Important Notice on Application of Artificial Intelligence in "Online Chat Services", Customer Service Hotline and Investment Transaction Audio Recording Services at Branches

1. Bank of China (Hong Kong) Limited (the "Bank") provides customer services via the "Online Chat Services", Customer Service Hotlines and branches. "Online Chat Services" are supported by intelligent assistant or the Bank's staff; while Customer Service Hotlines and branch services are supported by automated functions or the Bank's staff. When you are using the Bank's service, accessing our website(s) and using digital banking services via Internet Banking or BOCHK Mobile Banking App, the Bank provides you with assistance and support in regards to your enquiry on general information about our products and services, processing requests related to your account, applications and transactions via "Online Chat Services" and Customer Service Hotlines, which are supported by intelligent assistant or the Bank's staff.

2. The intelligent assistant for "Online Chat Services" and voice navigation of Customer Service Hotlines are powered by big data analytics and artificial intelligence, aiming to provide you with a convenient and efficient enquiry service while continuously maintaining the Bank's service quality. The output of artificial intelligence may be constrained by data quality and model algorithms. In addition, inherent risks such as limitations in contextual understanding and algorithmic constraints may impair the quality, accuracy, completeness, and reliability of artificial intelligence responses. You acknowledged that the type and scope of banking services provided by artificial intelligence may be limited, and may not be able to duly process your requests. Please contact the Bank's staff via the corresponding channels if you have queries on the application of artificial intelligence or when using the "Online Chat Services", Customer Service Hotlines and branch services.

3. The Bank may use chat history of "Online Chat Services", conversation recording via Customer Service Hotlines and investment transaction audio recording at branches for analysis purposes, including big data analytics and artificial intelligence model training to improve the accuracy and performance of artificial intelligence on banking services. To ensure service quality and for verification purposes, the Bank will retain all communication records, including but not limited to text, audio recordings, videos and documents, when you use "Online Chat Services", Customer Service Hotlines, or conduct investment

transactions at branches.

4. While enquiring about the Bank's general products and services via "Online Chat Services" and Customer Service Hotlines, or browsing within our website(s), you are not required to provide any personal data (including sensitive information). However, upon enquiring about or applying for specific accounts, transactions, or application details, you may be required to provide your personal or account details and locations for verification. Unless upon the Bank's requests, otherwise, you are advised not to disclose any personal or sensitive information, including your account and location.

5. If you have provided any personal data, information about your account details or location to the Bank, you are deemed to authorize us to collect, access, use, retain, and disclose your personal data according to the Bank's latest Conditions for Services (https://www.bochk.com/en/conditionsforservices.html) and Important Notice and Privacy Policy Statement (https://www.bochk.com/en/importantnotice.html). The Bank adopts the principle of data minimization, removing identifiable personal data from the data used in the training and/or customization of artificial intelligence models whenever feasible and appropriate, and applying risk-based human oversight to protect personal data privacy.

If there are any discrepancies between the Chinese and English versions of this Important Notice, the Chinese version shall prevail.