

23 September 2024

**CUSTOMER NOTIFICATION –**  
**Re: Amendments to “Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited’s Data Policy etc.”**

Dear Customer,

Please be informed that we have revised the “Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited’s Data Policy etc.” (the “Updated Notice”) which will take effect from 23 October 2024 (the “Effective Date”). The summary of the amendments is available at any of our branches or “News and Announcements” in our website <https://www.publicbank.com.hk>.

Please note that the Updated Notice shall be binding on you if you continue to use our services and/or retain your bank account(s) on or after the Effective Date. Please visit any of our branches if you do not accept the amendments.

For enquiries, please contact our Data Protection Officer at (852) 2541 9222 or our branches.

Yours faithfully

**Public Bank (Hong Kong) Limited**

Note: The English version of this Notification shall prevail if there is a discrepancy between the English and Chinese version.

**Notice of Amendments to “Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited’s Data Policy etc.”**

Please be informed that we have revised the “Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited’s Data Policy etc.” (the “Updated Notice”) will take effect from 23 October 2024 (the “Effective Date”). A summary of the amendments is provided as below (the new contents are underlined and removed contents are marked with strikethrough lines):

Clause	Amendments
Paragraph (e)	Data (except data already in the public domain) held by the Bank relating to a Data Subject will be kept confidential, but <u>subject to the Data Subject’s separate consent (insofar as the Personal Information Protection Law of the People’s Republic of China (“PIPL”) is applicable to the Bank’s process and/or use of the customer’s data)</u> , the Bank may provide such information to the following parties for any of the purposes set out in paragraph (d) above, irrespective of whether the place of business of the recipient is within or outside Hong Kong, whether or not the data would be transferred outside Hong Kong and whether the data will following such disclosure be collected held processed or used by such recipient in whole or in part outside Hong Kong:
Paragraph (e) point (vi)	<u>other banks and financial services providers to whom the Data Subject has chosen to provide his information held by the Bank in connection with the provision of services to the Data Subject by those other banks and financial service providers;</u>
Paragraph (e)	<u>Such information may be transferred to a place outside Hong Kong. Insofar as the PIPL is applicable to the Bank’s process and/or use of the Data Subject’s data, we will obtain the Data Subject’s separate consent in relation to such international transfers.</u>
Paragraph (f)	<u>To the extent required under the PIPL, the Bank will, prior to sharing the Data Subject’s personal data with third parties, notify the Data Subject of the name and contact details of the recipients, the purposes and means of processing and provision of the Data Subject’s personal data, and the types of personal data to be provided and shared, and obtain the Data Subject’s separate consent to the sharing of the customer’s personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Notice and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as the PIPL is applicable to the Bank’s process and/or use of the Data Subject’s data, in accordance with the PIPL.</u>
Paragraph (h)	<u>Some of the data collected by the Bank may constitute sensitive personal data under the PIPL. The Bank will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as the PIPL is applicable to the Bank’s process and/or use of the Data Subject’s data, such sensitive personal data will be processed with the Data Subject’s separate consent.</u>

Paragraph (j)	<p><b>TRANSFER OF PERSONAL DATA TO CUSTOMER'S <u>OTHER BANKS AND THIRD PARTY SERVICE PROVIDERS USING BANK APPLICATION PROGRAMMING INTERFACES (API)</u></b></p> <p>The Bank may, in accordance with the Data Subject's instructions to the Bank, <u>other banks providing services to the Data Subject</u> or third party service providers (<u>including other financial service providers</u>) engaged by the Data Subject, transfer Data Subject's data to <u>such other banks and</u> third party service providers using the Bank's API for the purposes notified to the Data Subject by the Bank, <u>the Data Subject's other bank</u> or third party service providers and/or as consented to by the Data Subject in accordance with the Ordinance.</p>
Paragraph (k) point (vi)	<u>insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to request the Bank to delete the Data Subject's personal data;</u>
Paragraph (k) point (vii)	<u>insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to object to certain uses of the Data Subject's personal data;</u>
Paragraph (k) point (viii)	<u>insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, request an explanation of the rules governing the processing of the Data Subject's personal data;</u>
Paragraph (k) point (ix)	<u>insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to ask that the Bank transfer personal data that you have provided to the Bank to a third party of your choice under circumstances as provided under the PIPL;</u>
Paragraph (k) point (x)	<u>insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to withdraw any consent for the collection, processing or transfer of the Data Subject's personal data (the customer should note that withdrawal of their consent may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services); and</u>
Paragraph (k) point (xi)	<u>insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to have decisions arising from automated decision making (ADM) processes explained and to refuse to such decisions being made solely by ADM.</u>
Paragraph (n)	<u>In accordance with the terms of the Ordinance and (insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data) as permitted under the PIPL, the Bank may charge a reasonable fee for the processing of any data access request (whether or not by virtue of exercise of its right under the Ordinance).</u>

Please note that the revised Updated Notice shall be binding on you if you continue to use our services and/or retain your bank account(s) on or after the Effective Date. Please visit any of our branches if you do not accept the amendments.

For enquiries, please contact our Data Protection Officer at (852) 2541 9222 or our branches.

Yours faithfully

**Public Bank (Hong Kong) Limited**