



MOF Securities Privacy Policy

At MOF Securities, we fully understand the importance of safeguarding your personal and financial information. As a financial services provider, we need to collect, hold and use personal information about you in the course of providing our products and services. We are bound by, and comply with, jurisdictional privacy law and regulation. If you are located in the EU, you may have rights which are protected under the EU General Data Protection Regulation (GDPR).

This privacy policy statement indicates how our company and associated companies collect, use, disclose and protect your personal information you give us when using our services. Please tell us as soon as your contact details, or other information you have given us, changes. We also recommend that you take steps to keep any information about you or your accounts with us secure.

Before using our products and services, carefully read and have a full understanding of this policy statement. You should use the relevant MOF Securities products and services only upon confirmation of your full understanding and agreement with the terms and conditions of this statement. Once you start using our products or services, you agree that you have a full understanding of this statement and accept and agree with our legal use and protection of your personal information pursuant to this policy.

What Personal Information We Collect?

When you use our services, we collect information you provide on your own initiative when using the services or information that is collected due to your use of the services. This is necessary in order to optimize our services and protect your account safety. Without such personal information, we cannot provide you with our services.

We may collect and hold information you provide when registering an account or applying for opening a capital account.

We may collect and hold information you acquire when using the services provided by our company.

We may collect and hold information you acquire when trading in securities and transferring funds through our system.

We may collect and hold other information consistent with the reasonable needs of providing services and improving service quality. This may include the relevant information you provide when talking with our customer service team, information given in reply to the questionnaire which you send to us after participating in the questionnaire survey and the information of the mobile APP.

When using our products or services, you authorize us to accept, summarize and analyze your

personal information or transaction information provided to us by companies associated with MOF Securities, based on our actual business requirements.

You are entitled to refuse to the provision of this information. If you refuse to provide the above-mentioned information or said authorization, you may be unable to use our and our associated company' s relevant products or services or to display relevant information.

If you are an EU member, you have the right to require the erasure of your personal data according to the GDPR. We will evaluate your requirement for such erasure, and if the regulations of the GDPR are met, we will erase your data depending on the specific circumstances applicable to GDPR terms and inform you of such information before such erasure takes place.

How We Collect Personal Information ?

We will collect your personal information in the following circumstances:

When you apply for an account or use the website of MOF Securities or our client product APP;

When you make transactions through the system of MOF Securities Group and use the services provided by the subsidiary companies of the MOF Securities Group:

when we open an account for you according to your application;

when we monitor your account transactions and carry out risk control management;

when we need your contact information when making telegraphic transfer;

when we provide you with account management services according to your authorization;

when a deposit or a withdrawal is issued from your account;

when we execute a customer due diligence program;

when we execute our anti-money laundering and counter-terrorism financing program;

When we fulfill the obligations of reporting, disclosure or compliance inspection.

We collect information by the use of internet cookies.

Other circumstances where we need to collect your personal information as provided by law and regulatory provision.

How We Use Your Personal Information ?

We will use your personal information for the following purposes:

To improve our products or services we provide you with, including customer service support and services provided through our equipment or website;

To send you the notice of service status, marketing campaign and other commercial E-mails;

To carry out credit review on our own initiative or for assisting other organizations;

To promote relevant promotions and sales campaign;

To obtain statistics of the usage information of our products and services to further upgrade our products;

To store your information for the needs of our operating business and meeting the requirements of laws and regulations applicable to all countries;

To prevent or prohibit any illegal activities;

To provide you with better services and reduce the risks incurred from your use of our relevant services or define responsibilities of default. We may require and verify your relevant information (such as the information regarding whether you are a politically exposed person or whether you have criminal records) through a third-party institution;

Other reasonably required purposes for the protection of personal and property safety or legal rights and interests of other clients, ourselves or our subsidiary companies in the group, other users or our employees.

If you don't want us to use your personal information for any of these purposes, you may request that we stop using your personal information for said purposes. The contact information for making such a request is given at the end of this policy statement.

In compliance with applicable regulations, we may store your personal information in other countries or regions, where the data protection laws are like that of the jurisdiction that you are situated in, as required by our business. However, that will not change our commitment to protect your personal information in compliance with this privacy policy statement.

Upon termination of the service relationship between you and MOF Securities, we will retain part of your personal information for the period provided by the laws and supervision requirements of the relevant jurisdiction. Where your personal information is retained due to litigation, investigation or judicial procedure, it may be retained for an extended period.

In accordance with GDPR terms, we will not make any extra automatized data analysis on your data, such as user portrait if you are an EU user.

Who we Share Your Information With?

By accepting this agreement, you consent that we may disclose your personal information to relevant third parties. If your personal information must be disclosed in the public interest, we will inform you of the purpose of such disclosure, the type of disclosed information and the sensitive information might be involved in such disclosure, and will obtain your explicit consent;

We will deal with your personal information for the permitted purpose within our company, our domestic and foreign subsidiaries branches and associated companies;

We may disclose your personal information to our third-party suppliers;

If you apply to open a global account, we may share your personal information with the designated business partner;

To determine whether your account or transaction is safe or meets our compliance requirements, we may share your personal information with companies which provide services concerning the prevention of financial risk and consulting & investigation institutions or supervisory institutions;

We must comply with laws domestically and overseas. You agree we can give information about you to the MOF Securities Group, Police, other financial institutions or government agencies domestically and overseas, for the purpose of complying with legal requirements or for the purpose of obtaining legal advice;

In the event that we work with a third party to carry out joint promotional activity, we may share your personal information incurred due to the activity or required for completing the activity;

As our business gains sustainable development, we may undergo merger, acquisition, asset transferring or similar transaction, during which your personal information may be transferred as part of said transaction, before which we will notify you thereof.

Reminder of Your Sharing of Information

Our products and/ or services may allow you to share your relevant information, in your own social network and with other users using our products and/or services. Other users who use our products and/or services may share information relating to you (including the location data and log information)., Such information may stay in the public area, until you take active steps to delete it. Even if you delete the shared information, such information may still be independently buffered, copied or saved, or be saved in the public area by other users or non-associated third party who are not under our control. Therefore, please think cautiously before you upload, publish or communicate information through our products and/or services. You may contact us to request the deletion or alteration of your information from our products and/or services under certain circumstances.

Some personal information may be considered personally sensitive information due to its distinctiveness, such as your financial status, source of income, race, religion, personal health and

medical care information. Compared with other personal information, personal sensitive information will be more strictly protected.

Please note that the contents and information you provide, upload or publish when using our products and/or services may disclose your personal sensitive information. You should consider carefully whether to disclose your personal sensitive information when using our products and/or services.

You agree that we may deal with your personal sensitive information for the purposes stated in this Privacy Policy Statement.

E-mail and Information We may Send to You

When you use our products and/or services, we may take advantage of your information to send E-mail, news or promotional notices to your mobile or hand-held equipment. If you don't want to receive such information, you may unsubscribe from this service.

We may send you notices relating to our products and/or services. You may be unable to cancel such notices relating to products and/or services.

How to Manage Your Personal Information

You have the right to access your personal information, unless the exceptional circumstances provided by laws and regulations occur. You may login using your MOF Securities ID and visit and update your basic information, login password, transaction password and other information including the info binding mobile and E-mail box in the personal homepage and the account and security settings. You may check your transaction records on our website and APP. If you are unable to access the abovementioned information, contact our customer service department. We will reply to your access request.

If you are an EU user, you will be entitled to require our taking your personal data and transferring it to other data controllers according to GDPR regulations.

You may correct or make alterations to your personal information by the means listed in the column of 'visit your personal information.' You can ask us to delete your personal information in the following circumstances:

Our disposal of your personal information is required by law;

Our collecting and using your personal information has been carried out without your consent;

Our disposal of your personal information is contrary to the terms of your agreement with MOF Securities;

If you are an EU user, you will be entitled to require the deletion of your personal data according to GDPR terms.

You may protect your personal information by using complex passwords and not disclosing your login password or account information to anyone. Once you disclose your account number and the password, it may have adverse effect on you. Where you suspect that your account number and / or password have been disclosed without your consent, please contact our customer service immediately so that we can take the relevant measures. However, we will take no responsibility for such disclosure or any adversities you may experience as a result.

When you login to our website or APP, especially through public equipment, you should immediately click deregistration and logout upon the end of the conversation.

We do not take responsibility for any loss caused by a third party ' s visiting your personal information due to your failure to protect the privacy of your personal information. You shall notify us promptly of any unauthorized use of your account or other security flaws once discovered.

Your assistance will be beneficial to the protection of your personal information.

More Individual Rights or Information covered by GDPR

If your personal information is set up in the European Economic Area, you are covered by legal rights relating to your personal information reserved in our company in terms of the GDPR. Such rights include:

To gain the information relating to the disposal of your personal information and visit your personal information reserved in our company. Please note that we have the right to refuse the request for accessing personal information (especially that restricted by legal professional privilege) in certain circumstances;

Where your personal information is inaccurate or incomplete, you may require that we correct that information. However, if the provision of identification documentation is required in order to prove the authenticity of your identity information, please cooperate in providing such identity information;

To request the deletion of your personal information under some circumstances. Please note that in some cases (for the purposes including public interests, public health or scientific or historical research), we have the right to retain your personal information even if you request that we delete it;

To raise objection to our disposal of your personal information and request our limited disposal of your personal information under certain circumstances. Though you may raise an objection to or request our limited disposal of your personal information in some cases, we have the right to

reject your request;

To withdraw the license of using your personal information. If for other legal reasons, we have the right to continue using or dealing with your personal information without your permission.

According to GDPR terms, in addition to providing systematic personal data protection measures, we have established a DPO in full charge of your data protection.

We will evaluate all requests and complaints that we receive and reply to them in compliance with our dispute resolution procedures. We may require you to provide identification documentation to fulfill our security obligations and prevent unauthorized data disclosure. Where your request for data access is unreasonable or excessive, or you request that we provide additional copies of your personal information, we are entitled to charge you a reasonable administrative expense.

In terms of the GDPR, we may transmit your personal information to regions out of the EEA for specific permitted purposes. Any such international transmissions will be properly protected by GDPR or other relevant laws.

Information Security Assurance

We promise to assure the safety of your personal information and prevent such information from loss, tampering, leak or improper use. We will make sure that your information is secure by taking security protection measures of a reasonable level.

We reserve your personal information only for the purposes given in this Privacy Policy Statement within the time limit permitted by laws and regulations.

To guarantee the security of your information, we will take reasonable and necessary measures to protect your information, and take physical, technical and administrative security measures, including but not limited to data encryption of transmission layers, firewalls, encrypted storage, physical access control and control of information access authorization, to lower the risk of your information being lost, misused, accessed without authorization, disclosed or altered. For this purpose, we have established security procedures to prevent your information from being stolen through unauthorized access. Please understand that even if we take the abovementioned measures, MOF Securities cannot be held responsible if your information is disclosed, damaged or destroyed due to malicious means or those not prevented by the current technology.

According to GDPR terms, if you are an EU user, in addition to providing systematic personal data protection measures, we have established a DPO in full charge of your data protection.

In the event that a personal information security event occurs, we will inform you of the circumstances of this security event and the possible effects caused thereby, the remedial

measures we will take, our suggestions for your actions taken towards self-prevention and risk reduction and other remedial measures we take to protect you from bearing further loss as required by laws and regulations. We will inform you of the relevant information of the event by E-mail, letter, phone or push notification. We will also make announcements in a reasonable and effective way in case of the information difficult to be passed on one by one to the subject of personal information involved in the event. Meanwhile, we will report the handling of information security event to the supervisory department as required.

How We Use Cookies?

A cookie is a small text file created by the web server and saved in the user's browser. When a user visits the web server, the information inside the cookie may be viewed on the website. Apart from being used to identify the user's identity, cookies are used to store user information and follow the visit tracks of the user.

Except for using cookies to define the users' identity and login status, we will not collect or follow users' any information and actions by cookies.

You can manage and delete cookies based on your preference by disabling or deleting the cookie function from the system, which is allowed in most browsers. Please note that disabling the cookie function may result in certain functions of our website or system being unable to work effectively or to function and thus may have an impact on your user experience.

Update of This Privacy Policy

We will update the revision of this policy statement from time to time to reflect changes in our management of your personal information or changes in of legal requirements. Any amendments to the privacy policy, will be announced by publishing the revised policy on our website. The amendments will take effect when they are published on our website.

We suggest that you check this website to acquire the latest information of our privacy guidance at regular intervals. Your continued using our products and the services provided on our website will be regarded as your acceptance of the updated privacy policy.

How to Contact Us?

We welcome your comment and advice on our website or privacy policy. In case of any questions about this policy, you may contact us by the following means. We will give reply to your request as soon as possible:

You may open our website and contact us by online customer service;

You may contact us by sending an e-mail to Jack@moffund.com.