

Cathay Securities Privacy Notice

WHO WE ARE

Cathay Securities, Inc. (hereinafter referred to as (“our,” “us”, “we” or “CS”) is a New York State corporation at 40 Wall Street in Manhattan, New York City, USA., which provides stock brokerage and investment banking advisory services. We are committed to protecting the confidentiality and security of information we collect about consumers, our customers and/or end-users (“you”).

PURPOSE OF THIS PRIVACY NOTICE

BY USING OUR PRODUCTS AND SERVICES, YOU UNDERSTAND AND ACKNOWLEDGE THAT WE WILL COLLECT, USE AND TRANSFER YOUR PERSONAL DATA FOR PROCESSING AS DESCRIBED IN THIS PRIVACY NOTICE.

We are the controller responsible for the processing of your Personal Data. Specifically, your Personal Data will be controlled by us that is providing products, services or communications to you. This Privacy Notice aims to give you information on how we collect and process your Personal Data through your use of our website, mobile or PC applications, including any data you may provide when you apply for an account or subscription or use and/or purchase a product or service. We will not share nonpublic information (“information”) about you with third parties outside of CS or CS’s order processing and clearing firm(s), if any, without your consent, except for the specific purposes described below. This Privacy Notice describes the information we may gather and the circumstances under which we may share it. CS respects your privacy and is committed to protecting your Personal Data. This Privacy Notice will inform you of how we use your Personal Data, and tell you about your privacy rights and how the law protects you.

Please make sure you thoroughly read and fully understand and agree to this Notice before you start using our products. By clicking "Agree to this Policy" or checking a box with a similar meaning, or by actively logging in, confirming, agreeing, accepting, and using our Mobile Apps and related services provided by us, you agree to our collection, use, storage, sharing, transfer, and disclosure of your Personal Information in accordance with this Privacy Notice (including all possible updated versions in the future).

Third-party links

Our websites may include links to unaffiliated third-party websites and applications. In addition, you may be able to communicate with us using chat boxes that are

hosted by third-party service providers and which may be offered as part of third-party software applications (such as social media platforms). Clicking on those links or enabling or using those connections and services may allow unaffiliated third parties to collect or share data about you. We do not control these third-party websites or services and are not responsible for their privacy statements or practices. We encourage you to read the Privacy Notice of every website or platform you visit or use and manage the privacy settings in your web browser or mobile device as you deem appropriate.

WHY WE NEED YOUR PERSONAL INFORMATION

- In order to provide you with the basic functions of our products and services, you need to authorize us to collect and use your necessary Personal Information (the “Personal Information”); if you refuse to provide such Personal Information, you will not be able to use our products and services properly. In this case, we will provide you with a "browse only" mode, for example, to view part of the information content.
- In order to provide you with additional functions of our services and products, you may choose to authorize us to collect and use further information other than that required to achieve the basic functions. If you refuse to provide such information, you will not be able to use the relevant additional functions properly or to achieve the functional effect we intend to achieve, but it will not affect your use of the basic functions of our products and services.
- If a particular information cannot identify you separately or in combination with other information, such information will not constitute your personal information in legal sense. When the information we hold can identify you in combination with other information in fact, even if we have no intention or inability to obtain or combine any other information to identify you ultimately, the information will be handled and protected as personal information in accordance with the Policy during the period of use.
- The functions and services we provide are constantly updated and developing, if we collect your information in a certain function or service which is not in the following descriptions, we will explain to you the content, scope and purpose of the information collection through instant notifications (including pop-up, page tips, website notice, interactive process, etc.) and function update instructions. Such instant notifications or function update instructions constitute a part of the Policy and shall have the same effect as the Policy.
- You can decide to receive personalized recommendation content at your own discretion, and you can manage the personalized recommendation

function through [My]-[Settings]-[Privacy Management]-[Personalized Content Recommendation Management].

If you have any questions about this Policy or related matters, please contact us by email service@cathaysecurities.com.

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I . How we collect and use personal information

A. The personal information we collect and use

Personal information is all kinds of information related to identified or identifiable natural persons recorded by electronic or other means, excluding information after anonymization processing. **Sensitive personal information** is personal information that, if leaked or used illegally, could easily lead to the infringement of a natural person's human dignity or endanger the safety of his or her person or property, including biological recognition, religious beliefs, specific identity, medical and health care, financial accounts, travel traces and other information, as well as personal information of minors under 14 years of age. (We will prominently identify sensitive personal information involved in this Policy by **underlining it in bold**).

1. In the course of your use of our Products/Services, we collect information that you provide voluntarily, authorize or provide at your request, as well as information generated based on your use of the Mobile Apps, in order to provide you with the service, optimize the service and secure your account. If you refuse to provide or consent to our collection of such information, you will not be able to access the corresponding services.

When you register as our user, you need to provide us with your **cell phone number or email address**, and supplement relevant **network identification information (such as profile photo, nickname and login password)** in order to meet the requirement

regarding network real name and other requirements under the relevant laws and regulations; if you only need to use browsing, searching and other functions, you do not need to register as our user and provide the above information. When you are not logged in, we may collect your **unique device identifier (e.g.: IMEI, IDFA, IDFV, Android ID)** for statistical purposes.

2.You can use the "Share" button to share certain content to third party social media. We need to access the **mobile application installation list** to determine whether you have installed third party social media applications, we will use the third party authorization service to obtain the **profile photo and nickname** of the third party account you use when logging in, and save this information to the server. This information will be used to manage your account, and we will not provide this information to the public or use it for purposes other than this function unless you choose to do so or required by relevant laws and regulations. Based on the cooperation between the communication operator and us, you can choose to use the "one-click login" function. When you use the "one-click login" function, the operator will obtain your express consent by sending a link and so on, and then send us your mobile phone number; During this process, after your authorization, we will request network permissions, read the phone status, and call the operator (third-party) SDK, so that we can provide you with a quick login service. The mobile phone number is the necessary personal information for the "one-click login" function. If you refuse to provide it, you will not be able to use the "one-click login" or mobile phone number to register and log in, but it will not affect your registration and login by other means, nor will it affect the normal use of other functions.

3.When you add, cancel, reset, unlock your account, retrieve or change your password, in order to protect the security of your account, we need to verify your information, including your **mobile phone number, email address, password, and bound third-party accounts**.

4.When you use the profile photo editing function and post posts, comments, photos, etc. in the community, we need you to authorize the **camera/lens permission** of your device if you choose to use the "take a picture" or "film" method; if you use the "Select from album" method, we need you to authorize to use the **album permission** of your device. When you save the pictures in the app to the album when you need, we need you to authorize to use the **album permission** of the device. At the same time, we will collect the **information such as clicking, browsing, following, collecting, searching, commenting, sharing, uploading (pictures, audio and video), as well as friend relationships, medal information and remarks** generated from your visit and use of community services. The pictures and video information you upload and generate will be stored in our server, as storage is necessary to achieve this function.

5.In order to facilitate you to copy information, share or receive shared information, and participate in activities, we need to access your local clipboard permission, and

read the password, sharing code, and link contained in it to achieve the function or service of jumping, sharing, and activity linkage, etc. We will upload the local clipboard content to our server only when we recognize that it belongs to instructions such as jumping, sharing, and activity linkage of CS. Other than that, we will not upload other information from your clipboard to our server.

The system of some mobile devices will alarm that the application (App) is reading the clipboard, but the system tips cannot distinguish such reading is =local processing or uploading, and due to differences in statistical methods, false alarms cannot be ruled out. So if you find a similar alarm and have questions, please contact us so that we can locate the problem.

6. When you use our market data, company actions or major events forecasting function, after you authorize to enable the permission to **read/write your calendar**, we will read/record the date of your concern market data, company actions or major events into the system calendar according to your operation in order to provide you with timely reminder service. If access is denied, you will not be able to use the reminder function, but it will not affect your access to other services. When you browse and search for market information, in order to display and recommend according to your needs, we will collect the information generated by **your click, browse, follow, favorite, search, query, share, etc.** during your visit and use. We provide you with the basic market data services you need for free. When you need more professional market data services, based on the compliance requirements of the professional market data provider, you may be required to provide additional personal information, which may involve **CS id, name, residence address, company name, company industry, company address, position, email address, mobile phone number and other information.** We remind you to provide such information with caution, and we will also collect information before assisting in providing such professional market data services with your separate consent.

7. When you perform corporate employee certification, in order to verify your corporate employee identity and confirm your qualifications as an exclusive activity subject, we will collect your **corporate name, work card information, and corporate email address.**

8. If you wish to use the account opening function, you can access the service platform and pages of our Mobile App. According to the regulatory, legal requirements and our account opening rules, you may need to provide your identity information, identification information, contact information, biometric information and address information directly to us; when assessing your investment suitability, you may need to provide your professional status, asset information and income information directly to us; during the account opening process, you may need to turn on the device's camera and camera microphone permissions. If you do not want to provide the above information or refuse to provide the above permissions, you may not be able to complete the account opening process normally and will not be able to use

the corresponding services and functions provided by CS, but will not affect your use of our Mobile Apps and our Products/Services under this Policy.

9.The default Mobile Apps only accesses the storage space in the application sandbox/this application directory assigned by the Android system. After you authorize to open the permission to read/write your device **storage**, we will read or write pictures, files, crash logs and other necessary information to the storage space of your device for providing you with information release or recording crash logs to ensure the stable operation of the Mobile Apps.

10.In order to meet the basic requirements set by laws and regulations and provision of services, to protect your account security and system operation security, to find out the causes when the failure of system by analysis of the collected information and to achieve the development and upgrade of the product and optimize the quality of service, we will collect your device information and operation log information, which include:

(1)Device information: we will receive and record information about the device you are using according to the specific permissions you grant in the installation and use of Mobile Apps, including: **device name, device model, unique device identifier (e.g. IMEI, IDFA, IDFA, IDFA, Android ID), operating system, IP address, device MAC address, software installation list, resolution, mobile application download channel, current mobile application version number, mobile application language setting information.**

(2) Operation log information: when you use our Mobile Apps, we automatically collect details of your use of our Mobile Apps, which are kept as relevant web logs. We are required to collect your log information, including: **account status, login time, browsing history, which also includes your IP address, browser type, language used, operating system version, date and time of access, network requests, etc. We will obtain storage access to your device for the purpose of saving the aforementioned log information.**

11.Customer service: when you contact us or propose dispute handling or apply for account-related business operations, in order to protect your account and system security, we need you to provide the necessary personal information to verify your identity. In order to contact and help you to solve your problem as soon as possible or record the solution and result of the relevant problem, we may keep your **correspondence/call records with us and related contents (including account information, other information you provide to prove the relevant facts, or the contact information you leave).** We may also use your other information that is reasonably necessary to provide and improve the quality of our services, including information provided in the process of customer service and questionnaire survey.

12.In order to display and recommend more relevant information to you and provide services that are more in line with your requirements, we will collect and use your personal information, and automatically calculate and predict your preferences

through computer algorithm models to match information or services you may be interested in. Below we will explain to you in detail how the personalized recommendation service operates and how you can control it.

(1) The scope of personalized content recommendation services we provide includes but is not limited to displaying graphics or videos, providing information recommendation, community content recommendation, advertising recommendation, etc.

(2) In order to predict your preferences, we may collect behavior information (including browsing, searching queries, clicking, collecting, sharing, interacting and trading), device information (including device model, operating system version, device settings, device identifiers such as MAC address and IMEI, device identification code, device environment and other hardware and software characteristics), device geographic location information, etc., to achieve the analysis and calculation of personalized recommendation, and select the content you may be more interested for recommendation according to the calculation results.

(3) We will provide real-time feedback to the recommendation model based on your browsing behavior in the process of using the product, and continuously adjust and optimize the recommendation results to provide you with high-quality content.

Please be aware that our personalized recommendation algorithm does not identify the true identity of a specific natural person, but only provides more relevant and richer information based on user behavior and characteristics. We will inform you of the user information and user feedback collected for personalized recommendation, as well as methods of controlling information recommendation through this privacy policy and instant notification (such as pop-up windows, tips, etc.).

You can turn off the personalized content recommendation according to the introduction of Article (3), paragraph 2 of Part V of the Policy. After you turn it off, we will not process your personal information for the purpose of personalized recommendation, but only recommend general content or advertisements that is not relevant to your preference.

B. Our rules on the use of personal information

1. We will use your authorized personal information to implement the functions of the APP based on the intents and purposes set forth in this Policy. **Please note that the Products/Services we provide to you are subject to change from time to time. Please note that if we want to use personal information for purposes other than those set forth in this Policy or to collect additional personal information not described herein, we will provide you with a detailed explanation of the purposes, methods, types of information collected and obtain your consent separately through page prompts, interactive processes, website announcements or other means. Once you agree, such**

additional information or use purpose will be considered part of this Policy and apply to this Policy.

2. When we collect various types of sensitive personal information from you, we will obtain your consent again through page prompts, interactive processes, website announcements, or other means as required by applicable law, and will keep the impact on your personal rights to a minimum. If we want to collect sensitive personal information that is not described in this Policy, or use sensitive personal information that is described for other purposes that are not described, we will also provide you with a detailed explanation of the necessity, manner, type, and impact on your personal rights and interests of the information collected in the manner described above.

3. Please note that if you provide information that contains personal information of another person, you need to ensure that you have the legal authorization of that person before providing such personal information to us.

C. Exceptions with your authorized consent

1. We may also collect and use your personal information in the following cases, but please be fully aware that your authorized consent is not required to collect your information in the following cases:

- (1) those related to the fulfillment of laws, regulations and supervisory rules;
- (2) those directly related to national security and national defense security;
- (3) those directly related to public safety, public health and significant public interests;
- (4) those directly related to criminal investigation, prosecution, trial and execution of judgments;
- (5) those directly related to the protection of your own life, property and other significant legitimate rights and interests or those of other individuals but for which it is difficult to obtain your consent.
- (6) the information collected is disclosed by you to the public on your own;
- (7) information collected from legal public disclosure, such as legal news reports, government information disclosure and other channels;
- (8) necessary for signing or performing contracts at your request;
- (9) necessary for maintaining the Mobile Apps or other network platforms; and
- (10) other circumstances as stipulated by laws and regulations.

2. You acknowledge and agree that after collecting personal information, we may de-identify the information through technical means, and the de-identified information will not identify you personally without the support of additional information, in which case we may use the de-identified information to analyze and commercially exploit the database without obtaining your consent. All personal information provided by you when using the Mobile Apps will continue to be

authorized for our use unless you delete it or refuse to allow us to continue collecting it through your device's system settings.

II. How we use Cookies and similar technologies

A. Cookie

Cookie is a small text file created by a web server and saved on the user's browser, which allows the website to access Cookie information when the user accesses the web server. Cookie is commonly used to confirm the user's identity, but can also be used to store user information and track the user's access behavior.

We do not use Cookie to collect and track any information or behavior of users other than to confirm their identity and login status.

You can manage and delete Cookie according to your preferences, and most browsers have functions that allow you to disable or delete Cookie from your system. It is important to note that blocking Cookie may result in certain functions of our website or system not working effectively or being unavailable, which may affect your experience.

B. Cookie-like technology

In addition to Cookie, we use other similar technologies on our website such as Authorization or "Web Beacon". Authorization is an HTTP protocol header that is transmitted behind the internet browser and the internet server and can be used in place of Cookie to count users or access certain Cookie. We may use Authorization to record your identity and collect information about your web browsing activity through Web Beacon, such as Internet Protocol (IP) address, browser type, Internet Service Provider (ISP), pages visited, operating system, date/time stamp, and clickstreams so that we can learn more about and improve our Products or Services.

Many web browsers have a Do Not Track function that issues a Do Not Track request to a website. Currently, major internet standards organization has not established relevant policies governing how websites should respond to such requests. But if your browser has Do Not Track enabled, we will respect your choice.

III. The personal information we may share, transfer or disclose

A. Sharing of personal information

1. We will not share your personal information with any third party without your consent, except for the following conditions:

(1) Sharing with your consent: With your explicit consent, we will share your personal information with a third party.

(2) Sharing under legal circumstances: We may share your personal information with

external parties as required by laws and regulations, litigation dispute resolution or administrative or judicial authorities, etc.

(3)Sharing with authorized partners: In order to achieve the purposes stated in this Policy, some of our Services will be provided by our partners. Therefore, we may share the personal information you provide to our partners in order to ensure the provision of relevant Services to you and to improve your user experience. For example, when you participate in a reward program offered by us, we must share your personal information with our partners in order to arrange for the issuance of the reward or to arrange for the partner to provide the service; in order to contact our users to handle disputes, to handle business operations related to personal accounts, or when special business situations require urgent bulk notifications to users, we need to cooperate with outbound calling platforms to share your contact information and notification content to provide customer service to you.

(4)Necessary sharing with our affiliates: In order to facilitate our provision of consistent Services and personalized recommendations to you, we may share personal information among companies that we directly or indirectly control or other affiliates. However, such sharing will be subject to the purposes stated in this Policy. We will share your personal information with our affiliates only as necessary and subject to the purposes stated in this Policy. If our affiliates need to change the purposes for which personal information is used, they will seek your authorized consent separately.

(5)When you have questions that we need to answer, complain about us, complain about others or are complained about by others, in order to protect your and those of others' legitimate rights and interests, we may save your name and contact information, complaints and related communication content in the customer service system provided by the third-party provider and may provide related information to the consumer rights protection department and other regulatory authorities in order to resolve complains and disputes in time, except for the information explicitly prohibited to provide by laws and regulations.

(6)We may share your personal information with our accountants, auditors, legal counsels or similar advisors when we need to obtain professional advice.

(7)We may share reports on trends and ad performance with advertising partners to help them have a better understanding of their audiences. We will not share any of your personal identification information unless you allow us to do so.

(8) Other agreements between you and us regarding the sharing of personal information.

2.In order to achieve the purposes stated in the Policy, we may access third-party software tools in the application and share some of your personal information with such third parties to provide better customer service and experience.

3.We will only share personal information for lawful, legitimate, necessary, specific, and explicit purposes. For companies, organizations and individuals with whom we share personal information, we will require them to handle the information in

accordance with our instructions, this Policy and any other relevant confidentiality and security measures. At the same time, we will fulfill our legal obligations in accordance with applicable laws and regulations. For example, we will inform you of the name and contact information of the recipient, the purpose and manner of sharing and the type of personal information shared through page prompts, interactive processes, website announcements, or other means when we share your personal information and obtain your explicit consent; we will also re-solicit your consent if the foregoing information changes.

B. Transfer of personal information

We will not transfer your personal information to any company, organization or individual except for the following circumstances:

1. Obtain your consent in advance;
2. Required by laws, regulations or mandatory administrative or judicial requirements;
3. If the transfer of personal information is involved in the circumstances of transfer of assets, acquisition, merger, reorganization or bankruptcy liquidation, we will inform you of the relevant situation, and require the new companies and organizations holding your personal information to continue to be bound by this Policy. If the purpose for the use of personal information is changed, we will request the companies or organizations to obtain your explicit consent.

C. Disclosure of personal information

We will disclose personal information only in the following circumstances and subject to security measures that meet industry standards:

1. We will disclose designated information in your expressly specified manner according to your request.
2. We will display the winner's cell phone number or user nickname after desensitize when announcing the list of certain prize winning activities.
3. We may publicly disclose your personal information in accordance with the scope and manner in which we are required to provide your personal information by law, regulation, justice, legal proceedings, or mandatory administrative enforcement requirements of governmental authorities.
4. When we receive a request for disclosure of your personal information based on laws, regulations, judicial, legal procedures, or mandatory administrative enforcement requirements of governmental authorities, we will request reasonable documentation from the relevant authorities making the request to ensure that such requests have a legitimate basis and that the relevant enforcement authorities have a legitimate right and reasonable purpose to obtain your personal information.

D. Exceptions for prior consent when sharing, transferring, or disclosing personal information

In the cases mentioned in "I. C. Exceptions with your authorized consent" in this Policy, we are not required to obtain your consent for the sharing, transfer, or disclosure of personal information.

We may share, transfer or disclose personal information that has been de-identified or anonymized in accordance with relevant laws, regulations and regulatory requirements and our business needs. Please be aware that the sharing, transfer or disclosure of anonymized or de-identified personal information and ensuring that the recipient of the information cannot recover and re-identify the subject of the information is not an external sharing, transfer or disclosure of personal information, and that the retention and processing of such information will not require separate notification to you and your consent.

IV. How we store and protect personal information

A. Storage of personal information

1.Storage Period: We will retain your personal information as long as necessary to achieve the purposes described in this Policy, unless the storage of such information is required or permitted by law, regulations or regulatory documents for a longer period, such as the following:

- (1)To comply with relevant requirements of applicable laws and regulations.
- (2)To comply with a court judgment, ruling or other legal process.
- (3)To comply with the requirements of the relevant authorities or legally authorized organizations.

Upon the expiration of retention period, we will delete your personal information or anonymize it in accordance with the requirements of applicable law.

2.Termination of Operation: If we terminate our service or operation, we will notify you at least thirty days in advance and delete or anonymize your personal information after the termination of the service or operation.

B. Protection of personal information

We attach great importance to information security and take reasonable precautions to protect personal information:

1.We have taken reasonable and practical security measures in line with industry standards to protect your personal information against unauthorized access, public disclosure, use, modification, destruction or loss of data. We will take all reasonable and feasible measures to protect your personal information. We take physical, technical and administrative security measures to mitigate the risks of loss, misuse,

unauthorized access, disclosure and alteration, including but not limited to, transport-level data encryption, firewall and encrypted storage, physical access controls, and information access authorization controls. We've set up a security program to protect your information from unauthorized access. For example, all of network communications between you and us is protected with encryption (SSL). Your personal information is encrypted and stored on our server with high strength encryption. We will use a trustworthy protection mechanism to prevent malicious attacks on personal information; we will deploy strict data access authority control and multiple identity authentication technologies to protect personal information and avoid illegal access and use of data.

2. Please understand that the Internet is not an absolutely secure environment. We strongly recommend that you use our Products and Services in a secure manner and with a sophisticated and reliable password to help us secure your account. If you find that your personal information is leaked, especially if your account or password is leaked, please contact us immediately according to the contact information provided in this Policy so that we can take appropriate measures.

3. In the event of a personal information security incident, we will inform you in accordance with the requirements of laws and regulations of the basic situation and possible impact of the incident, the measures we have taken or will take, the recommendations you can take to prevent and mitigate the risks, and the remedial measures you have taken. We will inform you by mail, letter, telephone or push notification. When it is difficult to inform each user one by one, we will take reasonable and effective way to publish announcements. At the same time, we will also report the disposal of information security incidents according to regulatory requirements.

C. Security incident disposal

In the event of a security incident such as the leakage of personal information, we will promptly deal with it in accordance with the regulations to prevent the expansion of the security incident.

Please understand that due to the limitations of technology and risk prevention, even if we have tried to strengthen security measures, we cannot always guarantee 100% security of information. You need to understand that the systems and communication networks you use may incur problems due to circumstances beyond our control, and it cannot be guaranteed that whether communications with other customers through such as e-mail, instant messaging, social networking software or other service software, are fully encrypted, and we recommend that you use complex passwords when using such tools and pay attention to keeping your information secure.

Please make sure you keep your account number, password and other elements of your identity safe. When you use the mobile application, we will use your account number, password and other elements of your identity to identify you. If you disclose

the aforementioned information, you and related subjects may suffer losses and you may be adversely affected. If you discover that your account number, password and/or other elements of your identity may be or have been leaked, please contact us immediately so that we can take appropriate measures in time to avoid or mitigate the relevant losses.

V. How to exercise your rights

We protect you to exercise the following rights with respect to your personal information in accordance with the relevant laws, regulations and standards of the People's Republic of China, as well as the common practices of other countries and regions.

A. Access, correct and delete your personal information

1. Access and correct your personal information

(1) You have the right to access and correct your personal information, subject to exceptions provided by laws and regulations.

(2) You can manage the binding and unbinding of your account, and access and change information such as your phone number and email address by logging in our app, entering "Me" page and clicking "Settings" in the upper-right corner to "Account Management" and "Security Setting". You can modify your personal information in "Me" – "Personal Homepage" – "Edit", including your picture, nickname and profile. You can modify your login passwords under "Me"- "Settings" – "Security Setting".

(3) You have the right to obtain a copy of the personal information kept in . You can request a copy by calling our customer service and we will send you a copy to the email address tied to your account within the time limit provided by law. Please note that in some cases we have the right to refuse requests for access to copies of personal information (especially information specifically protected by laws and regulations).

(4) If you are unable to access and correct the above information, you can contact the customer service, we will reply to your request within 15 working days.

(5) When you want to change your personal information or you find errors in your personal information that may affect our provision of Services or affect your normal transactions on behalf of the relevant subject, or your personal information should be corrected in time in accordance with relevant laws and regulations, you should correct it yourself or contact us to correct in time, otherwise all adverse consequences caused by this shall be borne by you.

2. Delete your personal information

(1) You can request us to delete your personal information in the following cases. Detailed request of how to delete can be referred to this Policy and we will process your request for deletion as soon as we receive it:

- If we process your personal information in a manner contrary to the provisions of relevant law;
- If we collect and use your personal information without your consent;
- If we process personal information in serious violation of the terms of the agreement with you;
- If you no longer use any of our Products or Services, or you take the initiative to close an account;
- If we no longer provide any Product or Service to you.

(2) If we decide to respond to your request for deletion, we will also notify the entities that receive your personal information from us of the request to delete it in a timely manner, unless otherwise required by relevant law or regulation, or if they receive your separate authorization. When you remove information from our Services, we may not immediately remove that information from the backup system, but we will remove it when we back up updates.

B. Change the scope of your authorized consent or revoke your authorization

1. You may change the scope of our continuous collection of personal information or revoke your authorization by deleting information, turning off the functions of the device or otherwise. You may also revoke our full authorization to continue to collect your personal information by canceling your account.

2. Please understand that each business function requires some basic personal information to complete. After you withdraw your consent or authorization, we cannot continue to provide you with the service for which you withdraw your consent or authorization, and we will no longer process your personal information. However, your decision to withdraw your consent or authorization will not affect the processing of personal information previously conducted based on your authorization. Due to technical limitations, laws, regulations or regulatory requirements, we may not be able to meet all of your requests immediately. We will store your personal information securely and restrict any further processing of it until backups can be erased or anonymization is achieved.

C. Management of notifications, personalized recommendation and system permission

1. Management of notifications

(1) You can manage on alerts and notifications in the following scenarios:

- APP message push: You can reject our notifications on the interface of "Me" - "Settings" - "Notification Settings " - "App Push" and you can also turn off pop-up ads by clicking the "Skip" or "Close" button on the pop-up ads.
- SMS and email notifications: You can reject our notifications on the interface of "Me" - "Settings" - " Notification Settings " - "SMS, email notifications" to refuse us sending you SMS and emails.
- WeChat Service Account notifications: If you follow our WeChat Service Account in WeChat, you can reject our notifications on the interface of "Me" - "Settings" - "Notification Settings " - "WeChat Service Account" to refuse us sending you SMS and emails.

(2)If you do not wish to receive SMS or call-backs from us, you can also unsubscribe via the corresponding unsubscribe function in the message or explicitly decline them in the call-back.

2. Management of personalized recommendation

(1) Control and management of personalized recommendation: You can turn on or off the personalized recommendation function through the interface of "My" - "Settings" - "Privacy Management" - "Personalized Content Recommendation".

(2) When you are not interested in the recommended ads, you can click "Skip" or "Close". We also provide a "Feedback" portal to collect your comments and suggestions.

(3)Subscribe to the content you need autonomously: the following channel will show you the accounts you actively choose to follow and you can choose to follow or unfollow the accounts.

(4)When there is no content you are interested in, you can also enter the keywords you like in the search bar, click and read the search results.

(5) If you think that the personalized recommendation function or other decisions made through automated decision-making methods seriously affect your personal rights and interests, you can contact us through the "Feedback" entry or the contact information provided in "How to Contact Us" of this Policy, and ask us to make an explanation.

3. Management of system permission

You can manage and withdraw the system authorization set by you in the App through [My] - [Settings] - [Privacy Management] - [System Permission Management].

Please understand that after you have performed the above actions, we will no longer be able to provide you with the services corresponding to the withdrawal of consent or authorization, but it will not affect the personal information processing already carried out based on your previous authorization.

D. Cancel your account

1.You may apply for the cancellation of your account by:

(1)You can submit your account cancellation request in the " Settings" - " Account Management" - "Account Cancellation" on the "Me" page;

(2) Contact our customer service staff for assistance in applying to cancel your account.

2.After Customer Service has verified your identity and your account cancellation request, and has confirmed that there are no outstanding disputes on your account, your cancellation request will be processed and your account will be cancelled in accordance with your request within fifteen business days. After your account has been cancelled, we will cease to provide you with products or services. Unless otherwise required by law or regulation, we will delete or anonymize your personal information at your request.

3.We would like to remind you that your registered information and benefits will be lost after account cancellation and your account cannot be restored, nor can you retrieve any content or information related to your account; The cancellation of your account may cause inconvenience to you in terms of after-sales service or maintenance, so please back up all information related to your account and all kinds of bills and documents before you do so.

E. Respond to your request above

For security, you may be required to provide a written request or otherwise certify your identity. We will respond to your request within fifteen working days after receiving your feedback on identity verification and completing the verification. If you are not satisfied, you can additionally seek an external resolution mechanism by using the means provided in Section X below.

For your reasonable request, we do not charge fees in principle, but for repeated, beyond the reasonable limit of the request, we may refuse or as appropriate charge a certain cost. We may reject requests that are repetitive, require excessive technical means (for example, requiring the development of new systems or fundamentally change existing practices), pose a risk to the legal rights of others or are highly impractical (for example, in relation to information stored on backup tapes).

We shall have the right to reject your request in accordance with relevant laws and regulations in the following circumstances:

1. those related to the fulfillment of laws, regulations and supervisory rules;
2. those directly related to national security and national defense security;
3. those directly related to public safety, public health and significant public interests;

4. those directly related to criminal investigation, prosecution, trial and execution of judgments;
5. where there is sufficient evidence of subjective malice or abuse of your rights;
6. those directly related to the protection of your own life, property and other significant legitimate rights and interests or those of other individuals but for which it is difficult to obtain your consent;
7. those responding to your request would result in serious harm to the legitimate rights and interests of you or other individuals or organizations
8. those commercial secrets are involved.

VI. Third party websites and services

Our mobile applications may link to the links or other services provided by third parties (including websites, WeChat or other forms of services).

The third party services mentioned above are operated by the relevant third parties. This Policy applies only to the personal information we collect and does not apply to services provided by any third parties or their rules governing the use of information. Your use of such third party services and any information you provide to such third parties will be subject to the third parties' terms of service and their personal information protection rules (and not this Policy), and you should read their terms and conditions carefully, judge the risks and make your own decisions about whether to accept, use the third parties' services or provide information to third parties. If you find that there are risks associated with these third party services, you are advised to terminate the operation to protect your legitimate interests.

VII. Special protection for minors

Minors should not have access to our services and we do not collect personal information from minors; if you believe that we may have unknowingly collected information from your child or ward under the age of eighteen, please contact us in accordance with Section X of this Policy and we will delete such information.

VIII. Notices and Amendments

We may amend this Policy from time to time in light of developments in our products or services and relevant requirements of law and regulation.

After the amendment of this Policy, you have the right to choose to accept the updated personal information protection policy or to stop using the Mobile Apps. If you continue to use it, you are deemed to have fully read, understood and accepted the revised personal information protection policy.

In order to fully protect your legal rights and keep you informed of our latest information on personal information protection, we will post an updated version of this Policy on the mobile application ("Me→ Settings → Privacy Policy") page. We will

also provide more prominent notice of material changes (including through public announcements or pop-ups). Please also visit our Policy page from time to time to keep up with our latest privacy policy.

Material changes referred to in this Policy include but are not limited to:

1.Our service model has changed significantly. For example, the purpose of processing personal information, the type of personal information processed, the way to use personal information, etc.

2.We have a significant change in control and other aspects, such as mergers and acquisitions caused by the information controller change;

3.Changes to the main objects of sharing, transfer or public disclosure of personal information;

4.There are significant changes in your right to participate in personal information processing and the way in which you exercise such right;

5.Changes in the department, contact information and complaint channel responsible for handling personal information security;

6.Personal information security impact assessment report shows that there is a high risk.

[NO TEXT BELOW]