

Personal Information Collection Statement for the Infrastructure Financing and Securitisation Business of The Hong Kong Mortgage Corporation Limited (“PICS”)

A privacy notice or personal information collection statement (“Privacy Notice”) may be provided to you by the lead arranger or agent bank or other entities performing similar functions under the infrastructure loan and related arrangements. Such a Privacy Notice shall govern the manner in which your Personal Information may be collected, used, transferred and/or disclosed by the parties to other persons or entities described therein. In the absence of such a Privacy Notice, the provisions of the below PICS shall apply in relation to any of your Personal Information collected or obtained by the HKMC from you (as defined below).

In this PICS:

“**Agreement**” means the relevant agreement setting out the terms of the infrastructure loan facility and related financing and security arrangements.

“**Borrower**” means each party so described in the Agreement.

“**Finance Party**” means each party that provides finance under the Agreement and any agent or security trustee appointed under such Agreement.

“**HKMC**” means The Hong Kong Mortgage Corporation Limited and “**HKMC Group**” means the HKMC, its subsidiaries and subsidiary undertakings. The terms “**we**”, “**our**” and “**us**” mean one or more members of the HKMC Group (including our successors and assigns), as the context requires.

“**Personal Information**” means any information (including an opinion) relating to an identified or identifiable individual.

1. Collection of Personal Information

In relation to the infrastructure financing and securitisation business and related programmes, services and products from time to time provided or operated by any member of the HKMC Group (“**IFS Business**”), we may collect or obtain Personal Information of various categories of individuals, including without limitation (collectively “**you**” or “**your**”):

- (a) shareholders, directors, controlling persons, authorised signatories, officers, managers, staff, agents and advisers of the Borrower and its related entities;
- (b) staff, representatives, agents and authorised signatories of a business counterpart (including any Finance Party, banks and other financial institutions) under or in connection with any IFS Business transactions entered into or contemplated by the HKMC Group; and
- (c) other relevant individuals of any IFS Business transactions such as guarantors and persons providing financial or credit support for/to the Borrower or service providers.

Failure to provide the Personal Information requested may result in us being unable to assess, screen or negotiate the terms of the IFS Business transactions or proposed transactions or to provide or operate the programmes, services or products in relation to or under our IFS Business.

We may collect your Personal Information not only directly from you, but also from the Borrower, any guarantor, any Finance Party or any related entity of a Finance Party.

2. Purpose of collection of Personal Information

Depending on your role in the IFS Business transactions, we may collect and use your Personal Information for one or more of the following purposes:

- (a) acquiring, providing and/or managing facilities offered to the Borrower under the Agreement including entering into a transfer, assignment, participation or other agreement in connection with the Borrower's facilities;
- (b) evaluating loans in which we are considering acquiring an interest and monitoring the performance of loans for credit monitoring and other purposes;
- (c) identifying and/or verifying the identity of you, the Borrower or a business counterpart with whom we are dealing;
- (d) establishing and managing relationships with business counterparts with whom we engage in IFS Business;
- (e) communicating with you and handling any feedback, enquiry or complaint made by or otherwise involving the Borrower and/or a business counterpart;
- (f) complying with any obligations pursuant to any applicable laws, rules, regulations, codes of practice, guidelines or international and intergovernmental agreements, including but not limited to compliance with anti-money laundering, counter-terrorist financing, sanctions, tax or anti-corruption laws, regulations, guidelines and agreements;
- (g) identifying, preventing or investigating any actual or suspected fraud, unlawful activity or misconduct;
- (h) any internal management and reporting purpose;
- (i) any purpose in connection with an actual or proposed assignment or transfer of any of our interests in any facilities or loans under the IFS Business; and
- (j) complying with the terms of and enforcing our rights under any Agreement to which we are a party or in which we have an interest.

3. Disclosure of Personal Information

Any Personal Information held by us will be kept confidential but we may disclose or transfer such information to the following parties (within or outside Hong Kong) for or in relation to the purposes described in paragraph 2 above:

- (a) any member of the HKMC Group;
- (b) any Finance Party and its related entities;
- (c) regulatory bodies, government agencies, law enforcement bodies, courts and parties to whom we are authorised or required by law or court order to disclose information;
- (d) participants in payments systems (including payment organisations and merchants) and other financial institutions;
- (e) the Borrower's legal representatives or anyone else acting for the Borrower or guarantor in connection with the Borrower's facilities;
- (f) any provider of a guarantee or other credit support for the Borrower's obligations to the Finance Parties;
- (g) any professional advisers or service providers who are under a duty of confidentiality to keep such information confidential; and
- (h) any person with whom a Finance Party may enter into a transfer, assignment, participation or other agreement in connection with the Borrower's facilities.

4. Access and Correction Right

You may access or seek correction of your Personal Information by making a request in writing at the following address to our Data Protection Officer designated to handle such request.

Data Protection Officer
The HKMC Group
19/F, Two Harbour Square
No.180 Wai Yip Street
Kwun Tong, Kowloon
Hong Kong

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

Effective from May 2021