parties who help us to provide services to you or who act for us
- ◆ third parties who you consent to us sharing your data with
- ◆ local or overseas law enforcement agencies, industry bodies, regulators or authorities
- ◆ the other third parties set out in section C

We may share your data locally or overseas.

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#### You can access your data

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- ◆ correct or update your data
- ◆ explain our data policies and practices

#### You control your marketing preferences

You control what marketing you receive from us and how you receive it.

You can change this at any time by contacting us or updating your preferences on internet banking.

For PayMe users – you can change your marketing preferences on the PayMe app. You can also unsubscribe from PayMe direct marketing via emails from PayMe.

#### You can contact us

[dfv.enquiry@hsbc.com.hk](mailto:dfv.enquiry@hsbc.com.hk)

The Data Protection Officer HSBC, PO Box 72677, Kowloon Central Post Office, Hong Kong

## More details

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### A

#### Collect and store

##### We may collect

- ◆ biometric data such as your voice ID, thumb print and facial recognition data
- ◆ your geographic data and location data based on your mobile or other electronic device
- ◆ data from people who act for you or who you deal with through our services
- ◆ data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators

If you don't give us data then we may be unable to provide products or services.

We may also generate data about you

- ◆ by combining information that we and other HSBC group companies have collected about you
- ◆ based on the analysis of your interactions with us
- ◆ through the use of cookies and similar technology when you access our website or apps

### B

#### Use

##### We use your data to

- ◆ provide products and services to you including conducting credit checks
- ◆ provide personalised advertising to you on third party websites (this may involve us aggregating your data with data of others)
- ◆ help us to comply with requirements or requests that we or the HSBC group have or receive such as legal or regulatory in or outside Hong Kong . Sometimes we may have to comply and other times we may choose to voluntarily comply
- ◆ manage our business, including exercising our legal rights
- ◆ other uses relating to the above or to which you have consented

##### If you provide data about others

If you provide data to us about another person you should tell that person how we will collect, use and share their data as explained in this notice.

### C

#### Share

##### We share your data with

- ◆ local or overseas bodies or authorities such as legal, regulatory, law enforcement, government and tax and any partnerships between law enforcement and the financial sector
- ◆ any person who you hold a joint account with, people who can give instructions for you and anyone who is giving (or may give) security for your loans
- ◆ any third party who we may transfer our business or assets to so it can evaluate our business and use your data after any transfer
- ◆ partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- ◆ social media advertising partners (who can check if you hold an account with us and send our adverts to you and advertise to people who have a similar profile to you)

We may share your anonymised data with other parties not listed above. If we do this you won't be identifiable from this data.

### D

#### Direct Marketing

This is when we use your data to send you details about financial, insurance or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use data such as your demographics, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics and information from third parties when we market to you.

**We don't give your data to others for them to market their products and services to you.** If we ever wanted to do this, we'd get your separate consent.

### E

#### Your Credit Information

##### If you apply for, have, or have had, a loan including a home loan

We'll perform credit checks on you which may involve us providing your loan data to a credit reference agency (CRA). The CRA will add this data to their database, which is available to other credit providers to help them assess whether to provide you with credit.

The CRA will keep your data. You can request that we ask the CRA to delete it once you've fully repaid your loan. They will only do this if:

- ◆ none of your payments were more than 60 days overdue in the 5 years before you fully repaid your loan. If they were, the CRA will keep your data for 5 years from the date you fully paid that missed payment

- ◆ you're not declared bankrupt with an amount under your loan being written off. If you are, the CRA will delete that record after 5 years from the date you're discharged from bankruptcy (you must tell them when this happens) or 5 years from the date you fully repay the overdue loan amount

If you have a home loan, we'll ask for your consent to share previous home loan data with CRAs.

This notice will apply for as long as we store your data. We'll send you the latest version at least once a year. If we use your data for a new purpose, we'll get your consent.