

Konew FinTech Corporation Limited (“the Group”, “our”, “us” or “we”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“PDPO”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Group is accurate. The Group will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Part 1: Purpose and Use

As our customer, it is necessary for you to provide us with your personal data occasionally to enable the provision and administering of products and services. Failure to supply such data may result in our being unable to provide or continue to provide these products and services.

The purposes for which data relating to you may be used by us as follows:

1. Considering and processing applications for products and services and the daily operation of products and services;
2. Conducting credit checks whenever appropriate (including upon an application for consumer credit and upon periodic review of the credit);
3. Creating and maintaining the Group’s credit and risk related models;
4. Ensuring your ongoing creditworthiness and good standing;
5. Designing financial products and services for you;
6. Marketing loan services or products of the Group;
7. Determining the amount of indebtedness owed to or by you;
8. Exercising our rights under contracts with you, including collecting amount outstanding;
9. Engaging Debt Collection Agencies to collect debts;
10. Meeting the Group’s obligations, requirements or arrangements or those of our subsidiaries / affiliates, whether compulsory or voluntary, to comply with or in connection with any law, regulation, court order, guidelines and internal policies.

Part 2: Transfer of Personal Data

Data held by us will be kept confidential but we may provide such data to the following parties (whether inside or outside

the Hong Kong Special Administrative Region) for the purposes set out above:

- i. Any of our subsidiaries / affiliates for the purposes specified above;
- ii. Any agent, contractor or third-party service provider who provides administrative, telecommunications, computer, payment, data processing or storage, or other services to us in connection with the operation of our business;
- iii. Any credit reference agencies or, in the event of default, any debt collection agencies;
- iv. Any actual or proposed assignee, transferee, participants or sub-participant of our rights or business; and
- v. Any person to whom we are under an obligation to make disclosure under the requirements of any law, rules, regulations, code of practice or guidelines binding on us including, without limitation, any applicable regulators, governmental bodies, or industry recognised bodies, and where otherwise required by law.

The information we collect about you will not be disclosed to any other party without your prior consent.

Part 3: Use and Provision of Personal Data in Direct Marketing

Where you are our valued customer, we are happy to provide you with information regarding our latest products, services and promotions. For this purpose, we may use your personal data in direct marketing which requires your consent. Please note that:

- Your name, contact details (e.g. address, phone numbers and/or email address), products & other service portfolio information provided to you may be used by us in direct marketing;
- The following classes of products, services and subjects may be marketed:
 - i. Financial and related products and services;
 - ii. Reward, loyalty, co-branding or privileges programmes and related products and services

You may in future withdraw your consent to the use and provision of your personal data for direct marketing. To do so, please inform us in writing to the address in part 4 on “Access and Correction of Personal Data”. The Group shall,

without charge to you, ensure that you are not included in future direct marketing activities.

Part 4: Biometrics

Biometric data may be collected and used in some VTM to enable identity authentication:

1. Fingervein
2. Facial feature

No biometric data in an identifiable state will be stored. The provision of your biometric data is completely voluntary, with an objective to provide you a seamless customer experience.

Part 5: Access and Correction of Personal Data

Under and in accordance with the terms of the PDPO, you have the following rights:

- To check whether we hold data relating to you and to access such data;
- To request us to correct any data relating to you which is inaccurate;
- (Except where the customer credit applied for involves a residential mortgage loan) upon satisfactory termination of the credit by full repayment and on condition that there has been, within 5 years immediately before such termination, no material default under the credit as determined by the Group, to instruct the Group to make a request to the relevant credit reference agency to delete from its database any account data relating to the terminated credit;
- In relation to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
- To ascertain our policies and practices in relation to personal data and to be informed of the kind of personal data held by us.

Requests for access and correction should be addressed in writing to:

Data Protection Officer
Konew FinTech Corporation Limited,
4/F, Wheelock House,

20 Pedder Street, Central
Hong Kong
Fax: (852) 2110 0300

In accordance with the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong), we have the right to charge a reasonable fee for the processing of any data access request.

In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

(Last Updated in March 2018)

Declaration

I/WE ACKNOWLEDGE AND CONFIRM that I/we have read and understood the Personal Information Collection Statement ("PICS").

I/We hereby give my/our acknowledgement and agreement to the use and transfer of my/our personal data by the Konew FinTech Corporation Limited in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing.

Note: If you do not agree to the use and provision of your personal data for direct marketing as set out in part 3 "Use and Provision of Personal Data in Direct Marketing", please tick the box below and we will not use your personal data for direct marketing.

I/We do not agree with the use and provision of my/our personal data for direct marketing purposes as set above in the PICS (part 3) and do not wish to receive any promotion and direct marketing materials.

X

Signature

Date