

Personal Information Collection Statement

1. Nothing in this Statement shall limit the rights of Data Subjects under the Personal Data (Privacy) Ordinance.
2. The supply of personal data is voluntary except for the personal data specified in the relevant data collection form as obligatory. Failure to supply such obligatory data will prevent us from fulfilling the purposes described below.

PURPOSES

3. The purposes for which personal data of the Data Subject may be used will vary depending on the circumstances and context of its collection, but the purposes perceived by us will include the following:
 - (a) administering, maintaining, operating, servicing, marketing, enhancing and supporting our products/services/events (including their amendments and enhancements as may be effected from time to time) relating to our financing, loans and loans acquisition, retirement planning (such as AMIGOS by HKMC loyalty programme), insurance and credit support businesses (such as mortgage purchase programme, mortgage insurance programme, reverse mortgage programme, SME financing guarantee scheme and policy reverse mortgage programme) from time to time provided or operated by us (**Services**);
 - (b) processing, screening and evaluating any applications, requests, enquiries or complaints involving the Data Subject relating to our Services;
 - (c) providing subsequent or ongoing services in relation to our Services involving the Data Subject, including but not limited to providing information and administering the policies or guarantees issued or the loans or credit supports granted;
 - (d) any purposes in connection with any claim or requests made by or against or otherwise involving the Data Subject in respect of our Services, including the related verification, screening and investigation work;
 - (e) detecting, investigating and preventing fraud, crime, wrongdoing or irregularity;
 - (f) facilitating design of products/services/events of any members of the HKMC Group;
 - (g) conducting research and maintaining databases for marketing, statistical, actuarial, product development, research or other purposes;
 - (h) matching any personal data held which relates to the Data Subject from time to time for any of the purposes listed herein and verifying data or information provided by any third party;
 - (i) creating and maintaining Data Subject profile and segregation and business model and performing risk management;
 - (j) evaluating any future application by or involving the Data Subject in relation to our Services;
 - (k) registering Data Subjects and administering the provision of Services through telecommunications or online channels and/or platforms, or mobile applications;
 - (l) conducting underwriting, identity and credit checks and debt collection;
 - (m) offering, providing and marketing to the Data Subject the Services of the Company, other members of the HKMC Group or our business partners;
 - (n) carrying out business co-operation with the Data Subject (including referral or other modes of co-operation);
 - (o) sending to the Data Subject newsletters and materials (whether printed or accessible or viewable through online means) about educational, recreational or other events of any member of the HKMC Group;
 - (p) providing benefit(s) to the Data Subject for relationship management purposes;
 - (q) making disclosures as required by any applicable law, rules, regulations, codes of practice or guidelines or for assisting law enforcement purposes, investigations or enquiries by police or other government or regulatory authorities in Hong Kong or elsewhere;
 - (r) complying with the laws, regulatory requirements and any other rules, guidelines, orders or requests of any governmental or regulatory body or law enforcement agency in any applicable

- jurisdiction which we are expected to or would normally comply with;
- (s) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing personal data and information within the HKMC Group and/or any other use of personal data and information for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful or prohibited activities or conduct, including but not limited to screening of applications and ongoing monitoring for sanctions and of relevant databases;
 - (t) enabling an actual or potential assignee of us, or participant or sub-participant of our rights in respect of the Data Subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (u) providing and supporting human resources functions not mentioned above, including but not limited to recruitment, employment, compensation and benefits and learning and development; and
 - (v) purposes directly relating to any of the above.

TRANSFEREES

4. Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to the following parties within or outside Hong Kong, including cloud service providers for the purposes outlined in paragraph 3 above:
- (a) any member of the HKMC Group;
 - (b) any broker, referrer or introducer of the Data Subject in Hong Kong or elsewhere;
 - (c) any co-applicant or co-borrower, and any person proposing to provide or providing any financial or credit support in relation to the Data Subject's obligations in connection with our Services;
 - (d) any business partner which has participated in programmes operated by any member of the HKMC Group in relation to our Services;
 - (e) any person in connection with any claims made by or against or otherwise involving the Data Subject in respect of any Services provided by the Company or any member of the HKMC Group;
 - (f) any agent, contractor or third party, which provides administrative, audit, data-processing (including online cloud processing), document management, technology, telecommunication, storage (including online cloud storage), database, payment or other services (including direct marketing and push and/or alert notification services) to any member of the HKMC Group in Hong Kong or elsewhere under a duty of confidentiality to the same;
 - (g) where applicable, any insurer or reinsurer (including any re-reinsurers of such reinsurer) of, or any entity providing financial support in relation to our Services;
 - (h) any valuer, medical service provider or provider of products or services which is, or will be paid by funds drawn from the Services;
 - (i) credit reference agencies (including the operator of any centralised database used by credit reference agencies), and, in the event of default, debt collection agencies;
 - (j) any agent, auditor, accountant, tax adviser, lawyer, consultant or other professional adviser;
 - (k) any court, tribunal or administrative, governmental or regulatory body or law enforcement agency in Hong Kong or elsewhere (including local or foreign tax authorities); and
 - (l) any actual or potential assignee, transferee, participant or sub-participant of our rights or business.

USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

5. We intend to:
- (a) use the names, contact details, Services portfolio information, transaction pattern and behaviour, financial, employment or other background and demographic data of the Data Subject held by us from time to time for direct marketing and we cannot use such data unless we have received the Data Subject's consent or indication of no objection; and
 - (b) conduct direct marketing in relation to the following classes of products/services/events:

- (i) insurance, financial services, retirement planning and related products/services/events; and
- (ii) reward, loyalty, co-branding or privilege programmes, and related products/services/events.

6. The above products/services/events may be provided or solicited by us and/or:

- (a) any member of the HKMC Group;
- (b) third-party financial institutions and insurers; and
- (c) third-party reward, loyalty, co-branding or privilege programme providers or operators.

7. In addition to marketing the above products/services/events, we may provide the Data Subject's information described in paragraph 5(a) to all or any of the persons described in paragraph 6 above for use by them in marketing those products/services/events, and we require the Data Subject's written consent (which includes an indication of no objection) for that purpose.

If the Data Subject does not wish us to use or provide to other persons his personal data for use in direct marketing as described above, the Data Subject may exercise his opt-out right by notifying us.

RIGHTS OF ACCESS AND CORRECTION

8. The Data Subject may request access to or correction of his personal data by making a request in writing to our Data Protection Officer at Level 65, International Commerce Centre, 1 Austin Road West, Kowloon, Hong Kong.

9. We may charge a fee which is not excessive for processing any data access request.

In this Statement, unless the context does not permit or otherwise requires,

Company, we, our and us mean the company named in the document collecting the relevant data (which is a member of the HKMC Group) and its successors and assigns;

Data Subject, in relation to personal data, means the individual who is the subject of the personal data; and

HKMC Group means The Hong Kong Mortgage Corporation Limited, its subsidiaries and subsidiary undertakings.

Notes

- (a) This Statement may from time to time be revised or updated by us.
- (b) By using or continuing to use or participate in any of our Services, providing information about the Data Subject, or providing services to or entering into commercial or other contractual arrangements with us, the Data Subject is deemed to have accepted and agreed to the arrangements set out in and to be bound by the provisions herein.

Issued by the Company