Please review the relevant terms and conditions before using this service.

The terms & conditions of the services delivered through this channel will be provided in electronic format. Please contact Online Chat for enquiry. You can download and store the below terms and conditions in the Bank's website at www.bochk.com within 30 days. You may not be able to download and store such version of the information after the expiry of the specified timeframe.

TERMS AND CONDITIONS FOR RM CHAT SERVICE (WHATSAPP) & RM CHAT SERVICE (WECHAT)

1. GENERAL

1.1 You must read these Terms and Conditions for RM Chat Service (WhatsApp) & RM Chat Service (WeChat) (these "**Terms**") carefully. These Terms will apply to your use of third-party communication channels to communicate with Bank of China (Hong Kong) Limited ("**the Bank**"), including WhatsApp and WeChat. These Terms are in addition to the "Terms and Conditions of RM Chat Service" (*https://www.bochk.com/dam/document/TnC/SEG/rmchat_en.pdf*), and should be read together with such Applicable Terms.

1.2 These Terms are in addition to the license agreement you enter into with the third-party platform ("**Service Provider**") when using this service. In the event of any conflict or inconsistency between these Terms and the user license agreement, these Terms shall prevail.

2. SCOPE OF THE SERVICES

2.1 When using the RM Chat Service (WhatsApp), you may receive messages from the Bank's official WhatsApp Business account "BOCHK RM Chat" and the telephone number "+852 3988 2866".

2.2 When using the RM Chat Service (WeChat), you may receive messages from the Bank's official WeChat service account "BOCHK-Banking" and the service "BOCHK RM Chat".

2.3 You acknowledge that the Bank is unable to accept or process any instructions submitted by you through the "RM Chat Service (WhatsApp) & RM Chat Service (WeChat)" regarding transactions on your behalf, applications for or termination of any accounts/services, or amendments to personal information.

2.4 Information about products and services provided by the Bank through this service should not be regarded as an offer, solicitation, recommendation or advice. The Bank should not be considered to be making any invitation, inducement, offer or solicitation, and thereby engaging in banking, investment or insurance activities, in any jurisdiction where such communication would be deemed a violation of applicable laws or regulations. You should not consider or treat the Bank's communications as such actions either.

3. LIABILITY

3.1 Communicating via third-party messaging applications may involve significant risks,

including but not limited to:

(a) The content of communications may no longer remain confidential；

(b) Communications may be delivered to unauthorized recipients;

(c) Your communications may be intercepted and/or compromised;

(d) The content and/or the sender's phone number or other information may be manipulated;

(e) Any non-original signatures in communications could potentially be forged;

(f) Viruses, bugs, and/or other harmful or malicious programs or software may cause data loss or hardware damage; and

(g) There is no guarantee that the third-party communication channels will be timely, secure, or error-free.

3.2 The Bank accepts no liability for any data breach or misuse arising from third-party communication channels, or for any errors, acts, omissions, or other causes beyond the Bank's control. The Bank shall not be liable to you or any other party for any claims, demands, losses or damages, including indirect or consequential losses, loss or corruption of data, or loss of income or profits, whether arising in contract, tort, under statute, or otherwise, that result from or are related to your use of, or inability to use, any third-party communication channel.

3.3 To provide, maintain and support these communication channels, the Bank may disclose your data to service providers engaged in services related to our business operations. Please refer to the terms published by each service provider to understand how they access and/or process your data.

3.4 If you do not agree to any of the above terms and conditions, please notify the Bank and cease using the RM Chat Service (WhatsApp) & RM Chat Service (WeChat).