AEON CREDIT SERVICE (ASIA) CO., LTD. PERSONAL DATA PROTECTION POLICY

AEON Credit Service (Asia) Co., Ltd. aims at providing customers with a wide variety of consumer credit finance services. "Customer first" is our business philosophy. Customers' personal information provided to us will be kept confidential.

- 1. We strive to comply with the requirements of the Personal Data (Privacy) Ordinance and the six data protection principles contained in the Ordinance and set out below.
- 2. Policies and procedures are designed to ensure the security and confidentiality of customers' personal data have been laid down.
- 3. Risk Management Committee has been established to oversee the development, implementation and maintenance of these policies and procedures, as well as to monitor compliance with these policies and procedures.
- 4. These policies and procedures are reviewed and updated regularly to ensure that they remain appropriate in the light of changes in relevant legislation and regulations.

Data Protection Principles

- Principle 1 Purpose and manner of collection of personal data. This provides for a lawful and fair collection of personal data and sets out the information a data user must give to a data subject when collecting personal data from that subject.
- **Principle 2 -** Accuracy and duration of retention of personal data. This provides that personal data should be accurate, up-to-date and kept no longer than necessary.
- Principle 3 Use of personal data. This provides that unless the data subject gives consent, personal data should only be used for the purpose for which they were collected or a directly related purpose.
- **Principle 4 -** Data security of personal data. This requires appropriate security measures to be applied to personal data.
- Principle 5 Openness and Transparency. This provides for openness by data users about their policies and practices in relation to personal data, the kind of personal data held and the main purposes for which personal data held are used.
- **Principle 6** Access and correction of personal data. This provides for data subjects to have rights of access to and correction of their personal data.