

INTERNET PRIVACY POLICY STATEMENT

The revised statement will take effect on 17 September 2026.

1. The Bank's pledge. We strictly adhere to the requirements set out in the Personal Data (Privacy) Ordinance and other law in relation to visitors' and customers' information. In particular, we will follow the Data Protection Principles set out in Schedule 1 of the Personal Data (Privacy) Ordinance.

2. Collection and use of visitors' information.

(a)**Recording your visit.** When you visit this web site, we will mark the record of your visit. This information will be used by us only for the following purposes:

- (i) To record your Internet protocol address and the web-sites you have visited for keeping statistics and for us to provide you with promotional materials relating to our financial or related services. You may choose not to receive such promotional materials by contacting us via our Customer Services Hotline (223 95559) or visiting any of our branch.
- (ii) To keep statistics of customers' preferences by use of "Cookies". "Cookies" are small bits of data that are automatically stored on your web browser in your computer that can be retrieved by this site. Please rest assured, however, that no information stored on your hard disk can be retrieved by us. The use of "Cookies" is mainly intended to assist our understanding of your interest in our web site. Should you wish to disable these "Cookies", you may do so by changing the setting on your browser.

(b)**When you use or apply for our services.** If you are our customer and are using our services on-line, or if you are a visitor and are applying for our services on-line, we may collect information from you. Failure to provide such information to us may result in our being unable to entertain your application for such services or products. Further, in case you provide such information to us over the Internet, you shall bear the

associated risk which is set out under the paragraph "[Internet Communications](#)" in our [Important Notice](#).

Also, in addition to carrying out your instructions to us or facilitating the process of your application for use of our services, information so collected from you may also be used for purposes set out in our [Notice to Customers relating to the Personal Data \(Privacy\) Ordinance](#).

(c) **Access the applications installed in your device.** When you are using our mobile applications, we may access the applications installed in your device to check whether the applications may contain malware. This helps us to protect your account from malware scams.

(d) **Access the location of your device.** In order to enjoy certain functions of our mobile applications and/or to facilitate our prevention or detection of money laundering, terrorist financing and fraudulent activities, when you use our mobile applications, the Bank may require you to enable the location system in accordance with your device's settings so as to ensure precise service delivery and prevent fraudulent activities.

Other than the above purposes, we will not use information collected from you for other purposes unless you have expressly agreed to such purposes.

3. Protecting visitors' information.

(a) **Restriction on disclosure.** We will not disclose information collected from you to any third party unless we have obtained your consent or are permitted or obliged to do so by law.

(b) **Data security.** We only allow our authorized employees to have access to information collected from you to ensure that such information will not be used for unauthorized purpose, or be altered or erased accidentally. We also use encryption technology to protect transmission of your sensitive personal information.

(c) **Retention of information.** We retain records of all on-line transactions for verification and checking purposes. When the information becomes unnecessary, we will destroy them.