

PRIVACY NOTICE 隐私声明

As part of our business operations, we need to collect personal information from our customers and prospective customers to ensure that we can meet their needs for a range of financial services and provide them with information about our services.

作为我们日常业务的一部分，我们需要从我们的客户和潜在客户那里收集个人信息，以确保我们能够满足他们对一系列金融服务的需求，并向他们提供关于我们服务的信息。

Your privacy is important to us and it is our responsibility to respect the confidentiality of information and the privacy of our customers. You should read this privacy notice carefully as it contains important information about how we manage your personal information supplied to us by you or a third party in connection with our provision of services to you or which we collect from your use of our app(s) and/or website(s). It also details your rights in respect of our processing of your personal information. Such information may be considered to be ‘personal data’ protected under the Personal Data Protection Act, 2012 (the ‘PDPA’ or ‘Act’).

您的隐私对我们很重要，我们有责任尊重信息的机密性和客户的隐私。您应仔细阅读本隐私声明，因为其中包含有关我们如何管理您或第三方在向您提供服务时提供给我们的个人信息，或者我们从您使用我们的服务和/或我们的应用程序或网站时收集的个人信息的重要信息。它还详细说明了您在我们处理您的个人信息方面的权利。此类信息可能被视为受《2012年个人数据保护法》（“PDPA”或“法案”）下受保护的“个人数据”。

Type of Personal Data 个人资料类型

According to our Data Protection Policy, “Personal Data” refers to any data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

根据我们的数据保护政策，“个人资料”是指可（a）从该等资料中，或（b）从该等资料及我们已取得或可能取得的其他资料（包括不时更新的纪录内的资料）的任何数据，无论其是否属实，可以识别的个人。



Full Name
全名



Passport Number
护照号码



National Registration Identity Card (NRIC) number or Foreign Identification Number (FIN)
身份证件



Personal Mobile Telephone Number
个人手提号码



Individual Voice Recording
个人语音录制



Photograph or video image of an individual
个人的照片或视频图像

Purposes for the Collection, Use and Disclosure of Your Personal Data **收集，使用和披露您的个人资料的目的**

Generally, HGNH International Financial (Singapore) Pte. Ltd. (hereinafter referred as “HGNH Singapore”) collects, uses and discloses your Personal Data for the following purposes:

一般而言，横华国际金融（新加坡）有限公司（以下简称“横华新加坡”）收集，使用和披露您的个人资料的目的如下：

- i. opening, maintaining or closing of accounts and our establishing or providing trading services to you;
开立，维持或关闭账户以及我们为您建立或提供交易服务；
- ii. to administer and/or manage the relationship between you and HGNH Singapore;
维护和管理您与横华新加坡的业务关系；
- iii. providing services and facilities to you from time to time, including effective execution for any of your transactions;
不时为您提供服务和设施，包括有效执行您的任何交易；
- iv. evaluating your financial background and providing recommendations to you as to the type of products and services suited to your needs;
评估您的财务背景并向您提供适合您需求的产品和服务类型的建议；
- v. assessing and processing any applications or requests made by you for products and services offered by HGNH Singapore;
评估和处理您对横华新加坡提供的产品和服务的任何申请或要求；
- vi. providing or marketing services, products and benefits to you, including promotions, loyalty and reward programmes;
向您提供或推销服务，产品和利益，包括促销，忠诚度和奖励计划；
- vii. to comply with any applicable laws, regulations, codes of practice, guidelines, or rules, or to assist in law enforcement and investigations conducted by any governmental and/or regulatory authority;
遵守任何适用的法律、条例、业务守则、准则或规则，或协助任何政府和/或监管机构进行的执法和调查；
- viii. conducting market research, understanding and analysing customer behaviour, location, references and demographics for us to offer you products and services as well as special offers and marketing programmes which may be relevant to your preferences and profile.
进行市场调查，了解和分析客户行为，地点，偏好和人口统计信息，以便为您提供产品和服务以及可能与您的偏好和个人资料相关的特别优惠和营销计划。

Transfer of Personal Data Overseas 将个人资料转移至海外

To the extent that we may need to transfer personal data outside of Singapore, whether to our group companies or business partners or third party service providers or simply to data storage facilities. Any such transfer of your personal data outside of Singapore will be carried out in accordance with the PDPA to ensure that we provide a standard of protection that is comparable to the protection under the PDPA.

我们可能需要将个人数据转移到新加坡以外的地方，无论是转移给我们的集团公司或业务合作伙伴或第三方服务提供商，还是简单地转移到数据存储设施。您的个人数据在新加坡以外的任何此类转移都将按照PDPA进行，以确保我们提供的保护标准与PDPA所提供的保护相当。

CONSENT 同意

Generally, when we request for personal data in the course of providing you a service and / or product and you provide us with such personal data, there is implied consent that you agree to provide us with personal data in order for us to provide you with the requested service and / or product.

一般而言，当我们在向您提供服务和/或产品的过程中要求提供个人信息，并且您提供此类个人信息时，即表示您默示同意向我们提供个人数据，以便我们向您提供所要求的服务和/或产品。

In some circumstances and as required by applicable laws, we will seek your express consent when collecting your personal data. For example, where there are new purposes for the use of your personal data, we will seek your fresh consent.

在某些情况下，根据适用法律的要求，我们在收集您的个人信息时将征求您的明确同意。例如，如果使用您的个人数据有新的目的，我们将寻求您的新同意。

You are able to withdraw your consent at any time by contacting us (see Section on Contact Us). However, this may affect our ability to maintain your account(s) with us.

您可以随时联系我们来撤回您的同意(参见**联系我们**一节)。但是，这可能会影响我们维护您帐户的能力。

Situations Not Requiring Consent 不需要同意的情况

We will not sell, rent or otherwise disclose your personal data to any third party, without your consent except in the following circumstances:

除下列情况外，未经您同意，我们不会将您的个人资料出售、出租或以其他方式披露给任何第三方：

- we may share non-personal, non-individual information in aggregate form with third parties for business purposes, for example with advertisers on our website or we may tell our business partners the number of customers in certain demographic groups who purchased certain products or who carried out certain transactions; and / or
我们可能出于商业目的与第三方共享聚合形式的非个人、非个人信息，例如与我们网站上的广告商共享，或者我们可能会告诉我们的业务合作伙伴某些人口群体中购买某些产品或进行某些交易的客户数量；和/或
- as permitted under the laws of Singapore
新加坡法律允许的

Access and Correction 访问及更正

Under the Act, you have the right to obtain a copy of any personal data which we hold about you and to advise us of any inaccuracy that requires a correction. In addition, you are entitled to know how your personal data has been used or disclosed in the past one year. However, we may charge a reasonable administrative fee for this service. In exceptional circumstances, we reserve the right to deny you access to your personal data and may provide an explanation as required by applicable laws.

根据该法案，您有权获取我们持有的有关您的任何个人数据的副本，并在需要更正的情况下向我们提出建议。此外，您有权了解在过去一年中我们如何使用或披露您的个人数据。但是，我们可能会为此服务收取合理的管理费。在特殊情况下，我们保留拒绝您访问个人数据的权利，并可以根据适用法律的要求提供解释。

STORAGE AND RETENTION 存储和保存

Safeguarding the privacy of your personal data is important to us, whether you interact with us personally, by phone, by mail, over the internet or other electronic medium. We hold personal data in a combination of secure computer storage facilities and paper-based files and other records, and take steps to protect the personal data we hold from misuse, loss, unauthorised access, modification or disclosure.

无论您是通过个人、电话、邮件、互联网还是其他电子媒体与我们互动，保护您的个人数据隐私对我们都很重要。我们将个人数据保存在安全的计算机存储设施和纸质文件和其他记录的组合中，并采取措施保护我们持有的个人数据不会被滥用、丢失、未经授权访问、修改或披露。

We may need to maintain records containing personal data for a significant period of time, as long as it is necessary to fulfil the purpose for which it was collected, or as required or permitted by applicable laws. We shall cease to retain personal data, or remove the means by which the personal data can be associated with particular individuals, as soon as it is reasonable to assume that the purpose for which that personal data was collected is no longer being served by retention of the personal data and retention is no longer necessary for legal or business purposes.

只要是为了实现收集这些数据的目的所必需的，或者是根据适用法律的要求或允许的，我们或可能需要长时间保留包含个人数据的记录。一旦合理地假定保留个人资料不再满足收集个人资料的目的，及出于法律或商业目的，不再需要保留该等个人资料时，我们将立即停止保留该等个人的资料，或删除该等个人资料与特定个人关联的方式。

Destruction of records with personal data will be done in a secure manner.

销毁带有个人数据的记录将以安全的方式进行。

Accuracy 准确性

In order to ensure that your personal data is current, complete and accurate, please update us of any changes to your personal data by contacting our Hotline at 400-8888-910 (press 2 then 4) or email hgnhsg.cs@nawaa.com

为了确保您的个人数据是最新，完整和准确的，请通过致电我们的热线400-8888-910 转2 转4 或发送电子邮件至 hgnhsg.cs@nawaa.com 向我们更新您需要更改的个人数据。

Data Security 数据安全

We will take reasonable efforts to protect Personal Data in our possession or our control by making reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks. However, we cannot completely guarantee the security of any Personal Data we may have collected from or about you, or that for example no harmful code will enter our website (for example viruses, bugs, trojan horses, spyware or adware).

我们将采取合理措施保护我们拥有或控制的个人数据，并采取合理的安全措施，防止未经授权的访问，收集，使用，披露，复制，修改，处置或类似风险。但是，我们不能完全保证我们可能从您收集的或有关您的任何个人数据的安全性，或者例如没有有害代码会进入我们的网站（例如病毒，错误，特洛伊木马，间谍软件或广告软件）。

Cookies 小型文字档案

When you interact with us on our websites, we automatically receive and record information on our server logs from your browser. We may employ cookies in order for our server to recognise a return visitor as a unique user including, without limitation, monitoring information relating to how a visitor arrives at the website, what kind of browser a visitor is on, what operating system a visitor is using, a visitor's IP address, and a visitor's click stream information and time stamp (for example, which pages they have viewed, the time the pages were accessed and the time spent per web page).

当您在我们的网站上与我们互动时，我们会自动从您的浏览器接收和记录我们服务器日志中的信息。我们可能会使用当您在我们的网站上与我们互动时，我们会自动从您的浏览器接收和记录我们服务器日志中的信息。我们可能会使用小型文字档案以便我们的服务器将回访者识别为唯一的用户，包括但不限于监控访客如何到达网站的信息，访客的浏览器类型，访客的操作系统是什么使用访问者的IP 地址以及访问者的点击流信息和时间戳（例如，他们查看了哪些页面，访问页面的时间以及每个网页所花费的时间）。以便我们的服务器将回访者识别为唯一的用户，包括但不限于监控访客如何到达网站的信息，访客的浏览器类型，访客的操作系统是什么使用访问者的IP 地址以及访问者的点击流信息和时间戳（例如，他们查看了哪些页面，访问页面的时间以及每个网页所花费的时间）。

Should you wish to disable the cookies associated with these technologies, you may do so by changing the setting on your browser. However, you may not be able to enter certain part(s) of our website.

如果您希望禁用与这些技术相关的小型文字档案，您可以通过更改浏览器上的设置来实现。但是，您可能无法输入我们网站的某些部分。

Contacting Us - Feedback, Withdrawal of Consent, Access and Correction of your Personal Data

联系我们- 反馈，撤销同意，访问和更正您的个人数据

If you have any questions or feedback relating to your Personal Data or our Data Protection Policy or would like to withdraw your consent to any use of your Personal Data as set out in this Data Protection Policy or would like to obtain access and make corrections to your Personal Data records, you can approach us via the following channels:

如你对您的个人资料或数据保护政策有任何疑问或反馈意见；或希望取消您对本“数据保护政策”规定的任何个人数据使用的同意；或希望获得访问权限并更正您的个人数据记录，您可以通过以下渠道与我们联系：

Email us at 发邮件至 hgnhsg.cs@nawaa.com

Call our hotline at 联系我们的热线 400-8888-910 press 转2 then 转4

Write in 邮寄 4 Shenton way #18-04 SGX Centre 2, Singapore 068807

Governing Law 适用法律

This Data Protection Policy and your use of this website shall be governed in all respects by the laws of Singapore.

本数据保护政策和您对本网站的使用应受到新加坡法律的各方面管辖。



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This website may have links to external third-party websites. Please note that third party websites are not covered by our Privacy Notice. You are advised to read the privacy statement of each website that you visit, which collects personal data. 本网站可能有指向外部第三方网站的链接。请注意，我们的隐私声明不涵盖第三方网站。建议您阅读您访问这些收集个人数据的网站的隐私声明。