New World Group Personal Information Collection Statement

This Personal Information Collection Statement (this " $\underline{\textbf{Statement}}$ ") is made by **River Square Company Limited** (" $\underline{\textbf{RSCL}}$ ", " $\underline{\textbf{we}}$ ", " $\underline{\textbf{us}}$ ",

or "our"), and applies between us and you ("you", or "your"). This Statement should be read together with the Terms and Conditions

 $(\text{if any}) \ \text{of the application powered by RSCL (the "} \underline{\textbf{Application}}") \ \text{and the website at www.riverchain.com (the "} \underline{\textbf{Website}}") \quad (\text{the "} \underline{\textbf{Terms}}")$

and Conditions"), provided that, in the event of any inconsistency between this Statement and the Terms and Conditions concerning

matters relating to personal data, this Statement shall prevail.

RSCL is part of the New World group of companies including New World Development Company Limited ("NWD") and its affiliated or

related companies from time to time (as listed here: https://www.nwd.com.hk/pics) (the "New World Group", or "NWG") whose activities

include real estate (sale, leasing and investment), mortgage services, retail, property management, facilities management, activity

planning and management, infrastructure, shopping malls, loyalty programmes, department stores, jewelleries and luxury products, e-

commerce, hospitality services, food and beverages, convention and exhibition centres, sports and recreational facilities, education,

health care and senior care, other health and wellness products and services, financial services and insurance, transportation,

sustainability programmes and products, TMT (Technology, Media and Telecom), corporate innovation, accelerator and incubation programmes, organization of competitions, conferences and events, start up and social innovation programmes and charitable pursuits

including sports, recreation, art and cultural programmes, relief of poverty, advancement of education, advancement of religion, and

other purposes that are beneficial to the community (the "Goods and Services") (the New World Group and joint venture companies

together referred to as "Affiliates").

In order to enable us to perform the Purposes (as defined in the "Purposes for using personal data collected" section below), you are

required to provide all the requested/mandatory personal data in the form. If you do not provide the required personal data, then we

may not be able to perform the Purposes and/or provide goods or services to you.

Kinds of personal data collected

The kinds of personal data we may collect from you and/or from other sources as mentioned below in this Statement include your name,

gender, age (or age range), month of birth, contact details, e-mail address, mailing/residential/correspondence address, contact number,

membership number, marital status, family status, educational level, occupation, username and password, Log Files (see below),

interests and favourite activities, tracking information about your use of the Application and/or the Website (as the case may be) and

transaction information (including your characteristics and transaction behaviour) ("Tracking Data"), social media account information,

etc. For Tracking Data collected through the use of cookies and other tracking mechanisms, please also refer to our related policies

(including but not limited to the New World Group Privacy Policy Statement and Cookies Policy) for further details as to how we collect,

use and process Tracking Data.

Purposes for using personal data collected

The personal data to be collected from you and/or from other sources as mentioned below in this Statement will be used and retained

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following purposes (as may be applicable from time to time) (together, the "Purposes"):

- · Identifying and verifying your identity and/or as a member;
- · Registering you as a user of the Application and/or the Website (as the case may be);
- To serve you better and/or maintain your personal data and/or information across multiple pages within or across one or more sessions when using the Application and/or the Website (as the case may be);
- Following registration as a user, accessing your account information (including, but not limited to, your name, membership number, etc.) and managing your account (including, but not limited to, changing your password, updating your personal information, subscribing/unsubscribing from direct marketing, etc.);
- Research, development, and analysis in relation to your/customer behaviour including carrying out data sorting and analysis to enable us to better understand your characteristics and transaction behaviour (subject to your consent for direct marketing, if/where applicable) to provide other goods and/or services better tailored to your needs, and to assist us in selecting Marketing Subjects (see below) that are likely to be of interest to you, and carrying out aggregated behavioural analysis, including using personal data for statistical analysis, data science studies and data mining;
- For you to make enquiries, complaints, and/or suggestions to us in relation to the Purposes and/or the Goods and Services
 (including, but not limited to, through an in-app text box on your mobile device or through our official social media page and/or
 our official website, or by text message, email and/or mail, and/or other media whether now known or available in the future);
- Seeking your feedback, including through surveys, in relation to the Purposes and/or the Goods and Services (including, but
 not limited to, through an in-app text box on your mobile device or through our official social media page and/or our official
 website, or by text message, email and/or mail, and/or other media whether now known or available in the future);
- · Improving the Application, the Website, the Purposes, and our and our Affiliates' and Marketing Partners' Goods and Services;
- Direct marketing and cross-marketing for the Marketing Subjects, subject to consent (see below section entitled "Direct marketing");
- Data analytics, profiling, information management and database administration;
- Deterring, detection, investigation and/or prevention of activities that may violate, or may be suspected to violate, our policies or may be abusive, illegal, and/or criminal;
- · Collection or recovery of any debt owed by you to us or our Affiliates;
- The normal management, operation, and maintenance of the Application, the Website and the provision of the Goods and Services to you;
- Storing your personal data (whether by a single or multiple Affiliates (including us) or our Marketing Partners) for the
 purpose of sharing such personal data with our Affiliates and/or our Marketing Partners for any and all of the other
 Purposes listed above (and subject to your consent in the event that transfer to any or all such data transferees for direct
 marketing are involved); and/or
- Other purposes ancillary or related to the above.

Those with whom we share personal data

We may engage agents, contractors, suppliers and service providers (whether within or outside the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong")) in connection with the Purposes and/or the provision of the Goods and

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providers of development and maintenance, administrative, data processing, digital storage, or other similar services, and may transfer to or share your personal data with them for the Purposes within or outside Hong Kong. We may also share your personal data (subject to your consent, if/where applicable) with our Affiliates, our Marketing Partners (see below) and the social media platforms that we and/or our Affiliates/our Marketing Partners (see below) use for such Purposes. Where we are required by the law of any country or place or requested by any court, regulatory body or governmental body of any country or place, we may also disclose your personal data as required. In the event of any actual or proposed transfer of business, transfer of shares, re-structuring, amalgamation, merger, sale, transfer, or purchase of us or our business or our Affiliates or our Affiliates' businesses, your personal data may be transferred to the new entity as part of the transaction, provided that the new entity abides by this Statement and continues to exercise the same level of care, in respect of your personal data, as we would. You will be notified of such event and you may decide to withdraw your

Your personal data may be stored by us in physical locations and/or servers located within or outside Hong Kong and/or shared with our Affiliates and/or our Marketing Partners (see below) located within or outside Hong Kong. However, we will take all reasonable measures to ensure that your personal data is stored and processed securely, regardless of the country or place in which it is stored, and we procure by contract or use our reasonable endeavours to ensure that our Affiliates and our Marketing Partners (see below) do the same.

Direct marketing

consent to the use of your personal data.

Subject to your consent, we may use your personal data to send you direct marketing (including, but not limited to, special offers, news, information and marketing) about us, our Affiliates and/or our Marketing Partners (see below) in relation to the Marketing Subjects (see below) whether by in-app messages and/or notifications and/or push notifications to your mobile device, email, telephone, text message, or other media whether now known or available in the future.

Subject to your consent, we may also use your personal data for, or provide your personal data to, our Affiliates and/or our Marketing Partners (see below) so that they may send you direct marketing (including, but not limited to, special offers, news, information and marketing) about us, our Affiliates and/or our Marketing Partners (see below) in relation to the Marketing Subjects (see below) whether by in-app messages and/or notifications and/or push notifications to your mobile device, post, email, telephone, text message, and/or other media whether now known or available in the future.

Our "Marketing Partners" include property developers, banks, financial and investment institutions, insurance companies, private clubs, concierge and customer service providers, retail outlets and online businesses (products and services including fashion and beauty, health and personal cares, luxury, home and living, food, wine and beverage, books and stationery), shopping malls, department stores, watches and jewellers (such as Chow Tai Fook Jewellery Group Limited), hotel chains, catering services providers, healthcare and senior care, services and/or products providers including health and wellness, art and culture, gallery and exhibition, green and nature, sports and recreation, travel and accommodation, leisure and entertainment, transportation and logistics, telecommunication, media and information technology, corporate innovation, accelerator and incubation programmes, competitions, conferences and events, pre-school, primary, secondary and/or tertiary education institutions.

As we may share your personal data with our Affiliates and/or our Marketing Partners, we may also receive your personal data from

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direct marketing about us, our Affiliates and/or our Marketing Partners in relation to the Marketing Subjects (see below).

The types of products, services, events and charitable initiatives that we, our Affiliates and/or our Marketing Partners may market to you include the following (together, the "Marketing Subjects"):

- · goods and services offered by us and/or our Affiliates in relation to the Goods and Services;
- finance, banking, mortgage, insurance and other related services and products by banks, financial and investment institutions and insurance companies;
- · access and privileges at private clubs;
- professional consultation on customer services, including but not limited to event planning, holidays, hotels, travel, and tickets reservation;
- consumer products and services by retail outlets and/or online businesses, including clothing, shoes, fashion, fashion
 accessories and beauty, health and personal cares, luxury, home and living, household products, food, wine, liquor and
 beverages, confectionary, groceries, books and stationery, toys, cigarettes and cigars, fragrances and cosmetics, baby
 products, telephones and mobile devices, electronics and electrical appliances, computer software, and games, bags and
 luggage, furniture, sports and leisure equipment;
- · pharmaceutical products, medical and pharmaceutical services, therapists;
- tutoring, mentoring, home cleaning, janitor services, landscape and plant maintenance services, agricultural services, part time housekeeping, plumbing services, locksmiths, barber and salon services, gym and fitness services, laundry services, florists, vehicle towing, and motor vehicle services;
- reward, loyalty, privileges programmes and promotions at shopping malls and department stores;
- · reward, loyalty, privileges programmes and promotions for customers and/or potential customers of the New World Group;
- watches, jewelleries and accessories;
- · restaurants, catering services on food, wine and beverage;
- travel, hospitality and accommodation services and products, including but not limited to hotels and serviced apartments,
 holiday package products and services offered by travel agents, tickets to attractions;
- transportation and logistics services, including but not limited to air travel and non-air transportation services such as hotel transfers, car rentals, bus operators, train operators and cruise operators, and courier services and shipping services;
- conference and exhibition management services, consultancy and marketing research services, supply chain management,
 event and project management services, gaming services, advertising and public relations services, media production services:
- tickets for concerts, galleries, exhibitions, films, theatricals, sporting, special and cultural events;
- · green and nature activities;
- · technology, telecommunication, internet and mobile communication services, social networking and media;
- · graphic and interior design services, photography services, printing and publishing services;
- legal services, medical services, accounting, auditing, bookkeeping and taxation services, engineering services, architectural services, surveying services, equipment rental services, hospitality services;
- professional advice and/or consultation on education and/or personal enhancement;
- · charitable initiatives which support areas including sports, recreation, art and cultural programmes, relief of poverty,

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We cannot use or provide your personal data for direct marketing purposes and/or provide your personal data to third parties (whether to our Affiliates and/or our Marketing Partners) for their direct marketing purposes unless you consent. Even if you give your consent, you can opt out of direct marketing - at any time (or you may request that we cease to provide your personal data to third parties, at which point we will cease to do so), free of charge, by emailing privacy@riverchain.com or writing to our Personal Data Privacy Officer at 30th Floor, New World Tower, 18 Queen's Road Central, Hong Kong (marked Confidential).

Your rights

Apart from your right to opt out of direct marketing as mentioned above, you have the following additional rights to:

· check whether we hold any of your personal data;

· access your personal data held by us;

· require us to correct any personal data which is inaccurate; and

• ascertain our policies and practices (from time to time) in relation to personal data and the types of personal data held by

US.

If you would like to make a request in relation to the above (or make any general enquiries), please contact our Personal Data Privacy Officer at 30th Floor, New World Tower, 18 Queen's Road Central, Hong Kong or privacy@riverchain.com (marked Confidential). In accordance with the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the "PDPO"), we have the right to charge you a reasonable fee for the processing of any personal data access request.

Privacy Policy Statement

We adopt the New World Group Privacy Policy Statement. You can find out more about our policy on personal data protection by accessing the New World Group Privacy Policy Statement available at https://nwd.com.hk/privacy-policy. If there is any inconsistency or conflict between the New World Group Privacy Policy Statement and this Statement, this Statement shall prevail.

Please also see the New World Group Privacy Policy Statement for our policies and information about:

• our collection and/or use of Log Files (data relating to your use of/visits to the Application and/or the Website (as the case may be), including but not limited to your IP address, domain name, browser type and access time);

· the use of cookies and other tracking mechanisms;

retention of your personal data;

third party merchants and/or websites that may be contained in the Application and/or the Website (as the case may be);

how we keep your personal data secure;

use of your personal data in legal proceedings.

Inconsistency or conflict

If there is any inconsistency or conflict between the English and Chinese version of this Statement, the English version shall prevail.

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Miscellaneous

This Statement may be updated from time to time to reflect changes to our policy with respect to personal data protection and/or changes to personal data/data privacy laws and regulations. Where there are significant changes, we will notify you and obtain your acceptance of the changes, consents, and/or opt in (as necessary or applicable). If you do not accept the changes and/or provide your consent, then we may not be able to perform the Purposes and/or provide goods or services to you. You are advised to check the Application and/or the Website (as the case may be) for updates to this Statement on a regular basis.

Nothing in this Statement shall limit your rights under the PDPO.

This Statement shall be governed by, and construed in accordance with, the laws of Hong Kong.