

BANK OF INDIA, HONG KONG CENTRE
Circular to Customers
relating to the
Personal Data(Privacy) Ordinance the "Ordinance"

- (a) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (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.
- (c) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money.
- (d) The purpose for which data relating to a customer may be used are as follows:-
- (i) the daily operation of the services and credit facilities provided to customers;
 - (ii) conducting credit checks;
 - (iii) assisting other financial institutions to conduct credit checks and collect debts;
 - (iv) ensuring ongoing credit worthiness of customers;
 - (v) designing financial and insurance services or related products for customer's use;
 - (vi) marketing financial and insurance services or related products;
 - (vii) determining the amount of indebtedness owed to or by customers;
 - (viii) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - (ix) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches;
 - (x) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's right in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (xi) 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 for the purposes set out in paragraph (d):-
- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, payment of 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) Credit reference agencies; and, in the event of default, to debt collection agencies;
 - (v) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches; and
 - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customers.
- (f) For the above purposes, data relating to a customer may be held, stored and processed by the Bank, its group company, agent, contractor or third party service provider outside Hong Kong although such holding, storage or processing may become subject to applicable laws and regulations outside Hong Kong. Any customer's continuation of accounts or banking facilities or utilization of banking services will constitute his consent on such holding, storage or processing outside Hong Kong.
It has been decided for the data of customers of Hong Kong centre i.e. Hong Kong and Kowloon Branches, to be processed at the 'Global Processing Centre' in Singapore with access being available at our Head Office in India. Accordingly in certain circumstances, such data may be released or disclosed in accordance with local practices and laws, rules and regulations (including any governmental acts and orders) of the Republic of Singapore/ India.
- (g) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right:-
- (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (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.
 - (iv) In relation to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debts collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency.
- (h) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (i) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follow:
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| The Data Protection Officer | : Mr. K.V.Raghavendra | Mr. R.C. Thakur |
| Address : | : Bank of India
2 nd Floor, Ruttonjee Centre
11 Duddell Street,
Central, Hong Kong | Bank of India
906-908 H.K. Pacific Centre
28 Hankow Road
T.S.T., Kowloon, H.K. |
| Telephone | : 852-2525 4171 or
852-2820 9247 | 852-2368 6921 or
852-2368 6196 |
| Fax | : 852-2810 6149 or
852-2877 1178 | 852-2368 6521 |
- (j) Nothing in this Notice shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

1.) Signature : _____

2.) Signature : _____