Qatar National Bank (Q.P.S.C.), Hong Kong Branch Personal Information Collection Statement

We, Qatar National Bank (Q.P.S.C.), Hong Kong Branch ("QNB"), recognise your rights under the Personal Data (Privacy) Ordinance of Hong Kong

("PDPO") and commit to handling your personal data in accordance with the PDPO.

In compliance with the PDPO, we would like to inform you of the following:

1. Purpose. From time to time, QNB may collect your personal data (including credit history) either directly from you or from third parties (such as credit reference agencies) which may be used, stored, processed, transferred, disclosed or shared by us for the following purposes:
    a. performing our contract with you;
    b. delivering our products and services (including operating and monitoring your accounts, processing your transactions and other ancillary processing related to providing you products and services);
    c. verifying your identity;
    d. gathering insights from data through data analytics;
    e. performing market research and for statistical purposes;
    f. carrying out your instructions;
    g. improving our products or services;
    h. keeping track of our conversations with you (by phone, in person, by email or any kind of communication);
    i. managing our relationship with you, including (if you agree) telling you about our other products and services, or carrying out market research;
    j. preventing or detecting crime including fraud and financial crime;
    k. assessing your credit-worthiness;
    l. corresponding with solicitors, conveyancers and third party intermediaries;
    m. managing our internal operational requirements, including for credit and risk management, system or product development and planning, insurance, audit and administrative purposes;
    n. complying with legal and regulatory obligations;
    o. other purposes directly related to those stated above; and/or
    p. where we have your consent.
2. Providing your personal data to us may be mandatory in some instances (for example, we cannot set up an account for you without certain required information) and may not be mandatory in other circumstances. However, if you do not provide certain information to us, we may not be able to provide you with some or all of our products and services.
3. Transfer of personal data. QNB may provide your personal data to the following parties for the purposes set out in paragraph 1 above:-
    a. Other QNB group companies;
    b. Any sub-contractors, agents or service providers who work for us or other QNB group companies;
    c. Any joint account holders, trustees, beneficiaries or executors where appropriate, the people who do your banking for you, the people you make payments to, intermediary, correspondent and agent banks, clearing houses, clearing or settlement systems and any companies you hold securities in through us;
    d. Other financial institutions, fraud prevention agencies, tax authorities, trade associations, credit reference agencies or credit bureau and debt recovery agents;
    e. Any brokers who introduce you to us or any third parties who deal with us on your behalf or any fund managers who provide asset management services to you;
    f. Any person, company or other entity that has an interest in or takes on the risk in relation to or in connection with the products or services that we provide to you;
    g. Any prospective or new QNB companies (for example, if we restructure, or acquire or merge with other companies) or any business that buy part or all of any QNB group company;
    h. Auditors, regulators or dispute resolution bodies to comply with their requests;
    i. Other companies who do marketing or market research for us (but not without your permission);
    j. If there is a dispute over a transaction, anyone else who is involved;
    k. Government, courts, or our regulators but only if they have the right to see it, for legitimate reasons; and
    l. Fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Such information may be transferred to a place outside Hong Kong.

4. Use of data in direct marketing. If you have consented to receive marketing from us, we may use your personal data to curate and send to you marketing messages, such as offers and information about products and services you may be interested in. If you wish to withdraw your consent for us to use your personal data for direct marketing purposes, please send us an email at QNBHKPrivacy@qnb.com or sending us a written notice to the address set out in paragraph 5 below.
5. Access to, and correction of, personal data under and in accordance with the terms of the PDPO and the Code of Banking Practice issued jointly by the Hong Kong Association of Banks and the DTC Association. You have the right to check whether we hold your personal data, to have access to your personal data, and to update or correct any personal data we hold about you that is inaccurate. You can request access to, and/or correction of, your personal data by sending us a written request at:

Qatar National Bank (Q.P.S.C.), Hong Kong Branch

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