

Terms and Conditions regarding Facial Recognition Identity Authentication Service

You are advised to read and understand the following terms and conditions relating to the features of Facial Recognition Identity Authentication Service (“**Service**”) to be provided by Industrial and Commercial Bank of China (Asia) Limited (“**Bank**”) before you use or continue to use the Service. If you do not agree with them, you should not use or continue to use the Service.

1. Storage of your information in the Bank

Any information provided by you (including but not limited to any photos of your identification documents, capture of your face image, etc.) for the Service will be saved in the Bank for the purpose of verification in accordance with our Know Your Client (“**KYC**”) requirements and procedures in respect of the Service.

2. Disclosure of your information to the Bank’s service providers

Any information provided by you (including but not limited to any photos of your identification documents) for the Service may be delivered to our service providers OneConnect Financial Technology(Hong Kong) Co.Ltd.(including any third party service providers) for the purpose of verification in accordance with our KYC requirements and procedures in respect of the Service, which may involve artificial intelligence analysis.

3. Consent provided to the Bank and its service providers

- (a) You hereby give your consent to and authorize service providers OneConnect Financial Technology(Hong Kong) Co.Ltd.of the Bank to:
- (i) use and process all information, including any photo images, videos or documents, provided by you or the Bank and match against each other; and
 - (ii) verify your identity, documents or any information in the use of mobile token with the Bank and thereafter to process, use and transfer the results of the verification or any data arising therefrom to the Bank.

(b) You further acknowledge and agree to the Bank's and its service providers' OneConnect Financial Technology(Hong Kong) Co.Ltd. access to and use of all information and personal data provided by you in the manner described above and such access and use shall not be made by you as the basis for any complaint, claim, suit, demand or cause of action or other proceedings against the Bank or its service providers OneConnect Financial Technology(Hong Kong) Co.Ltd..

4. Exclusion of Liability

(a) The Bank does not represent or warrant that the Service will function at all times or with any electronic equipment, software, infrastructure or Internet Banking that the Bank may offer from time to time.

(b) You shall indemnify the Bank and keep the Bank indemnified against any consequences, claims, proceedings, losses or damages whatsoever and howsoever caused (save and except any direct loss or damages caused by the Bank's negligence or wilful misconduct) that may arise or to be incurred by the Bank and against any costs and expenses (including all legal costs on an indemnity basis) of any amount incurred by the Bank in making the Service available to you arising in connection with any improper use of the Service.

5. Others

(a) These Terms and Conditions are in addition to and shall be read in conjunction with the Bank's Master Terms and Conditions - Banking Services and any other documents forming part of your banking agreement.

(b) The laws of the Hong Kong Special Administrative Region of the People's Republic of China shall govern these Terms and Conditions. The parties irrevocably submit to the non-exclusive jurisdiction of the Hong Kong courts.

(c) If there is any conflict between the English and Chinese version of these Terms and Conditions, the English version shall prevail for all purposes.