

# Bank of China (UK) Limited Privacy Notice

## ***Who we are***

Your information will be held by Bank of China (UK) Limited, which is a company incorporated in England (company number 6193060) and which has its registered office at 1 Lothbury, London EC2R 7DB. Bank of China (UK) Limited is part of the Bank of China Group. When we refer to 'we', 'us' and 'our' in this Privacy Notice, we mean Bank of China (UK) Limited. If you are an organisation (or a person or person(s) representing an organisation), references to 'you' and 'your' include the organisation, together with the people representing or connected with the organisation (such as proprietors, officers, beneficial owners, settlors and beneficiaries) where this is appropriate.

More information about the Bank of China Group can be found at [www.bankofchina.com](http://www.bankofchina.com)

## ***Introduction***

We take your privacy seriously and this Privacy Notice tells you how we will look after your personal information. We recommend you read this Privacy Notice very carefully because it contains important information about:

- The personal information we collect about you and how we process it.
- Who we might share your personal information with.
- Your rights in relation to your personal information – for example, how to get a copy of your personal information and how to ask us to correct or remove information.

## ***Our promises to you***

We promise:

- To keep your personal information safe and private.
- Not to sell your personal information.
- To give you ways to manage and review your marketing choices at any time.
- To keep your personal information up-to-date.

## ***How the law protects you***

Your privacy is also protected by UK law, which says that we are allowed to use your personal information only if we have a proper reason to do so. The law says we must be able to rely on one or more of the following reasons:

- To perform our contract with you; or
- To comply with our legal obligations; or
- When we have your consent to do so (if consent is needed); or
- It is fair to use your personal information either in our interests or in someone else's interests, and this does not unfairly affect your interests. This can include where it is in our interests to contact you about products or services, to market to you, to protect or enforce our legal rights, or to collaborate with others to improve our services. These types of interests are called our 'legitimate interests'.

## ***Special categories of personal data***

Some categories of personal information are treated as special. These are called 'special categories of personal data'. We will only collect and use these special categories of personal data if the law allows us to do so:

- Information about your racial or ethnic origin.
- Information about your religious, political or philosophical beliefs.
- Information about your trade union membership.
- Genetic data.
- Your biometric data, for the purpose of identifying you.
- Information about your health.
- Information about your sex life or sexual orientation.
- Information about any criminal convictions or offences, or alleged criminal activity.

If we process a special category of personal data, we will only do it if one of the following conditions is satisfied:

- (1) There is a substantial public interest - for example, if we use information from criminal records to prevent, detect or prosecute fraud or unlawful acts. This also applies in situations where we find out that you have a health issue and we need to use this information in order to provide you with services that are suitable to you, and to ensure that you are treated fairly and equally.
- (2) To protect or enforce our legal rights, or to defend claims.
- (3) With your explicit consent.
- (4) To protect your vital interests, where you are unable to give your consent – for example, if we need to give you urgent medical assistance when you are in one of our branches.

Sometimes transactions on your accounts might reveal special categories of personal data – for example, a payment to a medical services provider, religious organisation or charity, or political organisation. If we hold this information because of the payment services we provide to you, we will only use this to provide those services and not for any other purpose.

## ***Type of Personal Information Used***

We may obtain and use different kinds of personal information about you, depending on our relationship with you. In this section, we will set out the types of information we may obtain. We have separated these into groups, and for each group we give a brief explanation of what this type of information could include.

<b>Type of personal information</b>	<b>Description</b>
Biographical	Your name and date of birth.
Financial	Your financial position, status and history, including details of your income and expenditure, your financial commitments and any dependents. It may also include information about any payments you have missed on a loan or mortgage with us, with another member of the Bank of China Group, or with a third party lender.
Contact	Your postal address, telephone number(s), email address and other contact
Socio-Demographic	Details about your work or profession, nationality, education and where you fit into general social or income groupings.
Transactional	Details about payments into and out of your accounts with us.
Contractual	Details about the products or services we provide to you, our communications with you, and any complaints or issues that arise concerning your relationship with us.
Locational	Data we get about where you are. This may come from your mobile phone, the address where you connect a computer to the internet, or a shop where you buy something with your card.
Behavioural	Details about how you use our products and services, or the products and services of other members of the Bank of China Group, or of any third parties we have partnered with.
Technical	Details of the devices and technology you use.
Communications	What we learn about you from letters, emails and telephone conversations between you and us.
Relationships	Your family and other relationships. If you are financially linked with someone else (for example, a partner or spouse you have a joint account, joint loan, joint credit card or joint mortgage with), we may obtain information about them where you apply for credit from us, or ask to increase your borrowing or your credit limit.
Open Data and Public Records	Details about you that are in public records, such as the Electoral Register, and information about you that is openly available on the internet.

Usage Data	Other data about how you use our products and services, as well as your usage of our online and mobile banking services or any apps we make available for you to use.
Documentary Data	Details about you that are stored in documents in different formats, or copies of them. This could include things like your passport, identity card, driver's licence or birth certificate.
Consents	Any permissions, consents or preferences that you give us. This includes things like how you want us to contact you, whether you prefer large-print formats, as well as your marketing preferences.
National Identifier	A number or code given to you by a government to identify who you are, such as a National Insurance number or identity card.

### ***Where we collect personal information from***

We may collect personal information about you from other companies within the Bank of China Group and from any of these sources:

#### **Information you give to us**

- When you apply for our products and services.
- When you talk to us on the phone or in branch (we record calls on some of our telephone lines, and we use CCTV on some of our premises to ensure the safety and security of our staff and customers).
- In emails, letters and faxes.

#### **Information we collect when you use our products and services**

This includes the amount, frequency, type, location, origin and recipients:

- Payment and transaction data.
- Profile and usage data. This includes the profile you create to identify yourself when you connect to our internet, mobile and telephone services. It also includes other data about how you use those services. We gather this data from devices you use to connect to those services, such as computers and mobile phones.

#### **Information from third parties**

- People acting on our behalf. Examples include service providers, legal advisers, valuers or surveyors involved in carrying out checks as part of a mortgage application, and agents who help us collect what you owe us.
- People acting on your behalf (for example, your solicitor or accountant, your doctor, or in the case of a business, your officers or employees).
- Companies that introduce you to us.
- Financial advisers.
- Insurers and other financial services companies.
- Companies involved in processing payments.
- Credit card scheme providers like Visa and Mastercard.
- Employers (for example, if we ask for evidence of employment and salary as part of a loan or mortgage application).
- Payroll service providers.
- Government and law enforcement agencies.

### ***How we will use your personal information***

In the table below we explain the various situations in which we will use your personal information. We have separated these into groups, and for each group we give a brief explanation of:

- How we can use your personal information.
- The reasons we can rely on when using your personal information.
- The legitimate interests we can rely on for doing so.

<b>HOW WE CAN USE YOUR INFORMATION</b>	<b>OUR REASONS FOR DOING THIS</b>	<b>OUR LEGITIMATE INTERESTS IN DOING THIS</b>
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<b>To provide our products and services to you</b>		
<b>HOW WE CAN USE YOUR INFORMATION</b>	<b>OUR REASONS FOR DOING THIS</b>	<b>OUR LEGITIMATE INTERESTS IN DOING THIS</b>
<p>To provide the products and services you have applied for</p> <ul style="list-style-type: none"> <li>To manage our relationship with you</li> <li>To process your instructions</li> <li>To administer payments</li> <li>To manage fees, charges and interest payable on accounts</li> <li>To manage complaints and seek to resolve them</li> <li>To fix mistakes</li> <li>To maintain records of our relationship with you</li> </ul>	<ul style="list-style-type: none"> <li>Performing our contract</li> <li>Our legal obligations</li> <li>Your consent</li> <li>Our legitimate interests</li> </ul>	<ul style="list-style-type: none"> <li>Keeping our records up to date</li> <li>Protecting and enforcing our legal rights</li> <li>Obtaining your consent to do something, when we need this</li> </ul>
<b>To make credit decisions about you (where you apply for credit, ask to borrow more money from us, or ask us to increase a credit limit)</b>		
<ul style="list-style-type: none"> <li>To assess your request for new or additional credit</li> <li>To assess whether we believe you can afford to repay your borrowing on the terms we propose</li> </ul>	<ul style="list-style-type: none"> <li>Performing our contract</li> <li>Our legal obligations</li> <li>Your consent</li> <li>Our legitimate interests</li> </ul>	<ul style="list-style-type: none"> <li>Protecting our business (for example, by making sure we do not lend money to someone who we do not believe could repay it)</li> </ul>
<b>To advise you as to whether a product or service is suitable for you</b>		
<ul style="list-style-type: none"> <li>To advise you on the suitability of a product or service, where we offer an advice service</li> <li>To keep records of the advice we give</li> </ul>	<ul style="list-style-type: none"> <li>Performing our contract</li> <li>Our legal obligations</li> <li>Your consent</li> <li>Our legitimate interests</li> </ul>	<ul style="list-style-type: none"> <li>Keeping our records up to date</li> <li>Protecting and enforcing our legal rights</li> </ul>
<b>To manage, develop and improve our business</b>		
<ul style="list-style-type: none"> <li>To run our business in an efficient and proper way, and in accordance with the laws and regulations that apply to us</li> <li>To manage and improve our financial position, business capability, systems and processes, communications, corporate governance, risk functions and audit functions</li> <li>To study how customers use our products and services</li> <li>To develop new ways to meet our customers' needs and provide our products and services</li> <li>To improve and update our brands, products and services, or develop and test new ones</li> </ul>	<ul style="list-style-type: none"> <li>Our legal obligations</li> <li>Your consent</li> <li>Our legitimate interests</li> </ul>	<ul style="list-style-type: none"> <li>Developing our business and making it stronger</li> <li>Improving the efficiency of our business and reducing costs</li> <li>Ensuring that the costs incurred by us are reflected in the interest rates and charges of our products and services</li> <li>Ensuring our products and services are appropriate for our customers, and are attractive and competitive in the market</li> <li>Identifying new opportunities and customers</li> </ul>
<b>HOW WE CAN USE YOUR INFORMATION</b>	<b>OUR REASONS FOR DOING THIS</b>	<b>OUR LEGITIMATE INTERESTS IN DOING THIS</b>

<ul style="list-style-type: none"> <li>To grow the volume of our business, and the areas in which we carry on our business</li> <li>To update and improve our business processes, and the way we work with other organisations who provide services to us or to our customers</li> <li>To respond to changes in law or regulation</li> </ul>		
<b>To manage security and risk, and to prevent crime</b>		
<ul style="list-style-type: none"> <li>To detect, investigate, report and seek to prevent financial crime</li> <li>To manage risks to ourselves, to you, and to other customers</li> </ul>	<ul style="list-style-type: none"> <li>Performing our contract</li> <li>Our legal obligations</li> <li>Our legitimate interests</li> </ul>	<ul style="list-style-type: none"> <li>Protecting our business and our customers from financial crime and other risks</li> <li>Keeping our records up to date</li> <li>Protecting and enforcing our legal rights</li> </ul>
<b>To promote new products and services</b> (For more information, see the section entitled 'Marketing' below)		
<ul style="list-style-type: none"> <li>To examine how our customers use our products and services</li> <li>To develop and carry out marketing activities</li> <li>To contact you about other products and services, provided either by us, another member of the Bank of China Group, or selected providers, which we believe may be of interest to you</li> </ul>	<ul style="list-style-type: none"> <li>Performing our contract</li> <li>Your consent</li> <li>Our legitimate interests</li> </ul>	<ul style="list-style-type: none"> <li>Developing our business and making it stronger</li> <li>Identifying opportunities and new markets for our products and services</li> </ul>
<b>To exercise our legal rights</b>		
<ul style="list-style-type: none"> <li>To exercise our rights under law or regulations</li> <li>To exercise our rights under our contracts with you or with third parties</li> <li>To collect and recover money that you or other people owe us</li> </ul>	<ul style="list-style-type: none"> <li>Performing our contract</li> <li>Our legitimate interests</li> </ul>	<ul style="list-style-type: none"> <li>Protecting and enforcing our legal rights</li> </ul>

## ***Who we share your personal information with***

We may share your personal information with other companies within the Bank of China Group and with these organisations:

- Agents, subcontractors and advisers who we use to help run your accounts and services, collect what you owe, and explore new ways of doing business.
- HM Revenue & Customs, regulators and other authorities.
- The police and other law enforcement agencies.
- The UK Financial Services Compensation Scheme.
- Any party linked with your or your business's product or service.
- Companies we have a joint venture or agreement to co-operate with.
- Organisations that introduce you to us.

- Any person you have appointed to act as your contact with us (for example, a person acting as your representative under a power of attorney, or the executors of your estate).
- In the case of a business customer, anyone who is entitled to correspond with us on your behalf, either as a matter of law or as a result a specific instruction from the people who control your business.
- Credit Reference Agencies (including our third-party TransUnion International UK Limited (“TransUnion”)) for identity verification and prevention of fraud/money laundering. TransUnion’s Privacy Notice is available at: <https://www.transunion.co.uk/legal-information/bureau-privacy-notice>.
- Other organisations you ask us to share your personal information with.

We may need to share your personal information with other organisations to provide you with the product or service you have chosen:

- Payment scheme operations like Visa and UnionPay, or the organisations who manage the Direct Debit Scheme and the Faster Payments Scheme.
- If you have a secured loan or mortgage with us, we may share information with other lenders who also hold a charge on the property.

### **Mergers and takeovers**

We may share your personal information if the structure of our company or the Bank of China Group changes in the future. We may choose to sell, transfer, or merge parts of our business, or our assets. Or we may seek to acquire other businesses or merge with them.

During any such process, we may share your personal information with organisations involved in the process (such as the company we are looking to sell, transfer or merge part of our business or assets with, and any funders), as well as their advisers. We will only do this if they agree to keep your personal information safe and private.

If the change to our Group happens, then other parties may use your personal information in the same way as set out in this notice.

### ***Automated decision making***

Automated decision making is when a decision is made about you based only on automated means, without any human involvement. Some organisations use automated decision making when deciding whether you are able to afford credit, or whether to accept your application for a product or service. We do not currently use automated decision making technology. Any decisions which we make are made by our personnel and are subject to internal reviews and approvals.

### ***Sending your personal information outside of the UK or EEA***

We will transfer your personal information to locations outside of the United Kingdom (“UK”) or European Economic Area (‘EEA’). In particular, your personal information will be transferred to and stored by other members of the Bank of China Group who are located in the People’s Republic of China and who provide services to us. Where we transfer your personal information to such recipients, we use specific contracts approved by the European Commission which give your personal information the same protection as it has in the UK or EEA.

When we transfer personal information outside of the UK or EEA, we will make sure that it is protected in the same way as if it were being used in the UK or EEA. This means that either the UK Government or European Commission has decided that the country concerned has an adequate level of protection for your personal information, or that we have put in place our own measures to ensure your personal information is protected to an adequate level. These measures include ensuring that your personal information is kept safe, by carrying out strict security checks on our overseas providers, and by entering into contractual arrangements.

If you would like further information about the specific mechanisms we use to when transferring your personal information out of the UK or EEA, please email your query to [dataprotection@bank-of-china.com](mailto:dataprotection@bank-of-china.com) or write to us at this address:  
Data Protection Officer, Bank of China (UK) Limited, 1 Lothbury, London, EC2R 7DB

### ***If you choose not to give personal information***

We may need to collect personal information to comply with our legal obligations, or under the terms of a contract we have with you.

If you choose not to give us this personal information, it may delay or prevent us from meeting our obligations. It may also mean that we cannot perform services needed to run your accounts. It could mean that we cancel a product or service you have with us.

If it is optional for you to give us certain information, we will tell you at the time we ask for that information.

## ***Marketing***

We may use your personal information to tell you about relevant products and offers.

The personal information we hold about you for this purpose is made up of what you tell us, and data we collect when you use our services, or from third parties we work with.

We study this to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you.

We can only use your personal information to send you marketing messages if we have either your consent or our reason is based on a 'legitimate interest'.

You can ask us to stop sending you marketing messages by contacting us at any time.

Whatever you choose, you will still receive statements, and other important information such as changes to your existing products and services.

We may ask you to confirm or update your choices, if you take out any new products or services with us in future. We will also ask you to do this if there are changes in the law, regulation, or the structure of our business.

If you change your mind you can update your choices at any time by contacting us either in your local branch or by speaking to your relationship manager.

## ***How long we keep your personal information***

We will keep your personal information for as long as you are a customer of Bank of China (UK) Limited. After you stop being a customer, we may keep your personal information for up to 7 years for one of these reasons:

- To respond to any questions or complaints.
- To show that we treated you fairly.
- To maintain records according to rules that apply to us.

We may keep your personal information for longer than 7 years if we cannot delete it for legal, regulatory or technical reasons. We may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.

## ***How to get a copy of your personal information***

You can access the personal information we hold about you, along with information on how we use it and why, who we share it with and how long we keep it. You can do this by calling into your local branch, by speaking to your relationship manager, by emailing us at [dataprotection@bank-of-china.com](mailto:dataprotection@bank-of-china.com) or by writing to us at this address:

Data Protection Officer, Bank of China (UK) Limited, 1 Lothbury, London, EC2R 7DB

## ***Letting us know if your personal information is incorrect***

You have the right to question any information we have about you that you think is wrong or incomplete. You can do this by calling into your local branch, by speaking to your relationship manager, by emailing us at [dataprotection@bank-of-china.com](mailto:dataprotection@bank-of-china.com) or by writing to us at this address:

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If you do, we will take all reasonable steps to check its accuracy and correct it.

## ***What if you want us to stop using your personal information?***

You have the right to object to our use of your personal information, or to ask us to delete, remove, or stop using your personal information if there is no need for us to keep it. These rights are known as the 'right to object' and the 'right to erasure', or the 'right to be forgotten'.

There may be legal or other official reasons why we need to keep or use your personal information. If you think that we should not be using it, however, you should tell us.

We may sometimes be able to restrict the use of your personal information. This means that it can only be used for certain things, such as legal claims or to exercise legal rights. In this situation, we would not use or share your information in other ways while it is restricted.

You can ask us to restrict the use of your personal information if:

- It is not accurate.
- It has been used unlawfully but you do not want us to delete it.
- It not relevant any more, but you want us to keep it for use in legal claims.
- You have already asked us to stop using your personal information but you are waiting for us to tell you if we are allowed to keep on using it.

If you want to object to how we use your personal information, or ask us to delete it or restrict how we use it or, you can do this by emailing us at [dataprotection@bank-of-china.com](mailto:dataprotection@bank-of-china.com) or by writing to us at this address:

Data Protection Officer, Bank of China (UK) Limited, 1 Lothbury, London, EC2R 7DB

## ***Your right of 'data portability'***

You can ask us to give you or a third party some of the information that we hold about you. This is called your right of 'data portability'. If you exercise this right we will provide the information in a structured, commonly used electronic form.

You can contact us to exercise your right of data portability by calling into your local branch, by speaking to your relationship manager, by emailing us at [dataprotection@bank-of-china.com](mailto:dataprotection@bank-of-china.com) or by writing to us at this address:

Data Protection Officer, Bank of China (UK) Limited, 1 Lothbury, London, EC2R 7DB

## ***How to withdraw your consent***

If the reason we are relying on to hold and use your personal information is based on your consent, you can withdraw your consent. You can do this by calling into your local branch, by speaking to your relationship manager, by emailing us at [dataprotection@bank-of-china.com](mailto:dataprotection@bank-of-china.com) or by writing to us at this address:

Data Protection Officer, Bank of China (UK) Limited, 1 Lothbury, London, EC2R 7DB

If you withdraw your consent, we may not be able to provide certain products or services to you. If this is the case, we will tell you.

## ***How to complain***

Please let us know if you are unhappy with how we have used your personal information. You can contact us by calling into your local branch, by speaking to your relationship manager, by emailing us at [dataprotection@bank-of-china.com](mailto:dataprotection@bank-of-china.com) or by writing to us at this address:

Data Protection Officer, Bank of China (UK) Limited, 1 Lothbury, London, EC2R 7DB



You also have the right to complain to the Information Commissioner's Office. Find out on their website how to report a concern. (<https://ico.org.uk/concerns/>)

We will not charge you where you exercise any of your rights under data protection law in most circumstances. We may however charge a fee for responding to subject access requests which are manifestly unfounded or excessive. We will respond to your requests in accordance with our legal and regulatory obligations.

### ***Changes to this Privacy Notice***

We may change this Notice from time to time. In the case of significant changes, we will inform you by the appropriate means. You should check this Notice occasionally to ensure that you are aware of the most recent version that will apply each time you access the website.