

ID verification Declaration

To enable us to provide this service to you, our Bank needs you to provide a photograph of your Identity Card pursuant to the directions as prompted. The photographic images /documents collected and personal data contained therein may be transferred to our third party service providers to undergo identity verification. The Bank will take reasonable and practical steps to protect the confidentiality and security of your personal information, to comply with local regulations, rules and in particular, the Personal Data (Privacy) Ordinance requirements.

Important Notice for ID Verification

1. Why do you need to collect a photograph of my ID card?

A copy of your ID card will be used for verification of your identity for the purposes of application for this service and/or giving instructions to us. Your ID card contains personal data, i.e. information in an accessible form, which relates to a living individual and can be used to identify that individual, such as but not limited to your name and date of birth. Your personal information will be collected for identity verification.

If such personal data is not provided by you or if the personal data provided is untrue, inaccurate or incomplete, we may not be able to process your application for this service and/or carry out your online instructions. If any personal data becomes inaccurate or incomplete due to changes in your personal data, you shall inform us of such changes as soon as reasonably practicable so as not to hinder the delivery of our services to you.

2. Where will my personal data be transferred to?

Image/Document of your ID Card will be transferred to our third party service provider, Alibaba Cloud (Singapore) Private Limited (“Alibaba”) and its sub-service providers, and will be used for identity verification purposes via its operation centers in Hong Kong. For further information on Alibaba’s operations, please visit Alibaba’s website (<http://www.alibabacloud.com/zh>) .

3. How long will the service provider keep my personal data?

We and/or our third-party service providers may retain your personal data in accordance with our data retention policy. The service provider will not retain your personal data once the identity verification or related purposes is completed.

4. What tools are used to verify my ID card?

We will use artificial intelligence and cloud computing for verification. Manual verification of the ID card image may also be conducted. Under certain circumstances, we may also request further information to facilitate the verification process and/or to comply with the relevant laws and regulations to which we are bound by.

5. What is the associated risk of using artificial intelligence tools for ID verification?

If the artificial intelligence tools cannot read or process an identification document for verification, there is a chance that your application and/or online instructions with us cannot be proceeded with via online means. Please visit any of our branches in person or contact us by calling our hotline for further assistance.