

Privacy Policy

Disclaimers

This statement applies to Uni Forex Limited(referred to as “we”, “our company” or “us”).

In this statement, the terms “data subjects”, “you” or “customer” shall include visitors to the website, loan applicants and loan customers.

Also, in this statement, the terms “group”, “group company”, “group member” and/or “affiliate company” shall mean the group company or member or affiliate company or member of our company situate in Hong Kong or overseas (e.g. parent company in common or subsidiary company)

Uni Forex Limited(“we” or “our company”) recognizes the importance of protecting your personal and financial information when you visit our website (<https://uniforex.hk/>) (“this Website”). The following information is to help you understand the information collection practices at this Website.

By visiting this Website, you are accepting the practices described in this Privacy Policy. If you do not agree with this policy, please do not use this Website. Please review the ‘Terms and Conditions’ to learn of other terms and conditions applicable to your use of this Website.

The content of this Statement shall apply to all data subjects and form part of the terms and conditions of the Agreement and/or any agreement or arrangement that the data subjects have or may enter into with Uni Forex Limited from time to time.

Collection of Personal Data

Personal data means any information relating to an individual from which the identity of the individual can be directly or indirectly ascertained. We may collect the following personal data, including but not limited to:

- name;
- age;
- gender;
- phone number and telecommunications company;
- HKID number;

- nationality or residency status;
- birth date;
- personal finance status;
- loan intention or purposes;
- income or assets information;
- education level;
- employment information;
- residential information;
- bank account details;
- communications between you and Uni Forex Limited;
- data regarding your visits to and use of Uni Forex Limited website.

Use of Personal Data

We aim to keep your personal data on our records accurate and up-to-date. The personal data of data subjects may be used by us for:

- Considering and processing loan applications and the daily operation of loan services;
- Conducting background checks when customers apply for service application for the first time or by compliance request;
- Ensuring ongoing credit worthiness and good standing of data subjects;
- Updating customers' personal data irregularly to assist other financial institutions, including our associate company and our group company to conduct credit checks and to collect debts irregularly;
- Designing and developing cross-border payment services or other relevant services for customers' use;
- Determining amounts owed to or by customers;
- Conducting market research or internal analysis to provide better loan services;
- Complying with any obligations, requirements, policies, procedure, measures or arrangements for sharing data and information within us and our group company and/or any other use of data and information in accordance with any Group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- Any other purposes relating to the purposes listed above.

We, our company and affiliate companies would like to use customers' personal data for direct marketing purposes (as approved voluntarily by customers). We understand that we, our group company and affiliate company cannot use a customer's

personal data for said purposes without first obtaining his or her consent (which includes an indication of no objection) for said purpose. As such, please note that:

The name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by us, our group company and affiliate company may be intra-transferred and be used in direct marketing from time to time; and the following class(es) of services, products and subjects may be marketed:

financial related services and products offered by us, our group and/or affiliate company; and reward, customer loyalty or privileges programmes and related services and products.

Customers have the option to decide on whether to allow their personal data to be used for direct marketing purposes. If a customer does not wish to allow us, our group company or affiliate company to use or provide to other personnels his/her personal data for use in direct marketing as described above, and also wants us, our group company or affiliate company to advise other personnels to stop using his/her personal data for such direct marketing purpose, customer may notify us at any time, without charge.

Disclosure of Personal Data

- All personal data held by our company will be kept confidential. Our company may disclose or transfer such information to third party service providers (including but not limited to mailing centers, telecommunications companies, telemarketing, direct sales agents, call centres, data processing companies and information technology companies) to achieve the aforementioned purposes. Personal data collected by our company in Hong Kong may be transferred to overseas.
- We may be required from time to time to disclose your personal data to governmental or judicial bodies or agencies or our regulators, or private parties in connection with a lawsuit, subpoena, investigation, similar proceedings or regulatory examination, such disclosure of information will only be conducted under property authority.
- All personal data held by Uni Forex Limited will be kept confidential to prevent any unauthorised access to your personal data by any party, including our staff. All our staff and all third parties with permitted access to your personal data are specifically required to observe our confidentiality obligations.

- Companies may provide and disclose such data to any other person under a duty of confidentiality to the Company including a group companies of the Company which has undertaken to keep said information confidential.
- By maintaining our commitment to these principles, we will ensure that we respect the inherent trust that you place in us.

Amendment to Privacy Policy

Uni Forex Limited reserves the right to amend, modify, add, or remove contents included in this Privacy Policy at any time for any reason. Any amendment shall be effective immediately upon posting. We suggest that you review this policy periodically for any updates. You acknowledge that by accessing our Website after amendment is made to this Privacy Policy, you agree to the terms of the Privacy Policy as modified.

Contact Us

If you have any questions about [the Privacy Policy](#) or our privacy related practices, please kindly contact us via email (uni4forex@gmail.com).