Commonwealth Bank of Australia
ABN 48 123 123 124
AFSL 234945
Incorporated in Australia with Limited Liability

Personal Information Collection Statement and Notice to Customers relating to the Hong Kong Personal Data (Privacy) Ordinance (the "HK Ordinance") and the Australian Privacy Act

a) From time to time, it is necessary for customers to supply the Commonwealth Bank of Australia and its subsidiaries, including but not limited to CTB Australia Limited (collectively "The Bank") with data, including personal data (has the same meaning under the HK Ordinance), in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services. The Bank may also collect data about another person from customers. If a customer provides data about another person to The Bank, the customer acknowledges that they are authorised to do so and will inform the other person (1) that the information has been provided to The Bank and (2) of the contents of this Notice.

b) Failure to supply such data may result in The Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services. If customers or other persons whose data customers provide to The Bank change their personal details (e.g. address or name), such customers must promptly inform The Bank.

c) It is also the case that data is collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers deposit funds or otherwise carry out transactions as part of The Bank's services. The Bank may also use cookies to collect personal information directly from you when you interact with us through our websites or mobile applications. The Bank may also collect publicly available information about customers or collect data relating to the customer from third parties, including third party service providers with whom the customer interacts in connection with the marketing of The Bank's products and services and in connection with the customer's application for The Bank's products and services. The Bank collects customers' data, including customers' personal data, because The Bank is required to identify customers in accordance with the Hong Kong Anti-Money Laundering and Counter-Terrorist Financing Ordinance and the Hong Kong Monetary Authority's Guideline on Anti-Money Laundering and Counter Financing of Terrorism and the Australian Anti-Money Laundering and Counter-Terrorism Financing Act 2006. In addition, The Bank is required to comply with applicable taxation laws, such as the Australian Taxation Administration Act 1953 and the Australian Income Tax Assessment Act 1936 and all relevant Hong Kong tax legislation and regulations and the US Foreign Account Tax Compliance Act and, for mortgage customers, certain Australian State property laws, e.g. the Real Property Act 1900 (NSW).

d) The purpose for which data relating to a customer may be used are as follows:-

(i) considering and assessing the customer's application for The Bank's products and services;
(ii) the daily operation of the services and credit facilities provided to customers;
(iii) 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;
(iv) creating and maintaining The Bank's credit scoring models;
(v) maintaining credit history of customers for present and future reference;
(vi) assisting other financial institutions to conduct credit checks and collect debts;
(vii) ensuring ongoing credit worthiness of customers;
(viii) designing financial services or related products for customers' use;
(ix) marketing financial services or related products;
(x) determining the amount of indebtedness owed to or by customers
(xi) collection of amounts outstanding from customers and those providing security for customers' obligations;
(xii) complying with the obligations, requirements or arrangements for disclosing and using data that apply to The Bank or any of its branches or that it is expected to comply with according to:

(1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Hong Kong Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
(2) 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 Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Hong Kong Inland Revenue Department including those concerning automatic exchange of financial account information);
(3) 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 Bank or any of its branches 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;

(xiii) complying with any 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 or other unlawful activities;
(xiv) enabling an actual or proposed assignee of The Bank, or participant or sub-participant of The Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and/or
(xv) purposes relating thereto.

e) Data held by The Bank relating to a customer will be kept confidential but The Bank may provide such information to the following parties, based in Hong Kong or outside of Hong Kong for the purposes set out in paragraph (d):

(i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to The Bank in connection with the operation of its business;
(ii) any other person under a duty of confidentiality to The Bank including a group company of The Bank which has undertaken to keep such information confidential;
(iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
(iv) third party service providers with whom the customer has chosen to interact with in connection with the customer's application for The Bank's products and services;
(v) any person to whom The Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to The Bank or any of its branches, 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 or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of The Bank or any of its branches 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 the Hong Kong Special Administrative Region and may be existing currently and in the future;
(vi) any financial institution and merchant acquiring company with which customers have or propose to have dealings;
(vii) any actual or proposed assignee of The Bank or participant or sub-participant or transferee of The Bank's rights in respect of the customer;
(viii) (1) The Bank's group companies;
(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
(3) third party reward, loyalty, co-branding and privileges programme providers;
(4) co-branding partners of The Bank and The Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
(5) charitable or non-profit making organisations; and
(6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that The Bank engages for the purposes set out in paragraph (d)(ix) above.
(ix) any party giving or proposing to give a guarantee or third party security to guarantee or secure customers' obligations, and/or
(x) any person or entity which The Bank engages for any of the purpose(s) set out in paragraph (d)(ix).
Such information may be transferred to a place outside Hong Kong.

f) USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's data in direct marketing and The Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

(i) personal data such as the name and customer ID, contact details such as telephone number and address, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by The Bank from time to time may be used by The Bank in direct marketing;

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

(1) financial, insurance, credit card, banking and related services and products;
(2) reward, loyalty or privileges programmes and related services and products;
(3) services and products offered by The Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); 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 Bank and/or:

(1) The Bank's group companies;
(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;

(3) third party reward, loyalty, co-branding or privileges programme providers;
(4) cobranding partners of The Bank and The Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
(5) charitable or non-profit making organisations;

(iv) in addition to marketing the above services, products and subjects itself, The Bank also intends to provide the data described in paragraph (f)(i) above to all or any of the persons described in paragraph (f)(iii) above for use by them in marketing those services, products and subjects, and The Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;

(v) The Bank will not receive money or other property in return for providing the data to the other persons in paragraph (f)(iii) above.

If a customer does not wish The Bank 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 Data Privacy Officer as set out in paragraph (j) below.

g) Under and in accordance with the terms of the HK Ordinance, any customer has the right:

(i) to check whether The Bank holds data about them and/or access to such data;
(ii) to require The Bank to correct any data relating to them which is inaccurate; and
(iii) to ascertain The Bank's policies and practices in relation to data and to be informed of the kind of personal data held by The Bank and/or that The Bank has access to;

h) Data of customers may be processed, kept, transferred or disclosed in and to any country as The Bank or any person who has obtained such data from The Bank referred to in (e) above considers appropriate. Such data may also be processed, kept, transferred or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) in such country.

i) In accordance with the terms of the HK Ordinance, The Bank has the right to charge a reasonable fee for the processing of any data access request.

j) To access or correct data held by The Bank, or for information regarding The Bank's data policies and practices, including the kinds of data held by The Bank, or to contact The Bank with any feedback regarding privacy, please contact:-

The Data Privacy Officer
Commonwealth Bank of Australia
Address: Suite 1401, One Exchange Square, 8 Connaught Place, Central, Hong Kong
Telephone: (852) 2844 7500
Fax: (852) 2845 9194
Email: cbahk@cba.com.au

k) The Bank's Group Privacy Policy is available on The Bank's website at: https://www.commbank.com.au/support/privacy.html or upon request from the Data Privacy Officer as set out in paragraph (j) 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.

l) The Bank's Hong Kong External Privacy Policy is available at: https://www.commbank.com.au/content/dam/commbank-assets/about-us/docs/external-privacy-policy.pdf

m) Nothing in this Notice shall limit the rights of customers under the HK Ordinance. The Bank's Group Privacy Policy complies with The Bank's obligations under Australian law. **Customers' rights under Hong Kong law are in addition to customers' rights under the Group Privacy Policy.**

n) You may, at any time, choose not to receive our promotional materials. If you do not want to receive direct marketing messages, please contact your Relationship Manager or let us know in writing by notifying the Data Privacy Officer as set out in paragraph (j) above.
