

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: 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.*

# Privacy Policy Statement

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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*

The purpose of this Privacy Policy Statement (PPS) is to establish the policies and practices of Konew FinTech Corporation Limited (the Group) and its entities, including Konew Financial Express Limited, K-Cash and Maxcolm Finance Limited, towards the Group's commitment in protecting personal data privacy in accordance with the provisions of the Personal Data (Privacy) Ordinance (the "Ordinance"). The Group is highly committed to protecting the privacy, confidentiality and security of the personal information we hold with respect to the management of personal information. We are equally committed to ensuring that all our employees and vendors uphold these obligations.

## Kinds of Personal Data Held

There are three broad categories of personal data held in the Group. They comprise personal data contained in the following:

1. **Customer records** which are necessary for customers to supply to the Group occasionally to enable the provision and administering of products and services, such as personal details, contact details, identification documentation and financial information.
2. **Employee records** which include but are not limited to C.V.s, application forms, references, personal contact details, educational background and relevant personal data of family members of Employees.
3. **Other individual records** which include but not limited to the contact details of vendors and third parties.

## Key Purposes of Keeping Personal Data

### In relation to customers

The purposes for which any personal data collected by the Group about customers may comprise any one or more of the following:

- Considering and processing applications for products and services and the daily operation of products and services;
- Conducting credit checks whenever appropriate (including upon an application for consumer credit and upon periodic review of the credit);
- Creating and maintaining the Group's credit and risk related models;
- Ensuring our customers' ongoing creditworthiness and good standing;
- Designing financial products and services for customer;
- Marketing loan services or products of the Group;
- Determining the amount of indebtedness owed to or by our customers;
- Exercising our rights under contracts with our customers, including collecting amount outstanding;
- Engaging Debt Collection Agencies to collect debts;
- 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

### In relation to employees

The purposes for which any personal data collected by the Group about employees may comprise any or all of the following:

- Processing job application;
- Appraising employees' job performance and making decisions about employees' promotion, training, transfer, or career development;
- Determining, calculating and reviewing employees' salary, bonuses and any other staff benefits including pension entitlements;
- Processing payment of employees' salary, other authorised expenses or benefits to employees' account or by any other means;
- Taking appropriate action in event of emergencies;
- Complying with any statutory requests received from relevant public authorities/agencies;
- Any purpose required by law or regulation;

- Disciplinary purposes arising from employees' conduct or employees' ability to perform their job requirements;
- Providing references/reports to potential employers, financial institutions, legal representatives, and other appropriate bodies;
- Planning succession and talent management initiatives;
- Supporting any business, technical, administrative or security function required by the Group's operations, including, but not limited to: accident/ sickness insurance; security of staff, systems and premises (CCTV; card entry systems; IT security systems); telephone recording and monitoring internet and telephone usage

## In relation to other individuals

The purposes for which any personal data collected by the Group about other individuals may be used are as follows:

- Engaging, managing, monitoring and assessing the business relationship
- Facilitating the daily business operation and administration

## Use of Cookies

Konew FinTech Corp. uses cookies on its websites in order to provide better customer services. No personally identifiable information about the users is collected or shared with third parties as a result of this research.

Users can choose not to accept cookies but certain features on the website may be disabled.

For further details, please visit our Cookies Usage Policy.

## Retention of Personal Data

Personal data and information provided by our customers, employees and other individuals will not be kept longer than necessary for the fulfilment of the purposes for which the personal data and information are used, or to be used, at the time of the collection and for compliance with the legal, regulatory and accounting requirements from time to time.

## Disclosure 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 our customers, employees and other individuals will not be disclosed to any other party without prior consent.

## Direct Marketing

The Group is happy to provide our customers with information regarding the latest products, services and promotions. For this purpose, the Group may use our customers' personal data in direct marketing which requires prior consent. The following classes of products, services and subjects may be marketed:

- Financial and related products and services;
- Reward, loyalty, co-branding or privileges programmes and related products and services

Customers can in future withdraw their consent to the use and provision of their personal data for direct marketing, by informing us in writing to the address under the section "Data Access Requests and Data Correction Requests". The Group shall, without charge, ensure that you are not included in future direct marketing activities.

## Security of Personal Data

The personal data and information provided to the Group are secured with restricted access by authorized personnel. Encryption technology is employed for sensitive data to protect the privacy of our customers, employees, and other individuals or users during data transmission.

If the Group engages third-party service providers to handle or process personal data (whether within or outside Hong Kong) on the Group's behalf, the Company would adopt contractual or other means to prevent unauthorized or accidental access, processing, erasure, loss or use of the data transferred to the service providers for processing.

To report data breaching incidence within Konew FinTech Corporation Limited, please inform us with the use of [Data Beach Notification Form](#).

## Data Access Requests and Data Correction Requests

The Group would comply with and process all data access and correction requests in accordance with the provisions of the Ordinance.

Under the Ordinance (Cap. 486 of the Laws of Hong Kong), a reasonable fee for complying with a data access request can be imposed.

Data access requests can be made with the use of [Data Access Request Form](#). 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*

Should there be any inconsistencies between the English and Chinese versions, the English version shall prevail.

Konew FinTech Corporation Limited

March 2018

Our website uses cookies to provide better customer services. This cookies policy explains how cookies and/or other similar technologies (together “cookies”) are used by the Konew FinTech Corp. (the Group). By continuing to browse the site you agree to the use of cookies as outlines in this policy.

If you do not wish to accept cookies from us, you can set your browser to disable cookies. By doing so, however, you may not be able to take full advantage of this site. For further information, please refer to the corresponding section below.

Cookies are small bits of information that are automatically stored on your web browser in your computer that can be retrieved by MoneySQ “this Site”. Cookies and similar technologies are used to identify user’s device for the following purposes:

Temporarily allow users to carry information between pages of this Site to avoid having to re-enter that information.

Allow this Site to enable the cookies setting on user’s web browser. This allows us to know whether data can be collected from user’s web browser.

Tracking user’s visits to this Site and allow us to recognise your device. Cookies store information about your use of this Site, thus enabling us to provide more features that are useful to you, to tailor the content of this Site to suit your interests.

Cookies store user login data and other preferences. User does not have to re-enter that information when user return to this Site.

Advertising cookies record user’s visits to this Site, user response to this Site’s online advertisements, track the pages’ that user has visited and the website links that user has followed. This Site uses this information to:

Provide online advertisements or offers on this Site or third party websites, which are most likely to interest users.

Make this Site more relevant to user’s interests.

The above cookies may be placed on user’s device by third parties (for example, advertising networks and providers of external services like web traffic analysis services). This Site will not share users’ personal information with third parties.

Most browsers are initially set to accept cookies. If you prefer, you can set your browser to disable cookies. By disabling cookies, you may not be able to take full advantage of this Site.

## Appendix: Pop-up Message in the Website

*[To be used as an alert when a visitor enters the website]*

Our website uses cookies to provide better customer services. By continuing to browse the site you are agreeing to our privacy policy and our use of cookies. To understand how the site uses cookies and how to manage them, please read our Cookies Usage Policy and Privacy Policy.