Privacy Notice (China)

隐私声明（中国）

Updated in September 2025

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We know that how we collect, use, exchange and protect your information is important to you, and we value your trust. That's why protecting your information and being clear about what we do with it is a vital part of our relationship with you.

本行知道我们收集、使用、交换和保护您的信息的方式对您很重要，我们重视您的信任。这就是为什么保护您的信息并明确本行处理这些信息的方式构成了我们与您关系的重要组成部分。

This Privacy Notice is for customers of Commonwealth Bank of Australia in the People's Republic of China ("China"), and their Related Person(s) (as defined below) whose Personal Information (as defined below in section (a)) and Sensitive Personal Information (as defined below) will be collected, processed, stored, transmitted, disclosed and used by Commonwealth Bank of Australia, or any of its branches, offices, related corporations, associates or affiliates within Commonwealth Bank of Australia group (collectively referred to as "The Bank").

本隐私声明适用于澳大利亚澳洲联邦银行中国分行的客户及其关联人，澳联邦银行集团及其分行、分支机构、关联公司、子公司对其个人信息和敏感个人信息(定义参考（a）部分)的收集、处理、存储、传输、披露和使用的行为。

Please note that during the course of the Bank's relationship with you, we may tell you more about how we handle your information. This could be when you complete an application or receive terms and conditions. When you receive this further information, please consider it carefully.

请注意，在澳大利亚联邦银行与您往来的过程中，可能会更多地告诉您本行是如何处理您的信息的。这可能是在您填写申请或收到条款和条件时，当您收到此类进一步信息时，请仔细考虑。

Privacy Notice

隐私声明

(a) Definitions
定义

(i) "Related Person" means a person or entity (other than customer) whose information (including Personal Information and Sensitive Personal Information) is provided by you or is provided on your behalf, in connection with the provision of banking services and other related services to you, and maintenance of the Bank relationship with you. Related Persons include but are not limited to any directors, officers, authorized

signatories, guarantor or a company, substantial owner, controlling person or beneficial owner, trustee, settler or protector of trust, representative, agent or nominee, any other persons or entities acting on your behalf, or with whom you have a relationship that is relevant to your banking or other service relationship with The Bank.

“关联人” 是指由您或者代表您向本行提供的有关其他机构（本机构除外）或个人的客户信息，相关客户信息用于提供银行服务和其他相关服务，以及维护银行及其关联公司与您的客户关系。“关联人”包括但不限于任何法定代表人、受益所有人、董事、管理人员、授权签字人、担保人或公司、主要所有人、控制人或受益所有人、受托人、结算人或信托保护人、代表、代理人或被提名人，代表您的客户或与您有与您与银行的银行业务或其他服务关系相关的关系的任何其他个人或实体。

(ii) “Personal Information” means any kind of information relating to an identified or identifiable natural person, as electronically or otherwise recorded, excluding where the information has been anonymized. Personal Information includes but is not limited to name, birth date, identity certificate documents (identity card, passport and etc.), personal biometrics recognition information, contact information, address, financial information, locations, and etc.

“个人信息“指任何以电子或其他方式记录的与已识别或可识别的自然人相关的信息，不包括已匿名的信息。个人信息包括但不限于姓名，出生日期，身份证件（身份证，护照等），个人生物特征识别信息，联系方式、地址、财务信息，所在地等。

(iii) “Sensitive Personal Information” means the Personal Information of which the leakage or illegal use could easily lead to violation of the personal dignity of a natural personal or harm to personal or property safety. Sensitive Personal Information includes biometric identification, religious beliefs, special identity, health care, financial accounts, person whereabouts, and Personal Information of minors under the age of fourteen.

“敏感个人信息“指一旦泄露或者非法使用，容易导致自然人的人格尊严受到侵害或者人身、财产安全受到危害的个人信息，包括生物识别、宗教信仰、特定身份、医疗健康、金融账户、行踪轨迹等信息，以及不满十四周岁未成年人的个人信息。

(iv) “Authorities” include, whether within or outside China, any judicial, administrative, public or regulatory body, any government, any tax authority, securities or futures exchange, court, central bank or law enforcement body, or any of their agents, with jurisdiction over any part of The Bank.

“监管部门”包括中国境内或境外的任何对本行有管辖权的司法、行政、公共或监管机构、任何政府、任何税务机关、证券或期货交易所、法院、中央银行或执法机构或其任何代理人。

(v) “Laws” means, whether within or outside China, any law, regulation, ordinance, rule, judgment, decree, voluntary code, directive, sanctions regime, court order applicable to The Bank or the customer, any agreement between The Bank with an Authority, or any agreement or treaty between the Authorities that is applicable to The Bank.

“法律”指适用于本行或客户的任何法律、法规、条例、规则、判决、法令、自愿守则、指令、制裁制度、法院命令、本行与客户之间的任何协议，无论是在中国境内还是境外。与当局或当局之间适用于银行的任何协议或条约。

(b) From time to time, it is necessary for you to supply The Bank with, and/or for The Bank to collect, receive and/or use, Personal Information and/or Sensitive Personal Information (collectively, “Customer Information”), in connection with the opening or continuation of accounts, the establishment or continuation of banking facilities, the provision of banking products and services or generally for the establishment or continuation of the banking relationship with The Bank.

您需要不时向本行提供和/或本行需要收集、接受和/或使用与开立或延续账户、建立或延续银行融资、提供银行产品和服务或一般与本行建立或延续银行关系/其他服务关系有关的信息（包括但不限于《中华人民共和国个人信息保护法》中定义的与您和/或您的账户、交易和/或与本行的往来相关的 “个人信息”以及“敏感个人信息” （统称为“客户信息”）。

(c) Failure to supply or allow The Bank to collect, use and disclose Customer Information may result in The Bank being unable to open or continue accounts, establish or continue banking facilities, provide banking products and services or otherwise establish or continue the relationship with the Bank. If customers or other persons whose Customer Information is provided to The Bank change their personal details (e.g. address or name), such customers must promptly inform The Bank.

若未能提供或允许本行收集、使用和披露客户信息可能导致本行无法开立或延续账户、建立或延续银行融资、提供银行产品和服务或以其他方式建立或延续与银行的业务关系。当客户或代表客户向银行提供的个人信息（如地址，姓名等）发生变更，该客户应及时通知本行。

(d) It is also the case that Customer Information is collected from you in the ordinary course of the continuation of the banking relationship, for example, when you carry out banking, commercial or other transactions with or through The Bank. Customer Information may be requested from you, or may also be collected by or on behalf of The Bank, from other sources (including from publicly available information), generated or combined with other information available to The Bank.
在银行业务关系正常延续的过程中，例如，当您与本行或通过本行开展银行业务、商业或其他交易时，银行也会向您收集客户信息。客户信息可能是银行向您收集，或者由代表银行的主体或银行关联公司从其他途径（包括公开信息等）收集、生成或与银行及其附属机构可获得的其他信息结合产生。

(e) The purposes for which Customer Information (including Sensitive Personal Information) may be collected, used and transferred to domestic and overseas third parties by The Bank include (without limitation) the following:

本行可能收集、使用和向境内外第三方传输客户信息（含敏感个人信息）之目的包括（但不限于）以下几点：

(i) the daily operation of the banking facilities, products or services provided to customers and clearing or reporting on those transactions;

向客户提供银行融资、产品或服务的日常运作以及这些交易的结算或报告；

(ii) conducting credit checks, at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;

在申请信贷时以及在通常每年进行一次或多次的定期或特别审查时进行信用检查；

(iii) creating and maintaining The Bank’s credit scoring models;

创建和维护本行的信用评分模型；

(iv) maintaining credit history of customers for present and future reference;

保存客户的信用记录以供现在和将来参考；

(v) assessing and processing applications, instructions or requests from you or our customers;

评估和处理您或本行客户的申请、指示或要求；

(vi) assisting other financial institutions to conduct credit checks and collect debts;

协助其他金融机构进行信用核查和追讨债务；

(vii) ensuring ongoing credit-worthiness of customers;

确保客户的持续信誉

(viii) determining the amount of indebtedness owed to or by customers;

确定欠客户或客户所欠的债务金额；

(ix) collection of amounts outstanding from customers and those providing security for contractual obligations;

向客户和为客户履行合同义务提供担保的人收取未偿还的款项；

(x) complying with, whether within or outside China, any Laws, regulations, guidelines, codes or policies (whether or not having the force of law), internal policies or procedures, any demand and/or requests from Authorities or reporting, disclosure or other obligations under Laws applicable to The Bank;

遵守适用于本行的任何中国境内或境外的法律、法规、指引、守则或政策（无论是否具有法律效力）；

(xi) complying with, whether within or outside China, any compliance obligations, requirements, policies, procedures, measures or arrangements for sharing data

and information within the group of The Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions or other unlawful activities; and

遵守在本银行集团内共享数据和信息的任何合规义务、要求、政策、程序、措施或安排，和/或根据集团范围内任何制裁、预防或侦查洗钱、恐怖主义融资，商业贿赂，腐败贪污，逃税，欺诈，逃避经济或商业制裁，或其他非法活动的合规计划，对数据和信息进行任何其他使用；以及

(xii) any other purpose (including but not limited to credit and risk management, system or product development and planning, insurance, audit and administration purpose) which The Bank in its sole discretion considers necessary, appropriate or desirable in the course of the continuation of the banking relationship.

在与本行关系的延续过程中，本行自行决定认为必要、适当或可取的任何其他目的（包括但不限于信用和风险管理，系统或产品开发和设计，保险，审计，以及行政管理需要）。

(f) The Bank may provide or disclose Customer Information to any of the following parties, whether in China or outside of China, (for any of the purposes set out in paragraph (d) or for any other purpose), to the extent not prohibited by the applicable laws and regulations in China:

本行在法律法规允许范围内可以向以下任何一方提供或披露客户信息，无论是在中国境内还是境外，（用于 (d) 段中规定之任何目的或任何其他目的）：

(i) any agent, contractor or third party service provider who provides administrative, operational, telecommunications, information technology processing or storage, records and data storage, payment or securities clearing, or other services to The Bank (including any branches, offices, related corporations, associates or affiliates within Commonwealth Bank of Australia group) in connection with the operation of its business;

向任何澳联邦银行集团实体（包括澳联邦银行集团所属分行，分支机构，关联公司，子公司等）提供行政、运营、电信、信息技术处理或存储、记录和数据存储、支付或证券清算或其他与银行业务运营有关的服务的任何代理人、承包商或第三方服务提供者；

(ii) any other person under a duty of confidentiality to The Bank (including any branches, offices, related corporations, associates or affiliates within Commonwealth Bank of Australia group) which has undertaken to keep such information confidential;

对本行负有保密责任的任何其他人，包括已承诺对此类信息保密的澳联邦银行集团的公司（包括澳联邦银行集团所属分行，分支机构，关联公司，子公司等）；

(iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;

向出票人提供已付款支票的副本（其中可能包含有关收款人的信息）之付款银行；

(iv) credit reference agencies, and, in the event of default, to debt collection agencies;

征信机构，以及在违约情况下的收债机构；

(v) any person or any Authorities to whom The Bank is under an obligation or otherwise required to make disclosure under the requirements of any Law, or any disclosure under and for the purposes of 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 with which The Bank are expected to comply, or any disclosure pursuant to any contractual or other commitment of The Bank 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, all of which may be within or outside China and may be existing currently and in the future;

根据对本行具有约束力或适用于本行的任何法律的要求，本行有义务或以其他方式要求向其作出披露的任何人或监管部门；或根据和因任何法律、监管、政府、税务、执法或其他当局，或自我监管或行业机构或金融服务供应商协会给出或发布的任何准则或指导之目的而作出的任何披露，而本行须遵守这些准则或指导；或根据本行与当地或外国法律、监管、政府、税务、执法或其他机构，或金融服务供应商的自我监管或行业机构或协会的任何合同或其他承诺而作出的任何披露。所有这些披露可能发生在中国境内或境外，并且可能存在于当前和未来；

(vi) any actual or proposed purchaser, transferee, assignee, participant or sub-participant of any of the rights or obligations of The Bank in respect of a customer (or any security interest, guarantee or collateral relating thereto), or of all or part of the business or assets or shares of The Bank;

本行对客户的任何权利或义务（或与之相关的任何担保权益、担保或抵押品），或本行或任何集团实体的全部或部分业务、资产或股份的任何实际或拟议的购买者、受让人、受托人、参与者或次级参与者；

(vii) any branches, offices, related corporations, associates or affiliates within Commonwealth Bank of Australia group and its employees and agents;

任何澳联邦银行集团所属分行、分支机构、关联公司或子公司及其雇员和代理人；

(viii) any person with whom The Bank enters into (or may potentially enter into) any contractual or other arrangement in relation to any facilities, products or services provided by The Bank (including, without limitation, any guarantor, surety and/or provider of security or collateral);

与澳联邦银行集团实体订立（或可能订立）与本行提供的任何设施、产品或服务有关的任何合同或其他安排的人（包括但不限于任何担保人、保证人和/或担保或抵押品提供者）；

(ix) any clearing house or trade repository; and

任何结算所或交易资料储存库；以及

(x) any insurer of The Bank.

本行的任何保险公司。

(g) Any person who is an individual has the right:

任何人作为个人都有权：

(i) to be provided upon written request with the Personal Information and/or Sensitive Personal Information of that individual in the custody or under the control of the Bank;

书面要求提供该个人在本行保管或控制下的个人信息和敏感个人信息；

(ii) to be provided upon written request with information about the ways in which the Personal Information and/or Sensitive Personal Information referred to in (e)(f) has been or may have been used by the Bank; and

书面要求提供有关本行已经或可能已经使用 (e)(f) 中提及的个人信息和敏感个人信息的方式的信息；和

(iii) to request in writing that the Bank correct an error or omission in the Personal Information and/or Sensitive Personal Information that is about that individual and in the custody or under the control of the Bank,

以书面形式要求本行更正有关该个人并由本行保管或控制的个人信息和敏感个人信息中的错误或遗漏，

(iv) to request in writing to withdraw your consent to the Bank to use and process your Personal Information and/or Sensitive Information except that the use and processing of Personal Information and/or Sensitive Personal Information is necessary for the provision of products or services subject always to applicable laws and regulations, including any exceptions thereunder which The Bank may avail itself of in considering any such request.

以书面形式要求撤销您对本行使用和处理您的个人信息和敏感个人信息的同意，但为提供产品或服务而必须使用和处理的或《信息保护法》允许的个人信息和敏感个人信息除外。撤销同意不会影响银行在撤销同意之前使用或处理个人信息和敏感个人信息的有效性，但必须始终遵守适用的法律和法规，包括本行在考虑任何此类请求时可能利用的任何法定例外情况。

(h) The Bank will keep your Customer Information while you are a customer of the Bank. The Bank aims to keep your Customer Information for only as long as needed, after which your Customer Information will be deleted. This includes, for example, where the purposes listed in (e) above is/are no longer applicable, your consent to The Bank in relation to your Customer Information has been withdrawn, The Bank's retention of your Customer Information is not in compliance with the applicable law or administrative regulation, or other circumstances where The Bank is required by the applicable law or administrative regulations to delete your Customer Information. The Bank will keep your personal information for up to 10 years after you stop being a customer but may keep your Personal Information and/or Sensitive Personal Information for longer: 1) to fulfil legal or regulatory obligations; 2) for internal research and analytics; or 3) to respond to a question, complaint, legal or judicial proceedings, arbitration or other types of disputes.

当您是本行的客户时，本行将保留您的客户信息。本行会尽力仅在需要时保留您的客户信息，之后您的客户信息将被删除，这包括，例如，在（e）中阐述的目的不再适用，或者您撤回关于个人信息处理的同意函，我行对客户信息的保存不符合法律、行政法规的规定，或者法律、行政法规规定本行应当删除您的客户信息的其他情形。本行将在您不再是客户后可保留您的客户信息上至 10 年，但也可能会保留您的个人信息和/或个人敏感信息更长时间以便： 1）履行法律或监管义务； 2）用于内部研究和分析； 或 3）回答问题或投诉，法律诉讼，仲裁或其他形式的争议。

For questions or requests in relation to The Bank's retention of your Customer Information, please contact us referring to the details set out under paragraph (i).
如您对我行保存您的客户信息存在疑问，您可以参考（i）所列方式联系我行。

(i) If you have any questions about personal information protection (including question on transfer of any specific Customer Information to any third parties by the Bank) and/or would like to lodge a complaint, please contact the Bank by the following ways:

当您对个人信息保护存在问题需要咨询或投诉，包括需要获知个人信息向第三方传输的具体信息，请按照以下方式联系本行：

In relation to China Personal Information Protection
Commonwealth Bank of Australia, Shanghai Branch
Rm 43-031 Hang Seng Bank Tower,
No. 1000 Lujiazui Ring Road, Pudong
Shanghai 200120 P.R.China
General line: (86) 21 61238900
Email: ComplianceChina@cba.com.au
Fax: (86) 21 61650285

中国上海 200120
浦东新区陆家嘴环路 1000 号 恒生银行大厦 43-031 室

澳大利亚联邦银行上海分行
中国个人信息保护
电话总机：（86）21 61238900
邮箱：ComplianceChina@cba.com.au
传真：(86) 21 61650285
For questions and/or complaints in relation to Customer Information recipients located outside of China, please refer to Section 6 under "Contact Us" in the Bank's Group Privacy Policy, referred to in paragraph (j) below.

有关境外个人信息接收者的问题和投诉，请参阅本行集团隐私政策中"联系我们"第 6 节，如下面（j）所述。

(j) The Bank's Group Privacy Policy is available on the Bank's website at https://www.commbank.com.au/security-privacy/general-security/privacy.html or upon request made to the contact as set out in paragraph (i) above and should be read in conjunction with this Notice. It contains further details about the Bank's information collection and handling practices. The Bank encourages customers to check the Bank's website regularly for any updates to the Privacy Policy.

本行的集团隐私政策可在本行网站 https://www.commbank.com.au/security-privacy/general-security/privacy.html 或按上文(i)段所述的联系方式向我行索取，应与本通知一并阅读。它包含了有关银行信息收集和处理做法的进一步细节。本行鼓励客户定期查看本行网站以了解隐私政策的任何更新。

(k) The Bank's Group Privacy Policy complies with the Bank's obligations under Australian law. Customers' rights under the laws of China are in addition to customers' rights under the Group Privacy Policy.

本行的集团隐私政策符合银行在澳大利亚法律下的义务。中国法律规定的客户权利是对集团隐私政策规定的客户权利的补充。

Commonwealth Bank

Appendix 1 – Details of Sensitive Personal Information Handling

附件 1 – 敏感个人信息处理

敏感个人信息种类 Type of Sensitive Personal Information	收集、存储、使用、处理、传输和销毁的目的 Purpose of Collection, Use, Process, Storage, Transfer and Disclosure	处理方式 Processing Method	保存期限 Retention Period	个人权益行使方式和程序 Method and Procedure for Exercising Rights
身份证件（含照片） Copy of Identity Document (with photo)	账户服务，客户尽职调查，内外部审计，以及（d）和（e）/(i), (v), (x), (xi), and (xii)中描述的目的 Account management, customer due diligence, internal and external audit and the purposes set out in sections (d)，（e）/(i), (v), (x), (xi), and (xii)	收集和保存纸质复印件，电子扫描件 Collect and keep hard copy and scan copy	账户关闭后或客户关系终止后 10 年（以较长的时间为准） 10 years after account closure or termination of customer relationship (whichever is later)	您可以按照（i）和（j）所列联系方式行使（g）所列您的权益 You may exercise your rights under section (g) by contacting us directly through the contact information listed in section (i) and (j)
犯罪记录 Criminal record	客户尽职调查，内外部审计，以及（d）和（e）/(i), (v), (x), (xi), and (xii)中描述的目的 Customer due diligence, Credit application, internal and external audit and the purposes set out in sections (d)，（e）/ (i), (v), (x), (xi), and (xii)	从公开渠道及第三方处获取 Collect from public available source or third party	客户关系终止后 10 年 10 years after termination of customer relationship	您可以按照（i）和（j）所列联系方式行使（g）所列您的权益 You may exercise your rights under section (g) by contacting us directly through the contact information listed in section (i) and (j)

Commonwealth Bank

Appendix 2 – Details of overseas transfer of Customer Information

附件 2 – 个人信息跨境传输清单

境外接收方 Overseas Recipient(s)	联系方式 Contact Information	出境目的 Purpose of Outbound Transfer	处理方式 Processing Method	个人信息种类 Type of Personal Information	保存期限 Retention Period	个人权益行使方式和程序 Method and Procedure for Exercising Rights
Commonwealth Bank of Australia 及澳联邦银行集团所属分行，分支机构，关联公司，子公司等，参见（f）部分 Commonwealth Bank of Australia or any of its branches, offices, related corporations, associates or affiliates within Commonwealth Bank of Australia group and other recipients set out in section (f)	参见（i）和（j）部分 See section (i) and (j)	机构客户信息集中管理，包括客户联系人信息录入系统，信贷申请，信用风险分析，客户身份认证及客户尽职调查，以及所有在（e）中列明的目的 To perform overall institutional clients' relationship management, including records of institutional clients' contact person in The Bank's systems, credit products application processing, credit risk analysis, customer due diligence and certification, and all other purposes set out in section (e)	通过邮件、系统、内部网络共享平台接收和访问个人信息和敏感个人信息，上传个人信息和敏感个人信息至境外信息处理系统 Main processing methods of Personal Information and/or Sensitive Personal Information include: email, system and internal network sharing platform, upload to offshore systems located outside of China	一般个人信息：包括但不限于姓名，生日，职位，电话，邮箱，地址 敏感个人信息：包括但不限于证件类型及号码从，犯罪记录（公开可查询信息） General Personal Information includes but not limited to: name, date of birth, position, phone number, email, address Sensitive Personal Information includes but not limited to; Identity type and number, criminal information (public available)	您与我行业务终止之日起十年 For ten (10) years after you stop being a customer of The Bank	您可以通过(i)和(j)部分所列的联系方式与我行或境外接收方直接联系下，以行使您的权利 You may exercise your rights by contacting us or overseas recipients directly through the contact information listed in section (i) and (j)

备注：上述清单中所涉及的敏感个人信息跨境传输为我行提供金融服务和开展经营活动所必须，跨境传输行为对相关个人的个人权益无不利影响。

Remark: Sensitive Personal Information as listed above is necessary for The Bank's provision of financial products and services, daily operation activities and other necessary purposes, the transfer of which does not impact the individual rights of the relevant individuals.