ZA International Financial Services Limited ("ZAIF", "we", "us" or "our")

Privacy Policy Statement

This Private Policy provides specific details of how **we** treat any personal data you provide us when you visit this website <u>https://zaif.za.group/</u>("Site") or our mobile application (which can be downloaded at <u>https://cdn.za.group/if/za-group-portal-web/assets/files/ZAIF_PPS_Eng.pdf</u>) ("App").

Security

We respect your privacy and are committed to protect your privacy through compliance with this Privacy Policy. We do not collect from you more information than is necessary for us to process your registration with us, access to our services or participation in any of our event, initiative, programme or other activities registered through this Site or our App ("**Event**").

We will take all practical steps to ensure that your personal data will be protected against unauthorised or accidental access, processing or erasure by implementing appropriate physical, electronic and managerial measures to safeguard and secure your personal data.

Collect

You may browse the Site without providing any personal data to us. However, if you request receipt of certain notifications and updates, we may collect personally identifiable information ("**PII**"), which you voluntarily give us, including your name, email address, telephone number, and any other information which would allow someone to personally identify you. Certain non-PII, which does not identify you, may also be collected when you use this Site, including the type of the Internet browser and operating system you use, other navigational clickstream data, etc.

Use

We use your personal data collected through this Site in accordance with the personal information collection statement <u>https://cdn.za.group/if/za-group-portal-web/assets/files/ZAIF PICS Eng.pdf</u> provided by us to you on or before the time of collecting your personal data, *and* (a) to share news and updates in response to your queries; (b) for security and legal compliance; and (c) to notify you of any changes to this Site, our services or an Event. We may make full use of information that is not PII.

Direct Marketing

We may collect personal data from you when you use this Site, use our services or when you participate in an Event (whether online or over the telephone), and subject to your consent, use such personal data to inform you of any financial-related products, services or other information provided by us and/or any member of the ZA Group ("ZA Group" and any "member of the ZA Group" means ZA, and/or its subsidiaries and affiliates) and/or business partners (whose name will be specifically identified in the Site, application form and/or materials relating to an Event as the case may be) of any member of the ZA Group, which we think may be of interest to you. We or our external research agencies may also invite you to participate in market research and surveys and other similar activities.

You can also choose to receive direct marketing and other promotional materials by email and you may opt out from receiving these materials at any time.

If at any time you would like us to stop sending you direct mailings, please contact us at **zaif**cs@za.group. We will then, at no cost to you, act on your request within [30 days] and will not include you in future direct marketing promotions.

If we do ask you to provide your personal data, we will always specify the purposes for which such personal data is collected and ensure that it is only used for the purposes specified at the time of collection.

Cookies

Web pages on this Site or our App may contain cookies or related technology to facilitate your experience with this Site or our App. Cookies are text files placed in your computer's or mobile's Internet browser to store your preferences. Cookies do not provide your email address or other PII. We may also collect information on which web pages you visited, the links or advertisements you click on and other actions you take while on our Site. We only obtain this information when you choose to provide it to the Site. You may disable cookies in your browser. However, certain functionalities of this Site may not work if cookies are disabled.

Disclosure

We will not share your information to others except to our staff, affiliates, trusted third parties or our business partners when we need to provide the services or share the information you have requested. We may also share your information to enable our affiliate, trusted third party or business partner to provide services to us. We limit as commercially reasonable their access and use of your personal data to that which is necessary to provide these services to us. Without limiting the above, we will share your personal data with any third parties only in accordance with this Privacy Policy.

We may also be required by law to disclose your personal data in response to a subpoena, court order, or a request for cooperation from law enforcement or other governmental agency. Your personal data may also be shared when we believe disclosure is necessary in connection with efforts to investigate, prevent or take other action regarding actual or suspected illegal activity or other wrongdoing, to protect and defend our rights, property or safety, our users, or others. We will use commercially reasonable efforts to make you aware of the disclosure of your personal data contrary to the terms set forth in this Privacy Policy.

Retention Period

We will take all practical steps to ensure that personal data will not be kept longer than necessary and that we will comply with all statutory and regulatory requirements in the Hong Kong Special Administrative Region concerning the retention of personal data.

Changes to This Privacy Policy

We may revise this Privacy Policy from time to time and we encourage you to review our Privacy Policy periodically to be informed of how we collect, store and use your information. You agree

that by continuing to access or use this Site, with or without notice from us, you consent to the changes to this Privacy Policy.

Contact Us

You may write to us at **zaif-cs@za.group** (for any privacy concerns and requests relating to this Privacy Policy or our Site.

Note:

In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.For the Chinese version of our Privacy Policy, please email us at zaif-cs@za.group 如 你想獲取我們的中文版私隱政策, 請電郵至 zaif-cs@za.group

By accessing this Site, any of its pages or use our services, you agree to the terms set out above. Thank you for joining the journey with ZA.