

**Collection of Personal Information** Concord shall ensure that all personal data is collected in strict accordance with laws, rules and regulations applicable to personal data in Hong Kong. For details of Concord's privacy policy, please refer to the "Personal Information Collection Statement".

Personal Information Collection Statement

### **Personal Information Collection Statement**

This Statement is made by Concord Hong Kong in accordance with the Personal Data (Privacy) Ordinance of the Hong Kong Special Administrative Region ('the Ordinance'). The Statement is intended to notify customers of why personal data is collected, how it will be used and to whom data access requests are to be addressed.

1. From time to time, it is necessary for customers to supply Concord Hong Kong with data in connection with the opening or continuation of accounts and the establishment or continuation of trading or credit facilities or provision of financial, securities, commodities, derivatives, investment, financing, insurance, MPF/ORSO, wealth management, investor education and related services, products and facilities.
2. Failure to supply such data may result in Concord Hong Kong being unable to open or continue accounts or establish or continue trading or credit facilities or provide the services, products or facilities mentioned in clause 1 above.
3. It is also the case that data are collected from customers in the ordinary course of the continuation of the business relationship between customers and Concord Hong Kong.
4. The purposes for which data relating to customers may be used (whether within or outside Hong Kong) are as follows:
  - (i) the daily operation of the services and facilities provided to customers;
  - (ii) conducting credit checks;
  - (iii) assisting other financial institutions to conduct credit checks;
  - (iv) ensuring ongoing credit worthiness of customers;
  - (v) designing the services, products or facilities mentioned in clause 1 above for customers' use;
  - (vi) marketing the services, products and facilities mentioned in clause 1 above (details of the use or provision of personal data by Concord Hong Kong for direct marketing purposes are set out in clause 6 below);
  - (vii) determining the amount of indebtedness owed to or by customers;
  - (viii) collection of amounts outstanding from customers and those providing guarantee or security for customers' obligations;
  - (ix) meeting the requirements to make disclosure under the requirements of any legal

and/or regulatory requirements or court orders binding on Concord Hong Kong;  
(x) enabling Concord Hong Kong to comply with any applicable industry practices; and  
(xi) purposes relating to any of the above.

Concord Hong Kong may from time to time transfer customers' data outside of Hong Kong for any of the above purposes.

5. Data held by Concord Hong Kong relating to a customer will be kept confidential but Concord Hong Kong may provide such data to the following parties (whether within or outside Hong Kong):

(i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, financial, trade execution, cash, securities and/or contracts clearing or settlement or other services to Concord Hong Kong in connection with the operation of its business;

(ii) any other person under a duty of confidentiality to Concord Hong Kong including but not limited to any member of the Concord Securities Group which has undertaken to keep such information confidential;

(iii) any financial institution or dealer with which the customer has or proposes to have dealings;

(iv) any credit reference agency and in the event of default, any debt collection agency;

(v) any actual or proposed assignee of Concord Hong Kong or participant or sub-participant or transferee of Concord Hong Kong's rights in respect of the customers;

(vi) any person providing or proposing to provide guarantee or security for customers' obligations; and

(vii) any exchange, entity, agency, regulatory or government body in any jurisdiction if required by law or pursuant to any court orders, rules or regulations to which Concord Hong Kong is subject. In such cases, Concord Hong Kong is usually under a duty of secrecy and will not be able to notify a customer or seek his/her consent in relation to such release of information.

## 6. USE OF DATA IN DIRECT MARKETING

Concord Hong Kong may use a customer's personal data in direct marketing with the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

(i) the customer's personal data such as the customer's name, telephone number, email address, correspondence address, account number, products and services portfolio information, transaction pattern and behaviour, risk profile, financial background and investment objectives and experience may be used by Concord Hong Kong in direct marketing;

(ii) the following classes of services, products, facilities and marketing subjects may be marketed:

1. financial, securities, commodities, derivatives, investment, financing, insurance, MPF/ORSO, wealth management, investor education and related services, products and facilities;
2. reward, loyalty or privileges programmes and related services, products and facilities;
3. services, products and facilities offered by business partners of any member of Concord Securities Group providing any of the services, products and facilities referred to in clause 6(ii)(1) above; and
4. donations and contributions for charitable and/or non-profit making purposes;

(iii) the above services, products, facilities and marketing subjects may be provided or (in the case of donations and contributions) solicited by Concord Hong Kong and/or any of the following persons:

5. any member of the Concord Securities Group;
6. third party financial institutions and providers of any of the services, products and facilities referred to in clause 6(ii)(1) above;
7. third party reward, loyalty, co-branding or privileges programme providers;

8. business partners of any member of Concord Securities Group providing any of the services, products and facilities referred to in clause 6(ii)(1) above; and
9. charitable or non-profit making organisations;

(iv) Concord Hong Kong may, with the customer's written consent (which includes an indication of no objection), also provide the personal data described in clause 6(i) above to any of the persons referred to in clause 6(iii) above for use by any of them in direct marketing of the services, products, facilities and marketing subjects referred to in clause 6(ii) above. Concord Hong Kong may so provide the personal data to such persons for direct marketing purposes for gain.

If a customer wishes Concord Hong Kong to cease to use and provide his/her personal data to other persons for use in direct marketing, the customer may notify Concord Hong Kong in writing by mailing or faxing the written notification to the postal address or fax number provided in clause 10 below. Concord Hong Kong shall then cease to use and provide his/her personal data for direct marketing purposes without any charge.

7. There may be instances where customers elect to provide personal information to Concord Hong Kong through electronic means (such as Internet or voice recording system). Whilst Concord Hong Kong generally uses best endeavors to maintain the security and integrity of its systems, due to many unpredictable traffic or other reasons, electronic communication may not be a reliable medium of communication. Customers should take heed of such weaknesses and communicate personal information through electronic devices with caution.
8. Under and in accordance with the terms of the Ordinance, an individual has the right to:
  - (i) check whether Concord Hong Kong holds data about him/her and the right of access to such data;
  - (ii) require Concord Hong Kong to correct any data relating to him/her which is inaccurate; and

(iii) ascertain Concord Hong Kong's policies and practices in relation to data and to be informed of the kind of personal data held by Concord Hong Kong.

9. In accordance with the terms of the Ordinance, Concord Hong Kong has the right to charge a reasonable fee for the processing of any data access request.
10. The person to whom requests for ceasing to use of personal data in direct marketing, access to data, correction of data or information regarding policies and practices and kinds of data held are to be addressed as follows:

The Data Protection Officer  
Taiwan Concord Capital Securities (HK) Limited and/or Concord Asset  
Management (HK) Limited  
702, 7/F Admiralty Centre,  
No. 18 Harcourt Road,  
Admiralty,  
Hong Kong  
Tel : (852) 3405 7388  
Fax : (852) 2573 4785

11. This Statement may be revised, amended or supplemented from time to time by Concord Hong Kong. The most up-to-date statement can be found in Concord Hong Kong 's website at <http://tccshk.com> or available from Concord Hong Kong upon written request.
12. In this Statement, all references to "Concord Hong Kong" refer to Taiwan Concord Capital Securities (HK) Limited and/or Concord Asset Management (HK) Limited or individually and all references to "Concord Securities Group" refer to Concord Hong Kong together with their respective holding companies, subsidiary companies, associated companies and affiliated companies collectively or individually. All references to "customers" include prospective and existing customers, visitors to Concord Hong Kong's website and individuals who participate in promotion, contest or game.

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