HONG KONG MONETARY AUTHORITY
香 港 金 融 管 理 局

Our Ref: B1/21C
B4/1C
B9/32C
B9/60C

9 June 2026

The Chief Executive
All Authorized Institutions

Dear Sir / Madam,

Revised Supervisory Policy Manual (SPM) Module IC-6 on "The Sharing and Use of Consumer Credit Data through Credit Reference Agencies"

I am writing to inform you that, following consultation with the banking industry, the Monetary Authority will issue by notice in the Gazette on 12 June 2026 a revised version of the SPM module IC-6 as a statutory guideline under section 16(10) of the Banking Ordinance.

The revisions mainly aim to reflect the latest regulatory requirements and guidance issued by the Hong Kong Monetary Authority ("HKMA") following the full implementation of Credit Data Smart for consumer credit reference services. It also incorporates recent enhancements to the Hong Kong Approach to Consumer Debt Difficulties and the Interbank Debt Relief Plan.

The revised SPM module IC-6 will take effect on 12 June 2026. It is accessible through the HKMA's public website (https://brdr.hkma.gov.hk/eng/spm) and the Supervisory Communication Website (https://brdr.stet.iclnet.hk/eng/spm).

Should you have any questions regarding the revised SPM module, please contact Ms Anissa Wong at 2597-0658 or Ms Arianna Chiu at 2878-1278.

Yours faithfully,

Alan Au
Executive Director (Banking Conduct)

Encl.

c.c. The Chairperson, The Hong Kong Association of Banks
The Chairperson, The DTC Association
Secretary for Financial Services and the Treasury (Attn: Mr Kelvin Lo)