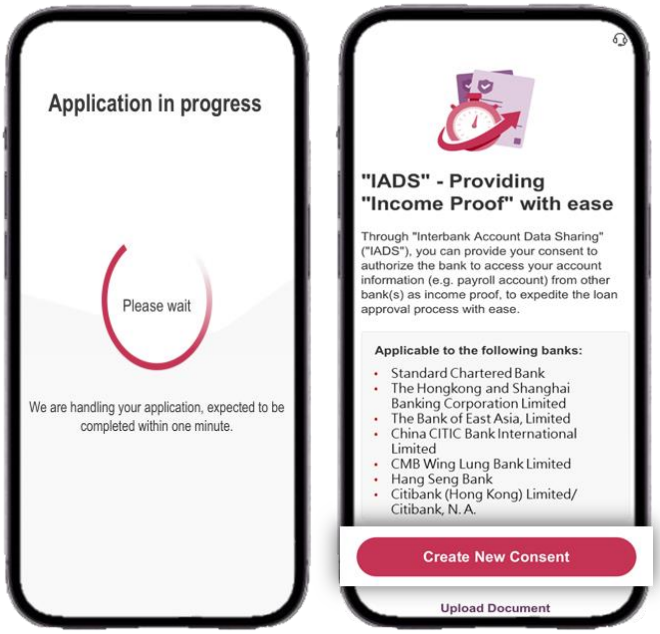
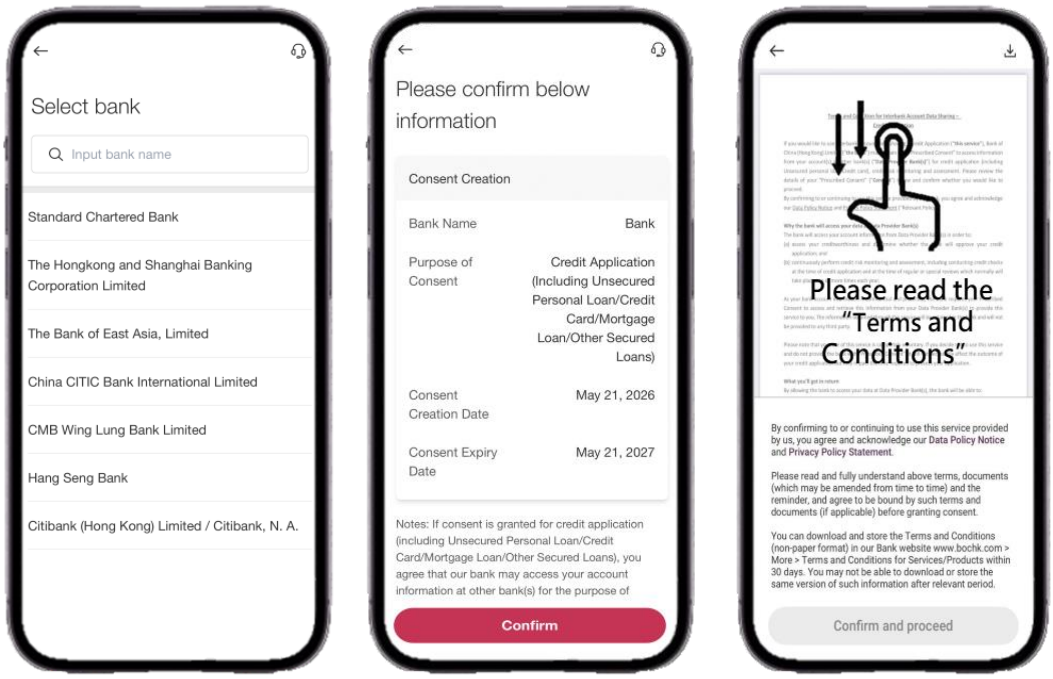
BOCHK "Interbank Account Data Sharing - Credit Application (Including Unsecured Personal Loan/Credit Card/Mortgage Loan/Other Secured Loans)" Authorization Steps

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

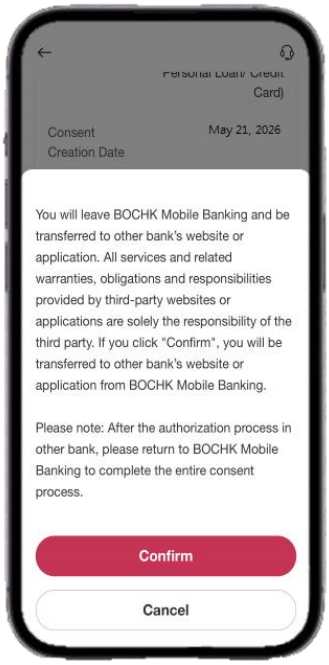
Step 1: Click "Create New Consent"

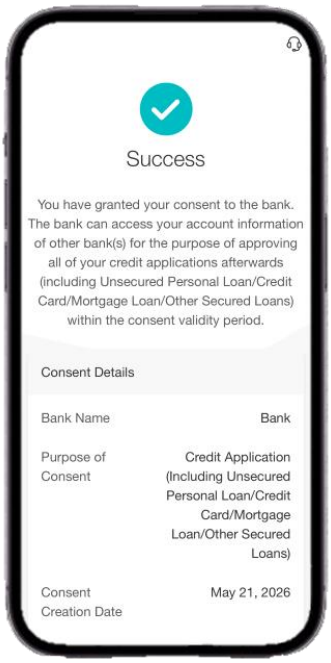


Step 2: Select the Bank to be authorized > Confirm the information to be authorized > Read and agree the Terms and Conditions > Click "Confirm and proceed"



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



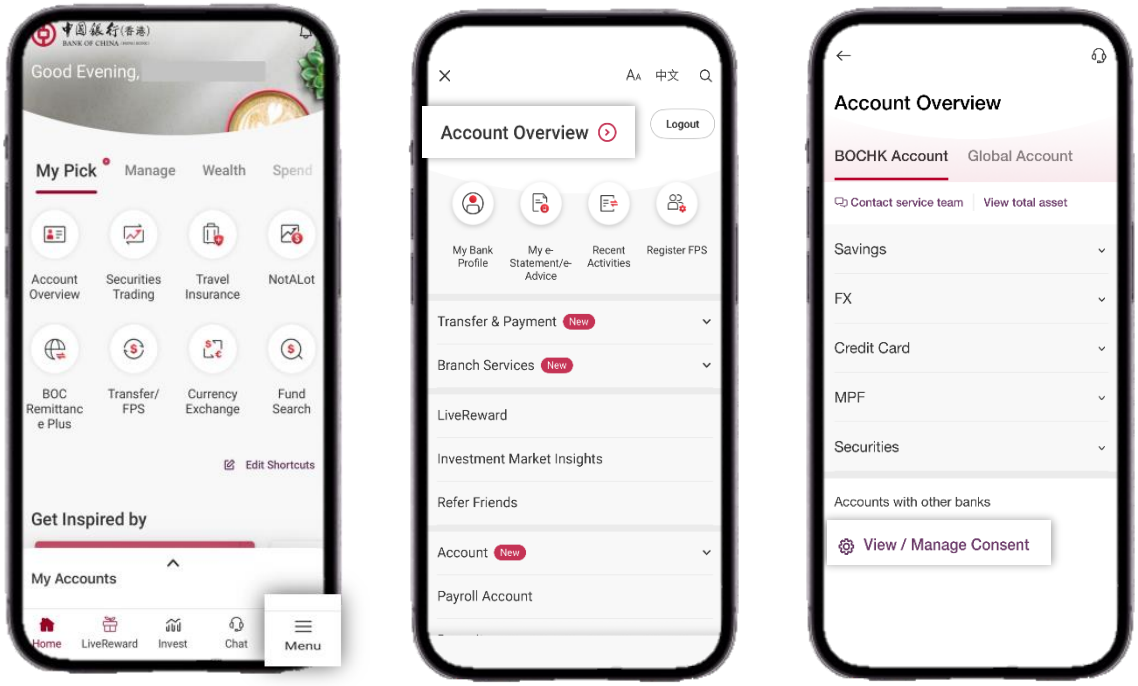


*The above images are for reference only

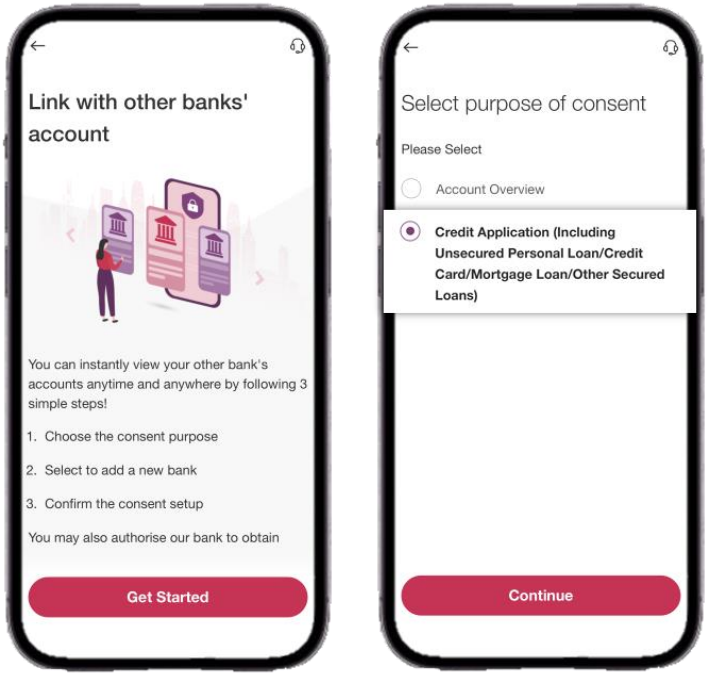
Remarks: The list of banks to be authorized will be updated from time to time

Entrance Point 2: Login to “BOCHK Mobile Banking”

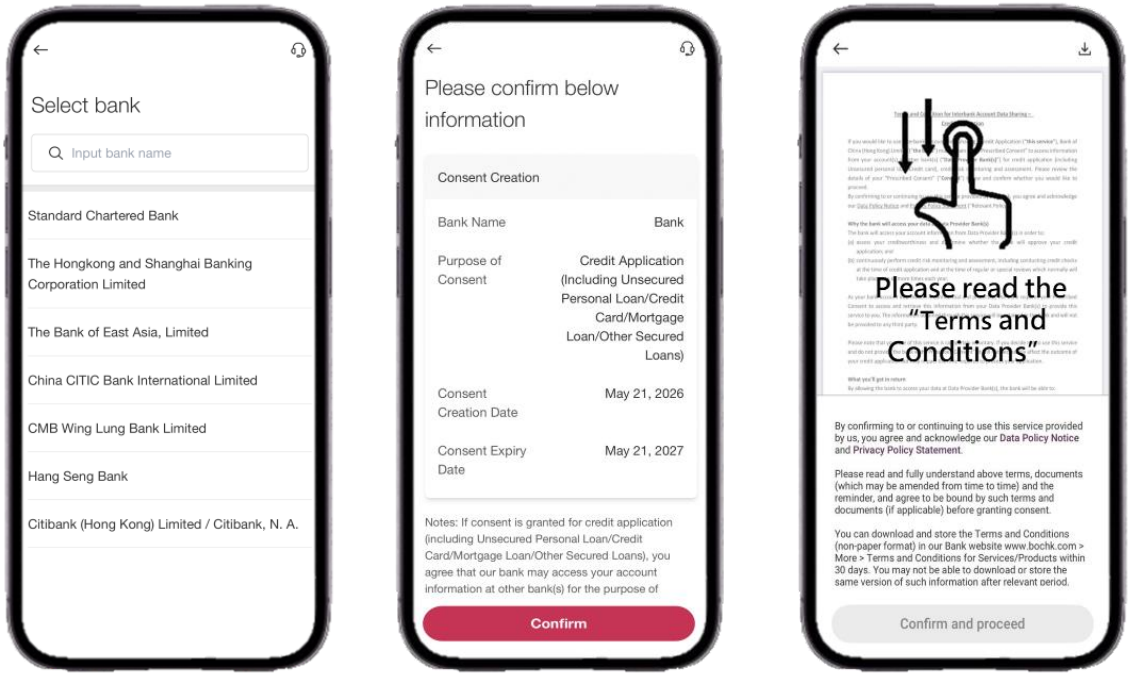
Step 1: Under Home page, click “Menu” > “Account Overview” > “View / Manage Consent”



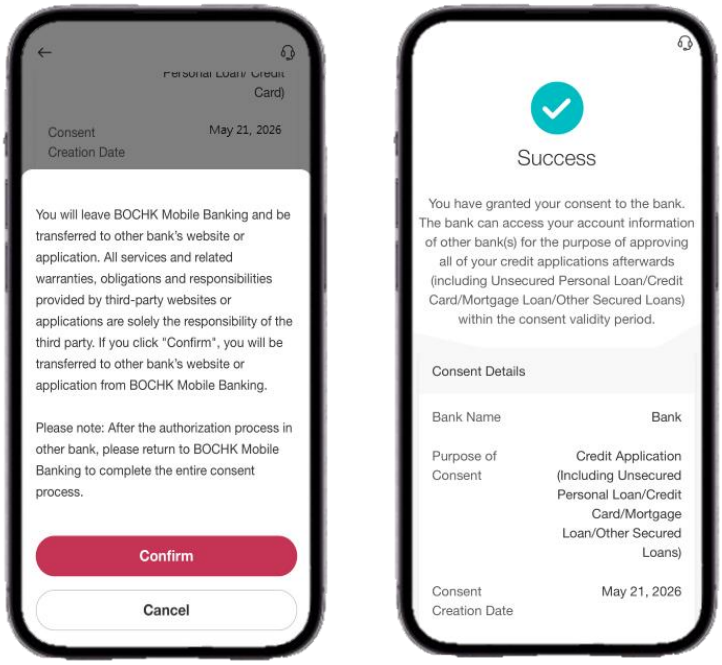
Step 2: “Get Started” > “Credit Application (Including Unsecured Personal Loan/Credit Card/Mortgage Loan/Other Secured Loans)” > “Continue”



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

Remarks: The list of banks to be authorized will be updated from time to time

For more details about “Interbank Account Data Sharing” Authorization, please *click here*.

FAQ

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

   The IADS programme has established the 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.

2. **How can "IADS - Credit application (Including Unsecured Personal Loan/Credit Card/Mortgage Loan/Other Secured Loans)" 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. **How long is the consent period for data sharing?**

   Your consent is valid for 12 months. We will only access the selected bank account information before the consent expires.

4. **Can I revoke my consent anytime?**

   You can revoke your consent anytime via "Consent Management"."

5. **How can I check and revoke the consent?**

   You can check and revoke the consent via Mobile Banking App:Tap "Menu" > "Settings", then tap "Consent Management" on "Open API Consent Management""

6. **What do the consent statuses "Valid" and "Revoked" mean?**

   "Valid" status means the consent is still valid, and BOCHK or other banks can access the account information you have authorized.

   "Revoked" status means the consent is no longer valid - you previously granted access to a designated bank, but you have since revoked it.

7. **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