



Hang Seng Bank Limited (the “Bank”) – Hang Seng Olive (Mobile App) (“app”)

* Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the “Ordinance”)

1. This Notice is made in accordance with the Ordinance and serves to notify the data subjects (amongst others) why personal data is collected, how it will be used and who the Bank shares it with.
2. Data subjects should also read our Privacy Policy Statement (the “**Privacy Policy Statement**”) and Cookies Policy.
3. For the avoidance of doubt, this Notice applies to personal data collected or generated through the app only and is independent from the Bank’s other privacy-related notices applicable to the Bank’s banking and/or insurance services, such as the Bank’s Privacy Policy and Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance. In respect of any personal data held with the Bank relating to its banking and/or insurance services, a data subject (as defined below) should follow the Bank’s prevailing procedures as set out in the Bank’s relevant privacy-related notice(s) to access or correct such personal data.

COLLECTION OF PERSONAL DATA

4. From time to time, it is necessary for customers, vendors, visitors, and various other persons using the app, including their representatives, agents or nominees (collectively “**data subjects**”), to supply the Bank with personal data in connection with matters and purposes set out in this Notice. The Bank may also collect personal data, directly or indirectly:
 - (i) from or through third party platforms or other platforms operated or owned by the Bank (such as the WeChat mini-program Hang Seng Olive (WeChat Mini-Program) (“**WeChat mini-program**”)) during a data subject’s account registration on the app (for example where a data subject logs into their existing user profile on a third party platform specified by the Bank, and the Bank accesses and collects the data subject’s personal data and other information from there, in order to create the data subject’s account on the app);
 - (ii) in the ordinary course of providing services and products made available through the app (“**Services**”) (for example, when a data subject conducts in-app booking for health services, teleconsultation and tele-medicine services to be offered by the Bank’s partners);
 - (iii) from a person acting on behalf of the data subjects whose data is provided;
 - (iv) from the data subjects’ use of the app (including through behavioural or location tracking tools);
 - (v) the generation and combination with other information available to the Bank or any member of the HSBC Group (“**HSBC Group**” means HSBC Holdings plc, its affiliates, subsidiaries, associated entities and any of their branches and offices (together or individually) and “**member of the HSBC Group**” has the same meaning); and
 - (vi) other sources (for example, information obtained from the Bank’s partners, third parties and the public domain).
5. We will only collect information that we believe to be relevant and required to fulfil the purposes for which it is collected. The types of personal data we collect from data subjects will depend on the circumstances in which that information is collected. The Bank may collect from a data subject personal data including (without limitation) his name, phone number, gender, date of birth, email address, physiological data (for example, fingerprint, facial images), digital footprints (such as cookies, search history and patterns, internet protocol (IP) address, GPS location and social media data), health data tracked and collected by the data subject’s wearable device and/or phone and supplied by the data subject from time to time (such as walking distance, accumulated workout span, calories burnt, heart rate, weight and height).
6. The Bank may collect sensitive data relating to a data subject for purposes such as data analysis and customisation of Services offered to the data subject, and any other purposes set out in paragraph 8. Examples of “sensitive data” that we may collect include data concerning a person’s health, finance, location etc. Express consent from data subjects will be obtained to use such sensitive data for a purpose other than those set out in this Notice.
7. The collection of personal data is necessary to allow the Bank to provide data subjects with the Services or related products. Failure to supply such data may result in the Bank being unable to approve the registration of a personal profile on the app or to maintain or provide Services or other related products to a data subject.

PURPOSES AND USE OF PERSONAL DATA

8. Broadly, the Bank may use data subjects’ personal data for the following purposes:
 - (i) considering applications for account registration or Services on the app;
 - (ii) the daily operation and maintenance of the app and the Services provided via the app;
 - (iii) designing or customising Services or related products for data subjects’ use;

- (iv) analysing how data subjects access and use the Bank's services including the Services and other services available on the Bank's websites and mobile applications (including the app) from time to time;
- (v) advertising and marketing services, products and other subjects (including in connection with direct marketing as detailed in paragraph 11 below), and customising such services, products and other subjects based on the personal data of the data subjects;
- (vi) conducting statistical, data analytics, actuarial research;
- (vii) designing, developing or improving the services and products of the Bank for data subjects' use;
- (viii) monitoring the app usage to provide the Bank with information to be used in automated decision-making and profiling such as marketing profiling;
- (ix) matching against any data held by the Bank from time to time for any purposes set out in this paragraph 8;
- (x) meeting obligations, requirements or arrangements, whether compulsory or voluntary, of the Bank or any of its branches or any member of the HSBC Group to comply with, or in connection with:
 - (a) any law, regulation, judgment, court order, voluntary code, sanctions regime, within or outside the Hong Kong Special Administrative Region ("**Hong Kong**") existing currently and in the future ("**Laws**") (for example, the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) any guidelines, guidance or requests 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 within or outside Hong Kong existing currently and in the future and any international guidance, internal policies or procedures (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
 - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, judicial, administrative, public or law enforcement body, or governmental, tax, revenue, monetary, securities or futures exchange, court, central bank or other authorities, or self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over all or any part of the HSBC Group (together the "**Authorities**" and each an "**Authority**") that is assumed by, imposed on or applicable to the Bank or any of its branches or any member of the HSBC Group; or
 - (d) any agreement or treaty between the Authorities;
- (xi) meeting any obligations of the Bank or any member of the HSBC Group to comply with any demand or request from the Authorities;
- (xii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (xiii) exchanging information with the Bank's partners, service providers, merchants and co-branding partners participating in or involved in the provision of the Services (whether such Services are provided directly on the app or on a third party platform);
- (xiv) verifying data subjects' identities in connection with any transactions initiated or conducted via the app; and
- (xv) purposes relating thereto.

DISCLOSURE OF PERSONAL DATA

9. Data held by the Bank or a member of the HSBC Group relating to a data subject will be kept confidential but the Bank or a member of the HSBC Group may provide such information to the following parties (whether within or outside Hong Kong) for the purposes set out in paragraph 8 above:
- (i) any agents, contractors, sub-contractors, service providers or associates of the HSBC Group (including their employees, directors, officers, agents, contractors, service providers, and professional advisers);
 - (ii) any third party service provider who provides administrative, telecommunications, computer, payment or other services to the Bank in connection with the operation of its business (including their employees, directors and officers);
 - (iii) third parties (such as health services providers and the operator of any third party platform or other platforms operated or owned by the Bank (including the WeChat mini-program)) participating in or involved in the provision of the Services (whether such Services are provided directly on the app or on a third party platform);
 - (iv) any Authorities;
 - (v) any person under a duty of confidentiality to the Bank including a member of the HSBC Group which has undertaken to keep such information confidential;
 - (vi) any persons acting on behalf of an individual whose data is provided;
 - (vii) any person to whom the Bank or any of its branches or any member of the HSBC Group is under an obligation or required or expected to make disclosure for the purposes set out in, or in connection with, paragraphs 8(x) and 8(xi);

- (viii) 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 subject;
 - (ix)
 - (a) any member of the HSBC Group;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
 - (d) co-branding partners of the Bank and/or any member of the HSBC Group;
 - (e) charitable or non-profit making organisations; and
 - (f) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph 8(v) above.
10. Personal data of a data subject may be processed, kept and transferred or disclosed in and to a jurisdiction outside Hong Kong. Such data may also be processed, kept, transferred or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) in that jurisdiction.

USE OF PERSONAL DATA IN DIRECT MARKETING

11. Where a data subject has given consent (which includes an indication of no objection) for the Bank to do so, the Bank may use the data subject's data to provide the data subject with direct marketing (including through in-app push notifications). In this connection, please note that:
- (i) the Bank may use the following categories of data for its direct marketing purposes:
 - (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, transaction location, financial background and demographic data of a data subject held by the Bank from time to time; and
 - (b) information relating to the data subject's use of the Bank's websites, mobile applications (including the app) from time to time, whether through cookies or otherwise;
 - (ii) the following classes of services, products and subjects may be marketed:
 - (a) health, financial, insurance, credit card, banking and related services and products;
 - (b) reward, loyalty or privileges programmes and related services and products;
 - (c) services and products offered by co-branding partners of the Bank and/or any member of the HSBC Group; and
 - (d) donations and contributions for charitable and/or non-profit making purposes;
 - (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (a) any member of the HSBC Group;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers or merchants;
 - (d) third parties (such as health services providers and the operator of any third party platform or other platforms operated or owned by the Bank (including the WeChat mini-program)) participating in or involved in the provision of the Services;
 - (e) co-branding partners of the Bank and/or any member of the HSBC Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (f) charitable or non-profit making organisations.

If a data subject wishes to receive or opt-out from receiving marketing and other promotional materials (through in-app push notifications), the data subject may turn on/off push notifications at the time of registration or at any time on the "Settings" page of the app. For any queries on how to receive or opt-out from receiving marketing and other promotional materials through in-app notifications, you may contact our representatives by calling (852) 2596 6262 for Customer Contact Centre Hotline.

ACCESS AND CORRECTION OF PERSONAL DATA

12. Under and in accordance with the terms of the Ordinance, any data subject has the right:
- (i) to check whether the Bank holds data about him/her and/or of access to such data;
 - (ii) to require the Bank to correct any data relating to him/her which is inaccurate;
 - (iii) to withdraw any consent that he/she has previously given the Bank with respect to the Bank's use of his personal data; and
 - (iv) 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 and/or the data subject has access to.

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

AUTOMATED DECISION AND PROFILING

14. The Bank may use certain big data analytics and artificial intelligence (“**BDAI**”) when making certain decisions in relation to a data subject (including when considering and processing an application for Services made by a data subject). BDAI uses algorithms to make automated assessments, predictions and decisions based on patterns and correlation of the personal data collected from data subjects. For example, the Bank may use certain BDAI applications such as automated questions-and-answers, chatbots and automated search engines to generate responses to data subjects and gather, process and analyse personal data relating to a data subject.
15. The Bank will take all reasonable steps to ensure that the use of BDAI applications is lawful, secure, fair and transparent, and that the parameters used in the algorithm assessments would have been selected to provide a fair and objective assessment of the data subject’s personal data and tested for reliability, fairness and accuracy. If the Bank is uncertain about the accuracy of the personal data that may be used in an algorithmic assessment, the Bank will endeavour to seek clarification from the data subject.
16. Data subjects may also enquire or request reviews on the BDAI-driven decisions of the Bank via the channels which the Bank may designate from time to time. Upon request and where appropriate, the Bank shall provide explanations to the data subjects on what types of personal data are used, and what factors or how the BDAI models affect the BDAI-driven decisions. For the avoidance of doubt, such explanations to data subjects are not required for applications used for monitoring and prevention of frauds or money laundering / terrorist financing activities.

SECURITY AND OUTSOURCING OF PERSONAL DATA

17. The Bank is committed to protect the security of personal data. The Bank will take all reasonable steps, including technical and organisational security measures, to safeguard the personal data of each data subject (including personal data in transit and storage).
18. Data subjects’ personal data may be outsourced to, collected and/or processed by the agents, contractors or external service providers of the Bank or other members of the HSBC group (whether within or outside Hong Kong). The Bank will have in place a mechanism which ensures accountability of persons who have access to the personal data. When using external service providers, the Bank will ensure that its external service providers have appropriate business qualifications and capabilities and requires that they adhere to security standards mandated by the Bank. The Bank may do this through contractual provisions, including any such provisions approved by a privacy regulator, and oversight of the service providers. Regardless of where personal data is transferred, the Bank takes all steps reasonably necessary to ensure that personal data is kept securely.
19. Where data subjects’ personal data is outsourced to or processed by an agent, contractor or external service provider outside Hong Kong, the relevant overseas authorities may have a right to access such data.
20. Data subjects should be aware that the Internet may not be a secure form of communication and sending the Bank personal data over the Internet may carry with it risks (including the risk of access and interference by unauthorised third parties). Information passing over the Internet may be transmitted internationally (even when sender and recipient are located in the same country) via countries with weaker privacy and data protection laws than country of residence of a data subject.
21. Please refer to our Privacy Policy Statement for further details of the security measures and outsourcing arrangements adopted by the Bank.

CONTACT THE BANK

22. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:

Data Protection Officer
Hang Seng Bank Limited
83 Des Voeux Road Central
Hong Kong Fax: (852) 2868 4042

23. Nothing in this Notice shall limit the rights of data subjects under the Ordinance.

Effective Date: 28th February, 2021

Note: In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.