

ID Verification Declaration

To enable us to provide these services to you, we need you to provide photographic images / document of your Hong Kong Identity Card (“HKID”), and / or People's Republic of China Resident Identity Card (“PRCID”), Exit-Entry Permit for travelling to and from Hong Kong and Macau (“EEP”) and exit-entry record (“Identity Documents”) pursuant to the directions as prompted. The photographic images / document and personal data contained therein (“Personal Data”) may be transferred to our third-party service providers to undergo identity verification. The Bank will take reasonable and practical steps to protect the confidentiality and security of your personal information, to comply with local regulations, rules and in particular, the Personal Data (Privacy) Ordinance requirements and other applicable laws.

Important Notice for ID Verification

1. Why do you need to collect photographic images / document of my Identity Documents?

The photographic images and document of Identity Documents will be used for verification of your identity for the purposes of application for banking services (including but not limited to proceeding with account opening procedures), for eligibility confirmation and/or giving instructions to us. Your Identity Documents contains Personal Data, i.e. information in an accessible form, which relates to a living individual and can be used to identify that individual, such as but not limited to your name and date of birth. Your personal information will be collected for identity verification and related purposes.

If such Personal Data is not provided by you or if the Personal Data provided is untrue, inaccurate or incomplete, we may not be able to process your application for banking services (including but not limited to proceeding with account opening procedures) and/or execute your instructions online.

If any Personal Data becomes inaccurate or incomplete due to changes in your Personal Data, you shall inform us of such changes as soon as reasonably practicable so as not to hinder the delivery of our services to you.

You may contact us for alternative methods of account opening or provision of instructions.

2. Where will my Personal Data be transferred to?

- Apply to HKID holders

The HKID image / Personal Data that you provide may be transferred to our third-party service provider, Jumio Corporation (“Jumio”) and from the service provider to its sub-service providers, for ID verification purpose, and it will likely be transferred via cloud providers to locations in India, Singapore and other places where Jumio has operation centers for conducting the ID verification process. For further information on Jumio’s operations, please visit Jumio’s website.

- Apply to PRCID holders

Personal Data including the photographic images of your PRCID, EEP, exit-entry record and personal data contained therein and selfie image will be transferred to our third-party service provider, Livi Bank Limited, which is located in Hong Kong, and from the service provider to the third-party qualified identity verification service provider, eIDLINK Information Technology Co., Ltd., which is located in mainland China (“Personal Information Processors”), subjected to the applicable laws for identity verification & eligibility confirmation purposes. For the contact information of Personal Information Processors and the purpose, method and types of Personal Data to be processed, please refer below.

Personal Information Processor: Livi Bank Limited

- Contact information: Customer service hotline (852) 2929 2998
- Purpose of processing Personal Data: For identity verification & eligibility confirmation
- Method of processing Personal Data: Collect, use, transfer, delete

- Types of Personal Data to be processed: The photographic images of PRCID, EEP, exit-entry record and the personal data contained therein, selfie image

Personal Information Processor: eIDLINK Information Technology Co., Ltd.

- Contact information: Customer service hotline (86) 4008-185-777
- Purpose of processing Personal Data: For identity verification & eligibility confirmation
- Method of processing Personal Data: Collect, use, transfer, delete
- Types of Personal Data to be Processed: Chinese name, PRCID number, selfie image

- Apply to all customers

Your Personal Data may be processed and transferred inside and outside of Hong Kong. There may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance of Hong Kong. That means your Personal Data may not be protected to the same or similar level in Hong Kong and may be accessible to law enforcement and national security authorities of that jurisdiction. We will use reasonable and practical steps to protect the confidentiality and security of your personal information, to comply with local regulations, rules and in particular, the Personal Data (Privacy) Ordinance requirements.

3. How long will the service provider keep my Personal Data?

We and/or our third party service providers may retain your Personal Data in accordance with our data retention policy. Your Personal Data will be retained as long as you maintain the account with the Bank and will be kept for 7 years after your account has been cancelled.

The service provider will not retain your Personal Data once the identity verification purpose has been fulfilled.

4. What tools are used to verify my Identity Documents?

We and/or our third-party service provider will use artificial intelligence and cloud computing for verification. Moreover, manual verification of the Hong Kong ID card image may also be conducted.

Under certain circumstances, we may also request further information to facilitate the verification process and/or to comply with the related laws and regulations which we are bound by and other applicable laws.

5. What is the associated risk of using artificial intelligence tools for ID verification?

If the artificial intelligence tools cannot read or process an identification document for verification, there is a chance that your application and/or instruction with us cannot be proceeded with via online means. Please contact us for further assistance.

If you would like to execute your rights on the use of your Personal Data, or have any enquiries and suggestions, please contact us according to the information of “Contact us” available at BOCHK website.