
Hang Seng China Customers' Consent Terms to Apply for and use the CFCA Digital Certificate

The term "Digital Certificate" as mentioned in this Clause refers to the electronic document applied to the China Financial Certification Authority (CFCA) by you for identifying the identity of a client and ensuring the safety of transactions when you use mobile banking of Hang Seng Bank (China) Limited ("Hang Seng China" or "the Bank").

CFCA (China Financial Certification Authority, referred to as "CFCA") is a Certification Authority approved and authorized by related national management department of China. As a trusted Third-party Certification Authority, CFCA provides Digital Certificate for certificate user via Register Authority (referred to as "RA"), in order to enhance online transaction security. Hang Seng China is the "Register Authority" in the service.

Before you use a Digital Certificate issued by CFCA, read and accept *CFCA Digital Certificate Service Agreement* and note the obligations and matters you should comply with. Pursuant to this Agreement, once you have completed the download or initial use of the CFCA Digital Certificate, you agree to the Terms. Please note that CFCA may revise

the agreement from time to time and make it available on the CFCA website (www.cfca.com.cn).

In order to enable you to apply through the Bank and use the Digital Certificate services issued by CFCA, Hang Seng China hereby requires you to agree and authorize the Bank to treat your personal information as follows:

- 1. You agree to submit your personal information, which are your name, your ID type and ID number to apply for Digital Certificate from China Financial Certification Authority (CFCA). You confirm that the submitted identity information is true and valid, and authorize CFCA to keep the above personal information for at least 5 years after the Digital Certificate becomes invalid, where laws and administrative regulations provides otherwise, such laws and regulations shall prevail. If there are any changes in your above mentioned personal information, please timely inform CFCA or Hang Seng China. If the above mentioned personal information provided by you intentionally or negligently is untrue, incomplete, inaccurate, or if CFCA or Hang Seng China is not notified in time after your personal information is changed, you shall be responsible for**

the losses caused.

2. Before applying for Digital Certificate, you should log on to CFCA official website (www.cfca.com.cn), to read the *Digital Certificate Service Agreement, Safety Tips for Digital Certificate Use and Business Rules for Electronic Certification* to learn more about Digital Certificate and your rights and obligations with the CFCA.
If you do not agree with the content of the above documents, please do not apply for a Digital Certificate.
3. To facilitate your activities on this app, you authorize the Bank to host your Digital Certificate on this app after it has been issued by CFCA. The Bank will strictly perform the obligation of safe custody in accordance with national laws and regulations, **and only call the Digital Certificate to make an electronic signature according to the authorized content after obtaining your authorization, otherwise no party will use it without authorization.**
4. **You know that the Digital Certificate will bind your identity information, and its electronic signature will represent your true intention. The electronic signature of the data message indicates your knowledge and approval of the content contained**

therein.

5. **You should take necessary measures to ensure the safe storage and backup of the Certificate's private key or relevant passwords. If you cause others to misappropriate or fraudulently use the private key and password of the Digital Certificate due to your intention or negligence, you shall be responsible for the results arising therefrom.**
6. **You understand and agree that: if (1) the private key, password or code of the Digital Certificate is leaked or lost, or (2) you do not wish to continue to use the Digital Certificate, or (3) the subscriber subject does not exist, you or the legal rights person shall immediately report to our Bank or CFCA to apply for revocation of the Digital Certificate by following their relevant procedures respectively. Our Bank's 24-hour service hotline is 4008308008. CFCA's 24-hour service hotline is 4008809888. Once the Digital Certificate is revoked, you can no longer use it.**
7. **You understand and agree that, if 1) your Digital Certificate expires, or 2) you reinstall and bind the mobile banking device, or 3) when the Digital Certificate is detected to be in an abnormal**

or invalid state, you authorize the Bank to apply to CFCA for a revocation or update of your Digital Certificate. And, you agree that if your CFCA Digital Certificate expires, you agree and authorize the Bank to request certificate revocation and/or update from CFCA on your behalf.

8. **You understand and agree that: if you find or suspect that the authentication service provided by our Bank or CFCA has caused your online transaction information being leaked and/or tampered with, you shall within 3 months submit a dispute resolution request to our Bank or CFCA and notify all parties concerned.**
9. You confirm that in case of any dispute between you and CFCA concerning the service of Digital Certificates, you agree to submit the dispute to the Beijing Arbitration Commission for jurisdiction.
10. This document is made in both Chinese and English. In the event of any conflicts or inconsistency between the Chinese and English version, the Chinese version shall prevail.