



Privacy Principles

Tai Sang Bank Limited ("we", "us" "our") preserve the confidentiality of all personal data you provide to us and maintain the following privacy principles:

1. **Transparency:** We will be clear and transparent as to how we collect and use data. We will provide all data subjects with a statement of how we may use their data where required.
2. **Fair and lawful:** We will only collect, process and store data lawfully and where we have a legitimate reason to do so.
3. **Limited purposes:** We will collect and use data for specified and lawful purposes. We will not use it for incompatible purposes without first taking all practical steps necessary under applicable data privacy laws and regulations.
4. **Data minimisation and adequacy:** We will ensure our collection, retention and processing of data is proportionate and adequate. We will strike an appropriate balance to ensure that we process sufficient data to carry on our business and achieve any specified lawful purposes.
5. **Data quality and accuracy:** We will maintain appropriate standards of data quality and integrity. We will implement policies and procedures in respect of data accuracy, including taking steps to avoid data becoming out of date where appropriate.
6. **Data security and retention:** We will retain data securely, by implementing appropriate data protection and retention policies. We will dispose of data securely once it is no longer required. We will ensure that appropriate processes are put in place so that only those acting on our behalf with a business requirement to access such data are authorised and able to do so.
7. **Training:** We will ensure that those acting on our behalf with access to data are trained appropriately on their obligations regarding those data.
8. **Data subject rights:** We will ensure that data subjects' rights are observed in accordance with applicable data privacy laws and regulations.
9. **Third parties:** Where we appoint a vendor or agent, we will require them to apply standards equivalent to these Data Privacy Principles. We will only disclose data to governmental or judicial bodies or law enforcement or agencies or our regulators where this is allowed by applicable data privacy laws and regulations, or otherwise required by applicable laws and regulations.
10. **Data transfers:** Where we voluntarily transfer data to third party or to another jurisdiction, we will ensure that the data transfer is lawful and that the recipient is required to apply the same, or equivalent, standards as spelled out in this Policy Statement.
11. **Appointment of Data Protection Officer:** We have appointed a Data Protection Officer to coordinate and oversee our compliance with the data privacy laws & regulations and our personal data protection policies.

In addition to our duty of confidentiality to customers, we shall at all times observe the above privacy principles and the Personal Data (Privacy) Ordinance (the "Ordinance") of the Hong Kong SAR in collecting, maintaining and using the personal data of customers in accordance with the Notice to Customers and other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance").

The Data Protection Officer
Tai Sang Bank Limited
130-132 Des Voeux Road Central, Hong Kong
Tel: (852) 2544 5011 Fax: (852) 2545 5242

私隱政策原則

閣下向大生銀行("本行"或"本行的")提供的一切個人資料均會嚴加保密。為此，本行貫徹以下私隱政策原則：

- 1. 透明度：**本行將清晰地及透明地收集及使用所收集的資料，提供資料當事人一份聲明，說明本行如何在有需要時使用資料當事人的資料。
- 2. 公平和合法：**我們只會在正當的理由下，合法地收集、處理和儲存資料。
- 3. 有限目的：**本行只會在合法的目的下收集及使用資料。在未有採取適用於資料私隱法律和法規的所有必要而切實可行的步驟前，本行不會將該資料使用於不相容的目的。
- 4. 資料最少化及足夠性：**本行將確保資料的收集、保留及處理是合乎適度的。本行將取得適當的平衡，確保本行處理足夠的資料，以作本行的業務運作及達到任何指定並合法的目的。
- 5. 資料質量及準確性：**本行將保持適當標準以確保資料的質量和完整性，實施有關資料準確性的政策及程序，包括在適當的時候採取措施以避免資料過時。
- 6. 資料的保安及保留期間：**本行將安全地保留資料並實施適當的資料保安及保留政策。一旦本行不再需要該等資料時，本行會將其安全地移除。本行將實施適當的流程，以確保只有那些代表本行並有業務需求的工作人員，才能獲得授權並可以使用該等資料。
- 7. 培訓：**本行將確保代表本行使用資料的工作人員接受適當的培訓，並了解使用資料時的義務及責任。
- 8. 資料當事人的權利：**本行當遵守資料私隱法律和法規下資料當事人的權利。
- 9. 第三方：**當本行委任供應商或代理商時，本行會要求他們應用與這些資料私隱政策原則相同的標準。本行只會在適用的資料私隱法律和法規允許的情況下，或在適用的法律法規要求的情況下，向政府、司法機構、執法機構或本行的監管機構披露資料。
- 10. 資料轉移：**如果本行自願將資料轉移至第三方或另一個司法管轄區，本行將確保資料轉移是合法的，並要求接收方應用與這些資料私隱原則相同或同等的標準。
- 11. 資料保障主任的委任：**本行已委任資料保障主任，以負責統籌及監察本行執行保障個人資料政策的合規情況。

本行除對客戶有保密責任外，無論於收集、紀錄維護及使用客戶之個人資料時，本行在任何時間亦會根據《關於個人資料（私隱）條例（「條例」）致客戶及其他個別人士的通知》嚴守上述私隱政策原則及個人資料（私隱）條例（「條例」）之條文及精神。

資料保障主任

大生銀行有限公司

香港德輔道中 130-132 號

電話: (852)2544 5011 傳真: (852) 2545 5242

(文意如有歧異，以英文本為準。)