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To: pi@legco.gov.hk
cc: editorial@mingpao.com, jakeva@scmp.com
Subject: URGENT - Consultation on the Sharing of Positive Consumer Credit Data

URGENT - Please circulate to the Members of the LegCo Panel on Financial Affairs & Panel of Administration

Dear Legislators

The consultation of whether to allow the banking industry to share positive consumer credit data will be announced on 28 August 2002. I would like to appeal for the following:

- 1) Allow sufficient time (at least 3 months) for the public to express their opinion rather than handling the issue in a hasty and biased manner. For the previous consultation by the Office of the Privacy Commissioner for Personal Data i.e. "Code on Monitoring and Personal Data Privacy at Work for Public", the consultation period was 3 months.
- 2) Since the "sharing of positive consumer credit data" is extremely important to individual's data privacy, it is not appropriate to merely rely on the opinions solely from the interested party i.e. the banking industry. The opinions from the data owners of the positive credit data i.e. the customers of the consumer credit should also be proactively collected. The Office "relaxed" the Consumer Credit Data Code once in March this year was based on 17 replies from the industry while some opposing views e.g. the Consumer Council had not been properly considered. On top of the consultation, proper researches are recommended.
- 3) In view of the significance of the issue, it should be escalated to the Legislative Council for discussion or even go through the legislation process. It is not appropriate to determine by the Office.
- 4) Other measures e.g. involvement of Audit Commission or ICAC in handling the consultation evaluation should be implemented to prevent other government officials from interfering the evaluation results and determination of the Office.

Your consideration on the above would be highly appreciated.

Yours truly

Peter Y Wong

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