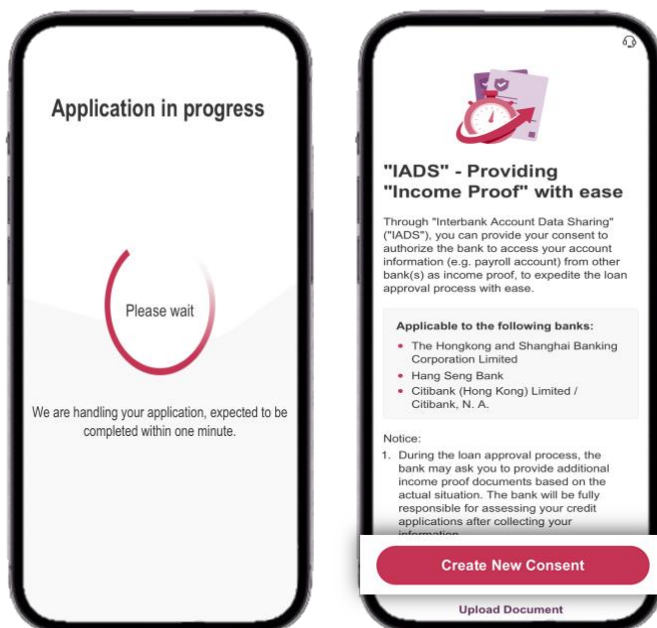


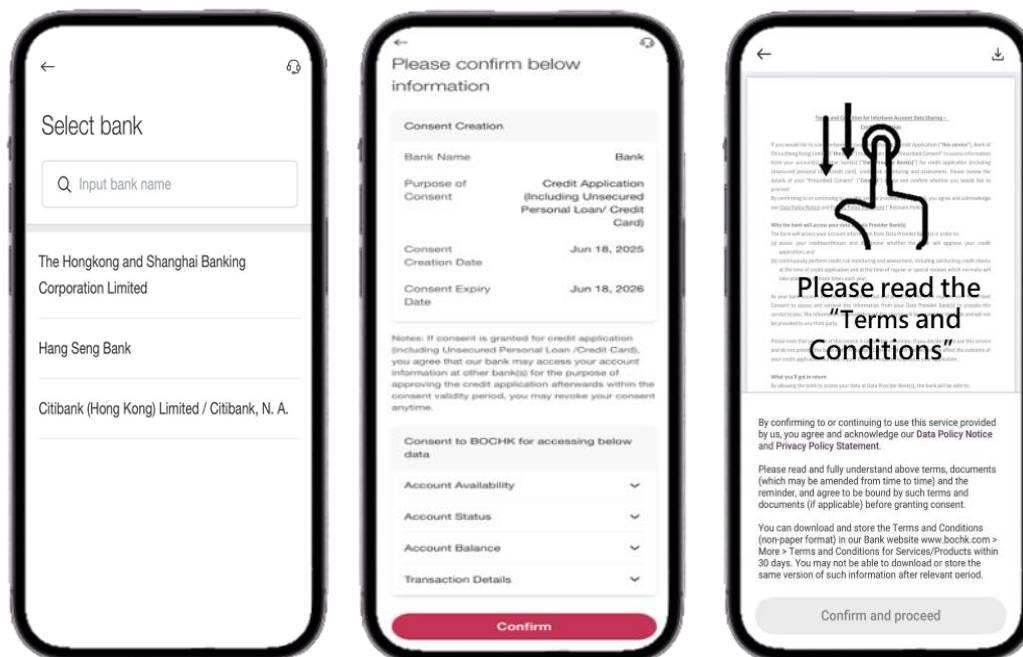
BOCHK "Interbank Account Data Sharing - Credit Application (Including Unsecured Personal Loan/Credit Card)" Authorization Steps

Entrance point 1: After submitting the loan application via BOCHK Mobile banking, if income proof documents are required, the page of **"IADS" - Providing 'Income Proof' with ease** will be displayed

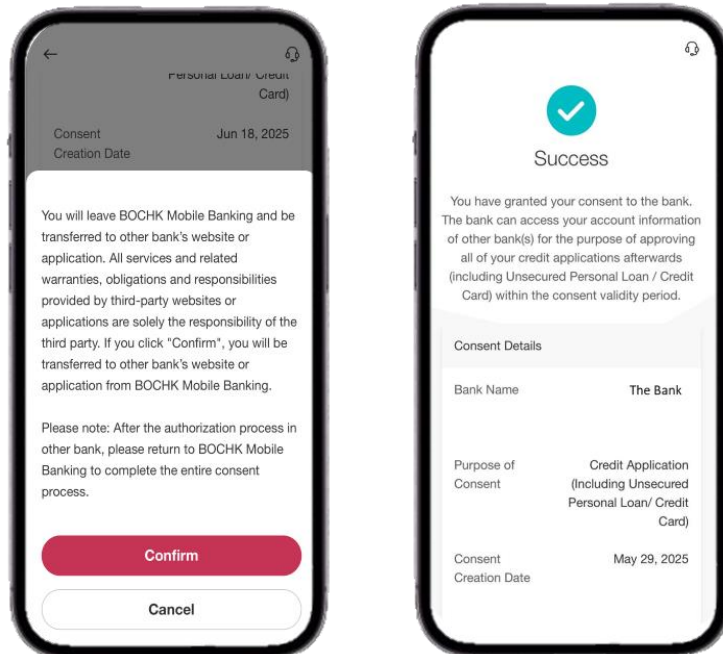
Step 1: Click "Create New Consent"



Step 2: Select the Bank to be authorized > Confirm the information to be authorized > Read and agree the Terms and Conditions > Click "Confirm and proceed"



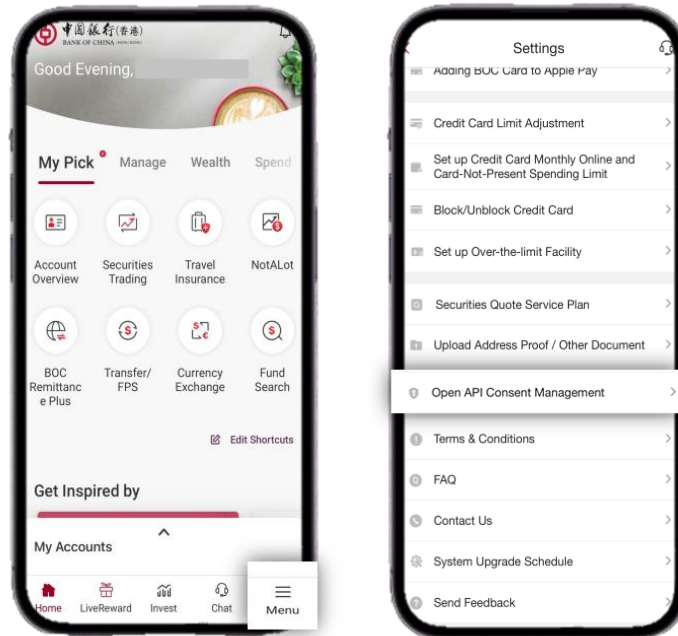
Step 3: Click “Confirm” > You will be redirected to the selected bank’s mobile/online banking to complete the authorization and automatically returned to BOCHK Mobile Banking > “Success” confirmation will be displayed



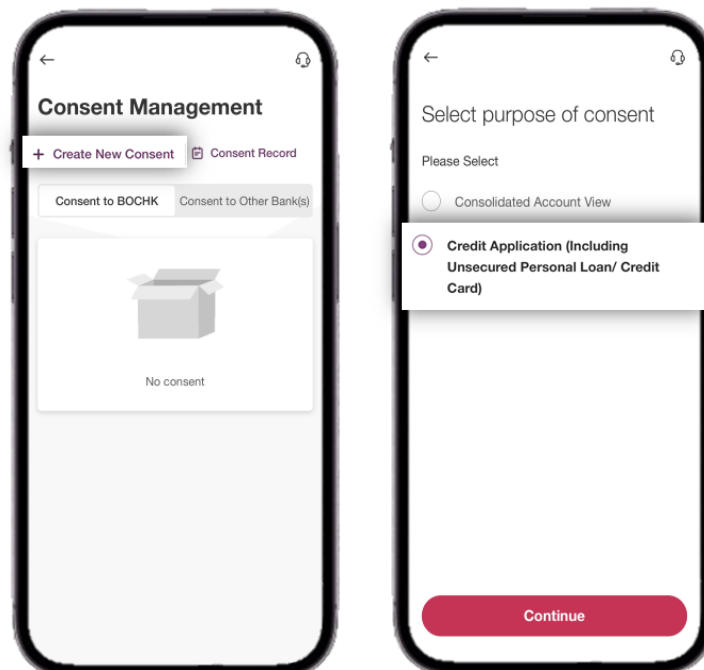
*The above images are for reference only

Entrance Point 2: Login to “BOCHK Mobile Banking”

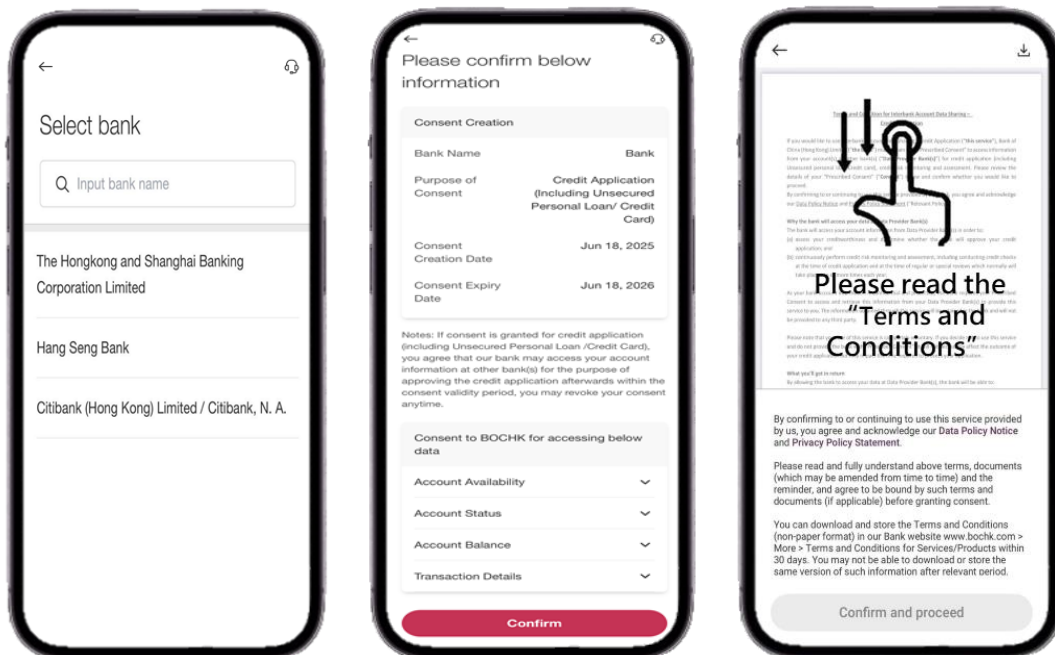
Step 1: Under “Home screen”, click “Menu” > “Settings” > “Open API Consent Management”



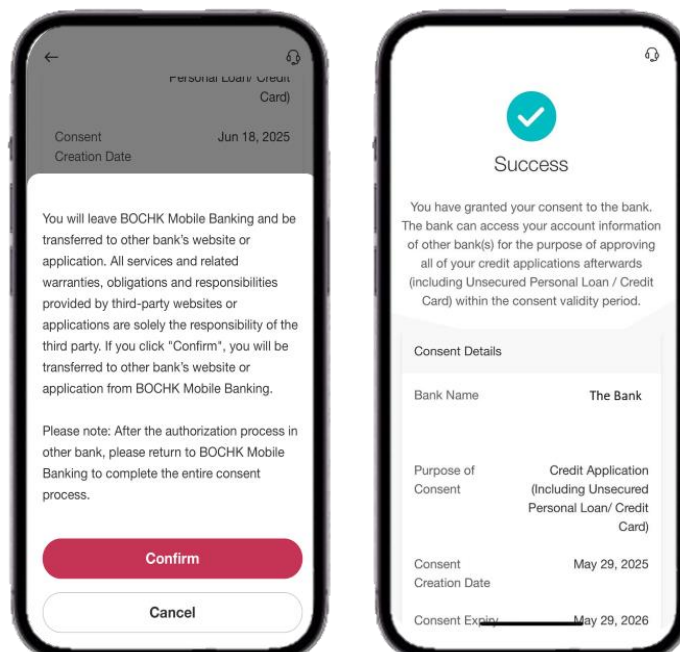
Step 2: Click “Consent Management” > “Create New Consent” > “Credit Application (Including Unsecured Personal Loan/ Credit card)” > “Continue”



Step 3: Select the Bank to be authorized > Confirm the information to be authorized > Read and agree the Terms and Conditions > Click “Confirm and proceed”



Step 4: Click “Confirm” > You will be redirected to the selected bank’s mobile/online banking to complete the authorization and automatically returned to BOCHK Mobile Banking > “Success” confirmation will be displayed



*The above images are for reference only

For more details about “Interbank Account Data Sharing - Credit Application (Including Unsecured Personal Loan/Credit Card)” Authorization, please [click here](#).

FAQ

1. What is the Interbank Account Data Sharing (IADS) programme?

The HKMA launched the "Interbank Account Data Sharing (IADS)" program in January 2024. This program has established the rules and standards facilitating interbank customer-consented data sharing. This allows customers to securely and efficiently share their bank account data from one participating bank (Data Providing Bank) to other participating banks (Data Consuming Bank), subject to customer consent. Account data sharing could help digitalize banking operations, strengthen risk management of banks, and enhance customer experience.

2. How can "IADS - Credit application (including Unsecured Personal Loan / Credit Card)" streamline your credit application flow?

When you grant consent, please choose the account of other bank(s) used for your payroll income (e.g current or savings account), instead of providing the income proof document, to expedite the approval of credit application with ease. During the credit approval process, we may ask you to provide additional income proof documents based on the actual situation.

If consent is granted for credit application, you agree that our bank may access your account information of other bank(s) for the purpose of approving all of your credit applications afterwards (including Unsecured Personal Loan/Credit Card) within the consent validity period.

3. Who can use the service provided by BOCHK under IADS programme?

In order to use this service, you need to:

- Become BOCHK's Personal Banking customer;
- Aged 18 or above;
- Register for BOCHK Mobile Banking;
- Hold at least one Current or Savings account (Not applicable to customers authorized for "Credit Application (including Unsecured Personal Loan/Credit Card)");
- Make sure you have registered a valid email address to receive customer notifications.

4. Do I need to pay for the service provided by BOCHK under this initiative?

This service is free of charge from BOCHK currently. It will be updated from time to time, subject to HKMA's latest guideline or announcement or business needs.

5. How long is the consent period for data sharing?

The consent period is 1 year. It will be reviewed from time to time, subjected to HKMA's latest guideline or announcement.

6. Can I revoke my data sharing consent with other banks?

You can always revoke any active consent to stop data sharing instantly. Please refer to detailed steps of revoking consent as follows:

1. Logon to BOCHK Mobile Banking
2. Click "Menu", then click "Setting"
3. Select "Open API Consent Management"
4. Select "Consent Management"
5. Review your active consent under "Consent to TSP"
6. Select "Revoke Consent" to revoke consent

7. How can I know if I have successfully granted / revoked a data sharing consent?

You will receive email and push notifications after granting / revoking consent successfully. You may also review any active consent in the "Open API Consent Management" in our Mobile Banking. Please refer to below detailed steps of revoking consent.

1. Log in to BOCHK Mobile Banking
2. Click "Menu", then click "Setting"
3. Select "Open API Consent Management"
4. Select "Consent Management"
5. Review your active consent in "Consent Management"
6. Select "View Consent" to review your consent

8. Why I can't be re-directed to BOCHK mobile banking for granting consent?

If you use Android™ device, please make sure you choose "Chrome" as the default browser. Otherwise, please check your setting with the following steps:

1. Open "Setting" in your device
2. Choose "App" the BOCHK
3. Turn on "Open supported links"
4. Make sure the domain "mb.bochk.com" is set