

## Notice of Amendments to Data Policy 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 01 November 2023 (“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 supplement that nothing in the DPN shall limit the rights of the data subjects under applicable laws.	1
To supplement that, to the extent required by applicable laws, the Company shall obtain separate consent from the data subject in relation to the provision, disclosure or transfer of the data subject’s personal data.	2 & 4
To supplement a category of persons to whom the Company may provide and disclose the data subject’s personal data for stipulated purpose(s).	3
To supplement the obligations of the Company and data recipients in relation to the Company’s sharing of personal data of the data subject to third parties, to the extent required by applicable laws.	5
To supplement the Company’s processing of sensitive personal data to the extent required by applicable laws.	6
To supplement the rights of the data subjects under applicable laws.	7 & 8
To supplement the Company’s handling of a data access request under applicable laws.	9

### Part B: Details of Key Amendments

Section	Amendments
1	The last sentence in Paragraph 3 shall be amended as follows: Nothing in this Notice shall limit the rights of the data subjects under the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the "Ordinance") and/or other applicable laws, including the laws within or outside the Hong Kong Special Administrative Region.
2	The first sentence of Paragraph 8 shall be amended as follows: Data held by the Company relating to data subjects will be kept confidential but, subject to the data subject’s separate consent (insofar as required by applicable laws), the Company may provide and disclose (as defined in the Ordinance and/or applicable laws) such data to the following parties for the purposes set out in the previous paragraph:

3	<p>Paragraph 8(k) shall be added as follows:</p> <p>any person whom the data subject holds a joint account with, people who can give instructions for the data subject or anyone who is giving (or may give) security for loans of the data subject.</p>
4	<p>Paragraph 8 shall be supplemented with the following sentence at the end of the paragraph:</p> <p>Insofar as required by applicable laws, the Company will obtain the data subject’s separate consent in relation to such international transfers.</p>
5	<p>Paragraph 9 shall be added as follows:</p> <p>To the extent required by applicable laws, the Company will, prior to sharing the data subject’s personal data with third parties, notify the data subject of the name and contact details of the recipients, the purposes and means of processing and provision of the data subject’s personal data, and the types of personal data to be provided and shared, and obtain the data subject’s separate consent to the sharing of the data subject’s personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Notice and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as required by applicable laws, in accordance therewith.</p>
6	<p>Paragraph 11 shall be added as follows:</p> <p>Some of the data collected by the Company may constitute sensitive personal data under applicable laws. In this case, the Company will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as required by applicable laws, such sensitive personal data will be processed with the data subject’s separate consent.</p>
7	<p>The first sentence of Paragraph 14 shall be amended as follows:</p> <p>Under and in accordance with the terms of the Ordinance and/or applicable laws, and the Code of Practice on Consumer Credit Data, any data subject has the right:</p>
8	<p>Paragraph 14(f) shall be added as follows:</p> <p>in accordance with applicable laws,</p> <ul style="list-style-type: none"> <li>(i) to request the Company to delete his/her personal data;</li> <li>(ii) to object to certain uses of his/her personal data;</li> <li>(iii) to request an explanation of the rules governing the processing of his/her personal data;</li> <li>(iv) to ask that the Company transfer personal data that he/she has provided to the Company to a third party of his/her choice under circumstances as provided under applicable laws;</li> <li>(v) to withdraw any consent for the collection, processing or transfer of his/her personal data (the data subject should note that withdrawal of their consent may result in the Company being unable to open or continue accounts or establish or continue banking facilities or provide financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities); and</li> <li>(vi) to have decisions arising from automated decision making (“ADM”) processes explained and to refuse to such decisions being made solely by ADM.</li> </ul>

9	Paragraph 17 shall be amended as follows: In accordance with the terms of the Ordinance and/or applicable laws, the Company may charge a reasonable fee for the processing of any data access request.
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Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

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.

For enquiries/responses about the amendments to the Data Policy 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**