

財經事務委員會

**因應 2019 年 1 月 7 日會議席上所作討論
而須採取的跟進行動**

議程第 V 項——與信貸資料服務機構相關的個人資料保障事宜

2. 事務委員會要求政府當局就會議席上通過的議案作出書面回應。該項議案的措辭如下——

目前信貸提供者和信貸資料庫的行為只有實務守則規管，對消費者權益保護非常不足。鑒於信貸資料服務機構持有大量消費者信貸紀錄等敏感個人資料，本會促請政府研究對信貸資料服務機構的規管，加強監察收集、持有、處理或使用客戶個人信貸資料的活動，令將來運用創新科技提供個人信貸資料更加透明、安全，完善法例以提升社會對信用評級資料服務的信心。

(Translation)

Currently, as the conduct of credit providers and credit databases is only regulated under a code of practice, the protection of consumer rights and interests is very inadequate. Given that credit reference agencies are in possession of a large amount of sensitive personal data such as consumer credit records, this Panel urges the Government to study the regulation of credit reference agencies, strengthen the monitoring of the collection, holding, handling or use of customers' personal credit data, increase the transparency and security of using innovative technologies to provide personal credit data in the future, and refine the legislation to enhance the community's confidence in credit rating reference services.

立法會秘書處

議會事務部 1

2019 年 1 月 23 日