

## CHINA CONSTRUCTION BANK CORPORATION LONDON BRANCH PRIVACY NOTICE

Version 1.0 | 19 May 2022

### ABOUT US

China Construction Bank Corporation London Branch (“**we**”, “**us**”, “**our**”) is committed to protecting and respecting your privacy. We are the UK establishment of China Construction Bank Corporation (“**CCB**”), a company incorporated in the People's Republic of China as a joint stock limited company. Our UK establishment address is at 111 Old Broad Street, London EC2N 1AP and our UK establishment number is BR017382. See section 8 (*Further details*) below for our details and how you may contact us if you have any query about this notice.

### SCOPE

This notice sets out the basis on which any personal information we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

1. Our promise
2. Information we may collect from you
3. Our obligations
4. How we use your personal information
5. With whom we might share your personal information
6. How long we keep your personal information
7. Your legal rights
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If you are our client, please read this alongside our terms of business ([here](#)). If you are a visitor to our website <http://www.uk.ccb.com>, please refer to our website privacy notice thereon.

We collect and process personal information about the individuals related to or associated with any organisation with which we have a past, present or future business relationship, directly or indirectly, together with the individuals representing or connected with such organisation in each case, for agreed purposes which are necessary to conduct our business.

These individuals include any director, officer, employee, contractor, shareholder, guarantor, security provider, agent, payee, individual partnership member, beneficial owner, beneficiary or representative of such organisation, or any individual associated with the director (or equivalent officer) or beneficial owner of such organisation, as applicable. Any reference to “**you**” or “**yours**” means any individual mentioned above whose personal information we collect or process.

Your organisation may not be a client, supplier or tenant of us but has an indirect relationship with us through our client, supplier or tenant.

### 1. OUR PROMISE

We will comply with Data Protection Act 2018, the retained EU law version of the General Data Protection Regulation (Regulation (EU) 2016/679) (i.e. UK GDPR), the General Data Protection Regulation (Regulation (EU) 2016/679) (“**Data Protection Law**”) and principles (in each case as the context requires), which means that your data will be:

- (a) used lawfully, fairly and in a transparent way.

- (b) collected only for valid purposes that we have clearly explained to you and not used in any way that is incompatible with those purposes.
- (c) relevant to the purposes we have told you about and limited only to those purposes.
- (d) accurate and kept up to date.
- (e) kept only as long as necessary for the purposes we have told you about.
- (f) kept securely.

## 2. INFORMATION WE MAY COLLECT FROM YOU

We may collect, use, store and transfer different kinds of personal information about you which we have grouped together as follows:

- (g) **Identity information** such as your name, marital status, title, date of birth, passport information, ID card, identification information, biographical information, information about personal interest, nationality, specimen signature, national insurance/ social security number (or equivalent) and gender.
- (a) **Contact information** such as address, email address and telephone number.
- (b) **Financial information** such as bank account, information from credit reference agencies, information from fraud prevention agencies, and credit status or history.
- (c) **Counterparty related information** such as your relationship with our client, supplier or tenant, business information, shareholding information or business contact details.
- (d) **Transaction information** such as details about payments to and from you and other details of products and services you have purchased from or provided to us.
- (e) **On-boarding, compliance and due diligence related information** which is necessary to prevent fraud or any activity as required by any anti-money laundering, anti-bribery, counter-terrorism financing, financial crime (including tax fraud) or any sanctions laws or regulations applicable to us.

We may also process "special category" or "sensitive" personal information about you, in which case we take particular care to only process such data in accordance with the strict legal parameters. For example, the information we have collected as part of our on-boarding and due diligence process may relate to your political beliefs, race and ethnicity, genetic or biometric data or reveal any criminal convictions you may have.

We may receive or collect information about you from a range of sources, including through yourself directly or indirectly through any adviser, broker, agent, intermediary, professional bodies, intelligence database or third parties (for example, credit reference agencies, anti-money laundering search agencies) or publicly available sources.

All information you provide to us is stored on our secure servers.

## 3. OUR OBLIGATIONS

Where we act as data controller, we may process your personal information for any one or more purposes as set out in paragraph 4 (*How we use your personal information*) below. Please see our full business contact above.

Where we act as data processor, we may process your personal information in accordance with the written instructions from the relevant data controller as detailed in paragraph 15 (*Data Protection*) of our standard terms of business available [here](#).

## 4. HOW WE USE YOUR PERSONAL INFORMATION

Your personal information may be processed by us for the following purposes:

- (a) administering our relationship with your organisation or any organisation related to or associated with your organisation, as applicable;
- (b) carrying out internal or regulatory statistical analysis and reporting;
- (c) marketing and providing products and services to your organisation or any organisation related to or associated with your organisation, as applicable;
- (d) implementing our security, compliance, quality and risk management measures, and/or
- (e) complying with any of our requirements under any statutes, laws, rules and regulations, including the Data Protection Law and any anti-money laundering, anti-bribery, counter-terrorism financing, financial crime (including tax fraud) or sanctions, as in force from time to time.

We will only process your personal information as data controller where we have a lawful basis under the relevant Data Protection Law for doing so, such as:

- (a) pursuing our legitimate business interests;
- (b) when we are required to do so by laws or regulations, including those relate to prevention or detection or an activity which will be in breach of anti-money laundering, anti-bribery, counter-terrorism financing, financial crime (including tax fraud) or sanctions related laws or regulations;
- (c) for entering into or performing our obligations under an agreement with your organisation or any organisation related to or associated with your organisation;
- (d) for establishing, exercising or defending our legal rights; and/or
- (e) on the basis of your consent (if your consent is required).

We do not currently use any automated decision making technology in making any decision about your organisation or any organisation related to or associated with your organisation.

## **5. WITH WHOM WE MIGHT SHARE YOUR PERSONAL INFORMATION**

We may share your personal information with any legal, regulatory or government bodies, enforcement agencies, our auditors, business partners, agents, advisers, suppliers, service providers and other financial institutions, including any entity of CCB, that have direct or indirect business relationship with us, in each case as applicable.

The personal information that we collect from you may be transferred to, and stored or processed at, a destination outside the United Kingdom or the European Economic Area that may not have the same level of protection for personal information. This may be due to the third party services that we or our agent, advisers or intermediary may use which store data in another jurisdiction or as required by any entity of CCB in accordance with any legal or regulatory obligations applicable to the relevant CCB entity. In each case the transfer will be carried out in accordance with the applicable Data Protection Law. For any restricted transfer under the Data Protection Law, we will ensure that appropriate safeguards are put in place.

## **6. HOW LONG WE KEEP YOUR PERSONAL INFORMATION**

We will only retain your personal information for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your personal information for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you.

To determine the appropriate retention period for personal information, we consider the amount, nature and sensitivity of the personal information, the potential risk of harm from unauthorised use or disclosure of your personal information, the purposes for which we process your personal information and whether we can achieve those purposes through other means, and the applicable legal, regulatory, tax, accounting or other requirements.

## 7. YOUR LEGAL RIGHTS

You have the following rights:

- (a) to obtain access to your personal information - you may request information on how your personal information is handled by us and request a copy of such personal information;
- (b) to request us to correct or update your personal information if it is inaccurate or out of date;
- (c) to object to the processing of your personal information for the purposes of our legitimate interests, unless we demonstrate compelling legitimate grounds which override your right to object or the processing is necessary for the establishment, exercise or defence of legal claims;
- (d) to erase your personal information held by us which are no longer necessary in relation to the purposes for which they were collected, to the processing of which you object or which may have been unlawfully processed by us;
- (e) to restrict processing by us, i.e. the processing will be limited to storage only where you oppose to deletion of your personal information and prefer restriction of processing instead, or where you object to the processing by us on the basis of its legitimate interests and to transmit personal information you submitted to us back to you or to another organisation in certain circumstances.

The right to erasure, to restrict processing and to transmit personal information listed above may not apply in cases where the processing is necessary for compliance with our legal obligation or the establishment, exercise or defence of legal claims.

Where processing of your personal information is based on your consent you have the right to withdraw your consent, this will not affect the lawfulness of processing based on your consent prior to withdrawal.

These rights are not absolute and may be subject to certain conditions under the Data Protection Law. You will not have to pay a fee to access your personal information (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we could refuse to comply with your request in these circumstances. Should you wish to exercise any of these rights, please contact us using the contact details set out in section 8 (*Further details*) below.

## 8. FURTHER DETAILS

We have appointed a data protection officer (DPO) to oversee compliance with this notice. If you have any questions about this notice or how we handle your personal information, please contact the DPO through [branch-privacy-policy-comments@uk.ccb.com](mailto:branch-privacy-policy-comments@uk.ccb.com). You have the right to make a complaint at any time to the Information Commissioner's Office (ICO) who is responsible for data protection issues in the UK.

## 9. CHANGES TO THIS NOTICE

We may update, amend or supplement this notice at any time by publishing an updated version on our website <http://www.uk.ccb.com> where you can access the most updated version.