上海商業銀行
SHANGHAI COMMERCIAL BANK

Terms and Conditions for Interbank Account Data Sharing ("IADS")

These provisions shall apply to the use of Interbank Account Data Sharing ("IADS") provided by Shanghai Commercial Bank Limited (the "Bank"). Before using IADS, you are advised to read carefully and understand the contents and effects of these provisions ("Terms"). These Terms shall be additional to the Bank's prevailing Terms and Conditions for Bank Accounts and General Services, the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data ("Personal Data Circular") and other applicable terms and conditions (collectively "Other Terms and Conditions"). In case of any discrepancy between these Terms and Other Terms and Conditions, these Terms shall prevail insofar as the IADS is concerned. By giving consent to the Bank for the use of IADS, you are deemed to accept these Terms and agree to be bound by them.

1 You shall authorize the Bank to collect, use, disclose and retain your bank account data (the "Data") through the use of IADS from other participating banks of the IADS (the "Participating Banks") for the purposes stated under Clause 2 subject to these Terms, the requirements under the IADS, any terms and conditions of the Participating Banks and any applicable laws, rules and regulations (including but not limited to the Personal Data (Privacy) Ordinance, Cap. 486 of the Laws of Hong Kong) as may be amended or supplemented from time to time.

2 The Data shall be used by the Bank and/or any of its authorized third parties for the purposes as set out in Sub-clause 2.1 to 2.3 below:

2.1 The purposes of streamlined credit application and underwriting are to:-

- Considering and assessing your application(s) for the products, services and facilities of the Bank;
- Enhance and streamline credit application and underwriting processes;
- Reviewing or renewing any credit facility granted to you;
- Continuously perform credit risk monitoring and assessment over risk profiles of you;
- Improve credit risk profiles of you by aggregating data sources to facilitate digital lending; and
- All other incidental and associated purposes relating to any of the above.

2.2 The purposes of consolidated view of accounts are to:-

- Gain in-depth understanding and enable analysis of your transaction behavior;
- Facilitate improvement and development of customized value-added service offerings and related business analysis and marketing; and
- Enhance customer experience of you with a holistic view of your financial positions.

2.3 Any other purposes as set out in the interbank rules governing all participants of IADS, as amended and/or supplemented from time to time ("IADS Rules").

If you do not wish the Bank to use or provide to other persons your data for use in direct marketing as described in Personal Data Circular, you may exercise your opt-out right by notifying the Bank.

The Bank may amend these purposes from time to time by giving notice to you.

3 You acknowledge and agree that for the purposes of IADS:

- the Consent given to the Bank supersedes and overrides any privacy, confidentiality or secrecy obligation owed by the Bank to you;
- the Bank may request you to provide further consent, information or document from time to time;
- you will comply with all applicable laws, rules and regulations relating to the Data that are in force as amended or supplemented from time to time; and
- you have all necessary and appropriate authority and consents in place to enable the Bank's lawful collection of the Data from Participating Banks during the Consent period.

4 You acknowledge and agree that:

- the Bank has no control over the operation of IADS and no control over the timing of the execution of data access/ retrieval/ sharing requests by IADS or any other Participating Banks
- IADS is provided by its operator on an "as is" basis with no representation, guarantee or agreement of any kind as to its functionality or performance. Use of IADS is at your sole risk. To the maximum extent permitted by law, the Bank, other Participating Banks and operator of IADS expressly disclaim all warranties and conditions of any kind, whether express or implied, and you agree and accept that the Bank is entitled to rely on all disclaimers and limitations of liabilities as set out in the IADS Rules.

5 The Consent takes effect on and from the date stated in the details of the Consent, unless and until the expiration, revocation or cancellation of the Consent and/or the access permission for the Data.

6 You may at any time revoke or cancel the Consent granted to the Bank. Upon expiration, revocation or cancellation of the Consent and/or the access permission, the Bank shall cease to collect new Data from Participating Banks. The Bank shall cease to use, disclose and/or retain the collected Data upon the expiration of the data retention period stated in the details of the Consent. You should note that withdrawal of consent may result in the Bank being unable to process your applications or continue to provide services of the Bank to you. Notwithstanding anything contained herein, the Bank may retain the collected Data to the extent necessary to comply with any applicable laws, rules, regulations and guidelines or for auditing, accounting or taxation purposes.

7 The Bank shall not be liable for any loss or third party claim arising out of non-compliance of Participating Banks in relation to the sharing requirements of the Data under the IADS and any applicable laws.

8 If you apply for a loan, you acknowledge and understand that it is not compulsory to provide the Consent to facilitate your applications. However, you acknowledge and accept that if you do not provide the Consent, you may experience delay in provision of services by the Bank, and in case of banking applications, the outcome may also be different.

9 The Bank may retain your Data for purpose of IADS service or related purposes for a period in accordance with the Bank's Personal Data Circular. The specific data retention periods may vary depending on the type of data collected.

10 You acknowledge and agree that the Bank, and any of its subsidiaries and any other companies or entities directly or indirectly controlled by them (the “Affiliates”) and any of their officer, employee, agent, nominee, custodian or professional adviser (including auditor, accountant and legal adviser) or any other person acting in any duly authorized representative capacity (the “Officers”) shall not be liable to you, and you hereby waive all claims against the Bank, the Affiliates and the Officers, for any liability, claim, loss, damage, action, proceeding, demand, cost, fee or expense of any kind or nature whatsoever and howsoever caused in connection with the collection, use, processing, transmission and/or retention of the Data or any part thereof through the use of IADS (including but not limited to (a) any delay, disruption, interruption or inadequacy of the services provided by any Participating Bank; (b) any error or discrepancy in the Data through the use of IADS; and (c) any data leakage to any unauthorized person), unless such liability, claim, loss, damage, action, proceeding, demand, cost, fee or expense are caused by fraud, wilful misconduct or gross negligence of the Bank. You agree to indemnify the Bank for all such liability, claim, loss, damage, cost, fee or expense which the Bank may suffer or incur arising from or in connection with the IADS.

These Terms shall be governed by and construed in accordance to laws of Hong Kong Special Administrative Region (“Hong Kong”), and any dispute is subject to the non-exclusive jurisdiction of the Courts of Hong Kong.

If there is any inconsistency between the Chinese and English versions of these Terms, the English version shall prevail.

Issued by Shanghai Commercial Bank Limited

May 2025