

## Information Relating to Credit Reference Agencies

This document forms part of your loan application being made to PAO Bank Limited (the “Bank”).

This document applies to you if you are:

- (a) an individual making the loan application and providing personal data to the Bank, whether as a sole proprietor or a partner in a partnership (“Individual Borrower”);
- (b) a limited liability company making the loan application and providing data to the Bank (“Corporate Borrower”); or
- (c) an individual connected with an Individual Borrower or a Corporate Borrower and requested by the Bank to provide personal data for the purpose of the relevant loan application (“Connected Individual”).

If you are an Individual Borrower or a Connected Individual, and by signing the loan application form or signing any guarantee documents in your personal capacity, you: (i) acknowledge and confirm that you have read and understood the information contained in this document, (ii) give your prescribed consent<sup>1</sup> to the Bank to use your personal data for the purposes of, amongst others, conducting credit checks against you, assessing the loan application, reviewing an existing credit provided by the Bank, and accessing your credit report held by the Consumer Credit Reference Agencies. Please refer to section A below for more details.

If you are acting for and on behalf of a Corporate Borrower, and by signing the relevant loan application form, you and such Corporate Borrower consent to the Bank to disclose the commercial credit data of such Corporate Borrower to commercial credit reference agencies and use such commercial credit data for the purposes of conducting credit checks against such Corporate Borrower. Please refer to section B below for more details.

### General Information

1. You should read this document, in conjunction with the Bank’s Personal Information Collection Statement (as amended by the Bank from time to time), a copy of which is available upon request.
2. The Bank may engage one or more consumer credit reference agencies

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<sup>1</sup> As defined in the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong), “prescribed consent” means the express consent of the data subject given voluntarily but does not include any consent which has been withdrawn by notice in writing served on the person to whom the consent has been given (but without prejudice to so much of that act that has been done pursuant to the consent at any time before the notice is so served)

approved for participation in the 'Multiple Credit Reference Agencies Model' supported by the Hong Kong Monetary Authority ("Consumer Credit Reference Agencies"), other third parties in Hong Kong (including third party service providers which receive personal data from the Consumer Credit Reference Agencies) and/or commercial credit reference agencies to conduct credit checks or assist other institutions to conduct credit checks for the purposes of receiving credit reports as part of the Bank's process when assessing loan application and making ongoing credit decisions.

3. The details of the Consumer Credit Reference Agencies and the commercial credit reference agency that the Bank engages are as follows:

Consumer Credit Reference Agencies:

**TransUnion**

Address : Suite 811, 8th Floor, Tower 5, The Gateway, 15 Canton Road,  
Tsim Sha Tsui, Kowloon, Hong Kong

Telephone No. : +852 2577 1816

Email : [contact@transunion.hk](mailto:contact@transunion.hk)

**Ping An OneConnect Credit Reference Services Agency (Hong Kong) Limited**

Address : Room 2701, 27th Floor, Central Plaza, 18 Harbour Road,  
Wanchai, Hong Kong

Telephone No. : +852 2271 6268

Email : [cra\\_contact@paoc.com.hk](mailto:cra_contact@paoc.com.hk)

commercial credit reference agency:

**Dun & Bradstreet (HK) Limited**

Address : Unit 1308-1315, 13/F, BEA Tower, Millennium City 5, 418 Kwun  
Tong Road, Kowloon, Hong Kong

Telephone No. : +852 2516 1100

Email : [ccra\\_enquiry@dnb.com](mailto:ccra_enquiry@dnb.com)

For any enquiry on the credit reference agencies engaged by the Bank in relation to your loan application, please contact our Customer Service hotline at +852 3762 9900 or your relationship manager for assistance.

4. Your credit report(s) will be used in the Bank's ongoing consideration of:
- (a) an increase in the credit amount granted to the borrower;
  - (b) a curtail of credit (including the cancellation of credit or a decrease in the credit amount granted to the borrower); and/or
  - (c) a scheme of arrangement being put in place or implemented (if applicable).

5. The Chinese version of this document is for reference only. The English version will prevail if there is any inconsistency between the Chinese and English versions.

#### Section A – Individual Borrower and Connected Individual

6. As set out in the Bank’s Personal Information Collection Statement (as amended by the Bank from time to time) and mentioned above, your personal data will be shared by the Bank with one or more Consumer Credit Reference Agencies.
7. The Consumer Credit Reference Agencies may share your personal data with a Type One Special Member in relation to the provision of insurance coverage (if any) to the Bank by such Type One Special Member. “Type One Special Member” means an insurer or a subsidiary of an insurer authorised under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Chapter 41 of the Laws of Hong Kong) to carry on insurance business with the need to use consumer credit data for purposes permitted under the Code of Practice on Consumer Credit Data issued by the Privacy Commissioner for Personal Data as updated or superseded from time to time.
8. The Bank may obtain a copy of your credit report(s) from any Consumer Credit Reference Agency as part of the Bank’s credit assessment process from time to time.
9. If you have any closed accounts with the Bank, you may request the Bank to request the Consumer Credit Reference Agencies to delete your closed account data from their respective database. Please refer to the Bank’s Personal Information Collection Statement (as amended by the Bank from time to time) for further details.
10. You are entitled to request for and receive a copy of the credit report, of which you are the data subject, from a Consumer Credit Reference Agency without charge in any 12-month period.
11. In addition to the free credit report as mentioned in paragraph 10 above, you are also entitled to request for and receive a copy of the credit report, of which you are the data subject, free of charge from the Consumer Credit Reference Agency which has provided a credit report on you to the Bank if you have been refused credit within the past 30 business days by the Bank.

#### Section B – Corporate Borrower

12. As mentioned above, the commercial credit data of the Corporate Borrower will be shared by the Bank with commercial credit reference agencies for the

purposes of conducting credit checks or assisting other authorised institutions to conduct credit checks against the Corporate Borrower.

13. For the purposes as mentioned in paragraph 12 above and as a condition of the granting of the facility, the Corporate Borrower is required to give its consent hereinunder to the Bank when it applies for new credit facilities (including application for an increase in the credit limit of existing facilities) with the Bank.
14. Credit checks may also be made by the Bank against the Corporate Borrower upon the renewal, restructuring and rescheduling of any existing credit facilities already granted to it, in which case, the Corporate Borrower's consent is required (if such consent has not already been given) as a condition of the granting of the facility.