

## **Privacy Policy Statement of Sumitomo Mitsui Banking Corporation (“SMBC”), Hong Kong Branch (the “Bank”)**

### **1. COMMITMENT TO PROTECTING PERSONAL DATA PRIVACY**

- 1.1 The purpose of this Privacy Policy Statement is to set out the policies and practices of the Bank’s commitment to protecting the privacy of personal data in accordance with the data protection principles and other provisions of the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong, the “Ordinance”).
- 1.2 The Bank may collect, use and transfer personal data (as defined in the Ordinance) in accordance with the purposes set out in the relevant notices relating to the Personal Data (Privacy) Ordinance (collectively, the “Notices”) or other purposes as specified by the Bank in writing for which such personal data is collected. The Bank will ensure that the personal data is only used and transferred in accordance with such purposes as notified upon collection, unless consent is obtained from the individual (including any of the customers, employees, business entities or other individuals) concerned (the “Data Subject”) or such use or transfer is otherwise permitted by laws.

### **2. KINDS OF PERSONAL DATA HELD BY THE BANK**

- 2.1 There are three broad categories of personal data held in the Bank. They are personal data contained in: (i) customer records; (ii) personnel records; and (iii) records of other individuals (other than customer records and personnel records).
- 2.2 Customer records include records containing information provided by customers (including prospective customers) (in the context of this Privacy Policy Statement, including all or any of the customers’ and prospective customers’ signers, directors, shareholders, officers and managers or individual beneficial owners) and collected in connection with the opening or continuation of accounts, the establishment or continuation of banking facilities or in the ordinary course of the continuation of the banking relationship with the customers (for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Bank, by means of documentation or telephone recording system, as the case may be). Personal data contained in the customer records may include the following:
- (a) personal particulars (e.g. name, address, occupation, contact details, date of birth, nationality and/or identity card and/or passport details);
  - (b) employment details (e.g. current employer, position, nature of position and/or salary);
  - (c) details about financial needs (e.g. investments, risk profile, investment objectives, investment experience, properties and/or assets);
  - (d) financial details (e.g. income, expenses, liabilities and/or credit history);
  - (e) images of documentation, data in digital or other format and/or voice recordings of conversations captured in telephone recording system;
  - (f) specimen signatures;
  - (g) banking information (e.g. account numbers and banking transactions); and
  - (h) tax and insurance information.
- 2.3 Personnel records include all records and/or files containing information and/or personal data provided by the Data Subjects or otherwise to the Bank (including any of the family members of the employees, potential employees and former employees of the Bank, as applicable) relating to employment and/or engagement applications, the employment and/or engagement, health data, human or other resources management and/or monitoring or security control of any facility, premises, equipment or system. Personal data in the personnel records may include the following:
- (a) personal particulars (e.g. name, address, contact details, date of birth, nationality and/or identity card and/or passport details);
  - (b) employment and/or engagement details (e.g. employer, position and nature of position);
  - (c) education and professional qualifications and other information required by the Bank to satisfy the requirements under applicable laws, rules, regulations, policies, codes, circulars, directives, guidelines, guidance and other similar documents;
  - (d) references obtained from current or former employers and/or principals (either directly or via any agent conducting Checks (as defined in paragraph 3.2(I) below) for and on behalf of the Bank and/or any of the Bank’s group companies (as defined in paragraph 3.1(h) below) or other sources;
  - (e) records of remuneration and benefits, job postings, transfer and training, employee surveys, medical checks, leave, medical claims, performance review reports and/or disciplinary records;
  - (f) conduct related information (including but not limited to (i) breach of legal or regulatory requirements; (ii) incidents which cast doubt on the employee’s honesty and integrity; (iii) misconduct reports filed with

regulators; (iv) internal or external disciplinary actions arising from conduct matters; and (v) ongoing internal investigations);

- (g) relevant health and vaccination status (including but not limited to relevant vaccination proof and related records, proof of medical exemption for relevant vaccination, particular test requirements and results, and relevant infection records), travel histories, quarantine requirements, relevant location information and other relevant close contact information;
- (h) biometric data (e.g. facial images or otherwise), or data in digital or other format (including, without limitation, records of access to the Bank's premises, computers and/or system servers);
- (i) provident fund schemes participation (if applicable);
- (j) tax and insurance information; and
- (k) other operational and administrative records that contain personal data.

2.4 In addition, all personnel records may include records and/or files containing information and data provided by (i) any of the Bank's group companies and (ii) suppliers, contractors, sub-contractors, agents, professional advisers, third party service providers, business partners, landlords, tenants, visitors and other contractual counterparties of the Bank and any Bank's group companies (as defined in paragraph 3.1(h) below) (including the employees and other representatives of the abovementioned parties (as applicable)) in connection with the provision of supplies or services to support the Bank's or any Bank's group company's business, operations and office administration, and the provision of operational, administrative and/or other service support by the Bank or any Bank's group company in the course of business collaboration amongst the Bank and/or the Bank's group companies.

2.5 Records of other individuals (other than customer records and personnel records) include records containing information provided by (i) any of the Bank's group companies (as defined in paragraph 3.1(h) below) and (ii) suppliers, contractors, sub-contractors, agents, professional advisers, third party service providers, business partners, landlords, tenants, visitors and other contractual counterparties of the Bank and any Bank's group companies (including the employees and other representatives of the abovementioned parties (as applicable)) in connection with the provision of supplies or services to support the Bank's or any Bank's group company's business, operations and office administration, and the provision of operational, administrative and/or other service support by the Bank, any Bank's group companies and/or other business entities (as the case may be) in the course of business collaboration amongst the Bank, the Bank's group companies and/or other business entities (as the case may be). Personal data contained in the records of other individuals (other than customer records and personnel records) may include the following:

- (a) personal particulars (e.g. name, address, contact details and/or identity card and/or passport details);
- (b) employment details (e.g. employer, position and nature of position);
- (c) education and professional qualifications and other information required by the Bank to satisfy the requirements under applicable laws, rules, regulations, policies, codes, circulars, directives, guidelines, guidance and other similar documents;
- (d) relevant health and vaccination status (including but not limited to relevant vaccination proof and related records, proof of medical exemption for relevant vaccination, particular test requirements and results, and relevant infection records), travel histories, quarantine requirements, relevant location information and other relevant close contact information;
- (e) records of access to the Bank's premises, computers and/or system servers; and
- (f) other operational and administrative records that contain personal data.

2.6 In addition to the above, the Bank may also collect and hold other kinds of personal data which it needs in the light of experience and the specific nature of its business.

### 3. MAIN PURPOSES OF KEEPING PERSONAL DATA

3.1 The purposes for which personal data held in the customer records may be collected and used are as follows:

- (a) considering and processing applications for banking services, products and facilities and the daily operation of such banking services, products and facilities provided to customers/Data Subjects;
- (b) conducting credit checks at the time of application of credit and at the time of regular or special reviews which normally will take place one or more times each year;
- (c) creating and maintaining the Bank's credit scoring models;
- (d) assisting other financial institutions or credit reference agencies to conduct credit checks and collect debts;
- (e) ensuring ongoing credit worthiness of customers/Data Subjects;
- (f) arranging for insurance coverage relevant to credit facilities or banking services provided to customers/Data Subjects, and conducting risks management;
- (g)
  - (1) designing financial services or related products or improving products and services for customers/Data Subjects' use;
  - (2) conducting analysis of requirements or needs of customers (including prospective customers), evaluating, discussing, proposing and/or providing various banking or financial products and/or

services that would more accurately reflect customers' needs and which may be made available from the Bank, any Bank's group companies and/or other business entities (as the case may be);

- (h) marketing and/or providing services or products of the Bank, the Bank's head office in Japan and/or any of the branches of SMBC and/or the Bank's holding company, Sumitomo Mitsui Financial Group, Inc., and each of the subsidiaries, associated companies and/or affiliates, whether within or outside Hong Kong, of each of SMBC and Sumitomo Mitsui Financial Group, Inc. (each "Bank's group company" and collectively, "Bank's group companies"), third party financial institutions and/or selected companies (in respect of which the Bank may or may not be remunerated);
- (i) determining the amount of indebtedness owed to or by customers;
- (j) collection of amounts outstanding from customers and those providing security for customer's obligations;
- (k) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank and/or any Bank's group company or that it is expected to comply according to:
  - (1) any laws, rules or regulations binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future (including without limitation, the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
  - (2) any policies, codes, circulars, directives, guidelines, guidance or other similar documents given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future (including without limitation, guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
  - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank and/or any Bank's group company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
- (l) enabling any actual or proposed participant or sub-participant in, or assignee, novatee or transferee of any of the Bank's rights and/or obligations in relation to the customer/Data Subject, to evaluate the proposed transaction;
- (m) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information among the Bank and the Bank's group companies and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (n) monitoring for quality or security control and/or for compliance with legal, regulatory and professional standards; and
- (o) all other incidental and associated purposes relating to the above.

3.2 The purposes for which personal data held in the personnel records may be collected and used are as follows:

- (a) daily operation of the Bank;
- (b) recruitment exercise, processing employment, service engagement and/or onboarding applications, various on-going human resources management purposes including without limitation assessing performance and suitability of continuance in employment with, service to and/or other engagement or arrangement with the Bank and/or any Bank's group companies;
- (c) determining and reviewing salaries, bonuses, compensation and other benefits (if applicable);
- (d) consideration for promotion, training, staff development, job posting (including but not limited to secondment, transfer to/from or otherwise dual hatting with any Bank's group companies) and better employees or personnel engagement;
- (e) provision of intra-group services or implementation of any kind of business collaboration among the Bank's group companies, and/or establishing or maintaining business relationship or arrangements with the Bank or any Bank's Group Company;
- (f) exploring the possibility or entering into business, contractual or other kind of relationship or arrangements with the individuals and/or entities relating to the individuals and/or conducting due diligence therefor;
- (g) assessing, monitoring and evaluating the ability and/or suitability of the entities relating to the individuals to be agents, service providers or business partners of the Bank;
- (h) arranging training, and administering and processing training records and results;
- (i) global budget and expenses management, planning and development of business and operational strategies;
- (j) consideration of eligibility for and administration of staff loans, compensation, awards and other benefits and entitlements (if applicable);

- (k) administering payroll, allowances, reimbursements, insurance, provident fund scheme, tax returns, leave applications and other benefits (if applicable);
- (l) transferring to any of the Bank's group companies and any authorised service providers, contractors and/or agencies of the Bank or any of the relevant Bank's group companies for conducting pre-employment and/or pre-engagement screening, vetting, background and other ongoing checks (the "Checks") on the relevant Data Subjects before and during employment with the Bank and/or service engagement with the Bank or any Bank's group companies. The Checks may include seeking further references from the individual employee's previous employer(s) and/or principals and verifying all relevant records with other relevant persons, third parties and/or institution(s);
- (m) providing employment and/or other kind of relevant engagement references (which may include all or any part of the personnel records in relation to a Data Subject maintained by the Bank and/or from any of the relevant Bank's group companies from time to time) pursuant to any request of the prospective employers or principals who wish to employ and/or engage the services of that data subject or otherwise in accordance with the legal and regulatory requirements applicable to the Bank or any of the Bank's group companies;
- (n) user identification or verification for accessing and using any facilities, premises, equipment and/or systems provided by the Bank and/or any Bank's group company (including but not limited to remote access system or access to premises);
- (o) safeguarding employees' health and that of the other Data Subjects, occupants, visitors or any other individuals at the Bank's office during pandemic, emergency or contingent situation or where necessary, deploying epidemic prevention and control or any other applicable or necessary emergency or contingency measures in the workplace or premises and making suitable business and operational arrangements;
- (p) monitoring for quality or security control and/or for compliance with legal, regulatory and professional standards and the internal policies, procedures and rules of the Bank and any relevant Bank's group companies;
- (q) detecting and/or investigating breaches of any relevant law or regulation;
- (r) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information among the Bank and the Bank's group companies and/or any other use of data and information in accordance with any group-wide programmes for compliance with any relevant laws and regulations and/or for enhancing employees and/or personnel engagement or group sharing of resources or personnel;
- (s) the purposes as referred to in paragraphs 3.1(k) and 3.1(m) above; and
- (t) all other incidental and associated purposes relating to the above.

3.3 The purposes for which personal data held in the records of other individuals (other than customer records and personnel records) may be collected and used are as follows:

- (a) establishing or maintaining business relationship with the Bank or any Bank's group company, or offering more diversified business solutions to customers or prospective customers of the Bank and any Bank's group company in view of their business needs through the introduction of other Bank's group companies and/or business entities;
- (b) receiving supplies or services from or by the Bank or any Bank's group company;
- (c) providing supplies or services (including the Bank's premises, equipment, computers and/or system servers, supporting facilities, operational and/or administrative arrangements (for example, during disasters recovery and business contingency planning and drill)) to any Bank's group companies;
- (d) assessing, engaging, managing, monitoring and evaluating the suppliers, contractors, sub-contractors, agents, professional advisors, third party service providers, insurers, business partners and/or other contractual parties;
- (e) managing, monitoring and assessing the landlord and tenant relationship and/or the licensor and licensee relationship with the relevant parties;
- (f) arranging for insurance coverage relevant to the services, facilities or premises provided in accordance with the service agreements, engagement, collaboration, operational and administrative arrangements concerned;
- (g) facilitating the Bank's daily operation, administration, security and access controls;
- (h) safeguarding health of employees, occupants and visitors at the Bank's office during pandemic or where necessary, deploying epidemic prevention and control measures in the workplace and making suitable business and operational arrangements;
- (i) conducting any action to meet the Bank's obligations or those of the Bank's group companies to comply with any regulatory requests from the authorities;
- (j) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information among the Bank and Bank's group companies and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (k) the purposes as referred to in paragraphs 3.1(k) and 3.1(m) above; and
- (l) all other incidental and associated purposes relating to the above.

- 3.4 Other kinds of personal data are collected and kept by the Bank for various purposes in accordance with the relevant terms and conditions, and/or other relevant agreements which govern the relationship between the individual concerned and the Bank.

#### **4. SECURITY OF PERSONAL DATA AND OUTSOURCING ARRANGEMENTS**

- 4.1 It is the policy of the Bank to ensure an appropriate level of protection for personal data in order to prevent unauthorized or accidental access, processing, erasure, use or transfer of such data.
- 4.2 If the Bank engages a data processor (whether within or outside Hong Kong) to process personal data on the Bank's behalf, the Bank will adopt contractual or other means to prevent unauthorized or accidental access, processing, erasure, loss, use or transfer of the personal data transferred to the data processor for processing.

#### **5. DISCLOSURE AND SHARING OF PERSONAL DATA**

- 5.1 Personal data held by the Bank will be kept confidential, but the Bank may provide such information to any Bank's group companies or to third parties, whether within or outside Hong Kong, for the purposes set out in paragraph 3 above.
- 5.2 Information about the third parties with whom the Bank may share personal data is set out in the Notices, the relevant terms and conditions and/or other agreements that govern the relationship between the individual concerned and the Bank.

#### **6. RETENTION OF PERSONAL DATA**

Personal data kept by the Bank is retained as long as the purpose for which it was collected remains and until it is no longer necessary for the fulfillment of the purpose for which it is or is to be used. Different retention periods apply to the various kinds of personal data collected. As a general rule, the retention period is 7 years after termination of the banking, employment, business collaboration, servicing and/or contractual relationship (as the case may be) with the Bank unless otherwise expressly specified in the Notices or the other relevant documents.

#### **7. COLLECTION OF INFORMATION ONLINE**

- 7.1 This part of the Privacy Policy Statement is limited to the information collected on the Bank's websites when customers log in to use the secure online services provided by the Bank. The Bank's websites are designed to use cookies to collect information about how customers use them.
- 7.2 Use of Cookies, Tags and Web Logs, etc.
  - (a) Cookies are small pieces of data transmitted from a web server to a web browser. Cookie data is stored on a local hard drive such that the web server can later read back the cookie data from a web browser. This is useful for allowing a website to maintain information on a particular customer.
  - (b) Cookies are designed to be read only by the website that provides them. Cookies cannot be used to obtain data from a customer's hard drive, get a customer's email address or gather a customer's sensitive information.
  - (c) The Bank uses cookies, tags and web tags, etc., to identify customers' web browser for the following purposes:
    - (1) Session identifier  
The Bank will not store user's sensitive information in cookies. Once a session is established, all the communications will use the cookies to identify a customer.
    - (2) Analytical Tracking  
Customers' visit to the Bank's websites will be recorded for analysis and information may be collected through technologies such as cookies, tags and web logs, etc. The information collected is anonymous research data and no personally identifiable information is collected. The Bank collects the information mainly to understand more about its customers including their demographics, interests and usage patterns.
    - (3) Functionality  
Strictly necessary cookies are used to record customers' language preference to personalize the content for the customers on the Bank's websites.

- 7.3 There are sections of the Bank's websites where the Bank asks for information including personal data when customers log in to use the secure online services provided by the Bank. In such cases, the relevant terms and conditions and/or other agreements for these services are applicable.

#### **8. DATA ACCESS AND CORRECTION**

- 8.1 Under and in accordance with the terms of the Ordinance, any Data Subject, or a "relevant person" (as defined in the Ordinance) on behalf of a Data Subject, has the right, where applicable, by way of a data access request (as defined in the Ordinance):
  - (a) to check whether the Bank holds personal data about such Data Subject and if so, to require the Bank to provide a copy of the relevant personal data;

- (b) to require the Bank to correct any personal data relating to such Data Subject which is inaccurate; and
  - (c) to ascertain the Bank's policies and practices in relation to personal data and to be informed of the kind of personal data held by the Bank.
- 8.2 Except where there are valid grounds for refusal in accordance with the Ordinance, the Bank shall comply with a data access request within 40 calendar days after receiving it. 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.
- 8.3 The person to whom requests for access to personal data or correction of personal data or for information regarding policies and practices and kinds of personal data held are to be addressed is as follows:
- Data Protection Officer  
Sumitomo Mitsui Banking Corporation  
Hong Kong Branch  
8/F, One International Finance Centre  
1 Harbour View Street  
Central  
Hong Kong

[June] 2024

Note: In case of discrepancies between the English and Chinese versions, the English version shall prevail.

GPD(6/2024)