

Notice of Amendments to “Data Policy Notice” (the “Notice”)

Thank you for using the services of Bank of China (Hong Kong) Limited and/or BOC Credit Card (International) Limited (each a “Company”).

Please be informed that the Company’s Data Policy Notice (“DPN”) has been amended and will be effective from 1 November 2025 (the “Effective Date”). Part A below sets out a summary of the key amendments to the DPN. In Part B, details of the amendments to different sections are provided for your ease of reference.

Part A: Summary of Key Amendments

Summary of amendments	Part B Section No.
To specify the Company's application of big data analytics and artificial intelligence (BDAI)	1
To update the registered address of BOC Credit Card (International) Limited	2

Part B: Details of Key Amendments

Section	Amendments
1	Paragraph 4 shall be amended as follows: From time to time, it is necessary for the data subjects to supply the Company with data (including through interfaces powered by artificial intelligence) in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities. Paragraph 13 shall be added as follows: The Company or its third party service providers may use big data analytics and artificial intelligence (BDAI) to process and analyse data relating to the data subjects to achieve the purposes listed in paragraph 7 above. The Company may also use BDAI to facilitate automated decision-making for enhancing customer services and experiences, strengthening risk management and compliance, offering personalized products and services, as well as improving operational efficiency.
2	Paragraph 19 shall be amended as follows: The persons to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed are as follows: <u>BOC Credit Card (International) Limited</u> The Data Protection Officer BOC Credit Card (International) Limited

	8/F, BOC Credit Card Centre 68 Connaught Road West Hong Kong Facsimile: (852) 2541 5415
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Please note that your continuous use of the Company's services on or after the Effective Date constitutes your agreement and acceptance of the amendments on the DPN which shall be binding on you. The Company may not be able to continue to provide relevant applicable services to you if you do not accept the amendments on the DPN. The amended version of the DPN is now available on <https://www.bochk.com/dam/document/retail/b/e20.pdf> and will be available on (BOCHK Website / mobile banking app) on or after the Effective Date. You can also download the Notice from BOCHK website (www.bochk.com) (Home > "What's new") on or before 31 October 2025 and you may not be able to access or download it afterwards.

Corresponding amendments have been made to the Company's Privacy Policy Statement ("PPS") and will be effective from 1 November 2025, which also specify that the Company applies BDAI in a safe and responsible manner, and has implemented policies and procedures to assess the risks and limitations on the use of BDAI, so as to identify and address the risks and impacts on personal privacy associated with the use of these technologies. The amended version of the PPS will be available at our official website (www.bochk.com) (Home > "Important Notice and Privacy Policy Statement") from the Effective Date.

Should there be any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

For enquiries/responses about the Notice, please call our Customer Service Hotline:

Bank of China (Hong Kong) Limited: (852) 3669 3938

BOC Credit Card (International) Limited: (852) 2108 3288

Bank of China (Hong Kong) Limited and BOC Credit Card (International) Limited