



隐私政策与通知规定-适用于澳大利亚国民银行有  
限公司上海分行的客户

**Privacy Policy & Notification for  
Customers dealing  
with  
National Australia Bank Limited,  
Shanghai Branch**

## 关于我行

### Who we are

本隐私政策与通知规定(“**本通知**”)是由澳大利亚国民银行有限公司上海分行(以下称“**银行**”或“**我行**”)制定。我行是澳大利亚国民银行集团(系一家提供综合性、一体化金融产品和服务的国际金融服务集团)的集团成员,该集团业务分布在中华人民共和国(“**中国**”)、新加坡、日本、英国、美国、澳大利亚和新西兰等。

This Privacy Policy & Notification (“**Notification**”) is issued by National Australia Bank Limited, Shanghai Branch (“**Bank**”, “**we**”, “**our**” or “**us**”), a group member of National Australia Bank Group which is an international financial services group that provides a comprehensive and integrated range of financial products and services. The National Australia Bank Group businesses are located in the People’s Republic of China (“**PRC**”), Singapore, Japan, United Kingdom, United States, Australia and New Zealand, etc.

## 尊重阁下的隐私

### Respecting Your Privacy

阁下收到或访问本通知的原因系阁下属于我们所提供的银行服务的客户,或我们的客户的授权代表、最终受益人、担保人、受益人、个人联系人、代表或其他相关个人(定义见下文)(以下统称“**阁下**”或“**您**”)。本通知还适用于(i)我们门户网站的访问者、我们手机/网上银行应用程序的用户、潜在客户或申请使用或接收我们的产品和服务的申请者及其相关方,(ii)与我们进行任何业务或交易的人,(iii)当阁下参加我们的任何营销活动和/或调研时,或(iv)当阁下以任何方式与我们联系或通信时,无论相关信息是由您或您的相关方提供,还是我们根据法律法规或是基于您或您的相关方的同意或授权从其他来源收集或获取的。

The reason for your receipt or access to the Notification is that you are a client of the Services we provide, or an authorised representative, ultimate beneficiary, guarantor, beneficiary, individual contact, representative, or other Relevant Individuals (as defined hereinafter) of our client (collectively “**you**”). This Notification also applies to (i) visitors to our portal website, users of our mobile/online banking applications, potential clients, or applicants for the use or receipt of our Services and their relevant parties, (ii) persons who engage in any business or transactions with us, (iii) your participation in any of our marketing activities and/or researches, or (iv) your liaison or communication with us in any manner, no matter whether relevant information is provided by you or your relevant parties, or collected/obtained by us from other sources in accordance with laws and regulations or based on your or your relevant parties' consent or authorization.

对于我行而言,对阁下的信息进行保护具有重要的意义。视乎阁下的客户类型、居住地、及我行存储和处理阁下信息的方式而定,阁下除受到其所在国家为确保阁下银行信息保密性的法律保护之外,还会受到适用中国法规(定义见下文)的保护。若该等法律的确适用于阁下,则我行将遵守该等法律就阁下及阁下所提供的相关个人的个人信息(定义见下文)而确立的相关隐私保护政策。

The protection of your information is important to us. Depending on the type of client you are, your residence and methods we store and process your information, in addition to the protection given to you by the laws in your country regulating the confidentiality of your banking information, you may also be covered by applicable PRC Regulations (as defined hereinafter). If these laws do apply to you, then we comply with the relevant privacy principles those laws have established with respect to your Personal Information (as defined hereinafter) and that of Relevant Individuals you provide.

请阁下确保在使用我们的服务前仔细阅读并理解本通知。如阁下使用我们的服务或向我们提供阁下及阁下相关个人的个人信息,即视为就我们根据本通知收集、使用、加工、存储、披露和传输个人信息,阁下已完全同意且已获得相关个人的完全同意。

Please ensure that you read and understand this Notice carefully before using our Services. By using our Services or providing us with your and Relevant Individuals' Personal Information, you are deemed to have given your full consent and have obtained the full consent of Relevant Individuals concerned to our collection, use, processing, storage, disclosure and transmission of Personal Information in accordance with this Notification.

## 阁下的信息

## **Your Information**

我行与/或我行的职员、雇员、承包商和代理人收集阁下及阁下提供的相关个人的信息是为了协助我行与阁下进行业务往来。该等信息来源于阁下、我行代表阁下实施的交易和/或其他人士和组织。若阁下不提供我行所需要的信息，我行可能无法向阁下提供阁下要求的产品或服务。我行还会在法律要求下(例如，确认阁下的身份)而向阁下收集信息或收集与阁下有关的信息。

We and/or our officers, employees, contractors and agents collect your and Relevant Individuals' information provided by you to facilitate our business with you. Such information may source from you, the transactions performed by us on your behalf and/or other persons and organisations. If you fail to provide the information we need, we may be unable to provide you with the product or service you request. We may also collect information from or about you upon legal requirements (e.g., for identification certification).

收集信息的类型包括但不限于：

The types of information collected include but are not limited to:

- 确认阁下和/或相关个人身份的信息；
- Information which identifies you and/or Relevant Individual;
- 与阁下和/或相关个人财务状况、业务、就业情况、收入或资产有关的信息；
- Information which relates to your and or Relevant Individual's financial affairs, business, employment, income or assets;
- 在阁下与我行进行交易或通过我行进行交易中产生的或需要的信息；
- Information which arises or is required in connection with the transactions you do with us or through us;
- 有助于我行处理阁下就特定产品和服务提交的申请及(在阁下向我行借贷资金或提供担保时)有助于我行管理我行风险敞口的信息；
- Information which helps us to process applications made by you for particular products and services and to manage our exposures if you borrow funds from us or provide security;
- 与产品开发或营销有关的信息。
- Information relevant to product development or marketing.

## 使用与披露阁下的信息

### Using & Disclosing Your Information

在本通知中：

In this Notification:

“**服务**”是指我行不时提供给阁下的(包括为使阁下使用其在我行开立的账户及阁下向我行取得的授信而提供的)产品、服务和/或信贷授信(包括但不限于由我行代表阁下支付或收取款项)。

“**Services**” means products, services and/or credit facilities provided by us to you from time to time including in connection with your use of accounts and facilities you have with us (including, without limitation, the making or receiving of a payment by us on your behalf).

“**法规**”是指任何法律和任何监管机构的法案、惯例、法典、指南、公约、指令、通知、公告、禁止令、法庭的书面命令、命令、处罚、司法决定、法规、规章和政策(无论是否具有法律效力)。

“**Regulation**” or “**Regulations**” means any laws and the acts, practices, codes, guidelines, conventions, directives, notices, circulars, injunctions, writs, orders, sanctions, judicial decisions, regulations, rules and policies of any Regulatory Authority whether or not having the force of law.

“**监管机构**”是指当地或外国政府或其他有权机关。

“**Regulatory Authority**” means a local or foreign government or other competent authority.

“**相关个人**”是指任何自然人，其个人信息被您、您的关联公司、您的任何代表和/或我们合理认为具有与我们分享相关信息的合法权利的任何其他方提供给我们，包括但不限于您的法定代表人、主要负责人、管理层成员、董事、授权签字人、其他授权办理业务人员、联系人等。

“**Relevant Individual**” means any natural person whose Personal Information is provided to us by you, your affiliates, any of your representatives and/or any other party which we reasonably believe to have the legitimate rights to share the information with us, including without limitation the your legal representatives, principal officers, management members, directors, authorised signatories, other authorised persons for business operations, contact persons, etc.

“**个人信息**”是指任何以电子或其他方式记录的与已识别或可识别自然人有关的各种信息，不包括匿名化信息。

“**Personal Information**” means all kinds of information relating to identified or identifiable natural persons that is recorded by electronic or other means. The term excludes anonymized information.

“**敏感个人信息**”是指一旦泄露或者非法使用，容易导致自然人的人格尊严受到侵害或者人身、财产安全受到危害的个人信息，包括生物识别、宗教信仰、特定身份、医疗健康、金融账户、行踪轨迹等信息，以及不满十四周岁未成年人的个人信息。

“**Sensitive Personal Information**” means the Personal Information of which the leakage or illegal use could easily lead to the violation of the personal dignity of a natural person or harm to personal or property safety, including information on biometric identification, religious beliefs, specific identity, health care, financial accounts, and personal whereabouts, and Personal Information of minors under the age of fourteen.

我行与我行的职员、雇员、承包商和代理人可为(包括但不限于)下列目的收集、处理阁下和/或相关个人的(包括任何个人信息在内)的信息(统称“**信息**”)及与阁下的账户、阁下与我行进行的或由我行代表阁下进行的交易有关的或以其他方式与阁下的任何账户有关的任何信息(统称“**账户信息**”):

We and our officers, employees, contractors and agents may collect and process your and/or Relevant Individuals’ information including any Personal Information (collectively “**Information**”) and any information relating to your account, transactions or dealings with us or effected by us on your behalf or otherwise in relation to any of your accounts (collectively “**Account Information**”) for purposes including but not limited to the following:

- 建立和运作相关服务，或管理阁下与我行任何方面的业务往来；
- establishment and operation of the Services or in connection with administering any aspect of our relationship;
- 对客户进行统一管理，进行我行及集团合规所需（如反洗钱、反恐怖融资）的尽职调查、信息审查，及进

行信用审批;

- To carry out unified client management, proceed our and our Group's due diligence and information screening under compliance obligation (e.g., AML, CTF), and conduct credit approval;
- 管理当地和全球风险和信贷风险敞口、和/或维持可靠信用(包括开展信用审查、协助金融或其他组织开展信用审查且/或提供银行资信证明或信用证明);
- management of local and global risk and credit exposures and/or establishing ongoing creditworthiness including conducting credit checks, assisting financial or other organisations to do so and/or providing banker's or credit references;
- 无论为任何目的(不论是否采取对阁下不利的任何措施)而将任何信息和/或账户信息与其他数据进行匹配;
- matching for whatever purpose (whether or not with a view to taking any adverse action against you) any Information and/or Account Information with other data;
- 涉及到我行业务系统、流程和基础设施的维护、检查和开发(包括我行计算机系统的检测或升级);
- involving the maintenance, review and development of our business systems, procedures and infrastructure including testing or upgrading our computer systems;
- 涉及到我行支付系统(包括与其他金融机构、商业和支付组织的支付系统相互连接的界面或交互行为);
- involving our payment system including its interface or interaction with the payment systems of other financial institutions, merchants and payment organisations;
- 设计金融服务或相关产品;
- designing financial services or related products;
- 由我行或由我行的合作伙伴、承包商或第三方服务提供商向阁下营销、改进和/或进一步提供金融服务或相关产品;
- marketing, improving and/or furthering the provision of financial services or related products to you by us, or by our partners, contractors or third party service providers;
- 确定我行欠付阁下或阁下欠付我行的债务金额;
- determining the amount of indebtedness owed to or by you;
- 执行义务(包括但不限于向阁下或为阁下履行义务而提供担保的任何其他人士收款);
- enforcement of obligations including, without limitation, collection of amounts owed by you or by any other person providing security for your obligations;
- 为遵守监管、合规或法律义务而实施必要的行为(包括根据任何法规的要求而作出披露或就任何法规或服务而言, 为了实现我行认为合理且有必要或需要实现的任何目的而作出的披露), 且阁下同意为该等目的提供一切额外信息;
- doing what is necessary to meet regulatory, compliance or legal obligations including making disclosure under the requirements of any Regulation or for any purpose which we reasonably consider necessary or desirable in connection with any Regulations or Services and you agree to provide all additional information required for such purpose;
- 将阁下的信息或账户信息保留在中央数据库(包括位于境外的数据库), 以实现(包括监控银行资本要求和/或风险敞口、及遵守法规在内的)各项目的;
- retaining your Information and Account Information in central databases (including those located overseas) for purposes including monitoring the Bank's capital requirements and/or exposures and complying with Regulations;
- 确保有意购买我行部分业务、或我行就阁下或阁下对我行负有的义务所享有的权利义务、或服务的任何人士能够对上述业务、或相关权利义务、或服务作出评估; 及
- enabling those who may be interested in acquiring parts of our business or our rights or obligations in respect of you or your obligations to us, or the Services, to evaluate that business or those rights, obligations or Services; and

- 阁下同意的任何其他目的。
- any other purposes agreed with you.

我行与我行的职员、雇员、承包商和代理人可为上述目的将阁下和/或相关个人的信息和/或账户信息披露或转移(通过境内或境外转移的方式)和/或交换给我行或我行的职员、雇员、承包商和代理人认为必要的人士，上述必要的人士包括但不限于：

We and our officers, employees, contractors and agents may disclose, transfer (whether within or outside the PRC), and/or exchange your and/or Relevant Individuals' Information and/or Account Information to or with such persons as we or they may consider necessary including without limitation the following persons for the purposes set out above:

- 就我行的业务营运而向我行提供营运、行政、电信、计算机、推介、经纪或(除上述各项内容之外)其他服务的任何代理人、承包商或服务提供商；
- any agent, contractor or service provider who provides operational, administrative, telecommunications, computer, referral, broking or, without limitation, other services to us in connection with the operation of our business;
- 澳大利亚国民银行集团的任何分行或我行所属集团的任何成员；
- any branches of National Australia Bank Group or any member of our Group;
- 资信证明机构和/或(阁下违约情况下的)收账机构；
- credit reference agencies and/or, in the event of any default by you, debt collection agencies;
- 符合下列条件的任何人士(包括但不限于所有监管机构或其他银行(无论其是否位于中国境内或境外或澳大利亚国民银行集团业务所在的其他国家))：我行认为合理且对该等人士所作出的披露是依法律要求或根据上述监管机构的指令作出的、或就任何法规或服务而言确为必要或需要作出的；
- any person (including, without limitation, all Regulatory Authorities or other banks whether within or outside the PRC or in other countries in which the National Australia Bank Group operates) when we reasonably consider that such disclosure is required by law or pursuant to the directives of such Regulatory Authorities or is necessary or desirable in connection with any Regulations or Services;
- 我行全部或任何部分资产或业务或我行就阁下或服务享有的权利或义务的任何实际或拟议的受让人、或参股人或间接参股人或受转让人；
- any actual or proposed assignee of, or participant or sub-participant or transferee of, all or any part of our assets or business or our rights or obligations in respect of you or the Services;
- 与阁下和/或阁下财产的任何破产或类似程序(包括司法管理、清盘、和解或安排和/或接管)有关的任何人士；
- any person in connection with any insolvency or analogous proceeding (including judicial management, winding-up, compromise or arrangement and/or receivership) relating to you and/or your property;
- 若阁下是一家已被清算的、被撤销登记的或因其他原因不再存在的公司，或阁下是已破产人士，则指我行合理认为对阁下财产享有权利的任何人士；
- any person whom we reasonably believe is entitled to your property in the event that you are a company that has been liquidated, struck off from any applicable register or otherwise no longer in existence or if you are a bankrupt;
- 对我行负有保密义务的任何人士(包括但不限于任何审计师、律师或其他专业顾问)；
- any person under a duty of confidentiality to us including without limitation any auditors, lawyers or other professional advisors;
- 在向阁下付款或接收阁下付款或支付或接收与阁下有关的款项过程中、或在向阁下发出指示或接收阁下指令或发出或接收与阁下有关的指示过程中涉及到的其他银行或中介机构或监管机构；
- other banks or intermediaries or Regulatory Authorities involved in the process of sending or receiving any payment or instruction to or from or in connection with you;

- 就阁下的义务提供保证或担保的任何人士；且/或(除上述人士之外的必要人士)，
- any person providing a guarantee or security in connection with your obligations; and/or without limitation;
- 符合我行有关信息和账户信息使用和披露的一般政策的和/或在我行不时向阁下提供的声明、公告、通知或其他条款和条件中所述的任何其他人士。
- any other person in accordance with our general policy on use and disclosure of Information and Account Information and/or as described in statements, circulars, notices or other terms and conditions made available by us to you from time to time.

在遵守适用法规的前提下，我行在全球范围内的不同公司业务领域内管理、运作和处理信息和账户信息，且我行已对某些处理和数据存储功能进行集中管理以便在阁下需要时为阁下提供有效率的服务。阁下的信息和账户信息可能在中国或澳大利亚国民银行集团业务所在的其他国家处理和/或存储。除非我行可在我行的中央处理中心处理和存储阁下的信息和账户信息，否则我行无法办理阁下的银行或其他交易。通过使用我行的服务，阁下同意该等处理和存储。对于我行跨境个人信息传输的详细情况，请见本通知附件I（个人信息跨境传输清单）。

Subject to the applicable Regulations, we manage, operate and process Information and Account Information internationally and across corporate boundaries and we have centralised certain of our processing and data storage functions in order to provide the Services to you efficiently at the time you need them. Your Information and Account Information may be processed and/or stored in the PRC and/or in other countries in which the National Australia Bank Group operates. Unless we can process and store your Information and Account Information at our central processing centres we are unable to handle your banking or other transactions. By using our Services, you consent to such processing and storage. For the details of our cross-border Personal Information transfer, please see in Appendix I Personal Information Cross-Border Transfer List of this Notification.

银行在保密的情况下处理和存储阁下的信息和账户信息。我行将通过符合适用法律要求的合理措施保护阁下的信息安全，并培训我行的员工采用适当的方式处理阁下的个人信息。当我行需要根据本通知中所述目的和范围向第三人披露阁下的个人信息时，我行将要求其对所收到个人信息予以保密。但提请阁下注意，您提供个人信息时，始终存在信息被第三方非法或不恰当使用或披露的风险，我行不为任何第三方的非法或不恰当使用或披露承担责任。

Under conditions of confidentiality, the Bank does the processing and storage of your Information and Account Information. The Bank will use reasonable measures as required by applicable laws to secure your information, and will train the staff of the Bank to handle your Personal Information in a proper way. In case when your Personal Information is to be disclosed to a third person in accordance with the purposes and scopes under this notification, we will require such person to keep your Personal Information confidential. However please note that when your Personal Information is disclosed, the risk exists where such information may be illegally or improperly used or disclosed by a third person. We are not liable for any illegal or improper disclosure or usage by any third person.

通过使用我行的服务，阁下还声明并保证，阁下已根据《中华人民共和国个人信息保护法》和任何其他适用法律告知相关个人本通知的全部内容，并已从相关个人处获得我行就本通知下涵盖的个人信息（包括敏感个人信息）处理活动所需的所有必要的同意，以允许我行：（a）按照本通知所载内容处理相关个人的个人信息，包括将个人信息传输给中国境内和境外的其他接收方；以及（b）使用任何第三方服务提供商处理相关个人的个人信息。

By using our Services, you also represent and warrant that you have informed Relevant Individuals of the full contents of this Notification and obtained all necessary consents from Relevant Individuals required by our Personal Information (including Sensitive Personal Information) processing activities covered by this Notification in accordance with the PRC Personal Information Protection Law and any other applicable Regulations to allow us to: (a) process Relevant Individuals' Personal Information in accordance with this Notification, including transferring Personal Information to onshore and offshore recipients; and (b) use third-party suppliers to process Relevant Individuals' Personal Information.

请知悉：当阁下期望终止与我行的合作关系时，我行将为合规目的持续保存您的个人信息七年，或适用法规规定的更长保存年限。

Please noted that upon your intention to terminate your business relationship with us, we will continue to retain your Personal Information on record for compliance purpose for seven (7) years or a longer period required by applicable Regulations.

我行同样也按照中国法规的要求获取阁下的相关信息作为评估信贷申请之用，对阁下法定代表人和保荐人进行保证资格评审、并向中国人民银行集中管理的个人信贷信息收集服务中心(“**数据中心**”)提交信息。我行的雇员和承包商应遵守对阁下信息和账户信息作出保密和隐私保护规定的适用法规。在了解上述说明后，阁下应完全理解并授权我行为实现上述目的从数据中心获得阁下的相关信贷信息。

We are also required by PRC Regulations to acquire your relevant Information for the purpose of appraising the credit application, guarantee qualification assessment of the legal representative and sponsor(s) of your company and submit to a personal credit information collection services centre which is centrally administered by the People's Bank of China (“**Data Centre**”). Our employees and contractors are subject to the applicable Regulations which deal with the confidentiality and privacy of your Information and Account Information. Upon the above statements, you should fully understand and authorize us of obtaining your relevant credit information from Data Centre for the above purposes.



## 营销我行的产品和服务

### Marketing Our Products and Services

阁下可告知我行不得为营销目的而在集团公司内部分享阁下的信息和账户信息。若阁下不希望我行以任何方式或以某一方式向阁下进行营销，例如选择通过电话（非邮件），阁下可通过本通知所列联系方式告知我行。

You can tell us not to share your Information and Account Information within our group of companies for marketing purposes, via the Contact listed in this Notification. It is your choice to tell us if you do not want us to market to you in any way or in a certain way, for example by telephone, but not by mail.

### 重要提示

#### Important

我行保留于任何时间修改我行现行的隐私政策和通知规定（包括但不限于本通知）的权利并依适用法规及以我行决定的合理方式向阁下发出通知。

We reserve the right to amend our prevailing Privacy Policy and Notification (including without limitation to this Notification) at any time upon giving you a notice in a reasonable manner as we may decide in accordance with applicable Regulations.

除非阁下书面通知我行对本通知及其最新更新内容有异议，阁下继续使用我行提供的服务、产品、业务、功能（包括维持任何现有或叙做任何新服务、产品、业务、功能），与我行进行在任何业务协议项下涉及的任何合作，或行使、履行任何在业务协议项下的权利、义务之行为将被视为：

Unless you inform us in written of objection on the terms and latest updates of this Notification, the continuous use of services, products, businesses and functions provided by us (including the maintenance of any existing services, products, businesses and functions or the development of new ones), the cooperation with us hereunder in any business document, or the exercise or implementation of any of rights and obligations hereunder in any business document, shall be deemed that:

- 1) 阁下已阅读并理解目前有效的本通知及其附件；以及

You have read, and understood the this Notification (including its Appendix) currently in force; and

- 2) 阁下已经就本通知及其最新更新内容通知了相关个人并取得其合法同意

You have fully informed and obtained consents from Relevant Individuals for the terms contained in the Notification.

上述同意尤其针对我行和我行的职员、雇员、承包商和代理人可按照已向阁下等提供的本通知收集、使用、保存、处理、披露、向中国境内外转移及/或交换阁下/相关个人的信息（包括与任何阁下/相关个人有关的个人信息和其他数据的其他数据）。

The aforementioned consent is in particular applied to that we and our officers, employees, contractors and agents may collect, use, store, process, disclose, transfer and/or exchange (whether within or outside PRC) your/your Relevant Individuals' Information (including Personal Information and other data relating to me/us/Relevant Individuals) in accordance with the Notification.

本通知以中英文提供，如有相歧，以中文版本为准。

This Notification is provided in Chinese and English. For any discrepancy, the Chinese version shall prevail.

## **联系我行**

### **Contact Us**

若阁下对本通知或我行处理您个人信息的方式有任何疑虑或疑问，或阁下欲了解有关个人信息保护和银行业务的更多法规，敬请与同阁下交易的分行内负责隐私保护事务的职员联系。在上海，其联系方式如下：

If you have any concern or question in respect of this Notification or the way we process your Personal Information or you need further information about relevant Personal Information protection and banking Regulations, please contact our Privacy Officer at the Branch where you deal with us. In Shanghai, their contact details are:

澳大利亚国民银行有限公司上海分行

上海市浦东新区银城中路68号时代金融中心4201-4202室

邮编：200120

电话: +86 21 3405 7899

传真： +86 21 6100 0531

电子邮件: [nabcn\\_enquiry@nabasia.com](mailto:nabcn_enquiry@nabasia.com)

National Australia Bank Limited, Shanghai Branch

Suite 4201 - 4202, 42nd Floor, One Lujiazui, 68 Middle Yincheng Rd, Pudong, Shanghai 200120, China

Tel: +86 21 3405 7899

Fax: +86 21 6100 0531

Email: [nabcn\\_enquiry@nabasia.com](mailto:nabcn_enquiry@nabasia.com)

## 附件I 个人信息跨境传输清单

## Appendix I Personal Information Cross-Border Transfer List

境外接收方名称 Overseas Recipient name	联系方式 Contact Information	处理目的 Processing Purpose	处理方式 Processing Methods	个人信息种类 Type of Personal Information	保存期限 Retention Period	行使权利的方式和程序 Method and Procedure for Exercising Rights
澳洲国民银行集团成员 Members of National Australia Bank Group	见本通知“联系我行”部分 See the “Contact Us” section of this Notification	对客户进行统一管理，进行银行及集团合规所需（如反洗钱、反恐怖融资）的尽职调查、信息审查，及进行信用审批 To carry out unified client management, proceed due diligence and information screening under the Bank and Group’s compliance obligation (e.g., AML, CTF), and conduct credit approval	通过邮件、系统或共享服务器接收/访问个人信息，上传个人信息至境外处理系统，完成银行及集团合规义务（如反洗钱、反恐怖融资）下的尽职调查程序，或完成信用审批 Receive/access Personal Information through email, system or share server, upload Personal Information in offshore processing systems, conduct due diligence procedure under than Bank and Group’s compliance obligation (e.g., AML, CTF), or complete credit approval	个人基本信息：姓名 Basic Personal Information: name  个人身份信息：身份证号码、身份证件影印件 Personal identification information: ID numbers, ID card copy	您与我行的业务终止之日起七年 For seven (7) years since the termination date of your business with the Bank	您可以通过本通知所列的联系方式直接与我行联系，以行使您的权利 You may exercise your rights by contacting us directly through the contact information listed in the Notification

上述清单中所涉及的敏感个人信息跨境提供系为处理目的所必需，且对相关个人的个人权益无不利影响。  
The Sensitive Personal Information cross-border transfer in above list is necessary for the processing purpose, and would impose no negative impact on Relevant Individual's rights and interests.