

Personal Data Collection Statement

1. Personal data supplied by customers and details of transactions or dealings by such customers will only be accessed and handled by Bank of Communications Trustee Ltd. (“the Company”). Failure to supply such data may result in the Company unable to open or continue accounts or provide services. The Company may, where it considers necessary or appropriate, provide such data to the following parties (whether within or outside Hong Kong) for the purposes set out in item 2 below :- (i) any agent, contractor or third party service provider who provides administrative, telecommunication, computer or other services to the Company in connection with the operation of its business; (ii) Bank of Communications Co., Ltd (“BOCOM”)’s group companies or its agent; (iii) any other person under a duty of confidentiality to the Company which has undertaken to keep such information confidential; (iv) any bank, financial institution or other institution with which the customers have or propose to have dealings; (v) any government authorities or regulatory bodies in any jurisdiction; and (vi) any actual or proposed assignee of the Company.
2. The personal data relating to a customer may be used for the following purposes:- (i) opening, administering and continuation of the customer's account; (ii) the daily operation of the services provided to the customer; (iii) designing services or products for the customer's use; (iv) updating and/or verifying customers' personal information that may be held by BOCOM's group companies or its agent; (v) conducting matching procedures; (vi) complying any law binding or applying to the Company/the product within or outside the Hong Kong Special Administrative Region ("Hong Kong SAR") existing currently and in the future for disclosing and using data; (vii) complying any guidelines or guidance 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 the Hong Kong SAR existing currently and in the future for disclosing and using data; (viii) complying 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 Company/the product 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 for disclosing and using data; (ix) enabling any actual or proposed assignee of the Company to evaluate the intended transaction; and (x) all other incidental and associated purposes relating thereto. The usages of such data will at all times be governed by the provisions of the Personal Data (Privacy) Ordinance (“PDP Ordinance”).
3. Customer's data may be used in direct marketing and the Company requires the customer's

consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer may be used in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (1)MPF, retirement schemes and related services and products;
 - (2)financial, insurance, trust, custody, credit card, banking and related services and products;
 - (3)reward, loyalty or privileges programmes and related services and products; and
 - (4)donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
 - (1)BOCOM 's group companies;
 - (2)third party financial institutions, insurers, trust companies, credit card companies, securities and investment services providers;
 - (3)third party reward, loyalty, co-branding or privileges programme providers; and
 - (4)charitable or non-profit making organizations;
- (iv) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph (3)(i) above to any of the persons described in paragraph (3)(iii) above for use by them in marketing those services, products and subjects, and the Company requires the customer's written consent (which includes an indication of no objection) for that purpose;

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

4. The person to whom requests for access to data or correction of data, please write to the Data Protection Officer, Bank of Communications Trustee Limited, 1/F., Far East Consortium Building, 121 Des Voeux Road Central, Hong Kong. In accordance with the terms of the PDP Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

Date: June 2014