

MO Privacy Policy

The service and content of MO._ (“Website”) is supported by MaskOn Limited (collectively “we”, “us”, the “Company”, “MaskOn Limited”). MaskOn respects the privacy rights of visitors to the Company’s website and of individuals who participate in, access or sign up to any of the MO._’s services, activities or online content including without limitation our business partners’ products and services (collectively referred to as “Services”). We endeavor to ensure that all our collection, transmission, storage and usage of personal data is carried out in compliance with the Personal Data (Privacy) Ordinance, Cap 486 of the laws of the Hong Kong Special Administrative Region (the “PDPO”). By providing your personal data to us, you are consenting to this Privacy Policy

The term “personal data” shall have the meaning ascribed to it by the PDPO

Purpose of collection and use of personal data

You do not need to supply any personal data in order to access the MO._ website. When you participate in, access or sign up to any of the Services, personal data is collected from you to enable us to provide you with the Services. You may decline to provide us with the requested personal data, but in such case we may not be able to provide the Services to you. By submitting your personal data, you consent to the use of that data as set out in this Privacy Policy Statement

Personal data collected from you may be used by the Company for, without limitation:

- identifying you and any accounts you hold with us
- enabling the provision of the Services to you
- conducting identity verification and/or credit checks
- processing applications or renewal applications for our business partners’ products and services, including without limitation insurance and financial products, on your behalf
- processing insurance claims for our business partners’ products and services, on your behalf
- processing of payment instructions or collection of amounts outstanding from you in relation to the provision of the Services
- order processing, billing and fulfilment
- enabling us to store your personal data so you do not have to re-enter it each time you purchase a product or renew an insurance product
- direct marketing of the Services (see section “Direct Marketing” below)
- direct marketing of the products and services of the Company’s business partners (see section “Direct Marketing” below)
- any tailor made services for you
- conducting research, statistical analysis and behavioral analysis
- conducting program viewership survey and analysis
- customer profiling and analysing your purchasing preferences

- enabling you to participate in interactive features of our service, including identifying your friends or individuals, and sharing and communicating with them your shopping experience, when you choose to do so
- making suggestions and recommendations to you and other users of our Services or goods and services that may interest you or them
- customising the Company's website and its content to your particular preferences
- provisioning of customer services
- handling your complaints and account enquiries, and handling any claim, action and/or proceedings against the Company or any party
- fraud prevention and detection
- auditing purposes
- making such disclosures as required by applicable laws, rules and regulations
- any other purposes directly related to the purpose for which the personal data were originally collected

Types of personal data collected

Types of personal data collected by MO._ may include, without limitation:

- Your personal information and contact information such as your name, gender, date of birth, identity card number, telephone number, email address, residential address, mailing address, and billing address
- Your business information such as company name and business title
- Your account details, including first and last 4 digits of credit card account numbers, or user accounts
- Your household income range, and personal interest
- IP address, real-time geographic location data, browser settings, browsing records, and/or other Internet log information of your computer or mobile device
- Telephone numbers and email addresses contained in your phone book, when you choose to participate in interactive features of our service. In this case we will have informed you when you access to our service and by providing that data to us you agree that you have obtained consent from those individuals in the phone books

Confidentiality, disclosure and security of personal data

The Company does not trade your personal information and contact information for gain without your written consent. All personal data collected and held by the Company will be kept confidential, but where disclosure is necessary for the Company to comply with any statutory obligations or requirements, or for the Company to provide the Services to you or to carry out the original purpose, or a directly related purpose, for which the personal data were collected, those data may be provided to the following parties (whether within or outside Hong Kong):

- Competent court of law, law enforcement agencies, or other governmental or statutory authorities, institutions or organizations; Company's associated companies, business partners, contractors, agents, sellers or suppliers of the goods/services, or other service operators, who are involved in the sales and marketing, administration or provision of the Services

- Company's business partners including without limitation insurance companies who assess and/or process insurance applications, renewal applications, insurance claims and settlements, provide insurance services for you and/or handle enquiries or complaints
- Any other person under a duty of confidentiality to the Company including a member of its group of companies, IT consultants, data processors, auditors, accountants, or lawyers, which has undertaken to keep such information confidential; and
- Banks, financial institutions, insurance companies, credit card issuing companies or debt collection agencies

Any questions, comments, suggestions or information other than personal data sent or posted to our website, or any part of the site by you will be considered as voluntarily provided to the Company on a non-confidential and non-proprietary basis. We reserve the right to use, reproduce, disclose, transmit, publish and/or post elsewhere such information freely, including passing it to any associated company for example, in connection with the development and marketing of services and to meet user needs

All reasonable efforts are made to ensure that any personal data held by the Company is stored in a secure and safe place. All personal data which we collect is kept confidential to the best of our ability. You will appreciate however, that we cannot guarantee the security of transmission

If you purchase our business partners' products or services including without limitation insurance products, your personal data will be transferred to that business partner and your personal data will be used, processed and stored in accordance with that business partner's privacy policy, which is outside our control. Please refer to the relevant privacy policy of our business partner

Transfer of personal data outside Hong Kong

If necessary, the Company may transfer the personal data to places outside the Hong Kong Special Administrative Region for carrying out the purposes, or the directly related purposes, for which the personal data were collected. All the transfer of those personal data will be carried out in compliance with the requirements of the PDPO

Retention of personal data

If you choose, or you are provided with, a user identification code, password or any other piece of information as part of our security procedures, you must treat such information as confidential. You must not disclose it to any third party. If your mobile number is used for account login, you shall ensure that timely update is made by logging in to your account at "Account Profile" when your mobile number is to be changed or returned to your mobile operator. This is important to ensure that your account information will not be accessed by a third party who may have acquired the right to use your discarded mobile number. You are solely responsible for securing your account in this particular way. We shall have no liability to you for any loss or damage in this regard

Unless there is a mandatory legal requirement for us to keep your personal data for a specified period, we will only retain your personal data for as long as is necessary to fulfill the purpose for which the personal data were originally collected

Direct marketing

From time to time, the Company may use your personal data to send you news, offers, promotions and joint marketing offers and the Company requires your consent for that purpose. We may contact you by email, in-app notifications, social media, text/picture/video message or mail. Your name, email address, contact address, date of birth, products and services portfolio information, transaction patterns and behaviors, browsing records, content viewing habits and personal interests held by the Company may be used by the Company in direct marketing of the Services and the following products or services offered by the Company's business partners or the registered merchants of MO. including without limitation: food and beverages, groceries, household products, personal care and health, skincare and makeup, maternity and baby, pets, electrical appliances, houseware and furniture, dining and lifestyle, sports and travel, toys and books, telecommunications, media and entertainment, fashion and insurance and financial products, which may be of interest to you

If you prefer not to receive any direct marketing communications from us or our marketing partners, you can opt out at any time by updating your preferences through your registered account or a unsubscribe link provided. Upon receipt of your request, we shall cease to so use your personal data as soon as possible without charge to you

Use of cookies

A cookie is a small text file which is placed onto your computer (or other electronic device) when you access the Company's website. We use cookies on our website to:

- recognise you whenever you visit this website
- obtain information about your preferences, viewing and browsing behavior, online movements and use of the Internet
- keep track of the items stored in your shopping basket and take you through the checkout process
- carry out research and statistical analysis to help improve our Services and to help us better understand our visitor and customer requirements and interests
- target our marketing and advertising campaigns and those of our business partners and advertisers more effectively by providing interest-based advertisements that are personalised to your interests
- make your online experience more efficient and enjoyable
- enable tighter security

The information we obtain from our use of cookies may not contain your personal data. Although we may obtain information about your computer or other electronic device such as IP address, browser settings, browsing records, and/or other Internet log information, this may not be able to identify you personally. To the extent that non-personal data is combined with

personal data, we treat the combined data as personal data for the purposes of this Privacy Policy Statement. In certain circumstances we may collect personal data about you, but only where you voluntarily provide it by completing an online form, or where you purchase goods from our website or use the Services

If you want to disallow the use of cookies, you can do so on your own web browser. If you disable cookies, you acknowledge that you may not be able to use some of the functionality of our website

Links

This Privacy Policy Statement only applies to the Company's website. Our website may contain links to other sites and pages. By activating a link, such as for example by clicking on the banner of an advertiser, you leave our website and the Company does not exercise control over any personal data or any other information you give to any other entity after you have left our website. Access to and use of such other websites is at your own risk

Data access and correction

If you have any query in relation to the Company's privacy policy or you wish to access or correct your personal data held by us, you may contact us by writing to the following address:

MaskOn Limited

- email: cs@the-mo.team (email subject please state with wording "Confidential")

The Company reserves the right to charge you a reasonable fee for complying with a data access request as permitted by the PDPO

In the event of any discrepancy or inconsistency between the English and Chinese versions of this Privacy Policy, the English version shall prevail

We keep this Privacy Policy under regular review and place updates on our website from time to time