

# Data Privacy Notice (HSBC Expat)

Notice relating to the Personal Data (Privacy) Ordinance

We protect your privacy. Read this notice to find out how we collect, store, use and share your personal data.

## 1

### HOW WE COLLECT AND STORE YOUR DATA

#### We collect your data

- when you interact with us and use our products and services
- visit HSBC Group's website [www.ciiom.hsbc.com](http://www.ciiom.hsbc.com) (please see the Privacy Notice and Cookie Notice of the website for details of how cookies may be used)
- from other people and companies, including other HSBC group companies.

We may store your data locally or overseas, including in the cloud. We apply our global data standards and policies wherever your data is stored.

We're responsible for keeping your data safe in compliance with Hong Kong law.

## 2

### WHAT WE USE YOUR DATA FOR

#### We use your data

- to send you direct marketing if you've consented to it
- to improve our products, services and marketing
- to help us comply with laws, regulations and requirements, including our internal policies, in or outside Hong Kong
- to detect, investigate and prevent financial crimes
- for the other purposes set out in section B.

## 3

### WHO WE SHARE YOUR DATA WITH

#### We share your data with

- other HSBC group companies
- third parties who help us provide services to you or who act for us
- third parties who you consent to us sharing your data with
- local or overseas law enforcement agencies, industry bodies, regulators or authorities
- the other third parties set out in section C.

We may share your data locally or overseas.

#### You can access your data

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices.

#### You control your marketing preferences

You control what marketing materials you receive from us and how you receive it.

You can change this at any time by contacting us or updating your preferences on internet banking.

#### You can contact us

[HSBCExpat@hsbc.com.hk](mailto:HSBCExpat@hsbc.com.hk)

The Data Protection Officer  
HSBC Bank plc  
Level 5 HSBC Main Building  
1, Queen's Road Central  
Hong Kong

---

## A

### Collect and store

#### We may collect

- biometric data such as your voice ID, thumb print and facial recognition data
- your geographic data and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators.

If you don't give us the data required, we may not be able to provide products or services to you.

We may also generate data about you

- by combining information that we and other HSBC group companies have collected about you
- based on the analysis of your interactions with us
- through the use of cookies and similar technology when you access our website or apps.

## B

### Use

#### We use your data to

- provide products and services to you including conducting credit checks
- provide personalised advertising to you on third party websites (this may involve us aggregating your data with data of others)
- help us to comply with requirements or requests that we or the HSBC group have or receive such as legal or regulatory in or outside Hong Kong. Sometimes we may have to comply and other times we may choose to voluntarily comply
- manage our business, including exercising our legal rights
- other uses relating to the above or to which you have consented.

#### If you provide data about others

If you provide data to us about another person, you should tell that person how we will collect, use and share their data as explained in this notice.

## C

### Share

#### We share your data with

- local or overseas bodies or authorities such as legal, regulatory, law enforcement, government and tax and any partnerships between law enforcement and the financial sector
- any person who you hold a joint account with, people who can give instructions for you and anyone who is giving (or may give) security for your loans
- any third party who we may transfer our business or assets to so it can evaluate our business and use your data after any transfer
- partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- social media advertising partners (who can check if you hold an account with us and send our adverts to you and advertise to people who have a similar profile to you)
- other parties that you have consented

We may share your anonymised data with other parties not listed above. If we do this you won't be identifiable from this data.

---

## D

### Direct Marketing

This is when we use your data to send you details about financial, insurance or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use data such as your demographics, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics and information from third parties when we market to you.

**We don't give your data to others for them to market their products and services to you.** If we ever wanted to do this, we'd get your separate consent.

This notice will apply for as long as we store your data. We'll send you the latest version at least once a year. If we use your data for a new purpose, we'll get your consent.

[www.ciiom.hsbc.com](http://www.ciiom.hsbc.com)  
HSBC Expat is a division of HSBC Bank plc, Jersey Branch, which is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Investment and Fund Services Business. HSBC Bank plc, incorporated and registered in England and Wales number 14259, with limited liability. UK registered office: 8 Canada Square, London, E14 5HQ. HSBC Bank plc, Hong Kong Branch is licensed by the Hong Kong Monetary Authority as an authorized institution under the Banking Ordinance in Hong Kong. The Hong Kong Branch is at Level 5, HSBC Main Building, 1 Queen's Road Central, Hong Kong. Please note that calls may be recorded as part of our ongoing review of service quality. © HSBC Bank plc 2021. All Rights Reserved.