

15 October 2026

**BOCHK showcases achievements in the second cohort of GenA.I. Sandbox  
Advancing Human-Centric Banking Experience through  
Intelligent Investment Information Assistant and AI Voice Customer Service**

Bank of China (Hong Kong) (“BOCHK”), as a participating institution in the second cohort of the GenA.I. Sandbox organised by the Hong Kong Monetary Authority (“HKMA”), has successfully completed the technical validation of two applications – the Intelligent Investment Information Assistant and AI Voice Customer Service. This demonstrates the Bank’s efforts to further the adoption of fintech innovations and continuously enhance customer experience.

**Stephen Chan, Deputy Chief Executive of BOCHK**, said, “BOCHK welcomes the ‘ART Framework’ for the responsible adoption of AI announced today by the HKMA. The Bank will actively implement the relevant requirements to strengthen the trustworthiness and resilience of the fintech ecosystem, strive to provide customers with safe and efficient financial services, and support the steady development of fintech applications in Hong Kong.

“BOCHK is an active participant in HKMA’s GenA.I. Sandbox. In the second cohort, the Bank focused on use cases including the Intelligent Investment Information Assistant and AI Voice Customer Service, further expanding the application of AI agents in the digital transformation of wealth management and the enhancement of anti-fraud detection capabilities. Rigorous security safeguards have been put in place across all use cases to ensure the security, compliance, data privacy, and controllability of outputs. This facilitates the scalable deployment of AI agents in a controlled and orderly manner.

“In addition, BOCHK has been selected to participate in the GenA.I. Sandbox++, under which the Bank will conduct pilot projects in areas of consumer experience and intelligent training for frontline staff, while exploring the application of fintech in cross-industry collaboration and customer service. Looking ahead, BOCHK will continue to explore broader applications of agentic AI technologies to drive financial innovation and steadily advance its fintech development.”

The Intelligent Investment Information Assistant leverages both internal and external data to generate real-time, personalised investment and product information. This technology enables the Bank’s frontline staff to access relevant market and product insights more effectively, gain a deeper understanding of customers’ investment needs and risk appetite, and deliver more targeted and relevant information tailored to customer needs.

The AI Voice Customer Service is capable of handling Hong Kong’s major spoken languages with a high degree of fluency. It also accurately recognises the mixed Chinese-English speech patterns commonly used in daily conversations, enabling a better understanding of customer inquiries. In addition, through the testing and evaluation of the AI Voice Customer Service, the Bank has successfully validated the feasibility of using AI to identify synthetic voices in voice

customer service scenarios. This technology will help detect suspicious calls and strengthen employees' risk management capabilities, supporting the delivery of secure and trusted financial services through digital and intelligent innovation.

-End-