

The Bank of East Asia, Limited (the "Bank")
The Personal Data (Privacy) Addendum
for PRC Customers under
Cross-boundary Data Validation Platform Services

The following terms regarding personal data processing apply specifically to Cross-boundary Data Validation Platform Services.

- (a) Data held by the Bank relating to a customer will be kept confidential but, subject to the customer's proper consent (insofar as the Personal Information Protection Law of the People's Republic of China ("PIPL") is applicable to the Bank's process and/or use of the customer's data) the Bank may provide such information to the following parties for the purposes set out in the Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement (the "PICS"):
- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) third party service providers with whom the customer has chosen to interact with in connection with the customer's application for the Bank's products and services;
 - (v) credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;
 - (vi) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
 - (vii) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and

- (viii) (1) the Bank's group companies;
- (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
- (3) third party reward, loyalty, co-branding and privileges programme providers;
- (4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
- (5) charitable or non-profit making organisations; and
- (6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in the PICS above.

Such information may be transferred to a place outside Hong Kong. Insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data, we will obtain the customer's proper consent in relation to such international transfers.

- (b) To the extent required under the PIPL, the Bank will, prior to sharing the customer's personal data with third parties, notify the customer of the name and contact details of the recipients, the purposes and means of processing and provision of the customer's personal data, and the types of personal data to be provided and shared, and obtain the customer's proper consent to the sharing of the customer's personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Addendum and the PICS and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data, in accordance with the PIPL.
- (c) Some of the data collected by the Bank may constitute sensitive personal data under the PIPL, i.e. personal data that, once disclosed or used illegally, may easily lead to the infringement of the individual's personal dignity or endanger their personal or property safety, including data on biometric identification, religious beliefs, specific identity, medical and health care, financial accounts, personal whereabouts, and personal data of minors under the age of fourteen. The Bank will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data, such sensitive personal data will be processed with the customer's proper consent.
- (d) Under and in accordance with the terms of the PICS and (insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data) the PIPL, and the Code of Practice on Consumer Credit Data, any customer has the right:
- (i) to check whether the Bank holds data about him and of access to such data;
- (ii) to require the Bank to correct any data relating to him which is inaccurate;
- (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;

- (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies);
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any));
 - (vi) insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data, to request the Bank to delete the customer's personal data;
 - (vii) insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data, to object to certain uses of the customer's personal data;
 - (viii) insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data, request an explanation of the rules governing the processing of the customer's personal data;
 - (ix) insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data, to ask that the Bank transfer personal data that you have provided to the Bank to a third party of your choice under circumstances as provided under the PIPL;
 - (x) insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data, to withdraw any consent for the collection, processing or transfer of the customer's personal data (the customer should note that withdrawal of their consent may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services); and
 - (xi) insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data, to have decisions arising from automated decision making (ADM) processes explained and to refuse to such decisions being made solely by ADM.
- (e) In accordance with the terms of the PICS and (insofar as the PIPL is applicable to the Bank's process and/or use of the customer's data) as permitted under the PIPL, the Bank may charge a reasonable fee for the processing of any data access request.

- (f) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:
The Group Data Protection Officer
The Bank of East Asia, Limited
10 Des Voeux Road Central Hong Kong
Telephone : 3608 3608
Fax : 3608 6172
Website : www.hkbea.com
- (g) The Bank may update this Addendum by way of announcement from time to time as required by applicable laws, regulations and/or its internal policies without any prior notice to the customers. The customer shall review the latest version of this Addendum from time to time. In the absence of express objection, the customer's continuous use of the Bank's products and/or services (including, without limitation, any existing and/or new products and/or services), the cooperation with the Bank in any form, the exercising of any right and the performing of any obligation as agreed under any documents between the customer and the Bank shall be deemed as the proper consent that the customer has given in relation to the updated Addendum.
- (h) Nothing in this Addendum and PICS shall limit the rights of customers under the PIPL.

Date: April 2026

Annex I: Details of the provision of personal data by BEA

Data Recipients	Contact Information	The categories of personal data	The purpose of sharing personal information	The handling of personal data
BEA Global Services Centre ("GSC")	Mr. Cui Bing Xi Contact: 020 8326 6052 E-mail address: cuibx@hkbea.com	Personal information: name, ID number, date of birth, marital status Credit History: Credit cards, loans, and other credit history Non-credit transaction credit history: Non-credit transaction history within the last 5 years Public records: Public information within the last 5 years Inquiry history: The record of the credit report being queried in the last 2 years	Processing loan / wealth management applications	Collect, use, and store

Annex II: BEA's rules on the Handling of Sensitive Personal Information

Categories of sensitive personal information being processed	Purposes for processing sensitive personal information (Please note that the following sensitive personal information must be processed for the following purposes.)	Methods of handling sensitive personal information	Impact on customer rights	Retention period
Personal identification information: ID card information, People's Republic of China Travel Permit for Travelling to and from Hong Kong and Macao / passport information, contact information Personal financial information: account number, account opening time, account opening bank, account balance, account transactions, etc Personal credit information: Credit history	(i) Consider and evaluate customers' applications for the Bank's products and services; (ii) The day-to-day operations involved in providing services and credit facilities to customers; (iii) Conducting credit checks when customers apply for credit and regular or special credit reviews are normally conducted once or more per year; (iv) Establish and maintain the Bank's credit scoring model; (v) Assisting other credit providers approved in Hong Kong to join the multi-credit reference agency model for credit checks and debt collection; (vi) Ensure that customers continue to maintain reliable credit; (vii) Designing financial services or related products for customer use; (viii) To promote services, products and other subjects;	Collect, use, disclose, provide, store	The processing of sensitive information is necessary for the Bank to provide relevant products and/or services to customers. Such processing is fully in accordance with applicable laws, regulations and/or the Bank's internal policies and does not affect the rights, interests and interests of the Client. However, the results of processing may change the Bank's profile (e.g. Preferred Risk, Credit Rating, Customer Risk Profile and Investment Requirements) and may affect products and/or services that may be suitable for such customers	BEA will retain my credit report and transaction records for no more than 5 years from the date of obtaining credit data from the credit rating agency, or 6 months after the termination of the relevant account, or such other period as may be prescribed by applicable laws and regulations.

	<p>(ix) Determine the amount of debt owed by the Bank to the customer or the customer to the Bank;</p> <p>(x) Collection of debts owed to customers and persons who provide security for customers' debts;</p> <p>(xi) To comply with the obligations, requirements or arrangements in respect of the disclosure and use of data that apply to the Bank or any of its branches or which the Bank or any of its branches are expected to comply with:</p> <p>(1) any law binding or applicable to it, whether within or outside Hong Kong and whether now or in the future (e.g. the Inland Revenue Ordinance and its provisions, including those relating to the automatic exchange of financial account information);</p> <p>(2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry association of financial service providers, whether within or outside Hong Kong and now or in the future, (e.g. guidelines or guidance given or issued by the Inland Revenue Department, including guidelines or</p>			
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	<p>guidance on the automatic exchange of financial account information); and</p> <p>(3) any present or future contractual or other commitments undertaken by the Bank or any of its branches to or imposed by such local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry associations or associations of financial services providers in connection with their financial, commercial, business or other interests or activities in connection with the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry associations or associations;</p> <p>(xii) Comply with any obligations, requirements, policies, procedures, measures or arrangements specified by the Bank Group for the purpose of complying with sanctions or any programme to prevent or detect money laundering, terrorist financing activities or other illegal activities in relation to the sharing of data and information and/or any other use of data and information within the Bank Group;</p>			
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	<p>(xiii) To allow the Bank's actual or proposed assignees, or participants or sub-participants in respect of the Bank's rights to customers, evaluate the transactions it intends to assign, participate in or sub-participate in; and</p> <p>(xiv) Uses related to the above.</p>			
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