中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

14 November 2025

Notice of Amendment to the "Terms and Conditions for Interbank Account Data Sharing – Credit Application"

Thank you for using the services of Bank of China (Hong Kong) Limited (the "Bank").

Please be informed that the "Terms and Conditions for Interbank Account Data Sharing – Credit Application" ("Terms and Conditions") have been amended and will be effective from 23 November 2025 ("Effective Date"). Part A of the amendment details enclosed sets out a summary of the amendments. In Part B, details of the amendments are provided for your ease of reference.

If you had provided the Bank with your "Prescribed Consent for Interbank Account Data Sharing" ("your Consent") before the Effective Date, please note your Consent will remain valid and the Bank will continue to provide services based on the pre-amendment Terms and Conditions (You may log-in the Bank's Mobile Banking > "Menu" > "Settings" > "Open API Consent Management" > "Consent Management" to inquire your Consent details). If you wish to enjoy services under the amended Terms and Conditions, you must revoke your existing Consent and re-authorize and confirm your acceptance of the amended Terms and Conditions (You may log-in the Bank's mobile banking app > "Menu" > "Settings" > "Open API Consent Management" > "Consent Management" to revoke your existing Consent and re-authorize). Should you have any enquiries / responses regarding the amendments, please call:

Credit application of Unsecured Personal Loan/Mortgage Loan/Other Secured Loans: (852) 3988 2388

Credit application of Credit Card: (852) 2853 8828

The amended version of "Terms and Conditions for Interbank Account Data Sharing – Credit Application" will be available at our official website (www.bochk.com) (Home > More > Terms and Conditions for Services/Products > "Loan & Mortgage" and "Credit Card") from the Effective Date. This notice of amendment is provided in electronic form, you can also download this notice of amendment from BOCHK website (www.bochk.com) (Home > "What's New") on or before 22 May 2026 and you may not be able to access or download this notice of amendment afterwards.

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

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Part A: Key Amendments

"Terms and Conditions for Interbank Account Data Sharing – Credit Application"

Items	**Key Amendments**
Eligible types of credit application	To add 2 new types of credit application (Mortgage Loan/Other Secured Loans)
The number of days of account transactions you need to share	To extend to a maximum of 120 days in the past

Part B: Amendments Details

"Terms and Conditions for Interbank Account Data Sharing – Credit Application"

Items	**Amendments**
Adaptive revision • Amending and abbreviating "Prescribed Consent" to "Consent"	**"Prescribed Consent" throughout the document is now amended and abbreviated as "Consent"**
Eligible types of credit application • Add "Mortgage Loan/Other Secured Loans[1]"	**Amend the first paragraph as follows:** If you would like to use Interbank Account Data Sharing - Credit Application ("**this service**"), Bank of China (Hong Kong) Limited ("**the bank**") must obtain your "Prescribed Consent" ("**Consent**") to access information from your account(s) at other bank(s) ("**Data Provider Bank(s)**") for credit application (including Unsecured Personal Loan/Credit Card/Mortgage Loan/Other Secured Loans[1]), credit risk monitoring and assessment. Please review the details of your Consent below and confirm whether you would like to proceed. **Amend "Your right to revoke / terminate the Consent"**

	as follows: If you revoke your Consent, the bank shall cease to collect new Data from the Data Provider Bank(s) for the purpose of approving the credit application afterward (including Unsecured Personal Loan/Credit Card/Mortgage Loan/Other Secured Loans[1]), performing credit risk monitoring and assessment. [1] Other Secured Loans refer to General Banking Facilities and Loan Facility(ies) (including securities/funds/time deposits/policy pledge loan), Premium Financing and "Wealth Portfolio Financing" Overdraft Facility of individual customers.
The number of days of account transactions you need to share • From 60 days in the past to a maximum of 120 days in the past	**Amend "What data the bank need you to share" > "Your Account Transactions" as follows:** Transaction Information on payments made in both credits and debits out of your account (Reference, Amount, Status, Booking Data Info, Value Date info, Transaction Code) up to a maximum of one hundred and twenty (120) days in the past in non-aggregated form including information about the payer/payee.
Your right to compensation • Summarize the situations which you may be entitled to compensation	**Supplement the following to "Your right to compensation":** Subject to applicable terms and conditions, you may have a right to be compensated for delays or disruption of service, errors or discrepancy in your data or data leakage.