



FACTS

WHAT DOES BANK OF CHINA USA DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies can choose how they share your personal information, but they are subject to federal and state laws that require them to provide privacy notices and give you the right to opt out of certain types of sharing. Federal and state laws also require us to tell you how we collect, share, and protect your personal information. For California residents, please see Page 3 for details regarding your rights under the California Consumer Privacy Act (CCPA).

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balance and payment history
- credit history and credit score

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of China USA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of China USA share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 212-935-3101 or go to <https://www.bocusa.com> (click on Contact Us)

What we do

How does Bank of China USA Protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, please visit https://www.bocusa.com/security-center .
How does Bank of China USA collect my personal information?	We collect your personal information, for example, when you ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information ▪ sharing for nonaffiliates to market to you.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ <i>Bank of China USA does not share your personal information with our affiliates for their everyday business purposes.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ Bank of China USA does not share with nonaffiliates
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ Bank of China USA does not participate in jointly marketing.

Definitions

Cross Border Data Transfer: BANK OF CHINA USA [does not](#) transfer or disclose any nonpublic personal information (NPI) to third parties outside the United States. Access to customer information is strictly limited to authorized personnel within Bank of China USA for legitimate business purpose only. We maintain administrative, technical, and physical safeguards consistent with U.S. federal privacy and security requirements.

Introduction

This California Privacy Notice applies solely to California residents as defined by the CCPA and supplements BOC U.S.A privacy notice. The laws provide California residents certain rights regarding their personal information. This Notice describes how we collect, use, disclose, and protect your personal information and the rights you have under California Law.

Information We Collect

In the past 12 months, we may have collected the following categories of personal information from California residents:

Category	Purpose	Examples	Collected
Identifiers	Used for opening and servicing accounts, verifying identity, processing payments and detecting fraud.	Full name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.	YES
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Used for account servicing, payment processing, and compliance with anti-money laundering and other regulatory obligations.	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number and ATM card number, or any other financial information, medical information, or health insurance information. Some Personal Information included in this category may overlap with other categories.	YES
Protected classification characteristics under California or federal law	Used only for regulatory reporting, eligibility verification,	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical	YES

Category	Purpose	Examples	Collected
	and compliance with applicable laws.	condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic status.	
Commercial information	Used to provide customer support, analyze product usage, and improve specific banking products or services	Records of personal property, Products and Services or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
Biometric information	NA	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	NO
Internet or other similar electronic network activity	Used to monitor website security and detect unusual login behavior.	Browsing history, search history, information on a California Resident's interaction with a website, application, or advertisement.	YES
Geolocation data	Used to detect potentially fraudulent transactions, identify unusual activity patterns, and comply with anti-money laundering requirements.	Physical location or movements, such as device location and Internet Protocol location.	YES
Sensory data	NA	Audio, electronic, visual, thermal, olfactory, or similar information.	NO
Professional or employment-related information	NA	Current or past job history or prior employer.	NO
Non-public education information (per the Family Educational Rights and Privacy Act (20	NA	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such	NO

Category	Purpose	Examples	Collected
U.S.C. Section 1232g, 34 C.F.R. Part 99))		as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	
Inferences drawn from other personal information	NA	Inferences drawn from any of the information above to create a profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO

Sources of Personal Information

We obtain personal information from a variety of sources, including:

- Directly from you (e.g. when you open an account, apply for a product, transact).
- From your transaction with us and by using our service.
- From service providers, credit bureaus, public records, and other third-party sources.

Use and Disclosure of Personal Information

We may use and disclose the personal information we collect for purposes listed in the table above.

We do not sell or share personal information with any third parties. Limited disclosure may occur only as required by law, such as to regulatory authorities or independent auditors.

Your Rights as California Residents

Subject to applicable verification and certain exceptions under California law, you have the following rights:

- **Right to Know/Access:** You may request disclosure of the categories of personal information we have collected about you, the categories of sources, the business or commercial purposes for collection/disclosure, the categories of third parties to whom we have disclosed your personal information, and the specific pieces of personal information we have collected.
- **Right to Delete:** You may request deletion of personal information we collected from you, unless an exception applies (for example, retaining for legal compliance or fraud prevention).
- **Right to Correct:** You may request correction of inaccurate personal information that we maintain about you.
- **Right to Limit Use of Sensitive Personal Information:** You may request limitation of our use or disclosure of your sensitive personal information to only those purposes permitted. Sensitive personal information may include social security number, financial account access credentials, precise geolocation, racial or ethnic origin, or health-related data, as defined under Cal. Civ. Code § 1798.140 (ae).
- **Right to Opt-Out of Sale or Sharing:** Although we do not currently sell or share for cross-context behavioral advertising, if circumstances change you will have the right to opt-out of such sale or sharing.

- **Right to Non-Discrimination:** We will not discriminate against you for exercising your rights under California law (for example, by denying goods or services, charging different prices, or providing a different level of quality).
- **Right to Use an Authorized Agent:** You may designate an authorized agent to submit a request on your behalf, if you provide written permission or otherwise verify your authorization.

How to Submit a Request

You may submit a request to exercise your rights by contacting us as follows:

- Email: CCPA_Request@bocusa.com
- Click <https://www.bocusa.com/personal-information-requests?page=1> to fill out a request form.

We will verify your identity before processing your request. You are not required to create an account to submit a request.

Retention and Children's Privacy

We retain personal information only for as long as necessary to fulfil the purposes described above in this Notice, comply with legal and regulatory obligations, and maintain appropriate business records in accordance with our internal retention schedule. We do not knowingly collect or sell the personal information of individuals under the age of 16.

Updates to This Notice

We may update this Notice from time to time. We will post the revised Notice on our website with a new "Effective Date." Your continued use of our products or services after the revision constitutes your acceptance of the updated Notice.