HANG SENG COMMERCIAL CARD DIRECT DEBIT AUTHORISATION FORM

致: 恒生銀行有限公司(「恒生」)

To: Hang Seng Bank Limited ("Hang Seng")

填妥表格後請交回任何一間恒生商務理財中心、分行或寄回九龍中央郵政局郵箱74147號。

Please complete and return to any Hang Seng Business Banking Centre, branch or mail to P.O. Box 74147 Kowloon Central Post Office.

要 事 項 : 辦理是項自動轉賬付款指示之手續需時4 - 6星期,手續辦妥後,「BY AUTOPAY」字樣將會顯示於有關恒生商務卡(「商務卡」)之月結單上,以確認有關之自動轉賬付款安排經已生效。於自動轉賬付款安排生效前,請暫時以其他付款方式繳付商務卡賬項。

I PORTANT : The processing of the autopay instruction takes approximately 4 - 6 weeks. The words "BY AUTOPAY" will be shown on relevant Hang

IMPORTANT :

Seng Commercial Card ("Commercial Card") monthly statement(s) to confirm that the autopay arrangement has become effective upon completion of instruction. Until the autopay arrangement becomes effective, please settle your Commercial Card(s) payment by other

payment methods.

收款之一方(受益人)

Name of Party to be Credited (The Beneficiary)

銀行編號 Bank No. 分行編號 收款戶口之號碼

Branch No. A/C No. to be Credited

0 2 4 2 5 2 9 6 8 9 6 1 0 0 1

HANG SENG BANK LIMITED

本人(等)/本公司現授權本人(等)/本公司之下述銀行,(根據受益人不時給予本人(等)/本公司銀行之指示)自本人(等)/本公司之戶口內轉賬予上述受益人。

本人(等)/本公司同意本人(等)/本公司之銀行毋須證實該等轉賬通知是否已交予本人(等)/本公司。 如因該等轉脹而令本人(等)/本公司之戶口出現透支(或令當時之透支增加)·本人(等)/本公司與共同及個別承擔全部責任。

/本公司同意如本人(等)/本公司之戸口並無足夠款項支付該等授權轉賬・本人(等)/本公司之銀行有權不予轉賬・且銀行可收取慣常之收費・並可隨時以 1星期書面通知取消本授權書。

本人(等)/本公司同意受益人可不時通知本人(等)/本公司之銀行更改以下商務卡戶口號碼而毋須諮詢本人(等)/本公司。

本授權書將繼續生效直至另行通知為止。

本人(等)/本公司同意本人(等)/本公司取消或更改本授權書之任何通知・須於取消/更改生效日最少7個工作天之前交本人(等)/本公司之銀行。

I/We authorise my/our below named Bank to effect transfers from my/our account to that of the above named Beneficiary in accordance with such instructions as my/our Bank may receive from the Beneficiary from time to time.

I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.

I/We jointly and severally accept full responsibility for any overdraft (or increase in the existing overdraft) on my/our account which may arise as a result of any transfer(s).

I/We agree that should there be insufficient funds in my/our account to meet any transfer authorised by this authorisation, my/our Bank shall be entitled, in its discretion, not to effect such transfer in which event my/our Bank may make the usual charge and that it may cancel this authorisation by 1 week written notice at any time.

I/We agree that the Beneficiary may from time to time change the Commercial Card Account Number(s) below referred to by notice to my/our Bank without further reference from me/us.

This authorisation shall have effect until further notice.

I/We agree that any notice of cancellation or variation of this authorisation which I/we may give to my/our Bank shall be given at least 7 working days prior to the date on which such cancellation/variation is to take effect.

付款銀行戶口 To Debit From

(如繳付人民幣鑽石商務卡賬項,付款戶口必須為恒生人民幣存款戶口,但不適用於指定商戶之人民幣戶口 To settle the payment of RMB Diamond Commercial Card account, the debit account must be a Hang Seng RMB deposit account, but not applicable to the Designated Business Customer's RMB account)

本人(等)/本公司之銀行名稱My/Our Bank Name

本人(等)/本公司在結單	/存摺上所紀錄之英文名稱 Mv/Qu	r English Name(s) as	Recorded on the Statement/Passbook

	銀行編號 Bank No.	本人(等)/本公司之戶口號碼 My/Our Account No.																	
	繳付戶口 To Pay For (如為新申請之客戶,此欄由恒生填寫 For new card applicant, this section will be filled by Hang Seng)																		
	債務之參考(商務卡戶口號碼 Debtor's Reference (Commercia	,		Ш			-				-				-		L		
債務之參考(商務卡戶口號碼 2) Debtor's Reference (Commercial Card Account Number 2)						-				-				-					
	信務之級老(商務上戶口號碼	3)																	

Debtor's Reference (Commercial Card Account Number 3) 債務之參考(商務卡戶口號碼4)

Debtor's Reference (Commercial Card Account Number 4) 債務之參考(商務卡戶口號碼5)

Debtor's Reference (Commercial Card Account Number 5)

債務之參考(商務卡戶口號碼6)

Debtor's Reference (Commercial Card Account Number 6)

付款指示 Payment Instruction

請在適當方格內加上「✔」(請確保戶口有足夠結存作自動轉賬付款之用)。

Please "✓" if appropriate (Please allow sufficient fund in the account for repayment by autopay)

- □ 自動轉賬支付商務卡月結單上「總結欠」金額 Autopay "NEW BALANCE" amount shown on the Commercial Card Monthly Statement
- □ 自動轉賬支付商務卡月結單上「最低還款額」 Autopay "MINIMUM PAYMENT AMOUNT" shown on the Commercial Card Monthly Statement
- 自動轉賬支付商務卡月結單上「總結欠」金額的______%或其「最低還款額」(以較高者為準)* Autopay______ or the "MINIMUM PAYMENT AMOUNT" shown on the Commercial Card Monthly Statement (whichever is higher)* _% of "NEW BALANCE" amount
- 付款百分比必須為整數,並建議設定付款百分比為5之倍數。

The payment percentage is required to be an integer and it is suggested to set a payment percentage in a multiplier of 5

本人(等)/本公司之簽名及/或公司印章 My/Our Signature(s) and/or Company Chop

日期 Date

X

(請使用閣下/貴公司付款銀行之印鑑簽署及/或蓋章 Please use the signature(s) and/or chop filed with your paying bank)





私隱聲明

致各客戶及其他個別人士關於個人資料(私隱)條例(「條例」)的通知 我們致力保護你的私隱

1

收集及儲存

我們收集你的資料的途徑包括

- 經你與我們的互動及使用我們的產品和服務
- 在你瀏覽我們的網站或應用程式時經 cookies 及類似技術(詳情請查閱「Cookies 政策」)
- 從其他人士及公司(包括其他滙豐集團旗下公司)

我們也可能透過整合及分析資料衍生有關你的資料。若你不向我們提供資料,我們可能無法為你提供產品或服務。

我們可能將你的資料儲存於本地或香港以外的地方(包括雲端)。無論你的資料儲存於何處·均受我們的資料標準及政策約束。我們有責任根據香港法律保護你的資料安全。

2

用途

我們將你的資料用於

- 為你提供產品及服務(例如銀行金融及/或保險)·包括進行信用檢查和其他日常運作
- 管理我們業務及履行義務·包括行使我們收取債務的法 律權利
- 偵測、調查及預防金融罪案
- 核實你的身分
- 經你同意後向你發送直接促銷資料(詳情請查閱下方第 7部分)
- 設計我們的產品及分析我們服務的使用狀況
- 改進我們的產品、服務及市場推廣活動
- 確定銀行對你或你對銀行的債務
- 第6部分所列的其他目的

3

披露

我們與以下人士披露你的資料

- 其他滙豐集團旗下公司
- 幫助我們向你提供服務或代表我們行事的第三方
- 信貸資料服務機構(包括信貸資料服務機構使用的中央 資料庫經營者)・及在你違約的情況下・向債務催收機 構提供你的貸款資料
- 你同意我們與之披露你資料的第三方(包括經由應用程式介面)
- 第8部分所列的其他第三方

我們可能在本地或香港以外的地方披露你的資料。

4

你的權利

查閱及更改

你可要求查閱我們所儲存有關你的資料。我們可能就此向你收取費用。

你也可要求我們

- 改正或更新你的資料
- 說明我們的資料政策及慣例

你可控制自己的市場推廣偏好

你可控制收取市場推廣資料的類型,以及收取方式。

你可隨時致電客戶服務熱線(852) 2822 0228 聯絡我們對市場推廣偏好作出更改,或透過個人 $e ext{-Banking}$ 更新有關偏好。

你可聯絡我們

香港德輔道中 83 號恒生銀行有限公司 資料保護主任

傳真: (852) 2868 4042

*Cookies 政策: https://www.hangseng.com/zh-hk/resources/important-message/#cookies

資料

我們可能會

- 收集你向我們提供,與我們的產品或服務有關的個人資料
- 收集生物辨識資料,例如你的語音認證、指紋及面部識別資料
- 基於你的流動或其他電子裝置收集你的地域及位置資料
- 從代表你的人士或你透過我們服務與之往來的人士收集 資料
- 從公開渠道、信貸資料服務機構、債務催收及防範詐騙 機構以及其他資料整合機構收集資料
- 收集你使用我們的產品或服務時所衍生的其他資料

6

其他用途

我們將你的資料進一步用於

- 編製及維持銀行的信貸評分模式並確保你的信用資料合
 摘
- 遵守法律、法則、合同安排及要求(包括我們的內部政策)或包括香港或其以外的地區或國家的要求,這些監管規定或要求可能是我們或滙豐集團必須遵從或選擇自願遵從的
- 於第三方網站上為你提供個人化廣告(這可能涉及我們 將你與他人的資料進行整合)
- 讓我們的受讓人能對擬進行的轉讓交易作出評核
- 與上述 (列於第 2 部分及第 6 部分) 有關或你同意的其 他用途

如你提供他人的資料

如你向我們提供有關其他人士的資料‧你應按本通知所 述‧告知該人士我們將如何收集、使用和披露其資料‧ 並最好先取得其同意。

7

直接促銷

指我們使用你的資料向你發送我們或我們的合作品牌、 獎賞或忠誠計劃合作夥伴或慈善機構提供的金融、保險 或相關產品、服務和優惠詳情。

向你進行市場推廣時‧我們可能會使用你的資料‧例如你的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、位置資料、財務背景、人口統計資料、流動裝置識別碼及你使用我們的網站與應用程式的相關資料。

8

進一步披露

我們進一步向以下人士披露你的資料

- 本地或海外法律、監管、執法、政府和稅務等機構或權力機關,以及執法機構與金融業界之間的任何合作協議
- 與你持有聯名戶口的任何人士、可代表你作出指示的人士以及為你的貸款提供(或可能提供)擔保的任何人士
- 銀行、證券及其他金融交易的交易對手
- 任何第三方財務機構、承保人、信用卡公司、證券及投資服務供應商以及我們可能轉讓業務或資產的任何第三方以便其評估我們的業務
- 獎賞、合作品牌或優惠計劃的合作夥伴及供應商、慈善或非牟利機構
- 支票的付款銀行
- 商戶及商戶的收單財務機構
- 我們的實質或擬轉讓人

9

信貸資料

若你申請、擁有或曾有貸款(包括房屋貸款)

我們會對你進行信用檢查,這可能涉及我們向信貸資料服務機構(包括信貸資料服務機構使用的任何中央資料庫經營者),及在你違約的情況下,向債務催收機構提供你的貸款資料。信貸資料服務機構會將此類資料添加到其資料庫及其使用的任何中央資料庫,可供其他信貸提供者查閱,幫助評估是否向你提供信貸。你可查詢我們定期向信貸資料服務機構披露甚麼資料,並於有需要時向其提出進一步查閱及更改資料的要求。

信貸資料服務機構將保存你的資料。你可在全數清還貸款後,指示我們要求信貸資料服務機構刪除有關資料。 信貸資料服務機構只會在下列情況下刪除你的資料:

- 你並無在全數清還貸款日之前的5年內.有任何逾期60 日或以上之欠賬。如有.信貸資料服務機構會從欠賬全 數還清日起計.將你的資料保留5年;
- 你未曾宣告破產並撇銷名下的貸款金額。如有,信貸資料服務機構將於你解除破產之日起計 5 年屆滿後(你須在解除時通知信貸資料服務機構),或你全數還清欠賬之日起計 5 年屆滿後,刪除你的相關紀錄

本通知於我們儲存你的資料期間適用。我們也會每年向你提供此通知的最新版本。中文本與英文本如有歧義‧ 概以英文本為準。

92ii-04/2



PRIVACY NOTICE

Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

Your privacy, Our priority.

1

COLLECTION AND STORAGE

We collect your data

- through your interaction with us and our products and services
- through the use of cookies and similar technology when you access our websites or apps (see our "Cookies Policy" for details)
- from other people and companies, including other HSBC group companies

We may also generate data about you by combining and analysing data. If you don't give us data, we may not be able to provide products or services to you.

We may store your data locally or outside Hong Kong, including in the cloud. We apply our global data protection standards and policies wherever your data is stored. We're responsible for keeping your data safe in compliance with Hong Kong law.

2

PURPOSE

We use your data

- to provide products and services (e.g. banking, financial and/or insurance) to you, conducting credit checks and other daily operations
- to manage our business and enforce obligations, including exercising our legal rights to collect debt
- to detect, investigate and prevent financial crimes
- to verify your identity
- to send you marketing information if you've consented to it (see section 7 below for details)
- to design our products and analyse how people use our services
- to improve our products, services and marketing
- to determine the amount of debt owed to or by neonle
- for other purposes set out in section 6 below

3

SHARE

We share your data with

- · other HSBC group companies
- third parties who help us provide services to you or act for us
- credit reference agencies (including the operator of any centralised database they use), and, in case of default, debt collection agencies
- third parties whom you've consented to share data with (including using application programming interfaces)
- other third parties as set out in section 8 below

We may share your data locally or outside Hong Kong.

4

YOUR RIGHTS

Access and correction

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

Your control on marketing preferences

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

You can change your marketing preferences any time by contacting us via Customer Service Hotline (852) 2822 0228 or updating your preferences on Personal e-Banking.

You can contact us

Data Protection Officer
Hang Seng Bank Limited
83 Des Voeux Road Central, Hong Kong
Fax: (852) 2868 4042

*Cookies Policy: https://www.hangseng.com/en-hk/resources/important-message/#cookies

5

DATA

We may collect

- personal information you provide to us in connection with our products or services
- biometric data such as your voice ID, finger print and facial recognition data
- your geographic 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
- other data generated when you use our products or services

6

OTHER PURPOSES

We further use your data

- to create and maintain our credit scoring models and ensure your credit worthiness
- to comply with laws, regulations, contractual arrangements, requirements (including our internal policies), or requests in or outside Hong Kong that we or the HSBC Group are under (our compliance could be mandatory or voluntary)
- to provide you with personalised advertisements on third party websites (this may involve the combination of your data with others)
- to enable our assignee to evaluate a transaction intended to be assigned
- for other purposes relating to the above (in section 2 and section 6) 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'll collect, use and share their data as explained in this notice and it's best to seek their consent.

7

DIRECT MARKETING

Means using your data to send you details about financial, insurance, rewards or loyalty programmes, 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 name, contact details, products and services portfolio information, transaction patterns and behaviour, location data, financial background, demographics, mobile device ID, and data relating to your usage of our websites and apps when we market to you.

8

FURTHER SHARING

We further share your data with

- local or overseas legal, regulatory, law enforcement, government, tax and other bodies or authorities, and any partnerships between law enforcement and the financial sector
- any person who you hold a joint-named account with, people who can provide instructions for you and anyone who is providing (or may provide) security for your loans
- counterparties to banking, securities and other financial transactions
- any third party financial institutions, insurers, credit card companies, securities and investment services providers and any other third parties who we may transfer our business or assets to so they can evaluate our business
- partners and providers of reward, co-branding or loyalty programmes, charities or non-profit organisations
- drawee banks of cheques
- · merchants and card acquirers of merchants
- our actual or proposed assignees

9

CREDIT INFORMATION

If you apply for, have, or have had, a loan including a mortgage

We'll perform credit checks on you which may involve us providing your loan data to credit reference agencies (CRAs) (including the operator of any centralised database used by CRAs), and in the event of default, to debt collection agencies. The CRAs will add this data to their database and any centralised database used by them, which is available to other credit providers to help them assess whether to provide you with credit. You can ask us what data is routinely disclosed to CRAs, and make further data access and correction requests to them if needed.

The CRAs will keep your data. You can request us to ask the CRAs to delete it once you've fully repaid your loan. They'll 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 CRAs will keep your data for 5 years from the date you fully paid that missed payment;
- you aren't declared bankrupt with an amount under your loan being written off. If you are, the CRAs 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

This notice will apply for as long as we store your data. We'll normally send you the latest version once a year. In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.