Privacy Policy

1. **Privacy statement**

We, China Construction Bank Corporation, Sydney Branch ARBN 125 167 553 (CCBS), respect your personal information and this privacy notice explains how we handle it and your privacy rights.

CCBS is a branch of the China Construction Bank Corporation (**CCB**), a company incorporated in the People’s Republic of China.

The following describes how we manage and safeguard your personal information (including sensitive information), particularly information we collect to provide a product or service to you.

1. **Personal Information Protection**

In Australia, personal information is information or an opinion about you or from which you can reasonably be identified.

When we collect and use personal information about you in Australia, we manage that personal information under this privacy policy, the Privacy Act, the Australian Privacy Principles (APP) in the Act and any APP Code we follow.

Your personal information may be stored in hardcopy or electronically. CCBS has security procedures in place to protect your personal information.

An individual's personal information is kept for as long as the customer or the related individual maintains an account with CCBS. It is generally kept for a further period of at least 7 years after closure of an account.

1. **For customers located in the European Union**

If you are a resident of a country that is a member of the European Economic Area (**EEA**), the General Data Protection Regulation (**GDPR**) regulates the way we process information.

The GDPR aims to protect the information relating to individuals in the EEA and harmonise data protection laws across EEA. When we collect personal data, we manage that personal data under this policy, the GDPR and any other law that applies to processing that personal data.

Please contact us for further information about how we manage your personal information under the GDPR.

1. **What Personal Information do we collect and hold?**

CCBS may collect the following types of personal information:

* Your name, address and date of birth
* Your contact details
* Your profession, occupation or job title
* Your identification details, such as passport and driver’s licence
* Your bank account number and tax file number
* Information that you provide when inquiring or applying for any CCBS products and services; or through CCBS customer surveys, to CCBS representatives or the use of the CCBS website or CCBS social media presence from time to time

If you are applying for a wholesale loan facility with us, CCBS may ask for a credit report from credit reporting agencies, such as Equifax or Dun & Bradstreet and exchange information with such agencies.

1. **How we collect your personal information**

CCBS may collect personal information about you when you deal with CCBS, by completing an application for CCBS financial products and services, by telephone, mail, fax, email, social media or when you visit the CCBS web site.

CCBS may also obtain personal information about you from third parties, such as trade credit referees, credit reporting bodies, law enforcement agencies and other government entities.

CCBS only collects personal information from you or your authorised representative unless it is unreasonable or impracticable to do so.

If you do not provide CCBS with the requested information CCBS may not be able to process or assess your application to provide you with CCBS financial products or services, or to interact or engage with CCBS or your employer or principal or if you are a guarantor, provide our financial products or services to the relevant CCBS customer.

CCBS will not sell or otherwise provide to any third party any personal information collected or held by CCBS, except to CCBS related bodies corporate, CCBS professional advisers, CCBS consultants and service providers, credit reporting bodies, clearing and settlement houses, intermediaries, CCBS auditors and regulators or where required or permitted by law or with your consent.

CCBS will keep your hard copy or electronic records on our premises and systems (or that of CCBS related bodies corporate) or off site using trusted third parties.

From time to time, CCBS may send your information overseas, including:

* CCB and its branches in China;
* CCB branches and subsidiaries in the countries identified on the www.ccb.com website; and
* service providers and other third parties who operate or hold data outside Australia.

1. **Purpose, use and disclosure of your personal information**

CCBS collects personal information about you so that CCBS can provide you with wholesale banking services and related financial products and services as a customer or if you are an authorised signatory of a customer; or if you are a guarantor, to a CCBS customer.

Personal information about you is collected by CCBS so that CCBS can perform its business activities and functions including assessing applications for and then providing and administering CCBS financial products and services. CCBS collects, holds, uses and discloses your personal information for the following purposes:

* to provide you with a financial product or service;
* to provide you with further information about other products or services CCBS can offer;
* to fulfil CCBS legal obligations to identify customers under the *Anti-Money Laundering and Counter-Terrorism Financing Act* 2006 (Cth) (the AML/CTF Act);
* to send communications about or supply products and services when requested by you;
* to answer enquiries and provide information or advice about existing and new services;
* to provide you with access to protected areas of the CCBS website;
* to assess the performance of the CCBS website and to improve the operation of the website;
* to conduct business processing functions including providing personal information to CCBS related bodies corporate, contractors, service providers or other third parties;
* for the administrative, marketing, planning, product or service development, quality control and research purposes of CCBS and CCBS related bodies corporate, contractors or service providers;
* to provide your updated personal information to CCBS related bodies corporate, contractors or service providers;
* to update CCBS records and keep your contact details up to date;
* to process and respond to any access request or complaint made by you; and
* to comply with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority, including, the AML/CTF Act, tax laws, and other State and Territory laws.

When we send you your personal information overseas, we make sure appropriate data handling and security arrangements are in place.

1. **Access to and correction of personal information**

You may request access to any personal information CCBS are still holding about you at any time by contacting CCBS (see the details below). Where CCBS holds information that you are entitled to access, CCBS will try to provide you with suitable means of accessing it (for example, by mailing or emailing it to you).

CCBS may charge you a reasonable fee to cover CCBS administrative and other reasonable costs in providing the information to you. CCBS will not charge for simply making the request and will not charge for making any corrections to your personal information.

There may be instances where CCBS cannot grant you access to the personal information CCBS holds. For example, CCBS may need to refuse access if granting access would interfere with the privacy of others or if it would result in a breach of confidentiality. If that happens, CCBS will give you written reasons for any refusal.

1. **Resolving your privacy concerns and complaints**

If you have a question or complaint about how we have handled your personal information, please contact CCBS first via the contact details below.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

CCBS will endeavour to resolve your complaint as quickly as possible. Once CCBS has received the complaint, the CCBS Privacy Officer will provide you with an answer within 30 days.

If you are not satisfied with the CCBS proposed resolution of your complaint, you may lodge a formal complaint with the Office of the Australian Information Commissioner:

Online: via [www.oaic.gov.au](file:///C:\Users\lani.sutherland\Downloads\www.oaic.gov.au)

By mail: GPO Box 5218 Sydney NSW 2001

By fax: +61 2 9284 9666

By email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

1. **Contact us**

China Construction Bank Corporation, Sydney Branch

Level 31, 88 Phillip Street

Sydney NSW 2000

Tel: 02 8031 6100,

Email: [privacyofficer@ccbaustralia.com](mailto:privacyofficer@ccbaustralia.com)