

Livi Bank Limited
Privacy Policy Statement

IMPORTANT NOTICE:

Our App uses cookies, spotlight tags and web beacons (Technologies) to help us improve our services to you. By continuing to browse our App, you agree to the provisions in our Privacy Policy Statement and our use of these Technologies. You will not be able to restrict or disable the use of these Technologies in our App. If you do not agree to our use of these Technologies, please refrain from browsing the contents of our App. To understand our privacy policy and how we use these Technologies, please read our Privacy Policy Statement at www.livibank.com/pdf/en/pps.pdf.

We, Livi Bank Limited (Bank), respect your personal data privacy and are committed to comply with the requirements of the Personal Data (Privacy) Ordinance (Ordinance).

Kinds of personal data collected and purposes

When you apply for or use our accounts, services, products or activities, and during the continuation of the bank-customer relationship, we may collect your personal data and compile further personal data about you. Such personal data usually includes your full name, identity card number, date of birth, address, contact details, facial image and information relating to your transactions.

When you browse or use our website or our mobile application (App) or enquire about our Bank and our accounts, services, products and activities, we may collect your email address, name or nickname, information of your mobile device, browser details, IP address, geolocation and other information. The information collected by us may include your personal data and also other information which does not reveal your identity.

We may use your personal data and information for verifying your identity, providing accounts, services, products and activities, managing and enhancing our website and the App, and for related purposes. Please read our Personal Information Collection Statement which is available in our App and on our website (www.livibank.com/pdf/en/pics.pdf) for further information.

Use of personal data in direct marketing

We cannot use your personal data in direct marketing without your consent. Please read our Personal Information Collection Statement which is available in our App and on our website (www.livibank.com/pdf/en/pics.pdf) to see how we intend to use personal data in direct marketing and the scope of direct marketing.

Use of cookies, spotlight tags and web beacons (Technologies)

Cookies are text files placed in a user's computer or mobile device Internet browser to collect and store information about the users of our website and the App. We use cookies across our website and the App to collect information about you when you browse or use our website or the App. We may also use related technologies such as spotlight tags and web beacons to collect information. The information collected by these Technologies may include information of your mobile device, browser details, IP address, and your preferences and habits on language, webpage layout and other matters. This information does not contain personally identifiable information (such as your name, address or contact details). We collect, analyse and use the information to maintain, manage and enhance our website and the App and user experience (as further explained in the next paragraph).

Use of information gathered

We may share information gathered through the Technologies with third party research agencies for analysis and research to enable us to perform more focused marketing of our services and products. No personally identifiable information about you will be shared with these third party research agencies.

We do not use 'spyware' or hidden identifiers or other similar devices to gain access to your personal data or store hidden information when you visit our website or App.

Managing the Technologies

Our website

You will not be able to disable the use of spotlight tags and web beacons when browsing our website.

Most browsers are initially set to accept cookies. You can set your browser to restrict or disable certain types of cookies if you prefer by changing the settings through your browser. The 'Help' function within your browser will tell you how this can be done. You may also visit www.aboutcookies.org which contains comprehensive information on how to disable cookies on a wide variety of browsers as well as more general information about cookies. For information on how to do this on the browser of your mobile device you will need to refer to the relevant user manual. If you restrict or disable cookies, you may find that certain features and functions on our website may not work properly. If you accept cookies, you agree to the collection and use of your information as set out above.

Our App

Our App uses the Technologies to help us improve our services to you. You will not be able to restrict or disable the use of the Technologies in our App. If you do not agree to our use of the Technologies, please refrain from browsing the contents of our App. By

continuing browsing, you agree to the collection and use of your information as set out above.

Retention policies

We take all reasonably practicable steps (including adopting contractual or other means where necessary) to ensure that the personal data held by us (including personal data (if any) collected through the Technologies) is not kept longer than the period that is necessary for the fulfillment of the purposes for which the data is collected, unless otherwise required or permitted by applicable laws.

Security of personal data

We take all reasonably practicable steps (including adopting contractual or other means where necessary) to protect the personal data from unauthorized or accidental access, processing, erasure, loss or use. We implement appropriate physical, electronic and managerial measures to safeguard and secure personal data security. Access of personal data will be password protected and restricted to authorised personnel on a need-to-know basis for the purposes for which the data is collected.

Disclosure of personal data

We will comply with the applicable requirements and restrictions under the Ordinance in disclosing personal data to any other person. Please read our Personal Information Collection Statement which is available in our App and on our website (www.livibank.com/pdf/en/pics.pdf) for further information.

Outsourcing arrangement

We may appoint service providers to process the information collected by us. These service providers may include information technology contractors or consultants, software suppliers, and website, application or data analytics service providers. All service providers are required by the Bank to comply with the applicable requirements and restrictions under the Ordinance and personal data access will be restricted to authorized personnel on a need-to-know basis.

Access to personal data

You have the right to make access request or correction request in relation to your personal data. In order to enable us to process any request, you will have to provide information to verify your identity and your right to access or correct the personal data. Please send any data access or data correction request to our Data Protection Officer at 28th Floor, Oxford

House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. We may charge a fee for processing a data access request which must not be excessive.

Enquiries

If you have any questions about this Statement, please contact our Data Protection Officer at 28th Floor, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

If there is any inconsistency between the English version and Chinese version of this Statement, the English version shall prevail.