

Summary of Contraventions of the Ordinance¹ by Four Banks

Banks	Wrongs	Remedial Actions by the Banks / Recommendations by PCPD	Relevant Provisions of the Ordinance
Citibank Fubon Bank ICBC	The “Personal Information Collection Statement” (“PICS”) was printed in unreasonably small prints.	The Bank would amend the PICS to ensure that it is easily readable to individuals with normal eyesight.	Data Protection Principle 1(3)
Citibank	Collection of the complainant’s personal data took place in an on-street promotional activity in a winter evening, and it was difficult for the complainant to carefully read, consider and understand the cautionary note, declaration and terms in the application documents and the privacy policy statement.	PCPD recommended that banks should provide appropriate and practicable assistance to their customers to help them understand the PICS, taking into account the circumstances of the promotional activity.	Data Protection Principle 1(3)
Citibank Fubon Bank ICBC	The PICS did not specify the classes of transferees of personal data.	The Bank would amend the PICS to specify the classes of transferees of personal data.	Data Protection Principle 1(3)

¹ Personal Data (Privacy) Ordinance, Cap. 486

Banks	Wrongs	Remedial Actions by the Banks / Recommendations by PCPD	Relevant Provisions of the Ordinance
Citibank Fubon Bank ICBC	The disclosure of customers' personal data by the Bank to an insurance company for monetary gain was not within the purpose of use stated in the PICS.	The Bank undertook that in the event that the personal data of existing customers would be shared with any business partners under any joint marketing program for monetary gain, prior prescribed consent to such use must be obtained from the existing customers.	Data Protection Principle 3
Wing Hang Bank	Disclosure of the complainant's personal data to an insurance company not within the Bank's group for marketing purpose was outside the purpose of use stated in the PICS.	The Bank had ceased disclosing its existing customers' personal data to companies not within the Bank's group for marketing purpose unless prescribed consent has been obtained from customers.	Data Protection Principle 3
ICBC	The Bank failed to comply with the direct marketing opt-out request made by the complainant, causing the complainant's personal data being repeatedly used for direct marketing.	The Bank undertook to formulate a written policy/guideline to ensure compliance with customers' direct marketing opt-out requests, and to take all reasonably practicable steps (such as appropriate training, guidance and disciplinary actions) to ensure that its staff would comply with the policy/guideline.	Section 34

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Office of the Privacy Commissioner for Personal Data