

合同编号：PAB611034【202502】  
Contract No.: PAB611034[202502]  
版本号：25 年 1 版  
Version No.: V1 2025  
启用日期：2025 年 02 月  
Implemented in: February 2025

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## 扩展业务功能个人信息单独授权条款

### Separate Authorization Terms for Personal Information of Extended Business Functions

(个人银行结算账户、个人联名存款账户)

### (Personal Bank Settlement Account and Personal Joint Deposit Account)

重要提示：

Important Notes:

本授权条款非办理平安银行个人银行结算账户/个人联名存款账户的必要签署条款，如个人银行结算账户/个人联名存款账户的存款人（以下简称“您”或“客户”）拒绝签署本授权条款，并不会影响您办理平安银行个人银行结算账户/个人联名存款账户相关业务或对已开立平安银行个人银行结算账户/个人联名存款账户的正常使用。为了保障您的合法权益，请您务必审慎阅读并充分理解本授权条款全部约定内容后决定是否授权，特别是免除或者减轻平安银行股份有限公司（地址：中国广东省深圳市罗湖区深南东路 5047 号；联系电话：95511-3；以下简称“我们”或“平安银行”）责任，或限制您权利的条款，其中免除或者减轻责任条款我们会以加粗或下划线形式提示您注意。您通过本人/代理人线下签名或您通过线上方式以点击或勾选“我已阅读并同意”“已阅读并同意”“同意”“确认”或其他能够表达您同意本授权条款的按键后，即表示您同意并接受本授权条款的全部约定内容，确定承担由此产生的相关责任，本授权条款即经您妥善签署并生效，具有独立法律效力，不受您在平安银行的其他业务办理结果影响。

These Authorization Terms are unnecessary for handling personal bank settlement accounts/personal joint deposit accounts of Ping An Bank. Depositors of personal bank settlement accounts/personal joint deposit accounts (hereinafter referred to as “you” or “customer”) refusal to sign these Authorization Terms will not affect your handling of the business related to personal bank settlement accounts/personal joint deposit accounts of Ping An Bank and your normal use of opened personal bank settlement accounts/personal joint deposit accounts of Ping An Bank. To protect your legitimate rights and interests, please carefully read and fully understand all the content of these Authorization Terms before deciding whether to authorize, especially exempt or mitigate any responsibility from Ping An Bank Co., Ltd. (address: No. 5047, Shennan East Road, Luohu District, Shenzhen, Guangdong Province, China; Tel.: 95511-3; hereinafter referred to as “we” or “Ping An

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**Bank”), or the clauses that restrict your rights, among which we will remind you of exemption or mitigation clauses in bold or underlined form. By signing in person/via an agent offline or by clicking or selecting “I have read and agree,” “Have read and agree,” “Agree,” “Confirm,” or any other button that indicates your agreement to these authorization terms online, you signify your agreement and acceptance of all the content of these Authorization terms and undertake the corresponding responsibilities arising therefrom. Upon your proper execution, these authorization terms shall come into force and have independent legal force, unaffected by the outcomes of any other transactions you conduct with Ping An Bank.**

第一条 您同意并授权平安银行收集和使用您的姓名、性别、出生年月、证件号码、证件类型、联系电话（前述所列字段，具体将根据业务实际需要来确定），从而通过短信、彩信、电子邮件、APP 推送以及拨打电话的方式向您发送您可能感兴趣的商业性信息，仅用于推广平安银行内部的相关产品或服务，相关产品或服务可能包括投资理财、贷款、信用卡、私人银行、跨境金融、交易结算资金存管。如您不同意接受本条授权，除根据第十二条约定的渠道进行相应操作外，您还可以通过相应信息推送渠道指引的退订方式取消本条授权。取消授权并不影响取消前基于您的同意已进行的个人信息处理活动的效力；如果您拒绝授权本项功能，并不会影响您办理平安银行个人银行结算账户/个人联名存款账户相关业务以及对已开立平安银行个人银行结算账户/个人联名存款账户的正常使用。

Article 1 You agree and authorize Ping An Bank to collect and use your name, gender, date of birth, ID number, ID type, and contact number (the specific fields listed above will be determined according to the actual needs) to send commercial information that you may be interested in to you via SMS, MMS, e-mail, APP push, and phone calls, **only for promoting related products or services within Ping An Bank.** Related products or services may involve investment and wealth management, loans, credit cards, private banking, cross-border finance, and transaction settlement fund depository. **If you do not agree to accept such authorization, in addition to performing the corresponding operations through the channels specified in Article12, you may also cancel this authorization by following the unsubscribe methods guided by the information push channel. You should understand that withdrawing authorization does not affect the validity of personal information processing activities conducted prior to withdrawal based on your consent. Your refusal to authorize this function will not affect your handling of the business related to personal bank settlement accounts/personal joint deposit accounts of Ping An Bank and your normal use of opened personal bank settlement accounts/personal joint deposit accounts of Ping An Bank.**

第二条 您充分理解并授权同意，为了更好地为您提供产品与服务，履行我们的社会责任与法定义务，同时实现我们的商业价值，我们可能会根据具体业务需要向部分关联公司

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**提供您的个人信息，用于扩展业务功能**，其中所涉行业包括：保险、信托、证券、资产管理、财富管理、基金管理、融资租赁、普惠金融、健康医疗。本授权条款项下的“关联公司”是指中国平安保险（集团）股份有限公司通过股权、协议或其他方式直接或间接控制、共同控制或施加重大影响的公司，**您可通过平安银行官方网站（<http://bank.pingan.com>）首页“客户服务——关联公司”模块了解最新的关联公司列表**。我们向关联公司提供的个人信息可能包括：**姓名、性别、出生年月、证件号码、证件类型、联系电话、特征标签或用户画像（前述所列字段，具体将根据业务实际需要来确定）**。就此我们会要求关联公司按照法律法规、监管规定以及其他任何相关的保密和安全措施来处理您的个人信息。我们会要求其以不低于我们的安全水准使用和存储您的个人信息，并要求其承诺尽到信息安全保护义务。

Article 2 You fully understand and authorize that to better provide you with products and services, fulfill our social responsibilities and statutory obligations, and realize our business value, **we may provide your personal information to affiliates according to specific business needs for extended business functions**, covering industries such as insurance, trust, securities, asset management, wealth management, fund management, financial leasing, inclusive finance, and health care. “Affiliates” hereunder refer to companies directly or indirectly controlled, jointly controlled, or significantly influenced by Ping An Insurance (Group) Company of China, Ltd. through equity, agreements, or other means. **You can obtain the latest list of affiliates through the “Customer Service-Affiliates” module on the homepage of our official website ([link: http://bank.pingan.com](http://bank.pingan.com))**. Personal information we provide to affiliates may include **name, gender, date of birth, ID number, ID type, contact number, feature label, or user portrait (The specific fields listed above will be determined according to the actual needs)**. In this regard, we will require affiliates to process your personal information in accordance with laws and regulations, regulatory requirements, and any other relevant confidentiality and security measures. We will require them to use and store your personal information at a security level not lower than ours, and promise to fulfill their obligations of information security protection.

第三条 您充分理解并授权同意，基于数据共享，我们可能会与**关联公司**联合对您的**姓名、性别、出生年月、证件号码、证件类型、联系电话（前述所列字段，具体将根据业务实际需要来确定）**进行**特征提取和用户画像**，分析或预测您在个人喜好、行为方式等方面的特征，开展数据挖掘、模型计算，并针对具体业务场景获得建模结果，例如概率、参考值等。我们将个人信息保护与数据安全作为建模的前提条件，辅以无差别、一体化的管理措施与技术措施作为保障。**您可以自主选择是否接受本条授权，并且方便地通过第十二条约定的渠道管理授权的状态包括取消授权。取消授权并不影响取消前基于您的同意已进行的个人信息处理活动的效力；如果您拒绝授权本项功能，并不会影响您办理平安银行个人银行结算账户/个人联名存款账户相关业务以及对已开立平安银行个人银行结算账户/个人联名存款账户的正常使用。**

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Article 3 You fully understand and authorize that, based on data sharing, we may cooperate with affiliates to **extract features and create user portraits** for your **name, gender, date of birth, ID number, ID type, and contact number (the specific fields listed above will be determined according to the actual needs)**, analyze or predict your personal preferences, behavior patterns, and other characteristics, carry out data mining and model calculation, and obtain modeling results for specific business scenarios, such as probability and reference value. We take personal information protection and data security as the prerequisite for modeling, supplemented by non-discriminatory and integrated management measures and technical measures. **You can choose whether to authorize, and conveniently manage the status of authorization including cancellation through the channels specified in Article12. You should understand that withdrawing authorization does not affect the validity of personal information processing activities conducted prior to withdrawal based on your consent. Your refusal to authorize this function will not affect your handling of the business related to personal bank settlement accounts/personal joint deposit accounts of Ping An Bank and your normal use of opened personal bank settlement accounts/personal joint deposit accounts of Ping An Bank.**

第四条 本授权条款项下的扩展业务功能是为了进一步提升您的用户体验,或是为了向您提供更为智能化、个性化的服务。**您可以自主选择是否接受本条授权,并且可方便地通过第十二条约定的渠道管理授权的状态包括取消授权。取消授权并不影响取消前基于您的同意已进行的个人信息处理活动的效力;如果您拒绝授权扩展业务功能,并不会影响您办理平安银行个人银行结算账户/个人联名存款账户相关业务以及对已开立平安银行个人银行结算账户/个人联名存款账户的正常使用。**

Article 4 Extended business functions hereunder are to further enhance your user experience or to provide you with more intelligent and personalized services. **You can choose whether to authorize, and conveniently manage the status of authorization including cancellation through the channels specified in Article12. You should understand that withdrawing authorization does not affect the validity of personal information processing activities conducted prior to withdrawal based on your consent. Your refusal to authorize the extended business function will not affect your handling of the business related to personal bank settlement accounts/personal joint deposit accounts of Ping An Bank and your normal use of opened personal bank settlement accounts/personal joint deposit accounts of Ping An Bank.**

以下为扩展业务功能的具体描述:

The detailed description of extended business functions is as follows:

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1、改善产品与提升服务: 为了向您提供有温度的金融服务, 依据您金融支付、医疗健康、衣食住行不同场景的实际需求, 持续优化与改善相关产品和服务体验, 我们可能向关联公司提供您主动提供、业务中产生、系统自动采集的您的**姓名、性别、出生年月、证件号码、证件类型、联系电话**(前述所列字段, 具体将根据业务实际需要来确定), 用于相关产品的持续优化与改善, 产品包括金融服务生态圈产品和智慧城市生态圈产品。例如, 通过对平安客户开展群体分析, 作为开发新产品、下架旧产品、调整服务方式的参考。

1.Product and service improvement: To provide you with warm financial services, and continuously optimize and improve the experience of related products and services according to your actual needs in different scenarios such as financial payment, health care, food, clothing, housing and transportation, we may provide affiliates with your **name, gender, date of birth, ID number, ID type, and contact number (the specific fields listed above will be determined according to the actual needs)** that are voluntarily provided by you, generated during business and automatically collected by the system, for continuous optimization and improvement of related products, including financial service ecosystem products and smart city ecosystem products. For example, group analysis may be conducted on Ping An customers as a reference for developing new products, removing old products, and adjusting service methods.

2、市场调研: 我们可能对关联公司的产品或服务、以及其他类似的产品或服务进行市场调研, 向关联公司提供您的**姓名、性别、出生年月、证件号码、证件类型、联系电话**(前述所列字段, 具体将根据业务实际需要来确定), 从而了解您对相关产品或服务的需求、偏好与建议。例如, 我们可能向您发送调研问卷, 邀请您参与反馈。

2.Market research: We may conduct market research on the products or services of affiliates and other similar products or services, and provide your **name, gender, date of birth, ID number, ID type, and contact number (the specific fields listed above will be determined according to the actual needs)** to affiliates, to understand your demands, preferences, and suggestions for relevant products or services. For example, we may send you a survey for feedback.

3、内容推荐: 我们可能收集并向关联公司提供您的**姓名、性别、出生年月、证件号码、证件类型、联系电话、特征标签或用户画像**(前述所列字段, 具体将根据业务实际需要来确定), 从而向您推荐您可能感兴趣的资讯、活动或其他内容, 便于您了解相关信息。

3.Content recommendation: We may collect and provide your **name, gender, date of birth, ID number, ID type, contact number, feature label, or user portrait (the specific fields listed above will be determined according to the actual needs)** to affiliates, to recommend information, activities or other content that you may be interested in to help you understand relevant information.

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4、营销推广：我们可能向关联公司提供您的姓名、性别、出生年月、证件号码、证件类型、联系电话、特征标签或用户画像（前述所列字段，具体将根据业务实际需要来确定），从而向您发送您可能感兴趣的广告、营销活动通知、商业性信息等内容，推广关联公司的产品或服务。

4. Marketing promotion: We may provide your **name, gender, date of birth, ID number, ID type, contact number, feature label, or user portrait (the specific fields listed above will be determined according to the actual needs)** to affiliates, to send you advertisements, marketing activity notices, commercial information, and other content that you may be interested in to promote products or services of affiliates.

第五条 在向关联公司提供您的个人信息之前以及在提供信息的过程中，我们将充分评估该等共享的合法性、正当性、必要性，并采取适当的管理措施与技术措施，以保障您的个人信息安全。关联公司如果想要改变本授权条款的个人信息使用目的，将再次征求您的授权同意。

**Article 5 Before and in the process of providing your personal information to affiliates, we will fully evaluate the legality, legitimacy, and necessity of such sharing, and adopt appropriate management and technical measures to ensure your personal information security. If any affiliate wants to change the purpose of using personal information hereunder, it will seek your authorization again.**

第六条 本授权条款项下相关个人信息的存储期限至本业务终止后五年，或平安银行及相应关联公司根据法律法规及监管要求并结合为您提供服务所必需的存储时间，以时间较晚者为准。超出必要存储期限后，我们及关联公司将对您的个人信息进行删除或匿名化处理，但法律法规及监管政策另有规定的除外。

**Article 6 The storage period of relevant personal information hereunder shall be five years after the termination of such business, or the necessary storage time required by Ping An Bank and its corresponding affiliates according to laws, regulations, and regulatory requirements in combination with the services provided for you, whichever is later. Upon expiration of the necessary storage period, we and our affiliates will delete or anonymize your personal information, unless otherwise stipulated by laws, regulations, and regulatory policies.**

第七条 基于业务发展的需要或满足法律法规及监管要求，我们可能会适时对本授权条款的内容进行变更。一旦相关授权事项内容发生变更，我们将会在办理本业务的相关页面向您再次发起个人信息收集与授权时，以重新签署确认变更后的新授权条款的方式向您明确提示。

**Article 7 Based on the needs of business development or to meet laws, regulations, and**

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**regulatory requirements, we may make changes to the content of these Authorization Terms in due course. Once the contents of relevant authorization terms are changed, we will remind you by re-signing to confirm the new changed authorization terms when initiating personal information collection and authorization again on the relevant pages for handling this business.**

第八条 平安银行在中华人民共和国境内收集和产生的个人信息将存储在中华人民共和国境内。同时,平安银行深知敏感个人信息泄露可能会导致您的人格尊严受到侵害或人身、财产受到危害,平安银行会遵循合法、正当、必要和诚信原则,采取对个人权益影响最小的方式处理个人信息,使用符合业界标准的安全防护措施保护敏感个人信息的数据安全,防止数据操作未经授权的访问、公开披露、使用、修改、损坏或损失并会采取一切合理可行的措施,确保不采集无关的个人信息。

Article 8 In principle, personal information collected and generated by Ping An Bank within the People's Republic of China will be stored in Chinese territory. **Ping An Bank understands that the leakage of sensitive personal information can lead to the violation of your dignity or harm to your personal and property safety. Ping An Bank adheres to the principles of legality, legitimacy, necessity, and integrity, and processes personal information in a manner that minimizes the impact on individual rights and interests. We use industry-standard security measures to protect the data security of sensitive personal information and prevent unauthorized access, public disclosure, use, modification, damage, or loss of data operations. We will take all reasonable and feasible measures to ensure that no irrelevant personal information is collected.**

第九条 若您与我们就本授权条款发生任何纠纷或争议,首先应友好协商解决;协商不成的,您同意将纠纷或争议提交被告住所地有管辖权的人民法院管辖。本授权条款的成立、生效、履行、解释及纠纷解决,适用中华人民共和国法律(仅为本授权条款之目的,不包括香港、澳门、台湾地区法律)。

Article 9 In case of any dispute or controversy between you and us regarding these Authorization Terms, it shall be settled through friendly negotiation first. If negotiation fails, you agree to submit the dispute or controversy to the people's court with jurisdiction in the place where the defendant is domiciled. The establishment, effectiveness, performance, interpretation, and dispute resolution of these Authorization Terms are governed by the laws of the People's Republic of China (for these Authorization Terms only, excluding the laws of Hong Kong, Macao, and Taiwan of China).

第十条 我们已充分提醒您注意本授权条款项下免除或限制我们责任的条款,并对其予以充分说明,您已仔细阅读,对本授权条款的含义及相应的法律后果已全部知晓并充分

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理解，愿意遵守其全部内容。

**Article 10 We have fully brought your attention to the clauses that exempt or limit our responsibilities under these Authorization Terms and given full explanations. You have carefully read, fully known, and understood the meaning of these Authorization Terms and the corresponding legal consequences, and are willing to abide by all their content.**

第十一条 您已知悉本授权条款所有内容（特别是加粗字体或下划线内容）的意义以及由此产生的法律效力，自愿作出上述授权，本授权条款是您真实的意思表示，您同意承担由此带来的相应法律后果。

**Article 11 You have acknowledged the meaning and legal effect of all the content of these Authorization Terms (especially the content in bold or underlined). You voluntarily provide the above authorization, and these Authorization Terms represent your true intention. You agree to bear the corresponding legal consequences arising therefrom.**

第十二条 平安银行设立了个人信息保护小组和个人信息保护负责人，如您对本授权条款存在任何意见或建议，您可通过投诉电话 95511-3-8、95511-2-8（信用卡）、投诉电子邮箱（callcenter@pingan.com.cn）、官方网站（http://bank.pingan.com）“智能客服”、平安口袋银行移动端（个人）“在线客服”，或平安银行各营业网点进行咨询和反馈。我们受理您的问题后，将在 15 日内核实并为您提供解决方案。

**Article 12 Ping An Bank has set up a Personal Information Protection Team and the person in charge of personal information protection. If you have any comments or suggestions on this Agreement, you can consult or provide feedback through the customer service hotline (95511-3-8), 95511-2-8(for credit card), complaint email address (callcenter@pingan.com.cn), the official website (http://bank.pingan.com)'s “Online Customer Service”, the Ping An Pocket Bank APP's “Online Customer Service”, or at any banking office of Ping An Bank. After accepting your questions, we will verify and provide solutions to them within 15 days.**

为保障安全，我们视情形需要先验证您的身份和凭证资料，验证通过后将在 3 个工作日内触达您，一般情形下最长将在不超过 15 天或法律法规规定期限内作出答复。

**To ensure security, we may, as circumstances require, first verify your identity and credentials. Following successful verification, we will contact you within three working days. Under normal circumstances, we will respond within 15 days or the time frame prescribed by laws and regulations.**

如您将来不同意本授权条款的部分或全部，您可通过前述渠道撤回授权。另外，您也可以通过前述渠道进行查询、复制、更正、补充、删除本授权条款下涉及的个人信息。当您通过前述渠道申请撤回授权，我们将不再处理您的相关信息并会根据法律法规的要求进



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Contract No.: PAB611034[202502]  
版本号：25 年 1 版  
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Implemented in: February 2025

行相应的信息删除处理。但您需要了解：撤回授权不影响撤回前基于您的同意已进行的个人信息处理活动的效力。也请您理解，根据法律法规的要求及不同信息的技术条件需要，我们可能无法立即从系统中完全删除您所希望删除的相应信息，在此之前，我们将根据法律法规要求对相应信息仅进行存储并采取必要的安全保护措施方面的处理。

**If you disagree with part or all of these Authorization Terms in the future, you can withdraw the authorization through the aforementioned channels. Additionally, you can inquire, duplicate, correct, supplement, or delete personal information related to this agreement, or withdraw the authorization granted under this agreement through the aforementioned channels as well. When you apply to withdraw authorization through the aforementioned channels, we will cease processing your information and, in accordance with legal requirements, carry out the corresponding information deletion procedures. However, you should understand that withdrawing authorization does not affect the validity of personal information processing activities conducted prior to withdrawal based on your consent. However, after withdrawal, we may not be able to continue handling your personal information, potentially leading to our inability to conduct personal joint deposit account business reviews, approvals, ongoing management, customer service, or the need to cancel all personal joint deposit accounts of you, thus preventing you from continuing to use or access the services under this agreement. Please consider this carefully. Also, please understand that, in accordance with legal requirements and the technical conditions of different information, we may not be able to immediately and completely delete the corresponding information that you wish to delete from the system. Prior to this, we will, in accordance with legal requirements, only store the corresponding information and take necessary measures for security protection.**

（英文版仅供参考，如发生争议或本协议中英文版本之间存在不一致，应以中文版为准）  
（The English version is for reference only. In case of any dispute or inconsistency between the Chinese and English versions of this agreement, the Chinese version shall prevail.）

申请人/代理人签名：\_\_\_\_\_

Signature of applicant/agent: \_\_\_\_\_

签署日期： 年 月 日

Date of signature: (YY/MM/DD)