

The Personal Data Protection Act-Personal Data Collection Statement

This Personal Data Collection Statement is made by Industrial and Commercial Bank of China (Macau) Limited ("the Bank") in accordance with the Personal Data Protection Act (Act 8/2005) of the Macao Special Administrative Region ("the Act") The Statement is intended to notify customers and various other individuals why personal data is collected, how it will be used and to whom data access requests are to be addressed.

1. From time to time, it is necessary for customers and various other individuals (including but not limited to applicants/guarantors of banking facilities, shareholders, directors, officers and managers of corporate customers or applicants and nominees) (collectively "data subjects") to supply the Bank with data to carry out and administer normal banking services; for example, the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of other financial services.

2. Without such data, the Bank may not be able to open or continue accounts or establish or continue banking facilities or provide other financial services.

3. Data is also collected from data subjects in the ordinary course of business to continue the banking relationship; for example, when data subjects write cheques, deposit money, apply for credit or perform banking transactions.

4. Data of the data subjects may be used for all or some of the following purposes:

- i. facilitate the daily operation of the services and banking facilities provided to the data subjects;
- ii. conduct credit checks (including but not limited to the time of credit application and at the time of periodic credit reviews);
- iii. create and maintain the Bank's credit scoring and risk related models;
- iv. assist other financial institutions to conduct credit checks and collect debts;
- v. ensure ongoing credit-worthiness of the data subjects;
- vi. design financial services or related products for the data subjects' use;
- vii. market services or products of the Bank and/or selected companies;
- viii. determine the amount of indebtedness owed to or by the data objects;
- ix. enforce the data subject's obligations, including but not limited to the collection of amounts outstanding from the data subjects and those providing security or guarantee for the data subject's obligations;
- x. meet the disclosure requirements of any law binding on the Bank or its Head Office or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or its Head Office or any of its

branches are expected to comply;

xi. enable an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and

xii. to fulfill any other purposes relating thereto.

5. Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties (whether within or outside the Macau Special Administrative Region) for the purposes set out in paragraph (4):

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 or a merchant or an affinity entity 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, the 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 its Head Office or any of its branches or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Bank or its Head Office or any of its branches are expected to comply;

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 data subjects;

vii. selected companies for the purpose of informing data subject of services which the Bank believes will be of interest to the data subjects;

viii. auditors; and

ix. legal consultants.

6. Under and in accordance with the Personal Data Protection Act (Law 8/2005), any Individual has the right:

i. to check whether the Bank holds data about them and of access to such data;

ii. to require the Bank to correct any data relating to them 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. to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and to 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 ; and

v. Upon satisfactory termination of the credit by full repayment and on condition that there has been, within 5 years immediately before such termination, no material default under the credit as determined by the Bank, to instruct the Bank to make a request to the relevant credit reference agency to delete from its database any account data relating to the terminated credit.

7. In accordance with the terms of the act, the Bank has the right to charge a reasonable fee for the processing of any data access request.

8. The Bank may have obtained credit reports on data subjects from a credit reference agency in considering any application for credit. In the event the data subjects wish to access the credit reports, the Bank will advise the contact details of the relevant credit reference agency.

9. Nothing in this Statement shall limit the rights of data subjects under the Personal Data Protection Act.

(If there is any conflict or inconsistency between the Chinese and English version, the Chinese version shall prevail and the English version shall not affect the construction of this text.)