



What is “Credit Data Smart”?

When you apply for a mortgage, loan or other credit product or service (such as a credit card), Standard Chartered Bank (Hong Kong) Limited will seek and review a credit reference report about you from a consumer credit reference agency.

“Credit Data Smart” is a new operating model developed by the Hong Kong Association of Banks (HKAB), The DTC Association (The Hong Kong Association of Restricted Licence Banks and Deposit-taking Companies) (DTCA), and the Hong Kong S.A.R. Licensed Money Lenders Association Limited (LMLA) (collectively, “Industry Associations”), with the support of the Hong Kong Monetary Authority (HKMA).

It aims to provide choices for the provision of consumer credit reference service to credit providers with the objective of, among others, enhancing the resilience of consumer credit reference service to credit providers and the protection of consumer credit data involved in the provision of consumer credit reference services.

Multiple credit reference agencies have been selected on behalf of the Industry Associations to provide consumer credit reference services through the Credit Reference Platform. For further details of “Credit Data Smart”, please refer to HKAB website www.hkab.org.hk/en/home.

With effect from 24 November 2024, Standard Chartered Bank (Hong Kong) Limited have engaged or may engage the following credit reference agencies and their respective contact information is as follows:

Name of Credit Reference Agencies	Contact information
TransUnion	<ul style="list-style-type: none">• Tel: (852) 2577 1816• Website: www.transunion.hk
Pingan OneConnect Credit Reference Services Agency (HK) Limited	<ul style="list-style-type: none">• Tel: (852) 2271 6268• Website: www.paoccra.com.hk



「信資通」是甚麼？

當閣下提出按揭、貸款或其他信貸產品或服務（如信用卡）的申請時，渣打銀行（香港）有限公司將會向個人信貸資料服務機構索取並審核有關閣下的信貸報告。

「信資通」是全新的運作模式由香港銀行公會（HKAB）、香港有限制牌照銀行及接受存款公司公會（DTCA）及香港持牌放債人公會（LMLA）（統稱「行業公會」）在香港金融管理局（HKMA）的支持下建立。

旨在為信貸提供者提供個人信貸資料服務的選擇，其目標包括為加強對個人信貸資料服務提供者的治理，以及對個人信貸資料服務所涉及的個人信貸資料的保護。

已被「行業公會」獲選在「多家個人信貸資料服務機構」的個人信貸資料服務機構會在信貸資料平台提供個人信貸資料服務。有關「信資通」的更多詳情，請瀏覽香港銀行公會網頁 www.hkab.org.hk/tc/home。

於2024年11月24日起，渣打銀行（香港）有限公司已獲委聘或可能委聘的的信貸資料服務機構及其聯絡資料：

信貸資料服務機構名稱	聯絡資料
環聯	<ul style="list-style-type: none">電話：(852) 2577 1816網址：www.transunion.hk
平安金融壹賬通征信服務（香港）有限公司	<ul style="list-style-type: none">電話：(852) 2271 6268網址：www.paoccra.com.hk