

# Privacy Policy Statement

個人信息及隱私政策



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**Safe Gold International (Belize) Limited**

## 個人信息及隱私政策

鼎展國際(伯利茲)有限公司<本公司>十分重視閣下的隱私權。本聲明將闡述如何管理本公司持有的關於客戶的個人信息的相關政策。本聲明適用於鼎展國際(伯利茲)有限公司及其下所有機構。本公司的政策十分尊重信息保密及個人隱私。本公司受到伯利茲的 (Freedom of Information Act 及 Protection of Fundamental Rights and Freedoms Act) 法案所約束。本公司的隱私政策會不時根據法律更新和實際需要而作出修訂並於本公司網站內公佈，閣下需要不時查閱本公司網站以確保明白及知悉本政策的任何更新，本政策由 2016 年 8 月 15 日生效。

## 收集閣下個人信息

為有效地為閣下服務，本公司需要收集閣下的個人信息以滿足一系列金融服務的要求。由於本公司提供的服務的特性以及有關的監管機構的法規要求，本公司無法允許閣下以匿名的形式與本公司交易，本公司必須得到閣下的個人信息。由於產品及服務的特性、政府規定與稅收法律的關係，本公司會各閣下索取一系列個人信息。個人信息包括（但不限於）姓名、地址、出生日期、聯絡詳情、收入、資產和負債、銀行結餘、交易報表、財務報表、信用報告信息、稅務資料及雇主詳情等。大部份個人信息是從閣下的開戶或其他申請表格直接索取，以及從閣下使用本公司客戶服務過程中保留的資料記錄中獲取。本公司也可能從其他來源獲得信息，例如信用機構、身份核查機構或與閣下本公司之間的電話對話可能進行錄音。本公司可能不時主動索取其他信息（例如透過市場研究、調查或促銷活動形式），以便本公司能夠改善本公司的服務或潛在客戶更廣泛的需求。如果閣下選擇不提供本公司所需的信息以滿足閣下對某一特定產品或服務的要求，本公司可能無法向閣下提供您所要求的產品或服務。

## 本公司會如何使用個人信息

本公司可能不時向閣下寄發一些本公司認為對閣下有用的市場營銷資料，同時本公司了解需要尊重閣下的私隱權。除非本公司另行通知閣下，否則本公司所持有的關於閣下的個人信息將被用於設立和管理閣下的帳戶、審閱閣下持續的需求、改善客戶服務及產品質量，以及持續為閣下提供可能與您有關的信息或機會。本公司可能會為商業計劃用途包括產品開發及內部研究而使用您的個人信息，根據所涉及的产品或服務以及對敏感信息的特定限制，閣下的個人信息可能會向本公司及其他國家的關聯公司披露。另外與本公司已簽定合同為本公司提供行政、金融、稅務、保險、研究或其他服務的服務供應商及專家顧問亦有可能需要或處理閣下個人資料。

如果您是經由第三方介紹給鼎展國際(伯利茲)有限公司的客戶，本公司會將您的個人及賬戶信息提供給該機構或其授權代表。本公司可能採取合理措施以要求本公司在內或以外的以本公司服務供應商的身份處理或保留個人信息的機構承認此等信息的保密性，承擔尊重任何個人的隱私權行為，以及遵守伯利茲 Freedom of Information Act 及 Protection of Fundamental Rights and Freedoms Act 或其當地的隱私法規及本政策。然而閣下需明白本公司針對海外對執行 Freedom of Information Act 及 Protection of Fundamental Rights and Freedoms Act 的能力或履行任何其他合同規定的隱私義務及就任何違反行為採取措施的能力可能非常有限，及/或能力遠遠不如針對伯利茲境內有效。這是因為針對海外對伯利茲的法案可能不適用或不可執行，本公司了解閣下可能選擇不向本公司透露您的個人信息。然而，如果閣下選擇不提供本公司所需的信息以滿足閣下對某一特定產品或服務的要求，本公司可能無法向閣下提供您所要求的產品或服務。

## 本公司收集 Cookie 信息及 Cookie 政策

本公司網站內會使用 Cookies 收集及偵測閣下需要，閣下可能因此收到本公司特定的宣傳資料，請閱讀以下關於 Cookies 的章節。並請特別注意關於如何管理閣下的偏好設置包括與閣下本人及與任何社交網站的相關信息。本公司的網站（一個或多個），COOKIE 及技術更新本章節列明特定於本公司網站的隱私問題。本公司可能在閣下使用本公司網站時收集閣下輸入的個人信息。此中包括 Cookies 的使用。更多有關本公司對 Cookies 的使用披露詳列在 Cookie 政策。本公司使用 cookie 以便閣下每次瀏覽本網站可以直接進入特定網頁，無需重新登入。本公司可能也會使用外部服務提供商來追蹤本網站的流量和使用量。Cookie 是儲存在閣下電腦的小文本檔案，以助本公司確定閣下使用

的瀏覽器類型、瀏覽器設置、閣下曾瀏覽過的網頁、何時回訪、閣下的所在地，並確保閣下的信息安全。收集這些信息的目的是為了讓本公司可以根據客戶需求和偏好在本公司網站上提供 更為相關及有效的體驗。管理 **cookie** 及營銷 **cookie** 在互聯網上受到眾多網站普遍使用。閣下可以改變瀏覽器的相關喜好和選項來決定是否接受或如何接受 **cookie**。然而，如果閣下在瀏覽器內選擇不接受 **cookie**，特別是涉及網絡安全的部分，閣下可能無法使用 **sg-fx.com** 的某些功能。因此，本公司建議閣下激活接受 **cookie**，以便享用本網站上的所有服務。

### 技術更新

本公司不斷致力於改善本公司網站的功能。這可能意味著改變個人信息收集或使用方式。任何可能影響到閣下私隱的技術變化，都將在私隱政策中作出通知。第三方網站鏈接本網站可能鏈接到對使用者得益的第三方網站。然而，請注意所有第三方連結網站 都不受本公司私隱政策保護及制約。本公司的政策是閣下的敏感信息僅會就所提及的用途進行使用及披露，除非經過客戶另行同意或此等信息的使用受法律允許。

### 本公司個人信息儲存

本公司非常重視保障閣下的信息安全，不論是閣下與本公司面對面的溝通，通過電話、郵件、網上或其他電子媒介。本公司使用安全的電腦儲存設施和紙張文檔與其他記錄等多種方式結合持有個人資訊，並採取措施以保護個人信息，防止任何不當使用、丟失、未經授權接入、修改或披露。本公司可能需要長期保留閣下的記錄。但是，當本公司認為不再需要繼續保留閣下的信息時，本公司會清除任何可識別出閣下身份的詳情或安全地銷毀此等記錄。本公司如何儲存及保護以電子形式持有的個人信息 由於信息更普遍地以電子形式被保存，本公司嚴格履行保護電子個人信息的義務。本公司如何保持個人信息準確及最新本公司致力於確保個人信息的準確及最新。本公司明白此等信息經常會因地址和其他個人情況的改變而需要更新。本公司通常可以通過電話、由閣下注冊的電子郵箱發出的郵件、或網上電子交易服務為閣下更新客戶信息。

### 查詢關於閣下的個人信息

在伯利茲保護自由及權利法案規定下，閣下有權向本公司要求本公司所持有的關於閣下的個人信息副本，並通知本公司閣下的個人信息任何不準確的地方。閣下必須以書面通知本公司，提供閣下身份以便核查及詳細說明閣下需要的信息。本公司會在收到閣下要求起的 **30** 個工作日內確認收悉，並盡快復函回應閣下的要求。本公司可能會向閣下收取相應的費用以支付核實申請及定位、調閱、審核和復制所要求材料的成本。如果所要求的信息較為廣泛，本公司會預先告知你可能產生的費用。若有需要，本公司可以協助閣下精簡你的要求。

### 向本公司投訴

如果閣下認為本公司的任何行為違反本私隱政策聲明或伯利茲保護自由及權利法案或不尊重閣下的私隱權，閣下可以向本公司投訴，本公司必定即時處理。

投訴電話 400 133 8880

投訴電郵 [cs@safegoldinternational.com](mailto:cs@safegoldinternational.com)

投訴地址 5 Cork Street, Belize City, Belize

## PERSONAL INFORMATION AND PRIVACY POLICY

Your privacy is important to us. This statement outlines our policy on how we manage the personal information we hold about our customers, shareholders and others. It applies to all organizations in Safe Gold International (Belize) Limited and her companies. It is our policy to respect the confidentiality of information and the privacy of individuals. We are bound by Belize Freedom of Information Act and Protection of Fundamental Rights and Freedoms Act. Our Privacy Policy will be reviewed from time to time to take account of new laws and technology, changes to our

operations and practices and to make sure it remains appropriate to the changing environment. You should check this page from time to time to ensure that you acknowledge with any changes. This policy is effective from 15th August 2016.

## **COLLECT YOUR PERSONAL INFORMATION**

Our business is to meet our customers' needs for a range of financial services. To do this effectively, we need to collect certain personal information. Please also note that because of the nature of the services we provide and our associated regulatory obligations we do not have the option of allowing you to deal with us on an anonymous basis. Because of the nature of the products and services provided, government regulations and taxation laws, we ask for a range of personal information from our customers. The type of personal information we may collect include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, bank account balances, trading statements, financial statements, credit reporting information, tax information and employment details. Most of the information directly from our customers through application or other forms, and from maintaining records of information provided in the course of ongoing customer service. We may also obtain information from other sources. For example, credit information or identity organizations or your conversations may record with our us. We may ask for other information voluntarily from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our customers or potential customers. If you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

## **USE OF THIS INFORMATION**

While we may send you marketing material from time to time that we think will be useful to you, we are conscious of the need to respect your privacy. Unless you are informed otherwise, the personal information we hold is used for establishing and managing your account, reviewing your ongoing needs, enhancing customer service and products and giving you ongoing information or opportunities that we believe may be relevant to you. We may also use your personal information for business planning purposes including product development and internal research. Depending on the product or service concerned and particular restrictions on sensitive information, this means that personal information may be disclosed to other companies within the Safe Gold International (Belize) Limited which including associated companies in elsewhere in the world, in addition who provide financial and other services for Safe Gold International (Belize) Limited service providers and specialist advisers who have been contracted to provide us with administrative, financial, taxation, insurance, research or other services.

If you were introduced to Safe Gold International (Belize) Limited by a third party we may disclose personal and account information about you to them or authorized representatives. Undertake to respect any individual's right to privacy and comply with either the Belize Privacy Principles or their local privacy regime and this policy. You should be aware however that our ability to enforce the Belize Privacy Principles or any other contractual privacy obligation against overseas recipients and to take action in relation to any breach may be very limited and/or far less effective than it would be if such recipients were Belize based. Because the Belize Privacy Principles may not apply or be enforceable against some overseas recipients we understand that you may choose not to disclose your personal information to us. However, if you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

## **COLLECT OF COOKIES AND COOKIES POLICY**

This section outlines some privacy issues specific to our website(s). We may collect personal information you enter when using our website. This includes the use of cookies. Additional disclosure regarding our use of cookies is set out here. We use cookies to give you access to certain pages of our website(s) without having to log in each time you visit. We may also use independent external service providers to track the traffic and usage on the website(s). Cookies are small pieces of text stored on your computer to help us determine the type of browser and settings you are using, where you have been on the website(s), when you return, where you came from, and to ensure your information is secure. The purpose of this information is to provide you with a more relevant and effective experience on our website(s), including presenting web pages according to your needs or preferences.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

## **TECHNOLOGY DEVELOPMENTS**

We are constantly striving to improve functionality on our website(s). This may mean a change to the way in which personal information is collected or used. The impact of any technology changes which may affect your privacy, will be notified in this Privacy policy as it may be updated from time to time. **LINKS TO THIRD PARTY WEBSITES** This website may have links to external third party websites that may benefit the user. Please note, however, that third party websites are not covered by our privacy policy and these sites are not subject to our privacy standards and procedures.

## **STORE OF PERSONAL INFORMATION**

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a combination of secure computer storage facilities and paper-based files and other records, and, irrespective of the format of the information, take steps to protect the personal information we hold from interference, misuse, loss, unauthorized access, modification or disclosure. We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

As information is more commonly held in electronic form we take our obligations to protect electronically held personal information very seriously.

We endeavor to ensure that the personal information it holds is accurate and up-to-date. We realize that this information changes frequently with changes of address and other personal circumstances. We can generally update your customer information over the telephone, by email from your registered email address or online via the electronic trading service.

## **CHECK PERSONAL INFORMATION ABOUT YOU**

Under Belize Privacy Act, you have the right to obtain a copy of any personal information which we hold about you and to advise us of any perceived inaccuracy. The Act does set out some exceptions to this. To make a request, you will need to complete an application form verifying your identity and specifying what information you require. We will acknowledge your request within 30 days and respond promptly to it. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

## **COMPLAINT TO US**

If you consider that any action of ours breaches this Privacy Policy Statement or the Belize Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly. To make a complaint please via

Call us: 400 133 8880

Email us: [cs@safegoldinternational.com](mailto:cs@safegoldinternational.com)

Write us: 5 Cork Street, Belize City, Belize