

# Privacy Policy & Personal Information Collection Statement

## Privacy Commitment

BMW Financial Services Hong Kong Ltd. ("Company"), BMW AG, and BMW Automotive Finance (China) Co., Ltd. (collectively called the "BMW Group" and "We"). Your privacy is our priority. We respect the privacy of our customers' personal information. We will, at all times, comply with the Personal Data (Privacy) Ordinance ("Ordinance"). Our commitment is premised on the following principles:

- We collect only necessary personal data from customers for the provision and marketing of services and products.
- Personal data will only be used for the purposes specified and not for other purposes except with the consent of our customers.
- All practicable steps will be taken to ensure customers' personal data are kept secure, confidential and accurate. Such data will not be retained longer than it is necessary.
- Only authorised personnel can access or process the personal data of customers.
- Customers have the right to access or correct their personal data.

## Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance

This notice ("Notice") is provided to notify customers and other individuals of the data policy of the Company.

The Company in Hong Kong from time to time is committed to protecting data privacy in accordance with applicable Hong Kong legal and regulatory requirements. Accordingly, the Company adheres to the data policy set out in this Notice.

- The provisions of this Notice form part of the account terms and conditions and/or the agreement or arrangements that a customer or other individual has entered or may enter into with the Company. If any inconsistency is found, the provisions of this Notice shall prevail.
- From time to time, it is necessary for customers and various other individuals (including without limitation, applicants for banking and/or any other financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, officers and managers of corporate customers or applicants, sole proprietors, partners, suppliers, contractors and service providers (collectively called "data subjects")) to supply the Company with data in connection with financial leasing, operational leasing, hire purchase services or other products and services of the Company.
- It is mandatory for you to provide information marked with "\*". Failure to supply such data may result in the Company being unable to extend credit to you and provide the above mentioned products and services or otherwise fulfil our obligation under this agreement.
- It is also the case that data are collected by the Company from data subjects in the ordinary course of the continuation of the relationships with them, for example, when data subjects write cheques or give instructions.
- The purposes for which data relating to data subjects may be used are as follows:
  - processing of applications for the Company's products and services, including but not limited to assessing your application, conducting credit check and maintaining the Company's customer credit scoring models;
  - the daily operation of the services provided to data subjects;
  - designing financial services or related products for data subjects' use;
  - for operational purposes, statistical analysis and customer profiling (including but not limited to behaviour analysis and customer satisfaction surveys) to help us to improve the quality of products and services of the Company or any BMW Group company or BMW Group authorized partners or vendors;
  - complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company or any BMW Group company or that it is expected to comply according to:
    - any law binding or applying to it within or outside the Hong Kong existing currently and in the future;
    - any guidelines or guidance 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 the Hong Kong existing currently and in the future;
    - any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company or any BMW Group company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
  - complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Company and/or any other use of data and information in accordance with any BMW Group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
  - enabling an actual or proposed assignee of the Company or any BMW Group company, or a participant, a sub-participant or a transferee of the rights of the Company or any BMW Group company in respect of the data subjects, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
  - marketing services, customer satisfaction surveys, products and other subjects (please see further details in paragraph (m) below); and
  - purposes relating thereto.
- The Company keeps data only for as long as is reasonably required for any of the above purposes or as required by the applicable law or regulation.
- Data held by the Company relating to a data subject will be kept confidential but the Company may provide such information to the following parties for the purposes set out in paragraph (e):
  - any BMW Group company, agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, data processing or other services to the Company or any BMW Group company in connection with the operation of its business within or outside Hong Kong;
  - any other person under a duty of confidentiality to the Company including any BMW Group company which has undertaken to keep such information confidential;
  - a person making any payment into the data subject's account (by providing a copy of a deposit confirmation slip which may contain the name of the data subject);
  - credit reference agencies, and, in the event of default, to debt collection agencies and legal advisers;
  - any person to whom the Company or any BMW Group company is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or any BMW Group company, or any disclosure under and for the purposes of any guidelines or guidance 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 with which the Company or any BMW Group company are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or any BMW Group company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong and may be existing currently and in the future;
  - any actual or proposed assignee of the Company or any BMW Group company or participant or sub-participant or transferee of the rights of the Company or any BMW Group company in respect of the data subjects; and
  - any BMW Group company or BMW Group authorized dealers;
    - third party financial institutions, insurers, legal advisers;
    - external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing, customer satisfaction survey and analysis companies, direct sales agents, call centres, data processing companies and information technology companies).
- The Company may disclose data to any or all of the parties stated above and may do so notwithstanding that the recipient's place of business is outside Hong Kong, including but not limited to Germany or Mainland China or that such information following disclosure will be collected, held, processed or used by such recipient in whole or part outside Hong Kong.
- With respect to data in connection with services or products applied by a data subject (whether as a borrower or guarantor and whether in the data subject's sole name or in joint names with others), the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Company, on its own behalf and/or as agent, to a credit reference agency:
  - Name
  - Email Address
  - Phone
  - Address
  - Contract Details
  - Gender
  - Preferred Contact Method
  - Preferred Contact Time
  - Customer History
- You have the right to be informed which items of your personal data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access or correction request to the relevant credit reference agency or debt collection agency.
- In the event of any default in payment, unless the amount in default is fully repaid or written off (otherwise than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, you shall be liable to have your account repayment data retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default.
- In the event of any amount being written off due to a bankruptcy order being made against you, you shall be liable to have your account repayment data retained by the credit reference agency, regardless of whether the account repayment data reveals any material default, until the earlier of the expiry of 5 years from the date of your discharge from bankruptcy as notified to the credit reference agency by you with evidence.
- In the event this application is approved, upon termination of your account by full payment and on condition that there has not been any material default on your account within 5 years immediately before account termination, you shall have the right to instruct the Company to make a request to the credit reference agency to delete from its database any account data relating your account terminated.
- USE OF DATA IN DIRECT MARKETING The Company intends to use a data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:
  - the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Company from time to time may be used by the Company in direct marketing;
  - the following classes of services, products and subjects may be marketed:
    - vehicles or car products including vehicle related services or products of the BMW Group;
    - reward, loyalty or privileges programmes and related services and products;
    - services and products offered by the BMW Group; and
  - the above services, products and subjects may be provided by the Company and/or:
    - any BMW Group company or BMW Group authorized dealers, partners or vendors;
    - third party reward, loyalty, co-branding or privileges programme providers;
    - co-branding partners of the Company and any BMW Group company; and
  - in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph (m)(i) above to all or any of the persons described in paragraph (m)(iii) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;

**If a data subject does not wish the Company to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Company by writing to Room 2810, 28/F, China Resources Building, 26 Harbour Road, Wanchai, Hong Kong or calling BMW/MINI Financial Services Customer Service hotline 852-2598-1009 or Alpha Financial Services Customer Service hotline 852-2598-1005.**
- Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any data subject has the right:
  - to check whether the Company holds data about him and of access to such data;
  - to require the Company to correct any data relating to him which is inaccurate;
  - to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company.
- In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request. Personal data access request fee HK\$500 will be charged with each and every request.
- 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: The Data Protection Officer, BMW Financial Services HK Ltd, address: Rm 2810, 28/F, China Resources Building, 26 Harbour Road, Wanchai, Hong Kong or phone to BMW/MINI Financial Services customer service hotline 852-2598-1009 or Alpha Financial Services Customer Service hotline 852-2598-1005 or email customerservicehk@bmw.com.
- Nothing in this Notice shall limit the rights of data subjects under the Ordinance.
- The Company may update the privacy policy from time to time by publishing the amended version on www.bmw.hk.com.

個人信息收集聲明

隱私承諾

BMW Financial Services Hong Kong Ltd.（“公司”），BMW AG和寶馬汽車金融(中國)有限公司（統稱“BMW Group”和“我們”），您的私隱是我們的首要任務，我們尊重客戶的個人資料私隱，時刻依從“個人資料（私隱）條例”（“條例”），並承諾遵守以下原則：

- a. 我們只收集有實際需要的客戶個人資料用於提供和銷售服務和產品。
- b. 個人資料只能用於指定的目的，而不能用於其他目的，除非得到我們客戶的同意。
- c. 將採取所有切實可行的措施，確保客戶的個人資料安全，保密和準確。資料的保留時間不應超過實際所需。
- d. 只有經授權人員可以查閱或處理客戶的個人資料。
- e. 客戶有權查閱或更正有關個人資料。

有關“個人資料（私隱）條例”的客戶及其他個人通知

本通知（“通知”）用於通知客戶和其他個人本公司的資料政策。

本公司在香港旨在依從香港的法律和規管要求保障資料隱私。因此，本公司遵守本通知所載的保障資料政策。

- a. 本通知的條款構成客戶或其他個人與本公司訂立或可能訂立的賬戶條款和條件和/或協議或安排的一部分。如果發現不一致，以本通知的條款為準。
- b. 客戶及其他個人（包括但不限於銀行業務和/或其他金融服務和銀行/信貸機構、擔保人、銀行/信貸機構擔保或擔保人、股東、公司客戶或申請人的董事、高級管理人員和經理、獨資經營者、合作夥伴、供應商、承包商和服務提供商（統稱為“資料當事人”））有實際需要向本公司提供與本公司租賃、運營租賃、租購服務或其他產品及服務的有關資料。
- c. 您必須就有“\*”的標記處提供相應資訊，未能提供此類資料有可能導致本公司無法向您提供信貸及上述產品和服務或履行本協議項下的義務。
- d. 同樣的情況是，公司在與資料當事人的日常操作中與資料當事人進行資料收集，例如資料當事人填寫支票或發出指示時。
- e. 可以使用與資料當事人相關的資料的目的如下：
  - i. 處理公司產品和服務的申請；
  - ii. 提供給資料當事人服務的日常運作；
  - iii. 為資料當事人的使用設計金融服務或相關產品；
  - iv. 用於業務目的，統計分析和客戶分析（包括但不限於行為分析和客戶滿意度調查），以幫助我們提高本公司或 BMW Group 公司或 BMW Group 授權合作夥伴或供應商的產品和服務質量；
  - v. 遵守披露和使用資料適用於本公司或 BMW Group 公司或符合以下要求的責任、義務、要求或安排：
    - 1. 任何在現有和將來存在的香港境內或境外有約束力或適用的法律；
    - 2. 任何現有和未來香港境內或之外的法律、規管、政府、稅務、執法或其他公營機構、或自我規管或行業機構或金融服務商會提供或出版的任何指引或指導；
    - 3. 本公司或任何 BMW Group 公司因相關的財務、商業、業務或其他利益或活動在相關的當地或外國法律、規管、政府、稅務、執法或其他公營機構、或自我規管或行業機構或金融服務商會與、本地或外國法律、規管、政府、稅務、執法或其他公營機構、或自我規管或行業機構或金融服務商會的任何現有或將來的合同或其他承諾。
  - vi. 根據 BMW 集團的守則制裁或預防或檢測洗黑錢，資助恐怖主義或其他非法活動以遵守公司內部共享資料和信息的任何責任、要求、政策、程序、措施或安排和/或其他使用資料和信息；
  - vii. 使本公司或任何 BMW Group 公司的實際或擬受讓人、或參與者、次參與者或受讓人有本公司或任何 BMW Group 公司就資料當事人的權利，以評估旨在作為轉讓，參與或分擔參與的交易；
  - viii. 客戶滿意度調查，產品和其他項目，促銷服務（請參閱下文（m）段中的細節）；和
  - ix. 與此有關的目的。
- f. 本公司保留資料僅為上述目的或適用法律或規管要求的合理時間。
- g. 公司持有的有關資料當事人的資料將保密，但為履行（e）所列目的，本公司可向下列各方提供此類信息：
  - i. 任何 BMW Group 公司、代理、承包商或第三方服務提供商，向本公司或 BMW Group 公司提供行政、電訊、電腦、付款、數據處理或其他服務，以協助其在香港境內或境外經營業務；
  - ii. 任何對本公司有保密責任的其他人，包括承諾保密資料的任何 BMW Group 公司；
  - iii. 任何人向資料當事人的賬戶支付款項（通過提供可能包含資料當事人名稱的存款確認單的副本）；
  - iv. 信用資料服務機構，以及違約情況下，收債機構和法律顧問；
  - v. 本公司或 BMW Group 公司有責任或以其他方式要求根據對本公司或 BMW Group 公司具有約束力或適用的任何法律的規定進行披露的任何人，或本公司或任何 BMW Group 公司為遵守任何法律、規管、政府、稅務、執法或其他公營機構、或自我規管或行業機構或金融服務商會提供或發布的任何準則或指導的任何披露，或本公司或任何 BMW Group 公司與本地或外國法律、規管、政府、稅務、執法或其他公營機構、或自我規管或行業機構或金融服務商會，可能任何現有或將來，可能在香港境內或境外，的合同或其他承諾的任何披露；
  - vi. 任何本公司或 BMW Group 公司實際或建議的受讓人、參與者或次級參與方或受讓人有本公司或 BMW Group 公司就資料當事人的權利和
  - vii.
    - 1. 任何 BMW Group 公司或 BMW Group 集團授權經銷商；
    - 2. 第三方金融機構、保險公司、法律顧問；
    - 3. 外間服務供應商（包括但不限於郵寄公司、電訊公司、電話促銷公司、客戶滿意度調查和分析公司、直銷代理、客戶服務中心、數據資料處理公司和訊息技術公司）。
- h. 本公司可向上述任何一方或全部服務供應商披露資料，儘管對方的營業地點在香港以外，包括但不限於德國或中國大陸，此類資料披露後，全部或部分或在香港以外處理或使用。
- i. 關於與資料當事人（無論是貸款人還是擔保人）適用的服務或產品相關的數據，以及資料當事人的唯一名稱或與他人聯名的資料，與資料當事人相關的以下資料（包括以下任何已向本公司更新的資料，本公司可自行或作代理人向信用資料服務機構提供以下任何數據資料：
  - i. 姓名
  - ii. 電子郵件地址
  - iii. 電話
  - iv. 地址
  - v. 聯絡詳情
  - vi. 性別
  - vii. 選擇聯絡方式
  - viii. 選擇聯絡時間
  - ix. 客戶借貸紀錄
- j. 您有權要求知悉您的那些個人資料中被披露給信用資料服務機構或收債公司，並且有權獲取進一步資料，以便向相關的信用資料服務機構或收債公司發出訪問或更正的要求。
- k. 在任何還款違約的情況下，除非該違約金額在違約發生之日 60 天內全部清償或銷帳（並非因破產令），您有責任使信用資料服務機構保留您的帳戶還款資料，直至該違約金額最終結算日期的第 5 年期屆滿。
- l. 在由於針對您的破產令而使得任何金額被銷帳的情況下，無論您的帳戶還款資料是否會揭示任何重大違約，您有責任促使信用資料服務機構保留您的帳戶還款資料，直至違約金額最終結算日期的第 5 年期屆滿，或直至您通知信用資料服務機構關於您脫離破產狀態的 5 年期屆滿，以較早日期為準。
- m. 若本申請書獲得批准，自按足額還款的情況下終止您的帳戶起且在帳戶終止前 5 年期內您的帳戶未出現任何重大違約，您有權要求本公司促使信用資料服務機構將任何與您帳戶相關的資料從其資料庫中刪除。
- n. 在直接促銷中使用資料：本公司擬在直接促銷中使用資料當事人的資料，並且為此目的，本公司需要資料當事人的同意（包括無異議的指示）。在這方面，請注意：
  - i. 資料當事人的姓名、聯絡詳情、產品和服務詳細資料、交易模式和行為、財務背景和人口統計數據可能由本公司用作直接促銷；
  - ii. 可能會使以下類別的服務、產品和項目：
    - 1. 車輛或汽車產品，包括車輛相關服務或 BMW Group 的產品；
    - 2. 獎勵、忠誠或特惠計劃及相關服務和產品；
    - 3. BMW Group 提供的服務和產品；和
  - iii. 上述服務、產品和項目可能由本公司提供和/或：
    - 1. 任何 BMW Group 公司或 BMW Group 授權經銷商、合作夥伴或供應商；
    - 2. 第三方獎勵、忠誠度、合作品牌或特惠計劃供應商；
    - 3. 與本公司和任何 BMW Group 公司合作品牌的合作夥伴；和
  - iv. 除了上述服務、產品和項目之外，本公司打算向上述第（m）（iii）段所述的所有或任何人員提供上文（m）（i）中所述的資料，以供他們用作促銷某些服務、產品和項目，本公司會要求資料當事人為該目的的書面同意（包括無異議的表示）；

**如果資料當事人不希望本公司向其他人提供其個人資料用於上述的直接促銷，資料當事人可以行使退出權，書面通知本公司香港灣仔道 26 號華潤大廈 2810 室，或致電 BMW/ MINI Financial Services 客戶服務熱線 852-2598-1009 或 Alpha Financial Services 客戶服務熱線 852-2698-1005。**

- n. 根據條例條文及“個人信貸資料實務守則”的條款，任何資料當事人均有權：
  - i. 檢查本公司是否持有關於他的個人資料和要求查閱其個人資料；
  - ii. 若發現有關個人資料不準確，有權要求更正；
  - iii. 得到本公司處理個人資料的政策和行事方式，並被告知持有個人資料的類別。
- o. 根據條例條文，本公司有權收取合理的費用來處理任何資料查閱要求，您需要支付港幣 500 元的個人資料查閱費用。
- p. 要求查閱或更正資料或要得到有關政策和行事方式以及持有個人資料的類別的人士，可寫信給我們的保障資料主任，書面通知本公司香港灣仔道 26 號華潤大廈 2810 室，或致電 BMW/ MINI Financial Services 客戶服務熱線 852-2598-1009 或 Alpha Financial Services 客戶服務熱線 852-2598-1005 或電郵 customerservicehk@bmw.com。
- q. 本通知內容不會局限資料當事人在本條例下的權利。
- r. 公司會不時更新本公司隱私政策，並在 [www.bmwhk.com](http://www.bmwhk.com) 上發布修訂版本。

如果英文與中文版本有差異或不一致，以英文版本為準。  
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