



有關使用演算法評估、大數據分析及人工智能的重要資訊（包括在生物識別認證技術中收集和使用的生物識別數據）

1. 於考慮及處理你就開戶、設立信貸、產品及服務而提出的申請時，我們可能使用若干演算法及大數據分析與人工智能（「BDAI」）技術和應用程式。BDAI一般涉及電腦作模擬人類智慧，令它們能夠學習、感受、思考及行動以達到自動化及從大量由保存及記錄人類、工具或機器活動而創造的結構性資料及非結構性數據取得分析見解。BDAI的例子包括
 - I. 機器學習、
 - II. 生物識別認證技術，包括收集和使用的生物識別數據（如面部識別信息、指紋或聲音識別信息）以識別您的身份、
 - III. 自然語言處理和決策樹。
2. 演算法及 BDAI 或會根據我們向你收集的資料，可能是個人資料及非個人資料，提供自動評估及決定。我們就個人資料的 BDAI 的使用受「[私隱政策與收集個人資料聲明](#)」和「[關於個人資料\(私隱\)條例的客戶及其他個別人士通知](#)」約束。該等評估所使用的參數應獲選取以提供有關你的資料的公平及客觀評估，並已就可靠性及公允性進行測試。我們已設立有力的政策及程序以確保數據的安全及完整性，以及 BDAI 的使用是公平及按照適用法律及規例的。此外，我們可自行或透過我們的服務供應商，使用 BDAI：(a) 分析統計、走勢、市場、行為、使用模式、顧客分類及定價；(b) 作計劃、研究及發展、服務或產品設計、改善顧客體驗；(c) 作預測模型；(d) 進行信貸、反洗錢、預防欺詐及其他風險評估；及(e) 任何與上述有關的其他用途。
3. 演算法產生的評估及決定的準確性在很大程度上取決於所提供的個人資料的準確性。若我們未能確定於演算法評估中可能使用的資料的準確性，我們將盡力向你尋求澄清。你亦可透過我們可能不時指定的渠道對我們的 BDAI 所作出的決定提出查問或要求作出檢討。使用演算法可能涉及若干其他風險，包括但不限於與輸入資料（如用於訓練演算法的資料以及為建立和使用任何戶口及 / 或任何產品或服務而輸入的資料之間的不匹配）、演算法設計（如編碼錯誤）以及輸出決定（如對輸出的錯誤解釋）有關的風險。



Important Information for the Use of Algorithmic Assessments, Big Data Analytics and Artificial Intelligence (includes the collection and use of biometric data in biometric authentication technology)

1. We may use certain algorithms and big data analytics and artificial intelligence (“**BDAI**”) technologies and applications when considering and processing your application for account opening, the establishment of facilities, products and services. BDAI involves computers generally to mimic human intelligence, so that they can learn, sense, think and act to achieve automation and gain analytics insights from large volumes of structured and unstructured data created by the preservation and logging of activity from human, tools and machines. Examples of BDAI include as follows:
 - a) machine learning;
 - b) biometric authentication technology, which includes the collection and use of your biometric data that identifies you physically, such as facial recognition information, your fingerprint or voice recognition information;
 - c) natural language processing and decision tree, etc.
2. The algorithms and BDAI may provide automatic assessments and decisions based on the data we collected from you, which may be personal and non-personal data. Use of BDAI by us in relation to personal data is governed by the [Privacy Policy and Personal Information Collection Statement](#) and the [Notice to Customers and Other Individuals relating to the Personal Data \(Privacy\) Ordinance \(the “Ordinance”\)](#). The parameters used in these assessments would have been selected to provide a fair and objective assessment of your data and tested for reliability and fairness. We have in place robust policies and procedures to ensure the security and integrity of data, and the use of BDAI is fair and in accordance with applicable laws and regulations. In addition, we may by ourselves, or via our service providers, use BDAI for: (a) analyzing statistics, trends, markets, behaviour, usage patterns, customer segments and pricing; (b) planning, research and developments, designing services or products, improving customer experience; (c) predictive modelling; (d) performing credit, anti-money laundering, fraud prevention and other risk assessments; and (e) any other purposes relating thereto.
3. Accuracy of assessments and decisions generated by the algorithms will largely depend on the accuracy of the personal data provided. If we are uncertain about the accuracy of the data that may be used in an algorithmic assessment, we will endeavour to seek clarification from you. You may also enquire or request reviews on the decisions made by our BDAI applications via the channels which we may designate from time to time. There may be certain other risks associated with the use of algorithms, including, but not limited to, risks related to input data (e.g. a mismatch between the data used for training the algorithms and the data inputted for the purposes of the establishment and the use of any account(s) and/or any products or services), algorithm design (e.g. coding errors) as well as output decisions (e.g. incorrect interpretation of the output).