



Use of Customers' Personal Information

Aozora Asia Pacific Finance Limited (the "Company") will use its customers' personal information (including data that can be used to identify a natural person or personally identifiable information, "personal data") for the purposes as stated below.

The Company reserves the right to change, modify, add, or remove portions of this privacy statement and policy at any time for any reason. We suggest that you review this statement and policy periodically for changes.

Information Collection and Use

1. Methods of Information Collection

We may receive personal data you submit to or through our website or through other means. Failure to provide such personal data may result in the Company being unable to establish or continue our relationship with you.

2. Information Collected and Purpose of Information Collection

The types of personal data which we may collect include your personal details, contact details, such as email addresses and phone numbers, nationality and country of residence details, and personal identifier(s).

3. Use of Personal Data

We may use your personal data for the purposes set out below (as applicable) and for other directly related purposes (the "Purposes"):

- a. communicating with you, including responding to your queries or feedback to us;
- b. business administration, business reporting and statistical analysis purposes;
- c. to conduct loan transaction business and ancillary activities, including risks management;
- d. to confirm the identity of customers or their agents;
- e. to send season's greetings and invitations to customers for seminars or conferences; and

- f. any purpose relating to or in connection with compliance with any applicable laws and/or regulations, including any law, rule, regulation, directive, code, guideline, circular, court order, order, instruction or request of regulatory bodies, tax or law enforcement authorities, stock exchanges or guideline or guidance given or issued by any self-regulatory or industry bodies and in each instance, anywhere in the world.

Personal data obtained from you and held by the Company will be kept confidential but the Company may provide such information to the following parties (whether within or outside Hong Kong):

- i. any members and affiliates of the Aozora Group, agents, contractors or third party service providers (or a subsidiary, holding company or related company thereof) who provides administrative, telecommunications, computer, payment, debt collection, data processing or other services to the Company or any other member of Aozora Group in connection with the operation of the Company's business;
- ii. any other person which has undertaken expressly or impliedly to the Company or any other member of Aozora Group to keep such information confidential;
- iii. courts, regulatory bodies, tax or law enforcement authorities, stock exchanges or self regulatory and industry bodies anywhere in the world for any purpose in connection with compliance with any law, rule, regulation, code, guideline, circular, court order, order or request; and
- iv. any actual or proposed assignee of the Company or any other member of Aozora Group, or participant or sub-participant or transferee of the rights of the Company or those of any other member of Aozora Group in respect of the data subject.

Aggregate Information: We generally record certain usage information, such as the number and frequency of visitors to our website. This information may include the internet browser you are using and your IP address etc. If we use such data at all it will be on an aggregate basis, and we will not disclose to third parties any information that could be used to identify you personally.

Direct Marketing

If you do not wish the Company or any of its affiliates to provide to other persons your personal data for direct marketing purposes, you may exercise your right to opt-out of direct marketing by notifying the Company at any time and without charge by writing to the Data Protection Officer.

Rights of Hong Kong residents under the Personal Data (Privacy) Ordinance

Under and in accordance with the terms of the Personal Data (Privacy) Ordinance (the "PDPO") of Hong Kong and codes and guidelines issued pursuant thereto, any individual:

1. may check whether the Company holds personal data about him/her and may request access to such information;
2. may request the Company to correct any personal data relating to him/her which is inaccurate;
3. may request the Company to specify its policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company; and
4. may object to the use of his/her personal data for marketing purposes; the Company will not use his/her personal data for these purposes if he/she communicates his/her objection to the Company.

In accordance with the terms of PDPO, the Company has the right to charge a reasonable fee for the processing of any request for access or correction mentioned above.

Requests for (i) access to or correction of personal data or (ii) information regarding policies and practices and kinds of information held by the Company should be sent to our Data Protection Officer:

Data Protection Officer

Suites 1501-03, Two Exchange Square,
8 Connaught Place, Central,
Hong Kong.
Tel: (852) 2108-2800

Third Party Websites

The Company is not responsible for the content or for the privacy policies and customer information practices of third party internet websites hyperlinked from our website.