

## 1. CHINA CONSTRUCTION BANK CORPORATION LONDON BRANCH PRIVACY POLICY

China Construction Bank Corporation London Branch ("We" or "CCBCLB") are committed to protecting and respecting your privacy.

This policy (together with our [Website Terms and Conditions](#) and any other documents referred to on it) sets out the basis on which any personal data 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 data and how we will treat it. By visiting <http://uk.ccb.com/london/en/index.html> you are accepting and consenting to the practices described in this policy.

For the purpose of the General Data Protection Regulations (the **GDPR**), the data controller is CCBCLB of 111 Old Broad Street, London, EC2N 1AP, UK.

### 1.1 Information we may collect from you

We may collect and process the following data about you:

- 1.1.1 **Information you give us.** You may give us information about you by filling in forms on our site <http://uk.ccb.com> (**our site**) or by corresponding with us by phone, fax, e-mail or otherwise; this includes when you report a problem with our site. The information you give us may include your name, address, e-mail address and phone number.
- 1.1.2 **Information we collect about you.** With regard to each of your visits to our site we may automatically collect the following information:
  - technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
  - information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time); products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number.
- 1.1.3 **Information we receive from other sources.** We may receive information about you if you use any of the other services we provide. We work with third parties (including, for example, credit reference agencies, anti-money laundering search agencies) and may receive information about you from them.

### 1.2 Cookies

Our use of cookies is described in our [Cookie Notice](#) which may be updated from time to time.

### 1.3 Uses made of the information

We use information held about you in the following ways:

- 1.3.1 **Information you give to us.** We will use this information:
  - to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you request from us;
  - to provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about;

- to provide you, or permit selected third parties to provide you, with information about goods or services we feel may interest you. If you are an existing customer, we will only contact you by electronic means (e-mail or SMS) with information about goods and services similar to those which were the subject of a previous sale or negotiations of a sale to you.
- to notify you about changes to our service;
- to ensure that content from our site is presented in the most effective manner for you and for your computer.

**1.3.2 Information we collect about you.** We will use this information:

- to administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- to improve our site to ensure that content is presented in the most effective manner for you and for your computer;
- as part of our efforts to keep our site safe and secure;
- to make suggestions and recommendations to you and other users of our site about goods or services that may interest you or them.

**1.3.3 Information we receive from other sources.** We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

**1.3.4 Disclosure of your information**

We may share your personal information with any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006.

**1.3.5** We may share your information with selected third parties including:

- Business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you.
- Analytics and search engine providers that assist us in the improvement and optimisation of our site.
- We may disclose your personal information to third parties:
- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If CCBCLB or substantially all of its assets are acquired by a third party (for example, through any change in the CCB Group corporate structure), in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our Website Terms and Conditions and other agreements; or to protect the rights, property, or safety of CCBCLB, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

**1.4 Where we store your personal data**

The data that we collect from you may be transferred to, and stored at, a destination outside the UK. It may also be processed by staff operating outside the UK who work for us. Such staff maybe engaged in, among other things, the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. CCBCLB will take all

steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

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

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

### **1.5 Your rights**

You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise the right to prevent such processing at any time by contacting us at branch-data-processing-prohibition@uk.ccb.com.

Our site (the “CCBCLB website”) is a sub-section of the China Construction Bank Corporation website (the “CCB website”). The policies set out on the CCBCLB website do not apply to the rest of the CCB website. The CCBCLB website may, from time to time, contain links to and from the websites of our partner networks and affiliates. If you follow a link to any of these, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check applicable privacy policies before you submit any personal data other than through the CCBCLB website.

### **1.6 Access to information**

The GDPR gives you the right to access information held about you. Your right of access can be exercised in accordance with the GDPR. Any access request may be subject to a fee of £10 to meet our costs in providing you with details of the information we hold about you.

### **1.7 Changes to our privacy policy**

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to our privacy policy.

### **1.8 Contact**

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to branch-privacy-policy-comments@uk.ccb.com.

## **2. CHINA CONSTRUCTION BANK CORPORATION LONDON BRANCH WEBSITE TERMS AND CONDITIONS**

***PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS SITE***

### **2.1 Terms of website use**

2.1.1 (China Construction Bank Corporation London Branch is hereafter “CCBCLB” or “We”)

- 2.1.2 The CCBCLB website (**our site**), is a sub-section of the China Construction Bank Corporation website. These terms of use (together with the documents referred to in it) tell you the terms on which you may make use of our site <http://uk.ccb.com/london/en/index.html>, as a user. Use of our site includes accessing and browsing our site.
- 2.1.3 Please read these terms of use carefully before you start to use our site, as these will apply to your use of our site. We recommend that you print a copy of this for future reference.
- 2.1.4 By using our site, you confirm that you accept these terms of use and that you agree to comply with them.
- 2.1.5 If you do not agree to these terms of use, you must not use our site.

## **2.2 Other applicable terms**

These terms of use refer to the following additional terms, which also apply to your use of our site:

- 2.2.1 Our Privacy Policy, which sets out the terms on which we process any personal data we collect from you, or that you provide to us. By using our site, you consent to such processing and you warrant that all data provided by you is accurate.
- 2.2.2 Our Cookie Notice, which sets out current information on our use of cookies.

## **2.3 Information about us**

- 2.3.1 Our site is operated by CCBCLB in cooperation with China Construction Bank Corporation. CCBCLB is the UK establishment of China Construction Bank Corporation, a company incorporated in the People's Republic of China as a joint stock limited company and registered with the Beijing Administration for Industry & Commerce (now known as Beijing Municipal Administration for Market Regulation) under registration number 911100001000044477, with headquarters located at No.25, Finance Street, Xicheng District, Beijing, China, 100033. CCBCLB is established in England and Wales under the establishment number BR017382 and at the establishment address of 111 Old Broad Street, London EC2N 1AP. Our VAT number in the UK is 441706314.
- 2.3.2 CCBCLB is authorised and regulated by the National Administration of Financial Regulation (which replaced the China Banking and Insurance Regulatory Commission) in China. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our reference number on the Financial Services Register is 652628.

## **2.4 Changes to these terms**

- 2.4.1 We may revise these terms of use at any time by amending this page.
- 2.4.2 Please check this page from time to time to take notice of any changes we made, as they are binding on you.

## **2.5 Changes to our site**

- 2.5.1 We may update our site from time to time, and may change the content at any time. However, please note that any of the content on our site may be out of date at any given time, and we are under no obligation to update it.
- 2.5.2 We do not guarantee that our site, or any content on it, will be free from errors or omissions.

## **2.6 Accessing our site**

- 2.6.1 Our site is made available free of charge.
- 2.6.2 We do not guarantee that our site, or any content on it, will always be available or be uninterrupted. Access to our site is permitted on a temporary basis. We may suspend, withdraw, discontinue or change all or any part of our site without notice. We will not be liable to you if for any reason our site is unavailable at any time or for any period.
- 2.6.3 You are responsible for making all arrangements necessary for you to have access to our site.
- 2.6.4 You are also responsible for ensuring that all persons who access our site through your internet connection are aware of these terms of use and other applicable terms and conditions, and that they comply with them.

## **2.7 Intellectual property rights**

- 2.7.1 We are the owner or the licensee of all intellectual property rights in our site, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.
- 2.7.2 You may print off one copy, and may download extracts, of any page(s) from our site for your personal use and you may draw the attention of others within your organisation to content posted on our site.
- 2.7.3 You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.
- 2.7.4 Our status (and that of any identified contributors) as the authors of content on our site must always be acknowledged.
- 2.7.5 You must not use any part of the content on our site for commercial purposes without obtaining a licence to do so from us or our licensors.
- 2.7.6 If you print off, copy or download any part of our site in breach of these terms of use, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

## **2.8 No reliance on information**

- 2.8.1 The content on our site is provided for general information only. It is not intended to amount to advice on which you should rely and in particular, does not constitute any offer to buy or sell, solicitation, advice or recommendation, in respect of any financial instruments. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on our site.
- 2.8.2 We make no representations, warranties or guarantees, whether express or implied, that the content on our site is accurate, complete or up-to-date. We make no commitment to update any information or materials that may be out of date.

## **2.9 Limitation of our liability**

- 2.9.1 Nothing in these terms of use excludes or limits our liability for death or personal injury arising from our negligence, or our fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by English law.

- 2.9.2 To the extent permitted by law, we exclude all conditions, warranties, representations or other terms which may apply to our site or any content on it, whether express or implied.
- 2.9.3 We will not be liable to any user for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:
- use of, or inability to use, our site; or
  - use of or reliance on any content displayed on our site.
- 2.9.4 If you are a business user, please note that in particular, we will not be liable for:
- loss of profits, sales, business, or revenue;
  - business interruption;
  - loss of anticipated savings;
  - loss of business opportunity, goodwill or reputation; or
  - any indirect or consequential loss or damage.
- 2.9.5 If you are a consumer user, please note that we only provide our site for domestic and private use. You agree not to use our site for any commercial or business purposes, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.
- 2.9.6 1.1.1 We will not be liable for any loss or damage caused by a virus, distributed denial-of- service attack, or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of our site or to your downloading of any content on it, or on any website linked to it. If defective digital content that we have supplied, damages a device or digital content belonging to you and this is caused by our failure to use reasonable care and skill, we will either repair the damage or pay you compensation.
- 2.9.7 We assume no responsibility for the content of websites linked on our site. Such links should not be interpreted as endorsement by us of those linked websites. We will not be liable for any loss or damage that may arise from your use of them.

## **2.10 Viruses**

- 2.10.1 We do not guarantee that our site will be secure or free from bugs or viruses.
- 2.10.2 You are responsible for configuring your information technology, computer programmes and platform in order to access our site. You should use your own virus protection software.
- 2.10.3 You must not misuse our site by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to our site, the server on which our site is stored or any server, computer or database connected to our site. You must not attack our site via a denial-of-service attack or a distributed denial-of service attack. By breaching this provision, you would commit a criminal offence under the Computer Misuse Act 1990. We will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our site will cease immediately.

## **2.11 Linking to our site**

- 2.11.1 You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it.

- 2.11.2 You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.
- 2.11.3 You must not establish a link to our site in any website that is not owned by you.
- 2.11.4 Our site must not be framed on any other site, nor may you create a link to any part of our site other than the home page.
- 2.11.5 We reserve the right to withdraw linking permission without notice.
- 2.11.6 If you wish to make any use of content on our site other than that set out above, please contact [branch-enquiry@uk.ccb.com](mailto:branch-enquiry@uk.ccb.com).

## **2.12 Third party links and resources in our site**

- 2.12.1 Where our site contains links to other sites and resources provided by third parties, these links are provided for your information only. Such links should not be interpreted as approval by us of those linked websites or information you may obtain from them.
- 2.12.2 We have no control over the contents of those sites or resources.

## **2.13 Acceptable use – Prohibited uses**

- 2.13.1 You may use our site only for lawful purposes. You may not use our site:
- In any way that breaches any applicable local, national or international law or regulation.
  - In any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect.
  - To transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam).
  - To knowingly transmit any data, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.
- 2.13.2 You also agree:
- Not to reproduce, duplicate, copy or re-sell any part of our site.
  - Not to access without authority, interfere with, damage or disrupt:
    - any part of our site;
    - any equipment or network on which our site is stored;
  - any software used in the provision of our site; or
  - any equipment or network or software owned or used by any third party.

## **2.14 Acceptable use – Suspension and Termination**

- 2.14.1 We will determine, in our discretion, whether there has been a breach of these acceptable use provisions through your use of our site. When a breach of these provisions has occurred, we may take such action as we deem appropriate.
- 2.14.2 Failure to comply with these acceptable use provisions constitutes a material breach of these website terms and conditions upon which you are permitted to use our site, and may result in our taking all or any of the following actions:
- Immediate, temporary or permanent withdrawal of your right to use our site.
  - Issue of a warning to you.

- Legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach.
- Further legal action against you.
- Disclosure of such information to law enforcement authorities as we reasonably feel is necessary.

2.14.3 We exclude liability for actions taken in response to breaches of these acceptable use provisions. The responses described in these acceptable use provisions are not limited, and we may take any other action we reasonably deem appropriate.

## **2.15 Applicable law**

2.15.1 If you are a consumer, please note that these terms of use, its subject matter and its formation, are governed by English law. You and we both agree to that the courts of England and Wales will have exclusive jurisdiction. However, if you are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are resident of Scotland, you may also bring proceedings in Scotland.

2.15.2 If you are a business, these terms of use, its subject matter and its formation (and any non-contractual disputes or claims) are governed by English law. We both agree to the exclusive jurisdiction of the courts of England and Wales.

## **2.16 Our trademark is registered**



is a registered trademark of China Construction Bank Corporation. You are not permitted to use it without the approval of China Construction Bank Corporation.

## **2.17 China Construction Bank Corporation London Branch - Contact us**

If you would like to speak to us, you can contact us either by phone, fax or email.

Telephone: +44(0)20 7038 6000

Fax: +44(0)20 7038 6001

Email: [branch-enquiry@uk.ccb.com](mailto:branch-enquiry@uk.ccb.com)

Thank you for visiting our site.

## **3. CHINA CONSTRUCTION BANK CORPORATION LONDON BRANCH - COOKIE NOTICE**

We only use strictly necessary session cookies on this website to navigate our site and use its basic functionalities.