

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 2026 (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 amend "credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model" to "credit reference agencies which participate in any industry-wide credit data sharing arrangements" and add description to explain the purpose of setting up these industry-wide credit data sharing arrangements	1
To amend "credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model" to "credit providers in Hong Kong which participate in any industry-wide credit data sharing arrangements"	2
To supplement the information regarding self-regulatory or industry bodies or associations of financial services providers' participation in any industry-wide credit data sharing arrangements	3
To supplement the parties to whom the Company may provide or disclose the data subjects' personal data	4

Part B: Details of Key Amendments

Section	Amendments
1	The first sentence of Paragraph 6 shall be amended as follows: Data relating to the data subjects are collected or received by the Company from various sources from time to time. Such data may include, but not limited to, data collected from data subjects in the ordinary course of the continuation of the relationship between the Company and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or generally communicate verbally or in writing with the Company, and data obtained from other sources (for example, credit reference agencies which participate in any industry-wide credit data sharing arrangements (hereinafter referred to as "credit reference agencies"), where these industry-wide credit data sharing arrangements are set up to facilitate contribution and sharing of credit data relating to consumer credit facilities or commercial credit facilities amongst credit providers (hereinafter referred to as "credit providers"))).
2	Paragraph 7(f) shall be amended as follows: assisting other credit providers in Hong Kong which participate in any industry-wide credit data sharing arrangements to conduct credit checks and collect debts;
3	Paragraph 7(l)(iii) shall be amended as follows: any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers (including the participation in any industry-wide credit data sharing arrangements) that is assumed by or imposed on the Company or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
4	Paragraph 8(i) shall be amended as follows: any person to whom the Company or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers (including any person performing functions for or providing services or support to any industry-wide credit data sharing arrangements), all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;

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 2026 and you may not be able to access or download it afterwards.

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, including if you wish not to accept the amendments, 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