

Privacy Notice (China)

隐私声明（中国）

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 whose personal information will be collected, processed, stored, transmitted, disclosed and used by Commonwealth Bank of Australia in China.

本隐私声明适用于客户个人信息由澳大利亚联邦银行中国分行收集、处理、存储、传输、披露和使用的客户。

Please note that during the course of Commonwealth Bank of Australia 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) From time to time, it is necessary for you to supply the Commonwealth Bank of Australia China Branches (“The Bank”) with, and/or for The Bank to collect, receive and/or use, information (including without limitation, “personal information” and “personal sensitive information” as defined under the Personal Information Protection Law of the People’s Republic of China (the “PIPL”) relating to you and/or your accounts, transactions and/or dealings with The Bank (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.

您需要不时向澳大利亚联邦银行中国分行（“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》（下称“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“个人敏感信息”（统称“客户信息”））。



- (b) 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 banking relationship.

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银行业务关系。

- (c) 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.

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。

- (d) The purposes for which Customer Information may be collected and used by The Bank include (without limitation) the following:

本行可能收集和使用客户信息之目的包括（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 customers' obligations;

向客户和为客户履行义务提供担保的人收取未偿还的款项;

(x) complying with any laws, regulations, guidelines, codes or policies (whether or not having the force of law) applicable to The Bank or any of its branches, offices, related corporations, associates or affiliates within Commonwealth Bank of Australia group ("Group Entities");

遵守适用于本行或其任何分行、办事处、关联公司、或澳大利亚联邦银行集团内的联营公司或附属公司（“集团实体”）的任何法律、法规、指引、守则或政策（无论是否具有法律效力）;

(xi) 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; and

遵守在本银行集团内共享数据和信息的任何义务、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 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。

(e) 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):

本行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 or any Group Entity in connection with the operation of its business;

向本行或任何集团实体提供行政、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 a group company of The Bank 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本行集团的公司;

- (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 to whom The Bank 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 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 Group Entities 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，而银行或任何集团实体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 or any Group Entity 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 or any Group Entity;



本行或任何集团实体对客户的所有权利或义务（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 other Group Entity and its employees and agents;

任何其他集团实体及其雇员和代理人；

- (viii) any person with whom The Bank or any Group Entity 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);

与本行或任何集团实体订立（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 or any Group Entity.

本行或任何集团实体的任何保险公司。

- (f) 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 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；

- (ii) to be provided upon written request with information about the ways in which the personal information referred to in (f) (i) 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（f）（i）中提及的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 data 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资料中的错误或遗漏，

- (iv) to request in writing to withdraw your consent to the Bank to use and process your personal information except that the use and processing of 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的同意，但为提供产品或服务而必须使用和处理的个人信息的《信息保护法》允许的个人信息的除外。撤销同意不会影响银行在撤销同意之前使用或处理个人数据的有效性，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。

- (g) The Bank has the right to charge a reasonable fee for the processing of any data access or correction request.

本行有权就处理任何资料查阅或更正要求收取合理费用。

- (h) The Bank will keep your personal information while you are a customer of the Bank or any Group Entity. The Bank aims to keep your personal information for only as long as needed. The Bank will keep your personal information for up to 10 years after you stop being a customer but may keep your personal information for longer: 1) to fulfil legal or regulatory obligations; 2) for internal research and analytics; or 3) to respond to a question or complaint.

当您是本行或任何集团实体的客户时，本行将保留您的个人信息。本行会尽力仅在需要时保留您的个人信息。本行将在您不再是客户后可保留您的个人信息上至 10 年，但也可能会保留您的个人信息更长时间以便： 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。

- (i) The Bank provides below contact for any question and complaints relevant to personal information protection:

本行提供以下有关个人信息保护的问题和投诉的联系方式：

For 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

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

传真： (86) 21 61650285



For questions and complaints to international personal information recipients, please refer to Section 6 of “Contact Us” in the Bank’s Group Privacy Policy as referred to in (j) below.

有关国际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 from the Data Privacy Officer 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> 或向上文(i)段所述的数据隐私官索取，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 Chinese law 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。