



HONG KONG MONETARY AUTHORITY
香港金融管理局

Our Ref: B9/32C

14 February 2014

The Chief Executive
All Authorized Institutions

Dear Sir / Madam,

Supervisory Policy Manual (SPM)
**Revised Module IC-6 – The Sharing and Use of Consumer Credit Data through a
Credit Reference Agency (CRA)**

We have slightly revised SPM module IC-6 in view of the changes introduced by the Office of the Privacy Commissioner for Personal Data to the Code of Practice on Consumer Credit Data (“the Code”) with effect from 1 January 2013.

The revised version of the above SPM module will be issued today by notice in the Gazette under section 16(10) of the Banking Ordinance. On-line access to the SPM module is available to AIs under the icon for “Supervisory Policy Manual” on the HKMA’s public (<http://www.info.gov.hk/hkma>) and private (<http://www.stet.iclnet.hk/index.htm>) websites.

Should you have any questions regarding this module, please contact Ms May Cheung on 2878 1501 or Ms Christie Yee on 2878 1370.

Yours faithfully,

Meena Datwani

Executive Director (Banking Conduct)

Encl.

c.c. Office of the Privacy Commissioner for Personal Data (Attn: Ms Brenda Kwok)
The Hong Kong Association of Banks (Attn: Ms Eva Wong)
The DTC Association (Attn: Mr P C Lund)
FSTB (Attn: Mr Jackie Liu)