



## **Livi Bank Limited**

### **Personal Information Collection Statement (PICS)**

#### ***Introduction***

1. Livi Bank Limited (livi or we) takes your data privacy seriously. We collect and use your personal data and the personal data of other individuals connected with you from time to time for providing accounts, services, products and activities and other purposes set out in this PICS. We abide by the Personal Data (Privacy) Ordinance, Cap. 486, Laws of Hong Kong (the Ordinance). This PICS does not limit your rights under the Ordinance.

#### ***What kinds of personal data does livi collect?***

2. When you apply for or use our accounts, services, products or activities, and during the continuation of the bank-customer relationship, we may collect your personal data and the other individuals' personal data from you or any third party including credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (credit reference agencies), and compile further personal data about you and the other individuals. Such personal data usually includes your full name, identity card number, date of birth, address, contact details, facial image and information relating to your transactions, and (if applicable) the necessary identity and other information of the other individuals.
3. If you do not supply the personal data required by us, we may be unable to provide or continue to provide accounts, services, products or activities to you.
4. We may keep personal data in or outside Hong Kong.

#### ***How does livi use personal data?***

5. livi may use personal data for the following purposes:
  - (a) assess and process your applications or requests for accounts, services, products or activities;
  - (b) provide, maintain and manage the accounts, services, products and activities offered by us from time to time;
  - (c) establish and verify identity as required or appropriate from time to time;
  - (d) assess whether it is appropriate to provide or continue to provide accounts, services, products and activities to you;

- (e) where credit facility is provided, (i) conduct credit checks whenever appropriate (whether at the time of application for credit or for regular or special review from time to time), (ii) ensure your ongoing credit worthiness; (iii) create and maintain our credit scoring model, and (iv) create and maintain credit history and records of customers and the other individuals;
- (f) determine amounts owed to or by you, and enforce our rights and powers in connection with the accounts, services, products or activities we provide to you, including recovering any amount payable to us;
- (g) handle enquiries and complaints;
- (h) conduct research, survey and analysis for providing, designing or enhancing accounts, services, products or activities;
- (i) create, implement and operate our risk control measures and models;
- (j) marketing and promotion (please see further details in paragraph 7 below);
- (k) assist other banks or financial institutions, including other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model, to conduct credit checks, if requested by you, or if required or permitted by regulatory requirements or industry practices;
- (l) comply with the obligations, requirements or arrangements for disclosing and using personal data which we are obliged or expected to comply due to:
  - (i) any law in or outside Hong Kong, whether existing currently or in the future, including the laws relating to the detection, investigation and prevention of money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions or other unlawful activities, and/or acts or attempts to circumvent or violate these laws (Crime-countering Matters) (e.g. the Hong Kong Inland Revenue Ordinance requiring automatic exchange of financial account information amongst tax authorities in Hong Kong and overseas);
  - (ii) any guideline, direction, demand or request issued by any local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies of financial institutions, or stock exchanges (Authorities and Organisations), whether existing currently

or in the future, including those relating to any law or Crime-countering Matters (e.g. guideline issued by the Hong Kong Inland Revenue Department on automatic exchange of financial account information);

- (iii) any present or future contractual or other commitment with any of the Authorities and Organisations that is undertaken by or imposed on us due to our financial, commercial, business or other interests or activities in or relating to the jurisdiction where the relevant Authority or Organisation is located;
- (m) comply with any obligations, requirements, policies, procedures, measures or arrangements for using, disclosing or sharing personal data in accordance with our programme relating to any law or Crime-countering matters;
- (n) enable any actual or proposed assignee or transferee of our business or rights or obligations to evaluate the assignment or transfer;
- (o) compare or match personal data, whether or not for the purpose of taking adverse action against you; and
- (p) purposes incidental or relating to the purposes set out above.

***livi may transfer personal data to others***

6. We will keep personal data confidential, but we may provide and disclose personal data to the following types of parties (whether within or outside Hong Kong\*) for the purposes set out in paragraph 5 above. If such party is located outside Hong Kong, such personal 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 such place.
  - (a) any agent, contractor or third party service provider who provides services or technology to us to support our business and operation, including administrative, telecommunications, data processing, computer, electronic, digital or mobile services or technology, payment services or technology, handling and processing disputes and investigation relating to transactions or card schemes, mailing, telemarketing or direct sales, customer service centre, or other services or technology;
  - (b) any other bank or financial institution, or operator of any card scheme, stored value facility, payment platform, payment system, payment network, and payment clearance and settlement facility;
  - (c) any party who pays money to you or receives payment from you;

- (d) any party who owes a duty of confidentiality to us, including our external auditors, legal advisers and other professional consultants;
- (e) any credit reference agency (including the operator of any centralized database used by credit reference agencies), if requested by you or if required or permitted by regulatory requirements or industry practices and, in the event of default in payment, any debt collection agency;
- (f) any party to whom we are obliged or expected to provide or disclose personal data in order to comply with the obligations, requirements or arrangements set out in paragraph 5(1) above;
- (g) any actual or proposed assignee or transferee of our business or rights or obligations; and
- (h) any third party service provider using our API for the purposes notified to you by us or by such third party service provider and/or as consented to by you in accordance with the Ordinance, if we are instructed by you or the third party service provider engaged by you to do so.

\* Please refer to our website for the list of countries/region where our relevant service providers may be located. If there is no such information provided, it means we do not have such relevant service providers for the time being.

***livi may use your personal data in direct marketing with your consent***

7. We intend to use your personal data in direct marketing. This will enable us to send you information about services, products, events, activities and privileges offered or provided by us and/or the parties set out in paragraph 7(c) below from time to time. We require your consent in order to do this. In deciding whether to give consent, please note the kinds of personal data, and the types of services, products and other subject matters which may be covered by direct marketing set out below:

(a) Kinds of personal data:

your name, contact details, financial background, transaction pattern and behaviour, service and product portfolio information, and demographic data held by us from time to time;

(b) Types of services, products and other subject matters offered by us and/or any of the parties set out in paragraph 7(c) below:

(i) banking, financial, lending, insurance, cards (including credit card, debit card, payment card and stored value card), and securities or other investment services;

- (ii) membership, reward, incentive, loyalty, co-branding and/or privileges programmes and related services, products and activities;
  - (iii) services and products offered by co-branding partners (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/or
  - (iv) donations and contributions for charitable and/or non-profit making purposes.
- (c) The services, products and other subject matters set out in paragraph 7(b) above may be provided or (in the case of donations and contributions) solicited by livi and/or:
- (i) any of livi's affiliates, subsidiaries and associated entities (collectively, livi Group);
  - (ii) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - (iii) third party membership, reward, incentive, loyalty, co-branding or privileges programme providers or merchants;
  - (iv) co-branding partners of livi and/or any member of livi 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
  - (v) charitable or non-profit making organisations.

**If you do not wish us to use your personal data for use in direct marketing, you may exercise your opt-out right by contacting liviCare via Live Chat within the livi App, call (852) 2929 2998, email to [livicare@livibank.com](mailto:livicare@livibank.com) or by notifying us by other means specified by us.**

***Your right of access and correction of your personal data***

8. This paragraph is applicable where credit facility is provided by us.
- (a) You have the right:
    - (i) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be

provided with further information to enable the making of data access or data correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and

- (ii) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by us to a credit reference agency, to instruct us, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within 5 years of termination and within 5 years immediately before account termination there has not been any default of payment in relation to the account lasting in excess of 60 days.

Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by us to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

- (b) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph 8(a) above) may be retained by credit reference agencies until the expiry of 5 years from the date of final settlement of the amount in default.
- (c) In the event any amount in an account is written-off due to a bankruptcy order being made against you, the account repayment data (as defined in paragraph 8(a) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveals any default of payment lasting in excess of 60 days, until the expiry of 5 years from the date of final settlement of the amount in default or the expiry of 5 years from the date of discharge from a bankruptcy as notified by you with evidence to the credit reference agency(ies), whichever is earlier.
- (d) We may have obtained credit reports on you from credit reference agencies in considering any application for credit. In the event that you wish to access the credit reports, we will advise the contact details of the relevant credit reference agencies.

- 9. You have the right to make an access request or correction request in relation to your personal data. In order to enable us to process any request (including any request mentioned in paragraph 8 above), you will have to provide information to verify your identity and your right to access or correct the personal data. Please send any data access or data correction request to our

Data Protection Officer at 28/F Oxford House, 979 King's Road, Quarry Bay, Hong Kong. We may charge a reasonable fee for processing a data access request.

***livi's security measures and privacy policy statement***

10. Our privacy policy statement sets out our security policy and practices in handling your personal data, including our policy in using "cookies". You may read our privacy policy statement which is available here <https://www.livibank.com/pdf/en/pps.pdf>.

*If there is any inconsistency between the English version and Chinese version of this Statement, the English version shall prevail.*