

Personal Information Collection Statement (“PICS”)

Statement relating to the Personal Data (Privacy) Ordinance (“PDPO”)

1. The terms “**personal data**”, “**data subject**”, “**data user**”, “**direct marketing**”, “**data matching**”, “**data access request**”, “**data correction request**” and “**processing**” used in this PICS shall bear the meanings as assigned to such terms in the PDPO.
2. In this PICS, “**HKMC**” means The Hong Kong Mortgage Corporation Limited and the “**HKMC Group**” means one or more of the HKMC, its subsidiaries (including but not limited to HKMC Annuity Limited, HKMC Insurance Limited and HKMC Mortgage Management Limited) and subsidiary undertakings, as appropriate. The rights and obligations of each member of the HKMC Group under this PICS are several and not joint. No member of HKMC Group shall be liable for an act or omission by another member of HKMC Group.
3. The terms “**we**”, “**our**”, “**us**” means one or more members of the HKMC Group in respect of its respective Programme Customers (as defined in this PICS), as the context requires. A reference to an entity in this PICS includes any successor-in-title of that entity and, where applicable, any assignee or transferee of that entity of its rights and/or obligations in relation to the relevant Programme, as the case may be.
4. We may collect or obtain, hold and use, personal data of persons who are interested in, apply to enjoy or who are enjoying the benefit, of any of our programmes, schemes, products or services (“**Programme Customers**”, including the persons mentioned in paragraph 6 below) or other relevant individuals in connection with the provision of the relevant programmes and services to you (such as our Mortgage Purchase Programme (“**MPP**”), Mortgage Insurance Programme (“**MIP**”), SME Financing Guarantee Scheme (“**SFGS**”), Reverse Mortgage Programme (“**RMP**”), Microfinance Scheme (“**MFS**”) and Premium Loan Insurance Scheme (“**PLIS**”)) from time to time provided or operated by us (“**Programmes**”). For example, a Programme Customer includes an individual, who applies to a bank to obtain a mortgage loan which is covered by mortgage insurance issued or to be issued by us.
5. Such personal data may, depending on the Programme concerned, include but is not limited to identification information (including names, Hong Kong Identity Card numbers or passport numbers), contact details, age, personal profile,

financial information, educational and professional qualifications, credit standing, bankruptcy/debt restructuring status, information on property(ies), insurance policy(ies) and other assets held or owned as well as any information provided in the course of enquiries, processing of applications or claims, requests, complaints or feedback.

6. The personal data of persons referred to in paragraph 5 above may include the following categories of persons who are individuals:
 - (a) you as a Programme Customer;
 - (b) any of your authorised signatory(ies), or representative(s);
 - (c) in cases where a Programme Customer is a business enterprise, any of your authorised signatory(ies), representative(s), equity owner, shareholder, director or employee, or equity owner, shareholder or director of its subsidiaries, related entities or related companies; and
 - (d) any person who intends to or is providing credit support (such as a guarantee) for any Programme Customer,

in relation to a Programme.

7. Failure to provide personal data required from you and/or any persons referred to in paragraph 6 may result in us being unable to process, handle or decide on your application for the Programme or follow-up on your request, enquiry or complaint, and consequently, will result in your application for the Programme being rejected or us not being able to respond to your request, enquiry or complaint, as the case may be. The servicing of the Programme is also subject to our continued collection or obtaining, processing and use of the personal data.

PURPOSES FOR COLLECTING PERSONAL DATA

8. Personal data may be collected or obtained, held, processed and/or used by us and/or the persons set out in paragraph 9 below, to which the personal data may, depending on the Programme concerned, be disclosed and/or transferred, for the following purposes:
 - (a) assessing, administering and processing the Programme application made by or involving the Programme Customer to us and/or our business counterparts (including banks, or other financial institutions, non-

government organisations, other persons/entities participating in the Programme to offer services or products to Programme Customers (“**Programme Participants**”)) (as the case may be) and, if approved, to comply with the terms of the Programme;

- (b) operating a Programme including providing support (such as providing an administrative and operating platform in relation to the Programme and/or credit support in the form of insurance cover, guarantee or otherwise) under the Programme (“**Support**”) (for example, we provide insurance cover to banks to support the reverse mortgage loans made by them to borrowers (i.e. Programme Customers) in the RMP) and acquisition of assets under a Programme;
- (c) dealing with any loan, insurance cover or other credit support in relation to the relevant Support and/or Programme (including but not limited to reinsurance arrangements);
- (d) conducting a credit check (where appropriate);
- (e) determining and recovering (and assisting any Programme Participant in recovering) any amount of indebtedness owed under the relevant Support and/or Programme;
- (f) handling any request, feedback, claim, enquiry or complaint involving a Programme Customer and/or a Programme Participant (for example, personal data provided during a telephone enquiry on the telephone hotline of the Programme may be tape-recorded to enable us to check on and follow-up on the matter);
- (g) any internal management purposes;
- (h) in connection with any audit, checks or reviews of us, any Support and/or Programme;
- (i) administering and processing any future application by the Programme Customer for any Programme;
- (j) taking recovery action in relation to any Programme involving the Programme Customer (for example, any information provided by a Programme Customer for the MIP may be used by us in the enforcement of his/her payment obligations under any mortgage loan acquired by us under the MPP);

- (k) research or analysis purposes;
- (l) informing the Programme Customer of any updates or changes to any of our Programmes;
- (m) complying with any disclosure, reporting, payment, withholding of payment, filing or notification or other similar obligation pursuant to any judicial, statutory or regulatory requirements including compliance with applicable laws, regulations and guidelines, whether of Hong Kong or any other relevant jurisdiction which we are bound by or any failure to comply with will result in adverse consequences (sanctions, penalties, imprisonment etc.) for us or our officers and staff (for example, compliance with anti-money laundering, sanctions or anti-corruption laws);
- (n) comparing data of data subjects or other persons for credit checking, enforcement of claims, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the data subjects, and where such comparison amounts to a “**matching procedure**” under the PDPO, we shall comply with the relevant requirements under the PDPO;
- (o) preventing, detecting and co-operating in the investigation of crime, including fraud and any form of financial crime, and analysing and managing other commercial risks;
- (p) assisting and facilitating any local or foreign authorities, governmental, regulatory or judicial bodies or agencies in crime prevention, detection and investigation, and enforcement of laws;
- (q) verifying and comparing your personal data with the information or data from any government departments or agencies (including but not limited to The Hong Kong Housing Authority, The Hong Kong Housing Society, Social Welfare Department and Inland Revenue Department) and/or notifying, informing, disclosing and passing results of the verification and comparison and your personal data to the relevant government departments or agencies which may take action against you on the basis of the result of the data verification or comparison;
- (r) in connection with an actual or proposed assignment or transfer of any of our interest under any Programme;

- (s) launching, improving and promoting any Programme regardless of whether the Programme Customer had applied for it or not (for example, dissemination of information on news, activities and events relating to a Programme);
- (t) using, the name, gender, date of birth, part of identity card or passport number, contact information (including but not limited to email address, telephone number and address), information about the Programmes and/or services the Programme Customer has applied or enjoyed, in carrying out direct marketing activities to him/her from time to time in relation to (i) enhancement from time to time of the relevant Programme in relation to the Programme Customer, and (ii) when programmes, products or services of the HKMC Group may be made available to the Programme Customer (in compliance with the relevant requirements of Part 6A of the PDPO); and
- (u) any other directly related purposes pertaining to any of the above, or other purposes agreed by the Programme Customer.

TRANSFER/DISCLOSURE OF PERSONAL DATA

9. Any personal data held by us will be kept confidential but we may disclose or transfer such information to the following parties (whether within or outside Hong Kong) for or in relation to the purposes set out in paragraph 8 of this PICS:
- (a) any member of the HKMC Group (including for purposes not limited to, the direct marketing purposes set out in paragraph 8(t) above, in compliance with the relevant requirements of Part 6A of the PDPO);
 - (b) any Programme Participant in relation to the relevant Support and/or Programme or in relation to the recovery of any claims or amounts outstanding under any of the Programmes (as appropriate);
 - (c) a/an agent, valuer, contractor or third party service provider which provides administrative, application or claim processing, telecommunications, data analysis, processing and/or storage, due diligence, computer, payment, debt restructuring, debt recovery, financial, marketing, advertising, public relations services or facilities to any member of the HKMC Group;

- (d) where applicable, any reinsurers (including any re-reinsurers of such reinsurers) of, or any entity providing financial support in relation to, the relevant Support and/or Programme;
- (e) a/an auditor, accountant, tax adviser, lawyer, consultant or other professional adviser;
- (f) any court, tribunal, administrative, governmental or regulatory body in relation to the purposes set out in paragraph 8(m), (o), (p) and (q);
- (g) person(s) with Programme Customer's consent;
- (h) any actual or proposed assignee or transferee of any of our interests under any Programme;
- (i) any debt collection agencies (in the event of default under any of the Programmes involving the Programme Customer, where applicable);
- (j) any co-applicant under any Programme, and any person proposing to provide or is providing financial support for the Programme Customer's obligations under any Programme; and
- (k) any person (such as a trustee in bankruptcy, liquidator or receiver) acting on our behalf of in connection with any insolvency or other analogous proceeding (including but not limited to bankruptcy, winding-up or receivership) relating to the Programme Customer which affects any relevant Support and/or Programme (as applicable).

DATA ACCESS AND CORRECTION RIGHT

10. In accordance with the PDPO, you have the right to check whether we hold your personal data and to require us to provide a copy of such personal data and to correct any of your personal data which is inaccurate. Such requests can be made in writing using the form prescribed by Privacy Commissioner for Personal Data (which can be downloaded from the website www.pcpd.org.hk) to the following officer designated to handle such requests at the following address:

The Data Protection Officer
The HKMC Group
34/F Cosco Tower (High Block)
Grand Millennium Plaza

183 Queen's Road Central
Hong Kong

We have the right to charge a fee which is not excessive for the processing of any such access request.

11. We keep personal data only for a period reasonably necessary for any of the purposes set out in paragraph 8 above or as prescribed or permitted by applicable laws and regulations.
12. Should you have any query on this PICS, please do not hesitate to contact our Data Protection Officer whose contact details are set out in paragraph 10 above.
13. Nothing in this PICS shall limit your rights under the PDPO.

AMENDMENTS TO THIS PICS

14. We reserve the right, at any time, to add to, change, update or modify this PICS, by notifying you of such change, update or modification either on our website or in writing. Any such change, update or modification will be effective immediately upon posting.

May 2018

Issued by the HKMC Group

收集個人資料聲明

(「本聲明」)

就個人資料(私隱)條例(「條例」)作出的聲明

1. 「本聲明」中使用的「個人資料」、「資料當事人」、「資料使用者」、「直接促銷」、「核對程序」、「查詢資料要求」、「改正資料要求」、及「處理」，具有「條例」中規定的含義。
2. 就本聲明而言，「按揭證券公司」指香港按揭證券有限公司，而「按揭證券公司集團」指任何一間或多間按揭證券公司及其附屬公司(包括但不限於香港年金有限公司、香港按揭保險有限公司、香港按揭管理有限公司)及附屬企業，如適用。按揭證券公司集團每一成員在本聲明下的權利和義務，均為單獨而非連帶的。對於按揭證券公司集團另一成員的任何作為或不作為，按揭證券公司集團的任何其他成員概不承擔任何責任。
3. 本聲明中使用的「我們」、「我們的」指對於有關的計劃客戶(本聲明中有定義)而言，就內容需要，任何一間或多間按揭證券公司集團的成員。在本聲明中的公司，包括該公司的繼承人，及該公司關於有關計劃的權利及／或責任的任何承讓人或受讓人(如適用)，視情況而定。
4. 對有意申請或現正受惠於由我們不時提供或營運的任何計劃、項目、產品或服務(例如購買按揭貸款計劃、按揭保險計劃、中小企融資擔保計劃、安老按揭計劃、小型貸款計劃及補價易貸款保險計劃)(「計劃」)以及對其有興趣的人士(「計劃客戶」，包括下述第 6 段的人士)或就提供有關計劃及服務予閣下有關的其他相關人士，我們收集或索取，並持有他們的個人資料。例如，計劃客戶包括向銀行申請按揭，而由我們提供或將會提供按揭保險的相關人士。
5. 該個人資料(視乎涉及的計劃而定)可能包括但不限於身分確認資料(包括姓名、香港身分證號碼或護照號碼)、聯絡資料、年齡、個人簡歷、銀行賬戶資料、教育背景及專業資格、過往貸款記錄、破產／債務重組狀況、所持有或擁有的物業、保險單和其他資產的資料，及於查詢、處理申請或索償、要求、投訴或回饋意見期間所提供的任何資料。
6. 上述第 5 段所述該等人士的個人資料會包括相關計劃下以下類別之人士：

- (a) 閣下作為計劃客戶；
 - (b) 閣下的授權人或代表；
 - (c) 若計劃客戶為商業團體或企業，其授權人或代表、出資方、股東、董事或僱員，或其附屬企業或關聯公司或企業的出資方、股東或董事；及
 - (d) 任何有意或正為任何計劃客戶提供信貸支援（例如擔保）的人士。
7. 若閣下、或上述第 6 段的人士未能提供個人資料，將可能導致我們未能處理、辦理或考慮閣下的申請，跟進閣下之要求、查詢及投訴，從而引致閣下的申請被拒，或我們未能跟進閣下之要求、查詢及投訴，視情況而定。我們需繼續索取並使用個人資料，從而就該計劃提供服務。

收集個人資料的目的

8. 我們及下述第 9 段所列各人士可為下述目的(視相關計劃而定)收集、索取、持有、處理及／或使用個人資料，並向其披露及／或轉移個人資料：
- (a) 評估、管理及處理由計劃客戶向擔任我們的商業伙伴（包括銀行或其他財務機構、非政府機構及其他參與我們計劃的人士／實體（「**計劃參與者**」））及／或我們（視情況而定）所作出或參與的計劃申請，如獲批核，遵守該計劃的條款；
 - (b) 營運計劃，包括在該計劃下提供支援（例如就我們的計劃提供行政和營運平台及／或以保險、擔保或其他形式提供信貸支援）（例如，於我們的安老按揭計劃中，我們會向銀行提供保險以支援其向借款人(即計劃客戶)發放的安老按揭貸款）（「**支援**」），及於計劃下購置資產；
 - (c) 處理與相關支援及／或計劃有關的任何貸款、保險或其他信貸支援（包括但不限於再保險安排）；
 - (d) 進行信貸審查（如有需要）；

- (e) 釐定及追討(及協助計劃參與者追討)在相關支援及／或計劃下的任何負債款額；
- (f) 辦理牽涉計劃客戶及／或計劃參與者的任何要求、回饋意見、申索、查詢或投訴（例如於電話查詢相關計劃時所提供的個人資料，或在電話熱線中的對話內容會被錄音，以供我們查證並跟進事宜）；
- (g) 任何內部管理用途；
- (h) 有關對我們、任何支援及／或計劃的任何審計、審查或審閱；
- (i) 管理及處理計劃客戶就任何計劃作出的任何日後申請；
- (j) 對計劃客戶牽涉的任何計劃進行追討（例如，就我們在購買按揭貸款計劃下所取得的任何按揭貸款下而言，當我們強制執行計劃客戶在該任何貸款中的付款責任時，我們可能會使用他／她於按揭保險計劃下所提供的任何資料）；
- (k) 資料搜集研究或統計資料分析用途；
- (l) 通知計劃客戶我們任何計劃的任何更新或變更；
- (m) 依照任何司法、法定或規管要求，遵守任何披露、呈報、支付款項、預扣款項、存檔、或通知或其他類似的責任（包括依從適用的法律、規例及指引）（不論是香港或其他相關司法管轄區），而我們受其約束，或如未能遵守，會引致我們或我們的主管人員及員工遭受到不利後果（制裁、懲罰或監禁等）（例如依從打擊洗錢、制裁或反貪污法律）；
- (n) 與資料當事人或其他人士的資料比較以進行信貸調查、執行索償、資料核實或以其他方法產生或核實資料，不論有關比較是否為對該資料當事人採取不利行動而推行（若有關比較構成個人資料私隱條例下的「核對程序」，我們須合乎個人資料私隱條例下的相關要求）；
- (o) 防止、偵查、及配合罪案調查，包括欺詐及任何形式的金融罪行，及分析及管理其他商業風險；

- (p) 協助及促使任何本地或外國的執法機構、政府、監管或司法機關或機構，以防止、偵查及調查任何罪案，及執行法規；
- (q) 比較及核實你的個人資料與政府部門（包括但不限於香港房屋委員會、香港房屋協會、社會福利處及稅務局）所提供的資料，及/或通知、通報、披露及將比較及核實的結果提供予該等相關政府部門或機構，而它們就有關結果有可能向你作出行動；
- (r) 有關實際或建議轉讓或轉移我們在任何計劃下的利益；
- (s) 推出、改善及推廣任何計劃，不論計劃客戶有否申請該計劃（例如發佈與某計劃有關的新聞、活動及項目的資料）；
- (t) （在乎合條例第 6A 部的相關要求下）使用閣下的姓名、性別、出生日期、部份身份證號碼、或護照號碼、聯絡資料(包括但不限於電郵地址、電話號碼及地址)、計劃客戶所申請或受惠的計劃及/或服務的資料就 (i) 計劃客戶相關的計劃的優化措施及 (ii) 在按揭證券公司集團向計劃客戶提供計劃、產品或服務時，不時向閣下進行直接促銷活動；及
- (u) 與上述任何目的直接有關的其他相關目的或計劃客戶同意的其他目的。

個人資料的轉移／披露

9. 我們持有的任何個人資料會予以保密，但我們可根據本聲明第 8 段所列的目的，向以下任何各人士提供該有關個人資料（不論在香港境內或境外）：
- (a) 按揭證券公司集團任何成員（以作包括但不限於，在乎合條例第 6A 部的相關要求下，上述第 8(t)段所列的直接促銷用途）；
 - (b) 任何與支援及／或計劃有關的、或與追討有關計劃項下的索償及欠款有關的計劃參與者（視何者適當而定）；
 - (c) 向任何按揭證券公司集團成員提供行政、申請或索償處理、通訊、資料處理及／或存儲、盡職調查、電腦、付款、債務重組、債務追討、

財務、推廣、廣告宣傳、公關服務或設施的經紀、承辦商或第三方服務供應商；

- (d) 如適用，相關支援及／或計劃下的任何再保險人（包括該再保險人的任何再保險人），或就相關支援及／或計劃提供財務支援的任何實體；
- (e) 任何核數師、會計師、稅務顧問、律師、顧問、或其他專業顧問；
- (f) 就上述第 8(m)、(o)、(p)及(q)段所列的用途，任何法院、裁判院、行政、政府或規管機構；
- (g) 計劃客戶同意的人士；
- (h) 我們在任何計劃中的任何利益的任何實際或建議承讓人或受讓人；
- (i) 任何債務追收公司（在任何計劃下牽涉計劃客戶違約，視何者適用而定）；
- (j) 任何計劃下的任何共同申請人，及就計劃客戶在任何計劃所承擔的責任建議提供或正在提供財務支援的任何人士；及
- (k) 在有關計劃客戶並會影響相關支援及／或計劃的任何破產或類似的訴訟中（包括但不限於破產、清盤或接管）（視何者適用而定），代表我們的任何人士（例如破產案受託人、清盤人或接管人）。

查閱及更改個人資料的權利

10. 根據條例，閣下有權向我們查詢是否持有閣下的個人資料，要求我們向閣下提供該個人資料的副本，及更正不準確的個人資料。有關查詢或要求可用個人資料私隱專員公署所訂明的表格（表格可於“www.pcpd.org.hk”網址下載），以書面送交以下地址向以下負責處理申請的主任提出：

個人資料保障主任
香港按揭證券有限公司
香港皇后大道中 183 號
新紀元廣場
中遠大廈(高座) 34 樓

我們有權就處理該查閱要求向閣下收取並非超乎適度的費用。

11. 我們只會為上述第 8 段所列出的目的、或適用的法例及法規所訂明或許可的目的，將個人資料保存一段合理的時間。
12. 若閣下對本聲明有任何疑問，請按上述第 10 段的資料與我們的個人資料保障主任聯絡。
13. 本聲明並不限制閣下在條例下的權利。

本聲明的修改

14. 我們保留權利不時在我們的網頁或以書面通知閣下，以增補、改變、更新及修訂本聲明。該等增補、改變、更新及修訂一經上載或寄出後，即時生效。

二零一八年五月
由按揭證券公司集團所發出