

親愛的客戶：

客戶通知

為向客戶提供更完善及更優質的銀行服務，交通銀行(香港)有限公司（「本行」）會定期檢討各項銀行產品及服務，並就有關條款作出修訂。現謹通知 閣下由 2023 年 11 月 15 日起，<交通銀行(香港)有限公司 DreamCash 私人貸款條款及細則> 及<交通銀行(香港)有限公司 DreamCash 稅務貸款條款及細則>最新之修訂如下：

<b>《DreamCash 私人貸款條款及細則》的修訂</b>	
項目	修訂（修訂後的內容以底線表示，修訂前的內容以刪除線表示）
第 18 條 信貸資料事宜	<p>為審核借款人的貸款申請，本行將需要取得及使用信貸資料服務機構所持有的資料。借款人可就信貸資料服務機構所持有的借款人資料作查閱及更新或更改。如借款人有任何查閱資料或更新資料的要求，應直接聯絡環聯資訊有限公司「<u>個人資料查詢部</u>」可要求銀行提供有關信貸資料服務機構的聯絡詳情。</p> <p>本行亦將向信貸資料服務機構提供借款人的資料。借款人有權：</p> <p>a) 獲告知本行例行向信貸資料服務機構披露的資料類別；</p> <p>b) 於悉數清還貸款及結束賬戶時，指示本行要求有關信貸資料服務機構刪除該貸款賬戶資料，惟該賬戶在貸款賬戶結束之前五年內須無拖欠超過 60 天的記錄。假如該貸款賬戶有拖欠超過 60 天的記錄，信貸資料服務機構可以保留有關記錄，直至欠款悉數清還之日起計滿五年為止，或借款人接獲解除破產令生效日期起計滿五年為止，以較早發生者為準。</p>
<b>《DreamCash 稅務貸款條款及細則》的修訂</b>	
項目	修訂（修訂後的內容以底線表示，修訂前的內容以刪除線表示）
第 17 條 信貸資料事宜	<p>為審核借款人的貸款申請，本行將需要取得及使用信貸資料服務機構所持有的資料。借款人可就信貸資料服務機構所持有的借款人資料作查閱及更新或更改。如借款人有任何查閱資料或更新資料的要求，應直接聯絡環聯資訊有限公司「<u>個人資料查詢部</u>」可要求銀行提供有關信貸資料服務機構的聯絡詳情。</p> <p>本行亦將向信貸資料服務機構提供借款人的資料。借款人有權：</p> <p>a) 獲告知本行例行向信貸資料服務機構披露的資料類別；</p> <p>b) 於悉數清還貸款及結束賬戶時，指示本行要求有關信貸資料服務機構刪除該貸款賬戶資料，惟該賬戶在貸款賬戶結束之前五年內須無拖欠超過 60 天的記錄。假如該貸款賬戶有拖欠超過 60 天的記錄，信貸資料服務機構可以保留有關記錄，直至欠款悉數清還之日起計滿五年為止，或借款人接獲解除破產令生效日期起計滿五年為止，以較早發生者為準。</p>

由 2023 年 11 月 15 日起，閣下可向本行任何一個網點免費索取<交通銀行(香港)有限公司 DreamCash 私人貸款條款及細則> 及<交通銀行(香港)有限公司 DreamCash 稅務貸款條款及細則>的文本，亦可在本行網頁 [www.hk.bankcomm.com](http://www.hk.bankcomm.com) 瀏覽。

本行感謝閣下一直以來的支持，並將繼續竭誠為閣下提供優質的銀行服務。本行謹通知閣下，如上述各項修訂的生效日後仍保留閣下的賬戶及/或繼續使用服務，則將被視為閣下已接納上述之修改。如閣下不接納上述修改，閣下有權於相關生效日之前根據現有條款及細則列明的有關條款終止戶口。

閣下如有任何查詢，請於辦公時間內與本行任何網點聯絡或致電本行客戶服務熱線 223 95559。

交通銀行(香港)有限公司  
2023年10月

October 2023

Dear Customer

Customer Notice

To provide better and more efficient banking services to customers, Bank of Communications (Hong Kong) Ltd. ("Bank") has been keeping all products and services under regular review, and necessary amendments will be made to the relevant charges, terms and conditions.

With effect from 15 November 2023, amendments to "Bank of Communications (Hong Kong) Limited DreamCash Personal Loan Terms and Conditions" and "Bank of Communications (Hong Kong) Limited DreamCash Tax Loan Terms and Conditions" will be made as follows.

<b>Amendments on DreamCash Personal Loan Terms and Conditions</b>	
Item	Newly added/amended content (Additions are underlined and deletions are crossed out)
18 Credit Reference Matters	<p>To assess the Loan Application, the Bank will need to access and use information held by credit reference agency(ies). The Borrower can access information on the Borrower held by the credit reference agency to check and update or correct it (as needed). If the Borrower has any data access or correction request, <del>the Borrower shall directly contact Consumer Relations Department of TransUnion Information Services Limited</del> <u>the Bank will advise the contact details of the relevant credit reference agency(ies).</u></p> <p>In the process, the Bank will also provide data of the Borrower to credit reference agency(ies). The Borrower has the right to:</p> <p>(a) request to be informed which items of data are routinely disclosed to credit reference agencies; and</p> <p>(b) request the Bank to ask the relevant credit reference agency(ies) to delete Loan account data once the Loan account has been fully repaid and terminated, if there is no repayment default in excess of 60 days in the past 5 years immediately before account termination. If the Borrower has any such repayment default, the Borrower is liable to have the Loan account data retained by the relevant credit reference agency(ies) until the expiry of 5 years from the final settlement date of the default amount; or 5 years from the date of discharge of bankruptcy of the Borrower as notified to the relevant credit reference agency(ies), whichever is earlier.</p>
<b>Amendments on DreamCash Tax Loan Terms and Conditions</b>	
Item	Newly added/amended content (Additions are underlined and deletions are crossed out)
17 Credit Reference Matters	<p>To assess the Loan Application, the Bank will need to access and use information held by credit reference agency(ies). The Borrower can access information on the Borrower held by the credit reference agency to check and update or correct it (as needed). If the Borrower has any data access or correction request, <del>the Borrower shall directly contact Consumer Relations Department of TransUnion Information Services Limited</del> <u>the Bank will</u></p>

advise the contact details of the relevant credit reference agency(ies).

In the process, the Bank will also provide data of the Borrower to credit reference agency(ies). The Borrower has the right to:

(a) request to be informed which items of data are routinely disclosed to credit reference agencies; and

(b) request the Bank to ask the relevant credit reference agency(ies) to delete Loan account data once the Loan account has been fully repaid and terminated, if there is no repayment default in excess of 60 days in the past 5 years immediately before account termination. If the Borrower has any such repayment default, the Borrower is liable to have the Loan account data retained by the relevant credit reference agency(ies) until the expiry of 5 years from the final settlement date of the default amount; or 5 years from the date of discharge of bankruptcy of the Borrower as notified to the relevant credit reference agency(ies), whichever is earlier.

You may obtain copies of our "Bank of Communications (Hong Kong) Limited DreamCash Personal Loan Terms and Conditions" and "Bank of Communications (Hong Kong) Limited DreamCash Tax Loan Terms and Conditions" at any of our outlets free of charge from 15 November 2023 onward or by visiting our website at [www.hk.bankcomm.com](http://www.hk.bankcomm.com).

Thank you for your support over the years and we will continue to provide you quality services. Maintaining the account(s) and/or continuing to use the service(s) after the effective date of the above amendments will be regarded as your acceptance of the above arrangements. If you do not wish to accept any of the above amendment, you have the right to terminate your account(s) in accordance with the relevant clauses under the existing terms and conditions before the relevant effective date.

Should you have any queries, please contact any of our outlets or call our Customer Services Hotline at 223 95559 during office hours.

Bank of Communications (Hong Kong) Limited  
October 2023