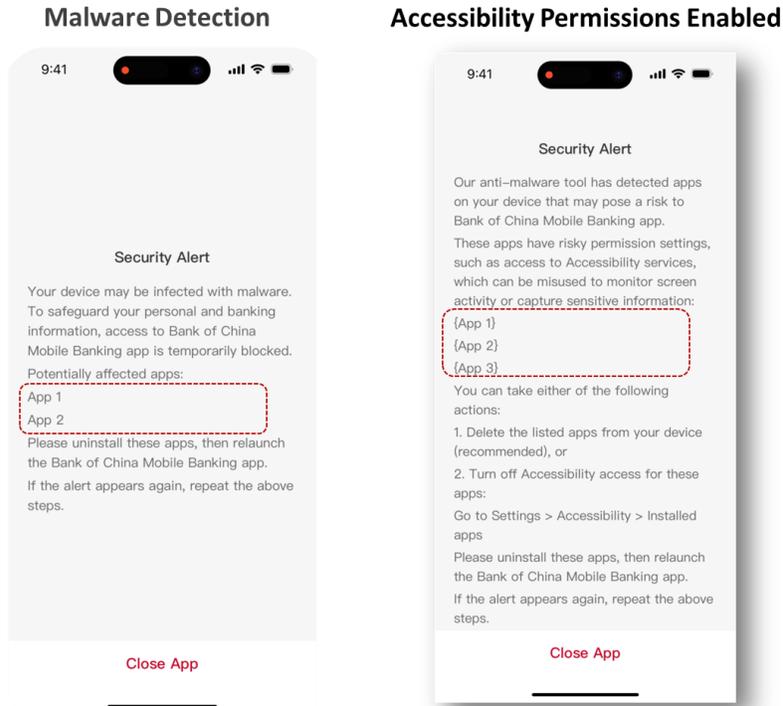


Malware Shielding Capability

To better protect your banking experience, we've strengthened our anti-malware capabilities to help prevent scammers from accessing our Mobile Banking app.

Our enhanced security tool now restrict access to our Mobile Banking app when it detects the mobile devices that may contain malware or configured with settings that pose security risks. These include:

- Devices with known malware apps, or that have been jailbroken or rooted
- Devices with risky apps or accessibility permissions enabled

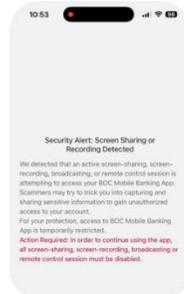


- Devices which allows screen sharing or recording

Malware Shielding Capability - Screen Sharing or Recording control

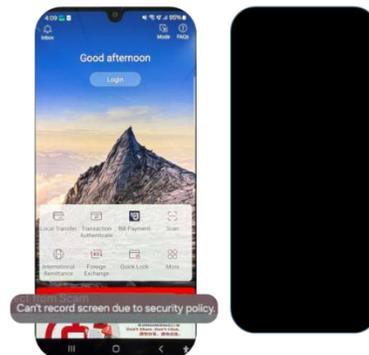
IOS Phone

IOS will have a pop up notice to remind customer, customer may turn off sharing or recording to continue using



Android Phone

Phone system do not allow record or recording result in Black



In order to continue using Mobile Banking app, you will need to remove the risky apps, disable risky settings, or end the screen-sharing sessions.

As always, we are committed to protecting your privacy. The anti-malware tool is strictly used to detect potential threats and does not collect any additional personal data from your device.

FAQs

1. My Bank of China app prompted I have downloaded risky apps. What does that mean and what should I do?

This means the Bank of China app had detected risky apps on your phone that might be unsafe and could put your banking account at risk. To keep your money safe, you should delete those risky apps right away. After that, initiate your Bank of China app again.

2. Why Bank of China app restrict access?

This is to safeguard the security of your accounts, access to the Bank of China app is restricted when known malware application is detected and the malware application name will be shown.

3. Can I opt out from this security feature?

No. This is a mandatory security that has been put in place to safeguard your banking accounts.

4. If the Security Alert does not prompt when using the app, does this mean that my device is 100% risk free from malware?

As scammers are always coming up with new ways to obtain your banking details or to deceive you, it is important that we always take steps to protect ourselves.

5. I need to enable Accessibility Mode (example Vision Enhancements, TalkBack) on my phone. Can I still use the Bank of China app?

Yes, you still can use the Bank of China app after Accessibility Mode is turned on.

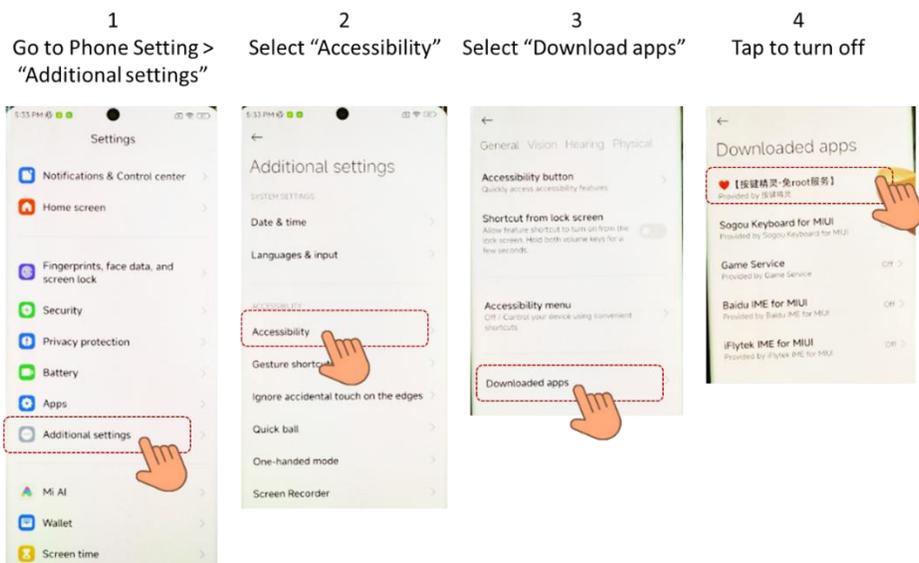
6. How do I turn off Accessibility Permission for the app displayed on the Security Alert screen?

You can take either of the following actions:

- Delete the listed apps from your device (recommended), or
- Turn off Accessibility access for these apps:
 - Step 1: Go to “Settings” on your device, Select “Additional settings”
 - Step 2: Select “Accessibility”
 - Step 3: Select “Downloaded apps”
 - Step 4: Tap to turn off
 - Step 5: Relaunch Bank of China app

Note: the steps might be different depending on phone model.

How to turn off/disable Accessibility Permissions?



7. I’m sharing my screen while using the Bank of China app, but the other person can’t see it. Why?

This is a safety feature we have introduced to block screen sharing to protect your banking info. This help to stop scammers or others from viewing or stealing your account details while you are using the app.

8. Why shouldn’t I screen-record or share my Bank of China app screen?

Recording or sharing your Bank of China app screen can expose your banking information to others. Scammers often use screen-sharing or recording feature to steal money from your account. It’s safer not to share your screen at all while using the app. This help protect your account and your money.