



关于个人金融信息保护的函
Letter regarding
Protection of Personal Financial Information

尊敬的先生/女士/客户：

Dear Sir / Madam / Client,

感谢贵方选择渣打银行（中国）有限公司（“我行”）。我行一贯尊重贵方及/或资料当事人与个人金融信息¹有关的隐私，承诺按照法律法规要求对贵方及/或资料当事人的个人金融信息保密。但是，基于我行业务经营与管理的必要需求，我行不时需要收集、使用并将贵方及/或资料当事人的个人金融信息披露予被许可的第三方²用于特定目的与用途³。

We are grateful for your choice of Standard Chartered Bank (China) Limited (the “Bank”). The Bank respects your and/or the Information Owner’s privacy related to the Personal Financial Information⁴, and undertakes to keep the Personal Financial Information confidential in accordance with relevant laws and regulations. However, due to the necessary demands of the Bank’s business operation and management, the Bank may need from time to time to collect, use and disclose to any Permitted Third Party⁵ your and/or the Information Owner’s Personal Financial Information for specific purposes and functions⁶.

本函目的为根据法律法规的要求，寻求贵方或贵方代表资料当事人就我行有关个人金融信息的收集、保存、使用、对外披露和跨境传输等行为的授权。请贵方仔细阅读下述条款和条件（包括但不限于该授权或同意所适用的向第三方提供个人金融信息的范围和具体情形以及贵方或贵方代表资料当事人做出该授权或同意的可能后果），以确保充分理解。贵方及/或资料当事人可以通过我行隐私政策（<https://www.sc.com/cn/privacy-notice/>）了解贵方及/或资料当事人对于个人金融信息可以行使的权利。

As required by relevant laws and regulations, the Bank hereby issues this Letter to seek your authorization on behalf of yourself or the Information Owner regarding collection, storage, use external disclosure and cross-border transfer of the Personal Financial Information. Please carefully read the following terms and conditions (including but not limited to the permitted scope and circumstances of disclosure of Personal Financial Information to any third party and possible consequences of this Authorization or consent made by you or on behalf of the Information Owner) and ensure you have fully understood them. Please access privacy policy of the Bank (<https://www.sc.com/cn/privacy-notice/>) to understand the rights regarding Personal Financial Information that you and/or the Information Owner may exercise.

¹ 参见定义及说明 1。

² 参见定义及说明 2。

³ 参见定义及说明 3。

⁴ See Definition and Description 1.

⁵ See Definition and Description 2.

⁶ See Definition and Description 3.

PUBLIC

如有疑问，贵方及/或资料当事人可要求我行就任何条款作出进一步的说明和解释，如果必要，也可以向独立咨询方寻求意见。如无疑义，请在签署栏处签署，以示知晓且正式授权。

If you have any queries, you and/or the Information Owner may request the Bank to make further illustration and explanation for any terms, and if necessary, you and/or the Information Owner may also seek independent consultants' opinions. If you have no doubt, please undersign to confirm your understanding and duly authorization.

渣打银行（中国）有限公司
Standard Chartered Bank (China) Limited

客户授权书

Customer Authorization

兹授权渣打银行（中国）有限公司（下称：被授权方）按照被授权方不时更新的隐私政策⁷、我方确认同意的其他生效隐私条款及个人信息收集/使用/披露条款和本授权书“定义及说明”部分列明的目的与用途⁸，收集、使用、向被许可的第三方⁹披露和跨境传输我方或与我方有关联的资料当事人的个人金融信息¹⁰。

I/We hereby authorize Standard Chartered Bank (China) Limited (the “Authorized Party”) to collect, use, disclose to any Permitted Third Party¹¹ and cross-border transfer my/our or the Information Owner’s Personal Financial Information¹², according to privacy policy¹³ updated by the Authorized Party from time to time, other effective privacy terms and personal information collection/use/disclosure terms agreed by myself/ourselves, and purposes and functions¹⁴ listed in “Definitions and Descriptions” of this Authorization.

☐ 关于向被许可的第三方披露个人金融信息的单独同意：

Separate Consent to Disclosure of Personal Financial Information to Permitted Third Party

我方知晓并同意，被授权方可按照其不时更新的隐私政策、我方确认同意的其他生效隐私条款及个人信息收集/使用/披露条款和本授权书“定义及说明”部分列明的目的与用途，依据合法、正当、必要的原则，将我方及/或资料当事人的相关个人金融信息披露予被许可的第三方。我方进一步同意该等被许可的第三方基于同等目的与用途收集、处理我方的相关个人金融信息。

I/We acknowledge and agree that the Authorized Party may disclose to any Permitted Third Party my/our or the Information Owner’s Personal Financial Information in accordance with the principles of legality, legitimacy and necessity, according to privacy policy updated by the Authorized Party from time to time, other effective privacy terms and personal information collection/use/disclosure terms agreed by myself/ourselves, and purposes and functions listed in “Definitions and Descriptions” of this Authorization. I/We further agree that such Permitted Third Party is entitled to collect and process my/our relevant Personal Financial Information for the same purposes and functions.

☐ 关于被授权方处理敏感个人信息的单独同意：

Separate Consent to the Authorized Party’s Processing of Sensitive Personal Information

我方知晓，我方或与我方有关联的资料当事人的身份信息、财产信息、生物特征信息、账户信息、信用信息、金融交易信息及我方对其负有监护义务的未满十四周岁未成年被监护人的个人信息等都可能构成敏感个人信息（即，一旦泄露或者非法使用，容易导致自然人的尊严受到侵害或者人身、财产安全受到危害的个人信息），我方同意被授权方可按照其不时更新的隐私政策、我方确认同意的其他生效隐私条款及个人信息收集/使用/披露条款和本授权书“定义及说明”部分列明的目的与用途，依据合法、正当、必要的原则，收集、处理、并向被许可的第三方披露我方及/或资料当事人的敏感个人信息。

I/We acknowledge that my/our or the Information Owner’s identity information, property information, biometric information, account information, credit information, financial transaction information, and

⁷ 被授权方通过网站 www.sc.com/cn 公示

⁸ 参见定义及说明 3

⁹ 参见定义及说明 2

¹⁰ 参见定义及说明 1

¹¹ See Definition and Description 2

¹² See Definition and Description 1

¹³ Publicized by the Authorized Party through www.sc.com/cn

¹⁴ See Definition and Description 3

PUBLIC

personal information of minors under the age of 14 for whom I/we have guardianship obligations, etc. may constitute sensitive personal information (that is personal information, once leaked or illegally used, may easily lead to the infringement of the personal dignity of a natural person or may endanger the personal safety or property). We agree that the Authorized Party can collect, process and disclose to any Permitted Third Party my/our or the Information Owner's sensitive personal information in accordance with the principles of legality, legitimacy and necessity, according to privacy policy updated by the Authorized Party from time to time, other effective privacy terms and personal information collection/use/disclosure terms agreed by myself/ourselves, and purposes and functions listed in "Definitions and Descriptions" of this Authorization.

☐ 关于被授权方跨境传输个人金融信息的单独同意:

Separate Consent to the Authorized Party's Cross-border Transfer of Personal Financial Information

我方知晓并同意, 被授权方作为一家在华运行的外资银行, 在中国适用法律法规允许的情况下, 可能按照其不时更新的隐私政策、我方确认同意的其他生效隐私条款及个人信息收集/使用/披露条款和本授权书“定义及说明”部分列明的目的与用途, 依据合法、正当、必要的原则, 将我方及/或资料当事人的个人金融信息提供至位于中国大陆境外的其他司法管辖区的被许可的第三方, 或传输至部署在其他司法管辖区的服务器上进行处理。

I/We acknowledge and agree that the Authorized Party as a foreign bank operating in China, may provide my/our or the Information Owner's Personal Financial Information to any Permitted Third Party located in other jurisdictions outside mainland China or to servers deployed in other jurisdictions for processing in accordance with the principles of legality, legitimacy and necessity, according to the privacy policy updated by the Authorized Party from time to time, other effective privacy terms and personal information collection/use/disclosure terms agreed by myself/ourselves, and purposes and functions listed in "Definitions and Descriptions" of this Authorization, when permitted by applicable laws and regulations of China.

如给予此授权需要通知资料当事人及/或其他第三方或者取得其同意或者履行任何批准程序的, 我方承诺已经进行了通知或获得了这些同意或者批准。如被授权方因我方以上授权或承诺不真实或误导遭受任何第三方(包括资料当事人)民事及刑事诉讼、赔偿要求或任何类似诉求, 均应由我方承担一切责任, 包括但不限于被授权方因此支付的律师费用、诉讼费用等。

If before giving the authorization I/we need notify the Information Owner and/or any other third party or seek their consent or obtain any approval, I/we confirm I/we have already notified or obtained such consent or approval. **If my/our authorization or confirmation hereunder is unauthentic or misleading I/we shall be liable for any claim, prosecution, compensation demand or similar complaint raised by any third party (including any Information Owner) against the Authorized Party, including without limitation any legal fees and litigation costs incurred by the Authorized Party.**

本授权书为具有法律约束力的文本。如我方此前与被授权方签署的银行账户和服务条款及细则/通用条款/账户条款(视客户不同类型而定)与本授权书就有关个人金融信息的收集、使用及披露有关的事宜存在歧义, 则以本授权书为准。

This Authorization shall be legally binding. In case of any inconsistency between the provisions regarding collection, use and disclosure of the Personal Financial Information in this Authorization and Terms and Conditions of Bank Accounts and Services / General Terms / Account Terms (depending on types of customers) signed with the Authorized Party, this Authorization shall prevail.

授权方(签字/公章): _____

As authorized, (Signature/Common Seal)

日期: 年 月 日

Date:

定义及说明Definitions and Descriptions

1. **个人金融信息**是指，我行因应贵方或与贵方有关联的我行客户的要求开展银行业务（后一情形例如，我行客户申请贷款由贵方提供担保，或者贵方的子女或被监护人作为我行的客户），而被贵方告知的、因办理与贵方相关的银行业务过程中而产生的、或者我行合法收集的贵方的及/或与贵方有关的自然人（例如法定代表人、股东、董事（对企业而言）等，或者贵方的配偶、子女或被监护人，以下称为“资料当事人”）的信息，例如，账户信息、鉴别信息（包括用于鉴别贵方/资料当事人身份的个人生物识别信息）、金融交易信息、个人信息、财产信息、信贷信息、信用信息、个人交易或风险偏好，风险承受能力，投资意愿、目标、知识和经验等以及根据规定的其他个人金融信息。

Personal Financial Information refers to your own information and/or the information of other natural persons related to you (such as the legal representative, shareholders, directors (where you are a company) etc., or your spouse, children or the persons under your guardianship, hereinafter referred to as “**Information Owner**”), which is informed by you, or generated in process of provision of banking services related to you or legally collected by the Bank when offers banking services as requested by you or our client who is connected to you (e.g., you are a personal guarantor for the loan the Bank provides to the client, or your children or the persons under your guardianship are clients of us), including the account information, authentication information (including personal biometrics information used to authenticate your or the Information Owner's identity), financial transaction information, personal identity information, property information, loan information, credit information, personal transaction or risk preference, risk appetite, investment intention, investment goal, knowledge and experience, etc., and other personal financial information in accordance with relevant regulations and rules.

<p>功能/产品/服务/业务</p> <p>Functions/Products/Services/Business</p>	<p>我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的个人金融信息</p> <p>Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer</p>
<p>为向贵方提供/办理开立银行账户、申领银行卡、办理存款、收付款、转账、信用卡、贷款业务、购买投资、理财、保险等财富管理业务、国际银行服务、大湾区“跨境理财通”业务及其他金融产品/服务或业务；及维护上述相关业务、服务之正常、安全运行、投诉处理、账单和通知书业务、反洗钱、制裁合规、防控欺诈等风险、客户尽职调查、数据质量核查、非居民金融账户涉税报告编制、财务管理及财务报表编制和履行各项法律义务</p> <p>To provide/handle services, products or business for you to open bank account, to apply for/collect bank card, to process savings, money receiving, payment or transfer, credit card, loan business, purchase investment, insurance and other wealth management services, International Banking Service, GBA Wealth Management Connect Service or other financial products/services/business; and to maintain proper and secure operation of the above related business and service, complaint handling, account statement and advice services, anti-money laundering, sanctions compliance, to prevent and control fraud and other risks, customer due diligence, data quality verification, preparation of tax related reports for non- resident financial accounts, financial management and financial statement preparation and to perform various legal obligations</p>	<p>个人身份信息，包括个人姓名、性别、国籍、公民身份、户口、民族、身份证件照片以及类型、号码、到期日及有效期限、职业、教育程度、学历、工作经历、电话号码、电子邮箱、联系方式、通讯地址、年龄、生日、出生地、婚姻状况、健康状况（包括家族疾病状况）、移民和教育规划、家庭状况、监护关系信息、居住国、居住地址、工作单位所属行业、工作单位及地址、照片、社会保险信息，个人虚拟身份标识和鉴别信息（如：网银账户信息）、FATCA 美国人士信息及 CRS 税收居所信息以及是否与政要或国际组织高级管理人员有关及相关信息、可疑交易报告记录等；</p> <p>Personal identity information, including name, gender, nationality, citizenship, registered residence (Hu Kou), ethnic, copy and type/number/expiry date/validity period of ID certificate, occupation, education, diploma, working experience, telephone number, e-mail, contact information, mail address, age, birth date, place of birth, marital status, health status (including family medical conditions), immigration and education planning, family status, guardian relationship information, country of residence, residential address, industry of employer, employer name and address, photo, social security information, personal virtual identity and authentication information (e.g. Internet Banking account information), FATCA US person information and CRS tax residency information and any relationship with politically exposed person (“PEP”) or senior management of international organization and relevant information, suspicious transaction report record etc.;</p> <p>个人财产信息，包括收入、个人收入状况、拥有的不动产状况、拥有的动产（如车辆、金融资产等）状况、负债状况、投资情况、总流动资产、资产评估值、纳税额、税收居民国（地区）、税务居民身份、纳税人识别号、公积金缴存金额、保单信息、养老规划、财富传承规划等；</p> <p>Personal property information, including income, personal income status, real property, movable property (e.g. vehicle, financial assets, etc.), indebtedness, investment, total current assets, asset valuation amount, tax-paid amount, tax residence country (region), taxpayer identification number, amount paid for the provident fund, insurance policy information, retirement planning, wealth inheritance planning, etc.;</p> <p>个人生物特征信息，如：签字样式、笔迹、身形步态、指纹、声纹、</p>

<p>功能/产品/服务/业务</p> <p>Functions/Products/Services/Business</p>	<p>我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的个人金融信息</p> <p>Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer</p>
	<p>人脸识别信息等；</p> <p>Personal biometrics information, such as specimen signature, handwriting, figure and gait, fingerprint, voiceprint, face recognition information, etc.;</p> <p>个人账户信息，包括账号、客户类别、客户编号、账户信息、账户类型、账户状态、借记卡号、信用卡号、密码和验证码、申请日期、账户开立时间、开户机构、账户余额、金额、币种、存款信息、利息总额、存期、利率、起存日、到期日、资产管理规模、账户交易情况（如交易渠道、交易流水号、交易日期、交易信息描述、交易类型、交易币种、交易金额、本金、利息、交易对手方信息、交易附言等）、收款人信息、持有产品类别和信息等；</p> <p>Personal account information, including account number, customer category, customer number, account information, account type, account status, debit card number, credit card number, credential and verification number, application date, time of account opening, institution with which the account is opened, account balance, amount, currency, deposit information, total interest, deposit term, interest rate, deposit start date, deposit maturity date, asset management scale, account transaction information (i.e. transaction channel, transaction serial number, transaction date, transaction information description, transaction type, transaction currency, transaction amount, principal, interest, counterparty information, transaction remarks, etc.), details of payees, holding product categories and information, etc.;</p> <p>个人信用信息，包括信用卡、贷款、征信报告及其他信贷交易信息、诉讼、调查、处罚信息以及其他能够反映个人信用状况的信息，如贷款号码、房贷获批额度、授信额度、信贷记录、逾期金额、贷款余额、贷款金额、贷款到期日期、最近一次实际还款日期、贷款期限、下一次逾期日、分期金额、贷款开立日、逾期账龄、催收记录附言、催收时间等；</p> <p>Personal credit information, including credit card, loan, credit report and other credit transaction information, litigation and investigation information, penalty and any other information about personal credit status, such as: loan number, approved mortgage loan amount, credit limit, credit record, overdue amount, loan balance, loan amount, loan maturity date, latest</p>

功能/产品/服务/业务 Functions/Products/Services/Business	我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的 个人金融信息 Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer
	<p>actual repayment date, loan term, next overdue date, installment amount, loan opening date, overdue age, collection record, appendix, collection time, etc.;</p> <p>个人金融交易信息，包括在任何支付结算、投资理财、保险箱或其他银行业务过程中留存的交易信息及通过我行与保险公司、证券公司、基金公司、期货公司、支付机构等第三方机构发生业务关系时产生的交易信息等；</p> <p>Personal financial transaction information, including transaction information acquired, kept, recorded during any payment, settlement, wealth management, use of safe deposit box or other banking business, transaction information generated from business made through the Bank with any third party institution like insurance company, securities company, fund house, futures company or payment agency, and etc.;</p> <p>个人交易或风险偏好、风险承受能力、客户风险等级、投资意愿、目标、知识和经验；</p> <p>Personal transaction or risk preference, risk appetite, customer risk level, investment intention, investment goal, knowledge and experience;</p> <p>为了履行合同、法律和监管合规义务，在建立、维持业务关系过程中获取的其他信息，如：贵方进行交易、使用服务的时间、地点（包括地理位置、网络地址）、交易用途、贵方与我行的通信和其他通讯记录（包括录音录像、通话记录、通信记录和内容）、贵方使用设备的型号、标识符、识别码、硬件序列号、操作系统、软件版本号、IP 地址、网络服务供应商、操作日志和记录等。</p> <p>Any other information acquired during the establishment or maintenance of business relationship for the performance of contracts or for compliance with laws and regulations and regulatory requirements, e.g. time/location (including geographic location and network address) of business handling and service use, purpose of transaction, correspondence or other communication records between you and the Bank (including video or audio records, call log and correspondence records and contents), device identifier and code, hardware type and serial number, operating system version, software version, IP address, network service provider, operation logs and records, etc.</p>

<p>功能/产品/服务/业务</p> <p>Functions/Products/Services/Business</p>	<p>我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的个人金融信息</p> <p>Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer</p>
<p>为向贵方提供/办理开立使用电子银行（网上银行、移动银行）、远程服务、电话银行、短信银行等特定渠道服务；及维护上述相关业务、服务之正常、安全运行、投诉处理、账单和通知书业务、防范、控制风险和履行各项法律义务</p> <p>To provide/handle services for you to open and use specific channels including digital banking (online banking and mobile banking), Live Chat, phone banking, SMS banking and etc. ; and to maintain proper and secure operation of the above related business and service, complaint handling, account statement and advice services, to prevent and control banking related risk and to perform various legal obligations</p>	<p>个人信息，包括个人姓名、性别、国籍、公民身份、民族、身份证件照片及类型、号码及有效期限、职业、教育程度、学历、工作经历、电话号码、电子邮箱、通讯地址、联系方式、年龄、生日、出生地、婚姻状况、健康状况、家庭状况、住址、工作单位地址、照片、社会保险信息，个人虚拟身份标识和鉴别信息（如：网银账户信息）以及 FATCA 美国人士信息及 CRS 税收居所信息；</p> <p>Personal identity information, including name, gender, nationality, citizenship, ethnic, copy and type/number/validity period of ID certificate, occupation, education, diploma, working experience, telephone number, e-mail, mail address, contact information, age, birth date, place of birth, marital status, health status, family status, place of residence, work address, photo, social security information, personal virtual identity and authentication information (e.g. Internet Banking account information) and FATCA US person information and CRS tax residency information;</p> <p>个人财产信息，包括个人收入状况、拥有的不动产状况、拥有的动产（如车辆、金融资产等）状况、负债状况、投资情况、纳税额、税务居民身份、纳税人识别号、公积金缴存金额等；</p> <p>Personal property information, including personal income, real property, movable property (e.g. vehicle, financial assets, etc.), indebtedness, investment, tax-paid amount, tax residence, taxpayer identification number, amount paid for the provident fund, etc.;</p> <p>个人生物特征信息，如：笔迹、身形步态、指纹、声纹、人脸识别信息等；</p> <p>Personal biometrics information, such as handwriting, figure and gait, fingerprint, voiceprint, face recognition information, etc.;</p> <p>个人账户信息，包括账号、客户类别、客户编号、账户信息、账户类型、账户状态、借记卡号、信用卡号、密码和验证码、申请日期、账户开立时间、开户机构、账户余额、金额、币种、存款信息、存期、利率、起存日、到期日、资产管理规模、账户交易情况（如交易渠道、交易流水号、交易日期、交易信息描述、交易类型、交易币种、交易金额、本金、利息、交易对手方信息、交易附言等）、收款人信息、持有产品类别和信息等；</p> <p>Personal account information, including account number,</p>

功能/产品/服务/业务 Functions/Products/Services/Business	我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的 个人金融信息 Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer
	<p>customer category, customer number, account information, account type, account status, debit card number, credit card number, credential and verification number, application date, time of account opening, institution with which the account is opened, account balance, amount, currency, deposit information, deposit term, interest rate, deposit start date, deposit maturity date, asset management scale, account transaction information (i.e. transaction channel, transaction serial number, transaction date, transaction information description, transaction type, transaction currency, transaction amount, principal, interest, counterparty information, transaction remarks, etc.), details of payees, holding product categories and information, etc.;</p> <p>个人信用信息，包括信用卡、贷款、征信报告及其他信贷交易信息、诉讼、调查、处罚信息以及其他能够反映个人信用状况的信息，如贷款号码、房贷获批额度、授信额度、信贷记录、逾期金额、贷款余额、贷款金额、贷款到期日期、最近一次实际还款日期、贷款期限、下一次逾期日、分期金额、贷款开立日、逾期账龄、催收记录附言、催收时间等；</p> <p>Personal credit information, including credit card, loan, credit report and other credit transaction information, litigation and investigation information, penalty and any other information about personal credit status, such as: loan number, approved mortgage loan amount, credit limit, credit record, overdue amount, loan balance, loan amount, loan maturity date, latest actual repayment date, loan term, next overdue date, installment amount, loan opening date, overdue age, collection record, appendix, collection time, etc.;</p> <p>个人金融交易信息，包括在任何支付结算、投资理财、保险箱或其他银行业务过程中留存的交易信息及通过我行与保险公司、证券公司、基金公司、期货公司、支付机构等第三方机构发生业务关系时产生的交易信息等；</p> <p>Personal financial transaction information, including transaction information acquired, kept, recorded during any payment, settlement, wealth management, use of safe deposit box or other banking business, transaction information generated from business made through the Bank with any third party institution like insurance company, securities company, fund house, futures</p>

<p>功能/产品/服务/业务 Functions/Products/Services/Business</p>	<p>我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的 个人金融信息 Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer</p>
	<p>company or payment agency, and etc.;</p> <p>个人交易或风险偏好, 风险承受能力, 投资意愿、目标、知识和经验; Personal transaction or risk preference, risk appetite, investment intention, investment goal, knowledge and experience;</p> <p>为了履行合同、法律和监管合规义务, 在建立、维持业务关系过程中获取的其他信息, 如: 贵方进行交易、使用服务的时间、地点(包括地理位置、网络地址)、交易用途、贵方与我行的通信和其他通讯记录(包括录音录像、通话记录、通信记录和内容)、使用设备的型号、标识符、识别码、硬件序列号、操作系统、软件版本号、IP 地址、网络服务供应商、操作日志和记录等。 Any other information acquired during the establishment or maintenance of business relationship for the performance of contracts or for compliance with laws and regulations and regulatory requirements, e.g. time/location (including geographic location and network address) of business handling and service use, purpose of transaction, correspondence or other communication records between you and the Bank (including video or audio records, call log and correspondence records and contents), device identifier and code, hardware type and serial number, operating system version, software version, IP address, network service provider, operation logs and records, etc.</p>
<p>如贵方或资料当事人就我行客户欠付我行 之债务提供或拟提供个人担保; 及维护上述 相关业务、服务之正常、安全运行、投诉处 理、反洗钱、制裁合规、防控欺诈等风险、 客户尽职调查和履行各项法律义务 To provide or propose to provide guarantees from you or the Information Owner for obligations owed by our customer to the Bank; and to maintain proper and secure operation of the above handling, anti-money laundering, sanctions compliance, to prevent and control fraud and other risks, customer</p>	<p>个人身份信息, 包括个人姓名、性别、国籍、身份证件类型、号码 及有效期限、工作单位、职务、贵方或资料当事人与相关客户的关 系(如任职关系、持股及投资关系)、电话号码、电子邮箱、联系 方式、通讯地址、生日、出生地、住址、工作单位地址、照片、教 育程度, 以及是否与政要或国际组织高级管理人员有关及相关信 息、可疑交易报告记录等; Personal identity information, including name, gender, nationality, type/number/validity period of ID certificate, work unit, job position, relationship of you or the Information Owner with relevant customers (such as employment/shareholding/investment relationship), telephone number, e-mail, contact information, mail address, birth date, place of birth, place of residence, work address, photo, education background, any relationship with politically exposed person</p>

<p>功能/产品/服务/业务</p> <p>Functions/Products/Services/Business</p>	<p>我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的个人金融信息</p> <p>Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer</p>
<p>due diligence and to perform various legal obligations</p>	<p>(“PEP”) or senior management of international organization and relevant information, suspicious transaction report record etc.;</p> <p>个人财产信息, 包括个人收入状况、拥有的不动产状况、拥有的动产 (如车辆、金融资产等) 状况、负债状况、投资情况、纳税额、税务居民身份、纳税人识别号、公积金缴存金额等;</p> <p>Personal property information, including personal income, real property, movable property (e.g. vehicle, financial assets, etc.), indebtedness, investment, tax-paid amount, tax residence, taxpayer identification number, amount paid for the provident fund, etc.;</p> <p>个人生物特征信息, 如: 签字样式、笔迹、身形步态、指纹、声纹、人脸识别信息等;</p> <p>Personal biometrics information, such as specimen signature, handwriting, figure and gait, fingerprint, voiceprint, face recognition information, etc.;</p> <p>个人账户信息, 包括账号、账户开立时间、开户机构、账户余额、账户交易情况等;</p> <p>Personal account information, including account number, time of account opening, institution with which the account is opened, account balance, account transaction information, etc.;</p> <p>个人信用信息, 包括信用卡、贷款及其他信贷交易信息、诉讼、调查、处罚信息以及其他能够反映个人信用状况的信息, 如担保方式, 为他人贷款合同担保金额;</p> <p>Personal credit information, including credit card, loan and other credit transaction information, litigation and investigation information, penalty and any other information about personal credit status, such as guarantee type, guarantee amount for others' loan contracts;</p> <p>相关客户调查所涉的个人信息, 如: 客户尽职调查、制裁和反洗钱调查中需要收集的个人信息;</p> <p>Personal information arising from customer investigation, e.g. personal information collected during customer due diligence, sanctions or anti-money laundering checks etc.;</p> <p>为了履行合同、法律和监管合规义务, 在建立、维持业务关系过程</p>

功能/产品/服务/业务 Functions/Products/Services/Business	我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的 个人金融信息 Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer
	中获取的其他信息，如：客户文件中包含的个人信息；发现、调查任何可疑和异常活动所需的个人信息；第三方合作方提供的网络识别数据，如支付宝账号；贵方或资料当事人与我行之间的通信和其他通讯记录（录音录像、通话记录、通信记录和内容）、使用设备的型号、标识符、识别码、硬件序列号、操作系统、软件版本号、IP 地址、网络服务供应商等。 Any other information acquired during the establishment or maintenance of business relationship for the performance of contracts or for compliance with laws, regulations and regulatory requirements, e.g. person information included in the customer documentation, personal information arising from any suspicious and unusual activity investigation, network identifier data provided by third-party partners, e.g. Alipay account number, correspondence or other communication records between you or Information Owner and the Bank (including video or audio records, call log and correspondence records and contents), device identifier and code, hardware type and serial number, operating system version, software version, IP address, network service provider etc.
为向我行非个人客户或申请人提供银行产 品、服务、办理银行业务，及维护上述相关 业务、服务之正常、安全运行、投诉处理、 账单和通知书业务、反洗钱、制裁合规、防 控欺诈等风险、客户尽职调查和履行各项法 律义务，而贵方或资料当事人系前述非个人 客户或申请人之关联人士 ¹⁵ 时 To provide banking products/services or	个人身份信息，包括个人姓名、性别、国籍、身份证件类型、号码及有效期限、工作单位、职务、贵方或资料当事人与相关客户的关系（如任职关系、持股及投资关系）、电话号码、电子邮箱、联系方式、生日、出生地、住址、工作单位地址、照片，个人虚拟身份标识和鉴别信息（如访问企业银行网站和应用程序的登录凭证）、以及是否与政要或国际组织高级管理人员有关及相关信息； Personal identity information, including name, gender, nationality, type/number/validity period of ID certificate, work unit,

¹⁵ 关联人士系指任何与我行非个人客户或申请人有关系的人士，包括但不限于任何公司董事、监事或职员、合伙组织的合伙人或合伙成员，股东、主要拥有人、控制人、信托的实益拥有人、受托人、委托人或保障人、指定账户持有人、指定收款人、账户持有人的代表、代理或指定人士、账户持有人（在其作为被代理人时）之被代理人。

功能/产品/服务/业务 Functions/Products/Services/Business	我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的 个人金融信息 Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer
businesses to our prospect or existing non-individual customers and to maintain proper and secure operation of banking business, complaint handling, account statement and advice services, anti-money laundering, sanctions and compliance, to prevent and control fraud and other risks, customer due diligence and to perform various legal obligations, and you or the Information Owner is a Connected Person ¹⁶ of our prospect or existing non-individual customers	job position, relationship of you or the Information Owner with relevant customers (such as employment/shareholding/investment relationship), telephone number, e-mail, contact information, birth date, place of birth, place of residence, work address, photo, personal virtual identity and authentication information (e.g. login information required for corporate internet banking and APP), any relationship with politically exposed person ("PEP") or senior management of international organization and relevant information etc.; 个人生物特征信息，如：签字样式、笔迹、身形步态、指纹、声纹、人脸识别信息； Personal biometrics information, such as specimen signature, handwriting, figure and gait, fingerprint, voiceprint, face recognition information; 个人信用信息，包括个人财产和资金来源、诉讼、调查、处罚信息以及其他能够反映个人信用状况的信息； Personal credit information, including sources of wealth, litigation and investigation information, penalty and any other information about personal credit status; 相关客户调查所涉的个人信息，如：客户尽职调查、制裁和反洗钱调查中需要收集的个人信息； Personal information arising from customer investigation, e.g. personal information collected during customer due diligence, sanctions or anti-money laundering checks etc.; 为了履行合同、法律和监管合规义务，在建立、维持业务关系过程中获取的其他信息，如：客户文件中包含的个人信息；发现、调查任何可疑和异常活动所需的个人信息；贵方或资料当事人与我行之

¹⁶ Connected Person means any other person with whom the Bank's prospect or existing non-individual customer has a relationship, including but not limited to, a director, supervisor or employee of a company, partners or members of a partnership, any shareholder, substantial owner, controlling person, or beneficial owner, trustee, settler or protector of a trust, account holder of a designated account, payee of a designated payment, representative, agent or nominee of the account holder, or the account holder's principal where the account holder is acting on another's behalf.

功能/产品/服务/业务 Functions/Products/Services/Business	我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的 个人金融信息 Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer
	<p>间的通信和其他通讯记录(录音录像、通话记录、通信记录和内容)、使用设备的型号、标识符、识别码、硬件序列号、操作系统、软件版本号、IP 地址、网络服务供应商等。</p> <p>Any other information acquired during the establishment or maintenance of business relationship for the performance of contracts or for compliance with laws, regulations and regulatory requirements, e.g. person information included in the customer documentation, personal information arising from any suspicious and unusual activity investigation, correspondence or other communication records between you or Information Owner and the Bank (including video or audio records, call log and correspondence records and contents), device identifier and code, hardware type and serial number, operating system version, software version, IP address, network service provider etc.</p>
<p>为向贵方提供贵方同意的市场活动信息以及个性化服务、提供在线预约申请银行各类产品或服务的功能</p> <p>To provide you with marketing information and personalized service as agreed by you, and to provide online appointment application for various bank products or services</p>	<p>个人身份信息, 包括个人姓名、生日、性别、婚姻状况、出生地、国籍、民族、公民身份、户籍所在地、身份证件类型及号码、身份证件到期日、证件签发地点、证件签发日期、工作单位所属行业、职业、教育程度、工作经历、工作单位、工作地址、单位性质、公司邮编、部门、职务、现单位工龄、是否为私营业主或个体户、电话号码、电子邮箱、联系方式、居住地址、居住地邮编、居住时间、城市、住宅类型、近亲属联系人姓名、与申请人关系、近亲属联系人手机号码、个人虚拟身份标识、是否美国居民、是否美国公民、是否有美国永久居留卡(绿卡)、税号等;</p> <p>Personal identity information, including name, birth date, gender, marital status, place of birth, nationality, ethnic, citizenship, place of domicile (Hu Kou), type/number/expiry date of ID certificate, location/date of ID certificate issuance, industry of employer, occupation, education background, working experience, employer name and address, nature of the employer company, company postal code, department, position, length of service, whether an entrepreneur or individual business owner, telephone number, e-mail, contact information, place of residence, postal code of residence place, time period and city of residence, residential type, name of close relative contact person, relationship with the applicant, mobile phone number of close relative contact person, personal virtual identity, whether a US resident, whether a US citizen, whether a US permanent residency card (green card) holder, tax ID, etc.;</p>

功能/产品/服务/业务 Functions/Products/Services/Business	我行可能需要收集并可能进行跨境传输的贵方及/或资料当事人的 个人金融信息 Your or the Information Owner's Personal Financial Information the Bank May Need to Collect and Cross-border Transfer
	<p>个人财产信息，包括个人收入状况、是否为渣打银行现有客户、税收居民国等； Personal property information, including personal income status, whether an existing customer of Standard Chartered Bank, country of tax residence, etc.;</p> <p>个人账户信息，包括银行卡号等； Personal account information, including bank card number, etc.;</p> <p>感兴趣的业务与服务等。 Business and services that the customer is interested in, etc..</p>

我行向贵方提供的产品与服务是不断更新和发展的。如贵方向我行申请办理前述说明中尚未涵盖的其他业务，且基于该业务我行需要收集贵方或资料当事人的个人金融信息，我们会通过提示、通知、交互流程、申请书、协议约定或其他适当方式另行向贵方说明个人金融信息收集、使用和披露的目的、方式与范围，并征得贵方的同意。

The products and services provided by the Bank to you are constantly evolving. If you choose to use any other service not listed above for which the Bank has to collect your or Information Owner's Personal Financial Information, the Bank will separately explain to you, the purposes, methods, and scope of Personal Financial Information the Bank collects, through reminders, alerts, interaction with you, application documents, agreements entered into with you or other appropriate method, and obtain your consent for that.

贵方或贵方代表资料当事人通过我行办理以上业务时，我行可能将贵方或贵方代表资料当事人的个人金融信息按照我行不时更新的隐私政策、本授权书及贵方在具体业务场景下对于个人金融信息跨境传输作出的单独同意，传输至部署在以下被许可的第三方所在的司法管辖区的服务器上进行处理、委托被许可的第三方进行处理、或仅在具备合法性、正当性、必要性的前提下，提供给被许可的第三方。

When you or Information Owner has any above banking business with the Bank, in accordance with the Bank's updated privacy policy, this authorization letter, and your separate consent for cross-border transfer of Personal Financial Information in specific business scenarios, the Bank may transfer your or Information Owner's Personal Financial Information to servers deployed in the jurisdiction where the following Permitted Third Party locates for processing, delegate the processing of your or Information Owner's Personal Financial Information to the following Permitted Third Party, or provide your or Information Owner's Personal Financial Information to the following Permitted Third Party only in the premise of legality, legitimacy and necessity.

在进行个人金融信息跨境传输的情况下，我行将采取所有必要且适当的保障措施，以确保贵方或贵方代表资料当事人的个人金融信息在传输过程中的安全，并要求境外接收方提供充分性的保护和他安全，例如与境外接收方签订适当的数据处理协议，以及在必要的情况下签订标准合同条款。

In the event of cross-border transfer of Personal Financial Information, the Bank will take all necessary and

PUBLIC

appropriate safeguards to ensure the security of your and Information Owner's Personal Financial Information during the transfer and require the recipients of Personal Financial Information to provide adequate protection and security, such as concluding appropriate data processing agreements or standard contractual terms when necessary with the overseas recipients.

2. 被许可的第三方是指：

A **Permitted Third Party** refers to:

- 2.1 为完成相关业务所必需的位于任何司法管辖区的我行集团成员和代表，即无论其是否与我行位于同一国家或地区（与我行一并称“被许可方”）；
Any Bank Group Member and representatives in any jurisdiction as necessary to process relevant transactions, regardless whether it is located in the same jurisdiction of the Bank (together with the Bank, the “**Permitted Parties**”);
- 2.2 对被许可方承担保密义务的被许可方的专业顾问、保险公司、保险经纪人和服务提供商；
Any professional adviser, insurer or insurance broker or service provider of the Permitted Parties who is under a duty of confidentiality to the Permitted Parties;
- 2.3 与贵方及/或资料当事人和我行（包括任何分支机构）任何协议下我行的权利和/或义务相关的实际或潜在的参与者或次级参与者、或者受让人或替代人（或他们的代理人或顾问）；
Any actual or potential assignee, novatee, transferee, participant or sub-participant in relation to any of the Bank's (including any branch) rights and/or obligations under any agreement between you and/or the Information Owner with the Bank (or any agent or adviser of any of the foregoing);
- 2.4 被许可方的信用评级机构，或直接或间接对被许可方提供信用保护的第三方；
Any rating agency or direct or indirect provider of credit protection to any of the Permitted Parties;
- 2.5 对被许可方具有管辖权的任何法律或任何政府、准政府或具有规范、监管职权的部门、有权机构、或审理机构；
As required by any law or any government, quasi-government, administrative, regulatory or supervisory body or authority, or tribunal with jurisdiction over any of the Permitted Parties;
- 2.6 被许可方的授权合作伙伴、业务合作方或其他类似的角色；
Authorized partners, business cooperation partners or other similar roles of the Permitted Parties;
- 2.7 贵方及/或资料当事人同意的可对其披露的其他第三方；
Any other third party to whom you and/or the Information Owner has agreed to disclose.

上述2.1项下的我行集团成员和代表主要包括以下主体：

The Bank Group Member and representatives under the above 2.1 mainly include the following entities

- 境外接收方一 Overseas Recipient I:
Standard Chartered Bank (Hong Kong) Limited （中文名：渣打银行（香港）有限公司）
- 境外接收方二 Overseas Recipient II:
Standard Chartered Bank （中文名：渣打集团）
- 境外接收方三 Overseas Recipient III:
Standard Chartered Bank (Singapore) Limited （中文名：渣打银行（新加坡）有限公司）
- 境外接收方四 Overseas Recipient IV:
Standard Chartered Bank Malaysia Berhad （中文名：渣打银行（马来西亚）有限公司）
- 境外接收方五 Overseas Recipient V:
Standard Chartered Global Business Services Sdn Bhd （“GBS”）
（中文名：渣打环球商务服务（马来西亚）公司）（简称“GBS”）

PUBLIC

- 境外接收方六 Overseas Recipient VI:
Standard Chartered Global Business Services Private Limited
(中文名: 渣打环球商务服务(印度)公司)

贵方及/或资料当事人可以通过渣打集团境外分支机构的官方网站获得其联系方式(关于渣打集团境外分支机构的列表, 请查阅官网链接: <https://www.sc.com/en/our-locations/>)。如果贵方希望向这些境外接收方行使个人金融信息有关权利, 贵方可以通过我行隐私政策(<https://www.sc.com/cn/privacy-notice/>)中提供的联系方式首先联系我行。

You and/or the Information Owner can access the official websites of the overseas members of Standard Chartered Group for their contact information (for a list of the overseas members of Standard Chartered Group, please refer to the official webpage link: <https://www.sc.com/en/our-locations/>). If you wish to exercise relevant rights regarding Personal Financial Information against these overseas recipients, you may first contact the Bank (i.e., SCB China) through the contact information provided in the Bank's privacy policy (<https://www.sc.com/cn/privacy-notice/>).

其中, 我行集团成员是指 Standard Chartered PLC、其子公司、其控股公司、其控股公司的子公司以及前述各方的总部、分支机构。控股公司是指以该个体作为子公司的公司。子公司是指被另一个公司直接或间接控制的, 或被直接或间接拥有超过 50% 发行股本的公司, 也包括该等子公司的子公司。为此处目的, 控制是指某一实体(直接或者间接不论是通过股权、投票权、合同或其他方式)有权任命和/或撤销另一实体的管理机构的大多数成员或以其他方式进行控制或者有权操控该实体的管理与政策。

To the above, the Bank Group Member refers to Standard Chartered PLC or any of its Subsidiaries or its Holding Company or any other Subsidiaries of that Holding Company and including head offices and branches of the foregoing. The Holding Company means, in relation to a company, a company in respect of which such company is a Subsidiary. The Subsidiary means, in relation to a company, any other company which is Controlled, directly or indirectly, by such company, or more than half the issued share capital of which is beneficially owned, directly or indirectly, by such company, or which is a Subsidiary of another Subsidiary of such company. For the purpose hereof, Control means where one entity (either directly or indirectly and whether by share capital, voting power, contract or otherwise) has the power to appoint and/or remove the majority of the members of the governing body of another entity or otherwise controls or has the power to control the affairs and policies of another entity and such entity is taken to be Controlled by the first entity.

3 目的与用途是指:

Purposes and functions refer to:

为依法合规向贵方提供相应产品及服务、提升改善我行的服务质量、保障客户的账户安全及资金安全以及履行法定义务, 基于以下一项或多项目的与用途, 按照合法、正当、必要的原则, 我行不时需要收集、使用、并向上述定义及说明第 2 项下位于中国大陆境内或境外的被许可的第三方披露贵方及/或资料当事人的个人金融信息:

In order to provide you with relevant products and services, improve quality of the Bank's service, protect security of the customers' account and fund and perform statutory duties, the purposes and functions of the Bank's collection, use and disclosure to a Permitted Third Party (as defined by above item 2 of Definition and Description) located within or outside mainland China of your and/or the Information Owner's Personal Financial Information in accordance with the principles of legality, legitimacy and necessity from time to time, may be one or more than one of the followings:

- 3.1 评估贵方及/或资料当事人的资信状况、处理贷款、融资或其他银行服务的申请;

To evaluate your and/or the Information Owner's credit status, to process loan, financing request or other banking services;

- 3.2 确保我行能够提供和维持银行服务的日常运作，如我行集团成员向我行提供的数据存储、数据处理、账户维护、账单生成与存储、业务报告生成与审核、短信银行集中业务处理、投诉处理指标监测、非居民金融账户涉税信息报告编制、财务管理及财务报表编制等服务或第三方清收公司、印刷品承包商提供的其他外包服务等；

To ensure the Bank can provide and maintain regular banking services, e.g., data storage, data processing, account maintenance, bill generation and storage, business report generation and review, SMS banking centralized business processing, complaint handling indicator monitoring, preparation of tax related reports for non-resident financial accounts, financial management and financial statement preparation and other services provided by the Bank Group Member to the Bank or other outsourcing services provided by third-party collection companies, printing contractors, etc.;

- 3.3 定期的信用核查和后续贷后管理；

To ensure regular credit check and post-loan management;

- 3.4 协助其他机构进行信用核查及追讨债务；

To assist other institutions to conduct credit checks and collect debts;

- 3.5 确保贵方及/或资料当事人的资信状况良好的调查；

To ensure ongoing credit worthiness of you and/or the Information Owner;

- 3.6 设计或改进金融产品、财务服务或相关产品；

To design or improve financial products, financial services or related products;

- 3.7 在贵方同意的前提下，向贵方提供金融产品、财务服务或相关产品信息、在线预约申请银行各类产品或服务，评估贵方对相关产品或服务的兴趣或风险承受能力，进行市场调查、满意度调查；

On the premise of your consent, provide you with financial products, financial services or related product information, online appointment application for various bank products or services, evaluate your interest in related products or services or risk appetite, and conduct market research and satisfaction surveys;

- 3.8 确定贵方及/或资料当事人与我行彼此间的债权债务状况；

To determine your and/or the Information Owner's amount of indebtedness owed to or by the Bank;

- 3.9 债务清收、追讨，包括但不限于行使债权人权利、担保权利等；

To collect and liquidate debts, including without limitation the enforcement of creditor's rights or security interests;

- 3.10 为履行任何对我行有约束力的法律规定或任何对我行有管辖权的监管机构的要求而进行披露。为避免疑问，如位于中国境外的国家或地区的被许可方，根据对其有约束力的法律法规或对其有管辖权的位于中国境外的监管部门或有权机构而进行的任何个人金融信息的披露，需事先征得中国境内本地监管机构的同意；

To disclose according to the laws binding on the Bank or otherwise as required by any regulatory authority to which the Bank is subject; For avoidance of doubt, prior consent of regulatory authority of China is required if any Permitted Parties located outside of China discloses any Personal Financial Information where required by laws and regulations or any regulatory or supervisory authority located outside of China with jurisdiction over any Permitted Parties.

PUBLIC

- 3.11 基于银行财务管理的需要，为在二级市场上进行资产的组合和转让，向我行权利义务的实际的或潜在的受让人、参与人或附属参与人及其代理人、顾问等进行披露，以评估有关转让、参与或附属参与的交易；

To disclose to the actual or potential assignee, or participant or sub-participant in relation to any of the Bank's rights and/or obligations and their agents and consultants so that they can evaluate the intended assignment, participation or sub-participation, to facilitate the Bank to re-allocate and transfer its asset in the secondary market for a financial management purpose;

- 3.12 我行所属集团或关联公司由于是上市公司或者特许机构，为满足根据适用法规或交易所规则从会计、审计、财务、税收以及监管等方面不时整合信息、数据的要求而进行的披露；

To disclose so that relevant information and data can be consolidated from the perspectives of accounting, audit, financial, tax and compliance in accordance with applicable laws or exchange rules as the Bank's group or any related company is a listed company or an institution particularly chartered;

- 3.13 作为银行服务不可分割的一部分，向所使用的提供枢纽处理或外包处理的服务提供商披露；

To disclose to service providers who offers hubbing processing and other outsourcing services to the Bank which is an integral part of banking services;

- 3.14 基于分散风险、评估风险的需要，向保险公司、专业顾问、审计机构的披露；

To disclose to insurance companies, professional consultants and audit agencies for risk diversification or assessment purposes;

- 3.15 基于相关金融产品的内在设计，例如资产证券化的安排，向评级机构、保险机构、信用保护机构的披露；

To disclose to rating agencies, insurance institutions and credit protection providers which is necessitated by the inherent design of relevant financial products;

- 3.16 基于反洗钱、制裁合规、客户尽职调查业务、数据质量核查、防范欺诈风险等风险防控的需要，向我行集团成员和向我行提供服务的机构的披露；

To disclose to the Bank Group Member and institutions that provide services to the Bank for the purpose of anti-money laundering, sanctions compliance, customer due diligence, data quality verification, prevention and controls of fraud and other risks, etc.

- 3.17 与上述有关的用途；及贵方及/或资料当事人同意的其他披露用途。

To disclose for other purposes relating to the above and as agreed with you and/or Information Owner.

(本文件以中英文书就，如有冲突，以中文为准。)

(This document is drafted in both Chinese and English, and the Chinese version shall prevail in case of any inconsistency.)