ICBC 工银美国

January 2020

FACTS

WHAT DOES INDUSTRIAL AND COMMERCIAL BANK OF CHINA (USA) NA DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share, and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No – We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No – We don't share
For our affiliates to market to you	No	No – We don't share
For nonaffiliates to market to you	No	No – We don't share

Questions?

Call:

(212) 238-8208: Industrial and Commercial Bank of China (USA) NA., New York
(626) 300-8888: Industrial and Commercial Bank of China (USA) NA., Southern California
(415) 668-7788: Industrial and Commercial Bank of China (USA) NA., Northern California
(206) 876-8000: Industrial and Commercial Bank of China (USA) NA., Seattle
(281) 763-7228: Industrial and Commercial Bank of China (USA) NA., Houston

Or go to:

www.icbc-us.com

Who we are

Who is providing this notice?	Industrial and Commercial Bank of China (USA) NA

What we do

How does Industrial and Commercial Bank of China (USA) NA protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Industrial and Commercial Bank of China (USA) NA collect my personal information?	We collect your personal information, for example, when you ■ open an account or apply for a loan ■ make deposits or withdrawals from your account or make a wire transfer ■ show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ information about your creditworthiness for affiliates' everyday business purposes ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Our affiliates include companies with an Industrial and Commercial Bank of China name and The Bank of East Asia name.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Industrial and Commercial Bank of China (USA) NA does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Industrial and Commercial Bank of China (USA) NA does not jointly market.*

Other important information

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

Important Information about Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.