

### **MTel Limited privacy statement**

While using the **MTel Limited** websites ("website"), it may be necessary for you, as a user of **MTel Limited**, to provide **MTel Limited** and/or its affiliates ("**MTel Limited**") with your personal information ("information") at the time of registration and at various times. (the terms "you" and "user" as used herein refer to all individuals and/or entities accessing the websites for any reason or any purpose.) such information may include, without limitation, your name, date of birth, gender, contact information, e-mail address, credit card details, bank account number, education level, occupation, household income, interests and favorite activities. You hereby agree that the information you provided to **MTel Limited** is in voluntarily basis, and is accurate, true, up-to-dated and complete. If this is not the case or **MTel Limited** has reasonable grounds to suspect as such, **MTel Limited** has a right to cancel your registration and/or refuse any and all existing or future use of the websites and its services to you. If the information you provided to **MTel Limited** is incomplete or incorrect, **MTel Limited** may not be able to provide or continue to provide the products, services and merchandise offered in the websites ("merchandise") to you or may not permit you or even may discontinue your access to the websites. You understand that any and all information you provided to **MTel Limited** will be collected and may be used for the purposes of:

- a. collecting data for identity ratification and records;
- b. providing the merchandise,
- c. processing any benefits arising out of or in connection with the merchandise;
- d. analyzing, verifying and/or checking your credit, payment and/or status in relation to the  
provision of the merchandise;
- (e) analyzing and comparing your information with that of others for product/ services customization and/or marketing (direct or otherwise) purposes;

- (f) enabling **MTel Limited** to comply with its obligations to internet, interconnect or other industry practices;
- (g) sending you information about different products and services;
- (h) maintaining contact lists for correspondence;
- (i) compiling aggregate statistics on the websites usage;
- (j) processing your orders or transactions;
- (k) processing of any payment instructions, direct debit facilities and/or credit facilities requested by you;
- (l) operating internal controls, including determining amounts owed to or by users, payment or collection of such amounts from users and from any persons providing security for users' obligations and enforcing any charge or other security granted by or for user;
- (m) enabling the daily operation of your account and/or the collection of amounts outstanding in your account in relation to the merchandise;
- (n) performing procedures for comparing the user's data with other information supplied by the user (for whatever purpose), including, without limitation, procedures undertaken for the purpose of taking adverse action against the user (whether such comparison is by manual or automated means);
- (o) forwarding publicity and/or marketing materials or other information to users from charitable organizations or any other types of organizations selected by **MTel Limited** from time to time;
- (p) meeting any legal, governmental or regulatory requirements in hong kong or any other applicable jurisdiction, including disclosure or notification requirements;
- (q) assisting any person who is acquiring or participating in any contractual arrangements between **MTel Limited** and the user to evaluate the transaction for such acquisition or participation;

(r) carrying out the user's instructions, responding to enquiries by that user or made on his/her behalf and providing users with an effective and efficient service; and/or

(s) assisting any bona fide third party in its investigation into any offence and/or tortious act, where such bona fide third party has reasonable grounds for believing that such offence/tortious act is being or has been committed by you in the course of your use of the websites.

You are aware, agree and authorize that all information supplied by you will be retained by and stored in one or more databases of **MTel Limited** and will be provided to, disclosed to, accessed by and transferred to:

(a) any person or bodies corporate or division within **MTel Limited**

(b) any person or bodies corporate under a duty of confidentiality to **MTel Limited**;

(c) employees of **MTel Limited**;

(d) any contractors, agents, other persons or bodies corporate engaged by **MTel Limited** for or in relation to any of the purposes listed above or any third party service providers who provides administrative, telecommunications, computer, payment, securities clearing, insurance, professional or other services to **MTel Limited**;

(e) any banking, financial or other institution with which the user has or proposes to have dealings;

(f) any debt collection or credit reference agency or similar provider of debt collection or credit information services to **MTel Limited**;

(g) any person or corporation to whom a **MTel Limited** company transfers or proposes to transfer its interests and/or obligations in respect of that user or any product or service provided to that user;

(h) any nominee, trustee, co-trustee, centralized securities depository or registrar, custodian, insurance company, estate agent, solicitor or other person who is involved with the provision of **MTel Limited** services or products to that user; or

(i) any person by whom **MTel Limited** is required by applicable legal, governmental or regulatory requirements to make disclosure;

(j) any other person reasonably requiring the same in order for **MTel Limited** to carry out the purposes set out herein. you agree that **MTel Limited** may release your information when such release is reasonably necessary to:

(i) comply with applicable law,

(ii) enforce or apply the terms of any of user agreements,

(iii) protect the rights, property or interest of **MTel Limited** or its users or

(iv) comply with **MTel Limited's** privacy policy statement; and/or

(k) any bona fide third party who has reasonable grounds for believing that an offence and/or tortious act is being or has been committed by you in the course of your use of the websites and has made a reasonable request for the release of your information by **MTel Limited**.

You are aware of your rights under the personal data (privacy) ordinance, including the right:

(1) to check whether we hold any of your information,

(2) to have access to your information held by **MTel Limited**,

(3) to request correction of your information,

(4) to ascertain our policies and practices (from time to time) in relation to the information and the types of information held by us,

(5) to disallow access or use of your information by **MTel Limited**,

(6) to be informed of action taken in response to any such request and/or request that there be attached to your information a statement which you can supply to **MTel Limited** relating to the

fact that you have requested a correction. You agree to pay to **MTel Limited** the reasonable charges requested by **MTel Limited** in relation to the time and attendance involved in complying with your request in this regard.

Given the nature of the internet, **MTel Limited** cannot guarantee that the transmission of data is wholly secured. However, **MTel Limited** shall take all practicable steps to ensure that any information collected by **MTel Limited** via the websites is safe and secure from third party interference. However, please be aware that **MTel Limited's** advertisers or other web sites that have links on the websites may collect personal data about you.

**MTel Limited** shall retain your information as you are still being a registered user. Once you have given us your personally identifiable information, you may receive from **MTel Limited**, from time to time, telephone calls, email and direct mailings containing promotional materials. If you do not want to receive them, please inform **MTel Limited** by email shown below. You may also be asked to indicate your preference before signing up for any of **MTel Limited's** paid services. You may review and update your information online by visiting the websites.

Administration Department

**MTel Limited**