

Privacy Policy

1. In this statement, the following terms have the following corresponding meanings:
 - a) "Broker Customer Number" (BCAN):
 - i. For Northbound trading services provided by Panda Securities, it refers to the code assigned by the broker to the client;
 - ii. in relation to the SFC's Hong Kong Investor Identification Number System and the OTC Securities Transactions Reporting System (when introduced), has the meaning ascribed to it in Section 5.6(b)(ii) of the Code of Conduct for Persons Licensed by or Registered with the Securities and Futures Commission (as it became effective);
 - b) "CCASS Rules" means the CCASS General Rules in force from time to time;
 - c) "Customer Identification Information" (CID):
 - i. in relation to Northbound trading services provided by Panda Securities, means the identifying information about you that the SEHK may request from time to time in accordance with the rules of the Exchange;
 - ii. in relation to the SFC's Hong Kong Investor Identification Number System and OTC Securities Transaction Reporting System (when introduced), has the meaning ascribed to it in Section 5.6(b)(iv) of the Code of Conduct for Persons Licensed by or Registered with the Securities and Futures Commission (as it came into effect);
 - d) "data subject", in relation to personal data, means the individual who is the subject of the data;
 - e) "Panda Group" means Panda Securities and its subsidiaries, holding companies, subsidiaries of such holding companies and other associated or associated entities;
 - f) "Panda Securities" or "we" means Panda Securities Company Limited;
 - g) "'GDCA" refers to Andai Technology Co., Ltd.;
 - h) "HKEx" means Hong Kong Exchanges and Clearing Limited;
 - i) "Hong Kong" means the Hong Kong Special Administrative Region of the People's Republic of China;
 - j) "Mainland China" means the People's Republic of China (excluding Hong Kong, Macau, Special Administrative Region and Taiwan);
 - k) "Privacy Ordinance" means the Personal Data (Privacy) Ordinance, Chapter 486 of the Laws of Hong Kong;
 - l) "Personal Data" means any data that:
 - i. is directly or indirectly related to a living individual;
 - ii. it is practicable to directly or indirectly identify the individual from the information; and
 - iii. the data is in such a form that access and processing are practicable;
 - m) "Non-Personal Data" means any data that does not meet the definition of "Personal Data";
 - n) "Stock Exchange" means the Hong Kong Stock Exchange; and
 - o) "SFC" means the Securities and Futures Commission of Hong Kong.

2. Panda Securities is committed to providing customers with high-quality securities services. Based on your service needs, we will collect and use your different categories of personal information and non-personal information. We take the use and confidentiality of our customers' personal and non-personal data seriously.
3. The security and privacy of customers' personal and non-personal data is an extremely important matter for Panda Securities. We are committed to protecting the privacy, confidentiality and security of our customers' personal and non-personal data. With respect to the personal data of our customers, we are committed to complying with the provisions of the Privacy Policy and implementing the policies set out in this statement.
4. If any of our operations are also subject to any other privacy laws outside Hong Kong, such as those in Mainland China, we will endeavor to comply with all such applicable laws and regulations. Where there is a conflict between different legal systems, we will in most cases comply with the legal system that imposes stricter standards on us.
5. This statement may be revised from time to time without prior notice to you, and we recommend that you regularly check our website for the latest version of this statement.

Data collection and use

6. Panda Securities will collect personal data voluntarily provided by visitors to this website/app.
7. Personal customers (including you) may be required to provide us with the following information:
 - a) personal data, including name, age, occupation, marital status, email address, telephone number, personally identifiable data, biometric data, photographs, videos, electronic signatures, addresses and other contact data, geographic location, financial information, credit history, source of wealth, risk tolerance, investment experience and objectives;
 - b) transaction records;
 - c) account funds and securities holding information;
 - d) IP address, browser type and version, time zone setting, browser plug-in type, operating system or platform and device information (including mobile device IMEI code, wireless network and general network information);
8. Panda Securities may also collect your personal data from public information sources, telephone conversations and/or electronic media communication records or third-party risk intelligence applications.
9. When you visit this website/app, your personal data and non-personal data will be recorded to analyze the number of visitors to the website/app, etc. For more information on how we use "cookies", please see our cookies policy.
10. We will only use the personal data we collect for the purposes set out in this statement. If you do not provide us with the requested personal data, we may not be able to provide or continue to provide services to you, including but not limited to providing you with trading services in relation to specific markets and/or products. Your personal data (whether independently or combined with personal data of others) may be used for the following purposes:
 - a) provide you with services or products (including financial advice);

- b) for initial and ongoing KYC due diligence processes to verify your identity and comply with our anti-money laundering laws and regulations;
- c) carry out matching procedures (as defined in Section 2 of the Privacy Ordinance, broadly including the comparison of two or more sets of your personal data in order to take action against you, such as refusing an application));
- d) Conduct or arrange for you certification services recognized under the Electronic Transactions Ordinance, Chapter 553 of the Laws of Hong Kong, such as services provided by certification authorities in Hong Kong or other places (including but not limited to Mainland China) to verify your identity; in particular, if your place of residence is in Mainland China, apply for a certificate from GDCA or other certification authorities we deem appropriate;
- e) processing applications for services from you, your guarantor or your security provider;
- f) To carry out credit review, verification procedures, data confirmation, due diligence and risk management processes;
- g) assisting other financial institutions in conducting credit checks and collecting debts;
- h) assessing the creditworthiness of you and your guarantors and security providers;
- i) designing financial and other related services and products for your use;
- j) market and promote certain services and products to you (see "Use of data for marketing or direct marketing" below for further details);
- k) to determine the amount of debt owed to us by you, your guarantor and/or your security provider;
- l) to collect money owed to you, your guarantors and your security providers;
- m) to comply with any applicable law, rule, regulation, court order, or request or requirement of any regulatory authority;
- n) to enable any of our actual or proposed assignees to evaluate any proposed merger, reorganization or other similar process;
- o) for any purpose permitted by applicable law;
- p) defend any of our rights in or participate in any legal or administrative proceedings;
- q) comply with the requirements of the "Code on Takeovers, Mergers and Share Repurchases" issued by the Securities and Futures Commission (as amended from time to time) and/or the laws and/or regulatory rules of Hong Kong and/or elsewhere;
- r) conduct market research, questionnaires and other similar activities;
- s) generate internal unique identifiers for organizational, reporting or other statistical analysis purposes;
- t) When the SFC's Hong Kong Investor Identification Number scheme and OTC securities transaction reporting scheme are introduced (as the case may be), allow the Exchange to:
 - i. Collect, store, process and use your personal data (including CID and BCAN) for market surveillance and enforcement of the Exchange Rules of the Stock Exchange;

- ii. from time to time to disclose and transfer such information to the relevant regulatory authorities and law enforcement agencies in Hong Kong (including but not limited to the Securities and Futures Commission) in order to facilitate the performance of their statutory functions with respect to the Hong Kong financial market;

Use such information for analysis and market surveillance

- u) When the SFC's Hong Kong Investor Identification Number System and OTC Securities Transaction Reporting System are introduced (as the case may be), allow the SFC to:
 - i. collect, store, process and use your personal data (including CID and BCAN) to perform its statutory functions, including the supervision, surveillance and law enforcement functions of the Hong Kong financial market;
 - ii. disclose and transfer such information to relevant regulatory and law enforcement agencies in Hong Kong from time to time in accordance with applicable laws or regulatory requirements;
- v) to allow SEHK and the relevant SEHK Subsidiary (as defined in the Exchange Rules) to each:
 - i. collect, use and store your BCAN, CID and any merged, verified and matched BCAN and CID information provided by the relevant China Connect Clearing House (as defined in the CCASS Rules) (if kept by any of them or through HKEx) for market surveillance and enforcement of Exchange Rules;
 - ii. transfer such information (directly or via the relevant China Connect Clearing House) from time to time to the relevant China Connect Market Operator (as defined in the Exchange Rules) for the purposes set out in clause 10(w) and (x) below;
 - iii. disclose such information to relevant regulators and law enforcement agencies in Hong Kong to facilitate their statutory functions with respect to Hong Kong's financial market.
- w) to allow the relevant China Connect Clearing House (as defined in the CCASS Rules):
 - i. collect, use and store your BCAN and CID for the purpose of merging and verifying BCAN and CID and matching BCAN and CID with its Investor Identification Number database, and providing such merged, verified and matched BCAN and CID information to relevant China Connect Market Operators, SEHK and relevant SEHK Subsidiaries;
 - ii. use your BCAN and CID to perform its supervisory functions in relation to securities account management;
 - iii. Disclosing such information to competent regulatory agencies and law enforcement agencies in Mainland China to facilitate their performance of regulatory, supervisory and law enforcement functions on the financial market in Mainland China;
- x) to allow the relevant China Connect Market Operator to:

- i. collect, use and store your BCAN and CID to facilitate its supervision and monitoring of securities transactions in the relevant China Connect Market (as defined in the Exchange Rules) through the use of China Connect Services (as defined in the Exchange Rules), and to enforce the relevant China Connect Market Operator's rules;
 - ii. Disclosing such information to Mainland China regulators and law enforcement agencies to facilitate their performance of regulatory, supervisory and law enforcement functions on the Mainland China financial market;
- y) generate anonymous statistics, information and reports in relation to or for the design of our financial products and services and/or our marketing or provision of services; and
- z) any functions related to the foregoing.

Use of Personal Data

11. Panda Securities will keep the personal data held confidential, but may disclose it to the following persons for one or more of the purposes referred to in Article 10.
- a) any of our officers, employees, agents, contractors or third-party service providers (such as IT service providers, electronic data storage service providers, biometric authentication service providers, etc.) who provide us with administrative, credit information, debt recovery, telecommunications, customer verification, due diligence, computer, payment, promotional, marketing or other services in relation to our business operations;
 - b) any member company of the Panda Group;
 - c) any of your guarantors and security providers or potential guarantors and security providers;;
 - d) any financial institution with which you have dealt or proposed to deal with, or any of your counterparties;
 - e) credit reference agencies and collection agencies (in the event of your defaulting on a debt to us or any event of default);
 - f) any actual or proposed assignee of Panda, or participant or sub-participant or assignee of Panda's rights with respect to you;
 - g) any person or entity or data recipient with which Panda Securities has established or intends to establish any business relationship;
 - h) any certification authority in Hong Kong or elsewhere (including but not limited to Mainland China);
 - i) relevant authorities in Hong Kong or elsewhere to comply with applicable laws, regulations, rules or guidelines regarding the automatic exchange of financial account data or the Foreign Account Tax Compliance Act issued by the United States; and
 - j) any local or foreign legal authority, regulatory authority, government department, tax authority, law enforcement agency, administrative department or statutory body, stock exchange or clearing house, or other self-regulatory body or industry body or body in Hong Kong or elsewhere (including but not

limited to Mainland China), including the Stock Exchange, relevant Stock Exchange subsidiaries and the Securities and Futures Commission.

12. Panda Securities may transfer your personal data outside of Hong Kong in accordance with this statement, and your personal data may not receive the same or similar level of protection as under the Privacy Ordinance.

Use of personal data for marketing or direct sales

13. Panda Securities may use your personal data to send you products, services and other marketing materials that we think meet your needs.
14. You may choose to receive direct marketing communications by email, direct mail and/or other means. If you do not want to receive such promotional information, you can also contact our customer service department at any time to choose not to receive such information. Panda Securities intends to use your personal data for direct marketing, for which we require your consent (including an expression of no objection). In this regard, please note:
- a) your name, contact details, products and services, portfolio information, trading patterns and behaviour, financial background and statistics held by Panda Securities from time to time may be used in direct marketing;
 - b) may market the following services, products and object categories to you:
 - i. financial, insurance, securities, commodities, investments and related services and products and facilities;
 - ii. rewards, loyalty rewards, co-branding or privilege programs and related products and services;
 - iii. financial or banking products and services provided by our business partners (the names of such partners will be provided to you); and
 - iv. donations and donations made for charitable and/or non-profit making purposes;
 - c) The above services, products and objects may be promoted by Panda Securities and/or the following persons:
 - i. any member company of the Panda Group;
 - ii. third-party financial institutions, insurers, securities, commodities and investment service providers;
 - iii. third party rewards, loyalty rewards, co-branding or privileges program providers (the names of such co-branding partners will be provided to you);
 - iv. our business partners; and
 - v. charitable or not-for-profit organisations;
 - d) In addition to promoting the above-mentioned services, products and objects by itself, Panda Securities may provide the personal data mentioned in Article 14(a) above to any person, mentioned in Article 14(c) to promote such services, products and objects, and we need to obtain your written consent (including an expression of no objection) for this purpose;
 - e) if you do not wish Panda Securities to use or provide your personal data to others for direct marketing purposes as described in clause 14(d) above, please notify our Customer Service Department; and

- f) We may receive money or other property in return for providing your personal data to the persons mentioned in clause 14(d) above, and when asking for your consent or no objection, we will inform you whether we will receive any money or other property in return for providing such personal data to other persons.

Provide third party personal data

- 15. If you provide us with personal data of a third party, you must provide the third party with a copy of this statement, in particular, explain to the third party that you have provided us with their personal data and how we use their personal data.

Personal Data Protection Measures

- 16. Panda Securities has security measures in place to protect personal data from misuse or unauthorized access, alteration or destruction. Such measures include the following:
 - a) We allow authorized staff and agents to access or use data in a secure manner (encrypting personal data where necessary) on a "need to know" basis;
 - b) We will not distribute your personal data to other parties except to the persons and for the purposes set out in this statement;
 - c) The use and transfer of your personal data between members of the Panda Group must be based on strict internal security standards, confidentiality policies, privacy regulations and other applicable laws;
 - d) We ensure full compliance by our employees with such standards, policies and laws; and We will provide relevant training to our staff on the proper handling of your personal data.
- 17. As we further develop new products and services, we will continue to do our best to ensure that your personal data will be used correctly and properly protected.

access and change information

- 18. According to and pursuant to the terms of the "Privacy Ordinance", you have the right to:
 - a) to receive information about the processing of your personal data and to request access to the personal data we hold about you;
 - b) If your personal data is inaccurate or incomplete, you have the right to ask us to correct it;
 - c) If you believe that we have violated your personal data privacy rights, you have the right to lodge a complaint with the personal data protection supervisory authority;
- 19. You may ask us to delete some or all of your personal data, but please note that we are not legally bound to comply with this request and we may be legally or operationally unable to comply with this request.
- 20. If there is any change to the personal data you have provided to us, please contact our Customer Service Department.
- 21. Any request for access to and correction of your personal data should be sent to the following address:

Panda Securities Company Limited
Customer Service
Address: Room 1602, OnHong Commercial Building, 145 Hennessy Road,
Wanchai, Wan Chai District, Hong Kong Island

Email: cs@fafa.hk

* Please indicate your name and contact number for follow-up. We may ask you to provide additional information to verify your identity for follow-up.

- 22. In accordance with the terms of the "Privacy Ordinance", Panda Securities has the right to charge a reasonable fee for processing any data access application.
- 23. This document does not limit your rights under the Privacy Ordinance

Retention of Personal Data

- 24. We will keep personal data for no longer than the time it is actually needed or will be needed. The retention period for personal data depends on different factors, including:
 - a) Purpose of use: we may need to continue to retain the personal data for the purpose for which it was collected; and
 - b) Legal Obligations: Laws and regulations may stipulate a minimum retention period for this personal data.

Note: If there is any discrepancy between the Chinese and English versions of the Privacy Policy Statement, the English version shall prevail.

Appendix: Supplementary Policy on the Protection of Personal Data of Mainland China
Customers 1 Purpose and scope of application of this appendix

1. Purpose and scope of application of this appendix

The agreement in this appendix is applicable to customers in mainland China (for the purpose of this appendix only, mainland China does not include Hong Kong Special Administrative Region, Macao Special Administrative Region, and Taiwan region of China). If you are a customer in mainland China, you know and pay attention to the account opening process through the Panda Securities APP and the subsequent securities transactions. The personal information you provide will be directly collected and processed by Panda Securities.

This appendix complies with the "Personal Information Protection Law of the People's Republic of China" and relevant laws and regulations (hereinafter referred to as "Chinese Mainland Law"), and is a supplement to the "Privacy Policy and Personal Information Collection Statement" ("Statement") between mainland Chinese customers and Panda Securities. Where applicable, in the event of any conflict between the terms of this Addendum and the terms of the Statement, the terms of this Addendum shall prevail. Matters not stipulated in this appendix are still applicable to the statement.

To facilitate your understanding, the "personal information" in this appendix is the same as the "personal information" in the statement, and refers to information related to identified or identifiable natural persons recorded electronically or otherwise, excluding anonymized information. Sensitive personal information refers to personal information that, if leaked or illegally used, may easily lead to the infringement of the personal dignity of natural persons or the harm of personal and property safety, including biometrics, religious beliefs, specific identities, medical health, financial accounts, whereabouts and other information, as well as personal information of minors under the age of 14. Abbreviations of proper nouns not defined in this appendix have the same meaning as specified in the statement.

If you need to provide other personal information when using our services, the service may have separate agreements, related business rules, etc. (hereinafter collectively referred to as "separate agreements"), and you need to read and agree to the relevant separate agreements before using the services.

2. How do we publicly disclose, transfer, entrust processing, and share your personal information

a. Public presentation

We will only publicly disclose your personal information under the following circumstances: (1) With your explicit consent or based on your active choice, we may publicly disclose your personal information; (2) We may provide or publicly disclose your personal information as required by applicable laws, following legal or administrative procedures, cooperating with litigation or mandatory requirements of government authorities.

We will publicly disclose your personal information according to the type and method of disclosure of personal information required by the above public disclosure request. When we receive the above-mentioned request for disclosure of information, we will require the individual or department making the above-mentioned public disclosure request to issue corresponding legal documents, such as subpoenas or investigation letters. We firmly believe that we should be as transparent as the law allows about the information we are asked to provide. All public disclosure requests for personal information are carefully reviewed to ensure that they have a lawful basis and are only made for data that law enforcement has a lawful authority to obtain for specific investigative purposes. Under the premise permitted by applicable laws and regulations, we will adopt encryption measures for the above-mentioned publicly disclosed information.

b. Transfer

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

- 1) Transfer with explicit consent: We will transfer your personal information to third parties only after obtaining your explicit consent;
- 2) In case of merger, division, dissolution, acquisition or declaration of bankruptcy, if the transfer of personal information is involved, we will inform

you of the name and contact information of the recipient of the personal information. We will require the companies and organizations that receive your personal information to continue to be bound by the statement and this appendix, otherwise we will require the companies and organizations to seek your authorization again.

c. Delegated processing

When we entrust other companies, organizations and individuals to process your personal information, we will sign strict confidentiality agreements or other data protection-related agreements with them, requiring them to process personal information in accordance with our requirements, laws and regulations, and other measures that can ensure the confidentiality and security of personal information.

We may entrust the following persons (including individuals, companies, organizations, etc.) to process customers' personal information (and other data):

- 1) Any staff, employee, agent, contractor or third party (such as our IT service provider, electronic data storage service provider, biometric authentication service provider, etc.) that provides Panda Securities with administrative, credit information, debt recovery, telecommunications, computer, payment or other services related to its business operations;
- 2) Create and maintain procedures and systems for customer data verification and due diligence, and conduct tests on such procedures and systems. Third-party institutions and persons subject to strict authority control.

d. Sharing

We will not share your personal information with third parties other than Panda Securities, except in the following circumstances:

- 1) Information that cannot identify a specific individual and cannot be recovered after processing;
- 2) You have agreed separately in advance;
- 3) Sharing between any Panda Group companies, including but not limited to holding companies or affiliates located in Hong Kong or elsewhere. When sharing data with Panda Group affiliates, we will only share necessary personal information and are bound by the purpose of this statement. If our affiliates want to change the processing purpose or use of the personal information described in this Privacy Policy, we will ask for your authorization again;
- 4) Other scenarios that need to be provided to third parties based on laws and regulations.

3. Cross-border transfer of personal information

Your above-mentioned personal information will be stored in the server in Hong Kong and will be strictly protected under the statement and this appendix. However, in order to fulfill the contract with you and the obligations of laws and regulations, Panda Securities may share/transfer the personal information of relevant customers to outside Hong Kong according

to the purposes described in the statement and this appendix. We will ensure that overseas receivers store and transmit your personal information at least to the same or similar level as described in this statement and the appendix by signing agreements, security audits, etc., and protect your personal information in accordance with the relevant laws and regulations of the People's Republic of China.

The overseas recipient of personal information is 【Panda Securities Company Limited】

Company contact address: 1602, On Hong Commercial Building, 145 Hennessy Road, Wanchai, Wanchai District, Hong Kong Island

Contact number:+852 2448 1618

4. How we protect your personal information

As stated in our statement, we promise that Panda Securities adopts industry-standard physical, technical and organizational security measures to protect customers' personal information from accidental or illegal destruction, loss, use, modification, misuse or unauthorized access, alteration or destruction. For example, we will take a variety of security measures, such as encryption and de-identification, when storing and transmitting the personal information involved in this appendix. Unfortunately, the Internet is not a completely secure environment, so we cannot absolutely guarantee that your information will be completely secure during transmission or storage. We also cannot guarantee that the physical, technical or organizational measures we take will be absolutely unharmed..

In the event of a security incident, we will fulfill our notification obligations and promptly inform you of the following information: basic information about the security incident and its potential impact (including the type of personal information leaked, lost, and tampered with, the cause of the incident, and potential harm), the remedial measures we have taken, and the suggestions we provide you on self-protection and risk reduction. We will try our best to notify you in time by email, push information, short message, etc. When it is difficult to notify the personal information subject one by one, we will take a reasonable and effective way to issue an announcement. At the same time, we will also actively report the handling of personal information security incidents in accordance with the requirements of the regulatory authorities.

On the premise that our business operations comply with the relevant laws and regulations and the requirements of regulatory agencies, we will guarantee you to exercise the following rights to your personal information in accordance with the following commitments:

a) Review/Access, Correction, Amendment and Supplement

- 1) You have the right to request access, correction, modification and supplementation of your personal information held by us, except for the exceptions stipulated by the laws and regulations of Mainland China;

- 2) If you are unable to view, correct, modify and supplement these personal information through the above channels, you can contact us at any time through the contact information stated in this Privacy Policy, and we will respond to your request within 15 working days;
 - 3) If there is any change in the personal information you provide to us, please correct it in a timely manner according to the above method. We will not be responsible for the violation of privacy caused by your failure to notify us of the change.
- b) Withdrawal of consent
- We will process your personal information based on your consent (such as marketing information promotion, etc.), and you have the right to revoke your consent for us to process your personal information at any time. Please know and understand that you must provide corresponding personal information in accordance with the requirements of relevant applicable laws and regulations for securities account opening and trading, and we still have the right to process relevant personal information.
- c) Deletion of personal information and cancellation of securities account
- You have the right to ask us to delete your personal information under the following circumstances:
- 1) If our handling of personal information violates the laws and administrative regulations of Mainland China or the agreement with you;
 - 2) If our processing purpose has been achieved, cannot be achieved or is no longer necessary to achieve the processing purpose;
 - 3) If we no longer provide you with products or services, or the retention period has expired;
 - 4) Based on your consent to the processing of personal information, you have withdrawn your consent.
 - 5) Other circumstances stipulated by laws and regulations.

You can submit a securities account cancellation application by contacting customer service. Please be informed that since your account opening data is necessary for us to provide you with securities service information based on legal regulations, you can only apply for deletion of this part of the personal information you provided based on account opening requirements when you cancel your securities account.

You can also get in touch with us through the contact information stated in this privacy policy, and we will assist you in dealing with the cancellation of securities account after verifying your identity. After canceling the securities account, we will stop providing you with products or services, and delete or anonymize your personal information according to your requirements and this privacy policy. However, if the retention period stipulated by laws and administrative regulations has not expired, or if it is technically difficult to delete your personal information, we will suspend deletion of your personal information and stop processing other than storing and taking necessary security protection measures.

- d) Right to Interpretation

You have the right to ask us to explain our personal information processing rules. You can get in touch with us through the contact information set out in this appendix.

e) How we respond to your rights requests

If you have any questions or concerns about how we are exercising your personal information rights, please feel free to contact us at any time using the contact details shown at the bottom of this appendix. In order to ensure safety and comply with relevant mainland Chinese laws and regulations, we may require you to provide a written request. We may ask you to provide your transaction password to verify your identity before processing your request. If you use the contact information stated in this privacy policy, contact us by email or post. Regarding your rights request, we will reply within 15 working days or within the time limit stipulated by laws and regulations.

If we decide not to respond to your request, we will inform you of the decision and the reasons for the decision, and you can contact us through the contact information set out in this appendix.

f) Information on minors

If you are a minor, we will refuse to provide you with corresponding services in accordance with applicable laws and regulations. If we find that you are a minor, we will refuse to provide you with corresponding services and delete your personal information in a timely manner in accordance with applicable laws and regulations. If at any time the guardian has reason to believe that we have collected the personal information of minors, please contact us through the contact information specified in this appendix.

g) Updates and notifications

We will post the changes to the statement and this appendix on the website and application, and notify the revised policy through the official website posting or other ways that you may receive notifications appropriately. For major changes, we will also notify you in more prominent forms such as website pop-up windows and client-side pop-up windows. In this case, if you continue to use our services, you agree to be bound by the revised and updated statement and appendix. We recommend that you regularly review the latest versions of our Statements and Addenda.

h) How to contact us

If you have any questions, comments or suggestions about this appendix, or make a complaint or report, please contact us through the following contact information stated in this appendix:

- 1) Email: cs@fafa.hk
- 2) Mailing address: Customer Service Department of Panda Securities Address:
Room 1602, OnHong Commercial Building, 145 Hennessy Road, Wanchai,
Wanchai District, Hong Kong Island

We will review your feedback as soon as possible and reply within 15 working days or within the time limit stipulated by laws and regulations.

Note: If there is any inconsistency between the Chinese and English versions of this appendix, the Chinese version shall prevail.

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