

# 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"



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

← Q	Please confirm	m below		
	information			
Select bank	Consent Creation			anat Dele Shering
	Bank Name	Bank		init Application ("Bits service"), book of resorting Convert" to access information on(b)? (for result application (including tog and assessment. Proce review the
Q Input bank name	Purpose of Consent	Credit Application (Including Unsecured Personal Loan/ Credit Card)	datak of your "Provided Consert" ("Consert") and a paramet. By confirming to an understage on a start of a parameter are <u>Data Palace basis</u> and <u>Data Start and Theory</u> ("Hore Why the basis will across your data way Product Basis	od cyrler olytha yn ondd lla h yn gyn arlachrodelgo an fylg
he Hongkong and Shanghai Banking	Consent Creation Date	Jun 18, 2025	[4] mean year residuent/cases and its review wheth applications and [4] metricananty perform model tak meantaining and assume at the take of explanations and at the time of expla-	er the set with approxy your result teres, Yokaling conducting could choice by its carried toyour, which records with
Corporation Limited	Consent Expiry Date	Jun 18, 2026	Please re	r Data Presider Earthful to around this
łang Seng Bank Jitibank (Hong Kong) Limited / Citibank, N. A.	Encluding Unsecured Pe you agree that our bank information at other ban approving the credit app	ited for credit application encode Loan /Credit Card), imay access your account high for the purpose of plication afterwards within the your may revisive your consent	By confirming to or continuing to us	ONS <sup>21</sup> to be added
	Consent to BOCHI data	K for accessing below	by us, you agree and acknowledge and Privacy Policy Statement.	our Data Policy Notice
I	Account Availabilit		Please read and fully understand at (which may be amended from time reminder, and agree to be bound by documents (if applicable) before gr	to time) and the such terms and
	Account Status	~	You can download and store the Te (non-paper format) in our Bank web	
	Account Balance	~	More > Terms and Conditions for S 30 days. You may not be able to do	ervices/Products with wnload or store the
	Transaction Details	· · ·	same version of such information a	ifter relevant period.
			Confirm and p	



<u>Step 3:</u> 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"

了中国银行(香港) Settings Adding BUC Card to Apple Pay Credit Card Limit Adjustment My Pick <sup>•</sup> Credit Card Monthly Online and Not-Present Spending Limit Manage Wealth Spen Block/Unblock Credit Card .... 1 ۵, 20 Set up Over-the-limit Facility Securities Trading Travel Insurance NotALot count erview Securities Quote Service Plan æ S S7 L€ 5 Upload Address Proof / Other Document BOC emittanc e Plus Fund Search Transfer/ FPS Currency Exchange Open API Consent Management 0 Terms & Conditions Edit Shortcuts FAQ Get Inspired by Contact Us ~ My Accounts System Upgrade Schedule ≡ Menu Ř 0 ĩ Send Feedback Cha

<u>Step 1:</u> Under "Home screen", click "Menu" > "Settings" > "Open API Consent Management"

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

← Q	(+ Q)
Consent Management	Select purpose of consent
+ Create New Consent	Please Select
Consent to BOCHK Consent to Other Bank(s)	Consolidated Account View
	<ul> <li>Credit Application (Including Unsecured Personal Loan/ Credit Card)</li> </ul>
No consent	
	Continue



<u>Step 3:</u> Select the Bank to be authorized > Confirm the information to be authorized > Read and agree the Terms and Conditions > Click "Confirm and proceed"



<u>Step 4:</u> 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

← 63 1		٥٥		
Personal Loan/ Greuit				
Card) Consent Jun 18, 2025 Creation Date	Su	ccess		
	You have granted y	our consent to the bank.		
You will leave BOCHK Mobile Banking and be	The bank can access	your account information		
ransferred to other bank's website or	of other bank(s) for t	he purpose of approving		
application. All services and related		pplications afterwards		
warranties, obligations and responsibilities		(including Unsecured Personal Loan / Credit		
provided by third-party websites or	Card) within the c	onsent validity period.		
applications are solely the responsibility of the				
hird party. If you click "Confirm", you will be	Consent Details			
ransferred to other bank's website or				
application from BOCHK Mobile Banking.	Bank Name	The Bank		
Please note: After the authorization process in				
other bank, please return to BOCHK Mobile				
Banking to complete the entire consent	Purpose of Consent	Credit Application (Including Unsecured		
process.	Consent	Personal Loan/ Credit		
		Card)		
Confirm	Consent	May 29, 2025		
	Creation Date			
Cancel	Concept Expin	May 29, 2026		

\*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 <u>click here</u>.



#### 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<sup>™</sup> 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