

UTGL Finance Privacy Policy

1. Scope and Definitions

This Privacy Policy applies to UTGL Finance Limited (referred to as “we”, “our company”, or “us”). In this Policy, the terms “data subject”, “you”, or “customer” include visitors to our website, credit card applicants, and cardholders. The terms “group”, “group company”, “group member”, and/or “affiliate company” refer to our company’s related entities in Hong Kong or overseas (including parent or subsidiary companies).

By visiting our website (<https://www.utglfinance.com/>) (“this Website”), you acknowledge and accept the practices described in this Privacy Policy. If you do not agree, please discontinue use of the Website. Please also review our ‘Terms and Conditions’ for additional provisions governing your use of this Website.

This Policy forms part of the terms and conditions applicable to your credit card agreement and any related arrangement with UTGL Finance Limited.

2. Collection of Personal Data

Personal data refers to any information relating to an identifiable individual, whether directly or indirectly. The information we may collect includes, but is not limited to, the following:

- Name
- Age
- Gender
- Contact number and telecommunications provider
- HKID number
- Nationality or residency status
- Date of birth
- Financial status
- Purpose of application
- Income or asset details
- Education level
- Employment information
- Residential address
- Bank account details
- Communications between you and UTGL Finance Limited
- Website usage data

3. Use of Personal Data

We strive to maintain accurate and up-to-date records. Personal data may be used for:

- Processing and approving credit card applications, and operating card services
- Conducting credit checks at application, renewal, or review stages
- Monitoring ongoing creditworthiness and account standing
- Updating records to assist group or affiliate companies in conducting credit checks or debt collection
- Designing and improving financial products and services
- Determining outstanding balances
- Conducting market research or internal analysis
- Complying with legal, regulatory, and compliance obligations
- Other purposes directly related to the above

4. Direct Marketing

We, our group companies, and affiliate companies may only use your personal data for direct marketing if you have given voluntary consent (including an indication of no objection).

Types of products and services marketed include:

- Financial products and services
- Rewards, loyalty, or privilege programmes

You may opt out at any time, free of charge.

5. Disclosure of Personal Data

All personal data will be treated as confidential. We may disclose or transfer data to third-party service providers or government/regulatory bodies where required. Third parties with access must comply with confidentiality obligations.

6. Amendments to Privacy Policy

We reserve the right to amend this Privacy Policy at any time without prior notice. Any changes take effect immediately upon posting.

7. Contact Us

If you have any questions, please contact us by email at sales@utglfinance.com or by telephone on +852 3853 0135.

私隱政策

1. 適用範圍及定義

本私隱政策適用於 UTGL Finance Limited（下稱「本公司」、「我們」）。在本政策中，「資料當事人」、「閣下」或「客戶」包括本網站訪客、信用卡申請人及持卡人。「集團」、「集團公司」、「集團成員」及/或「關連公司」指本公司在香港或海外的相關企業（包括母公司或子公司）。

當閣下瀏覽本公司網站 (<https://www.utglfinance.com/>) (「本網站」) 時，即表示已閱讀並接受本私隱政策所述的做法。若閣下不同意，請停止使用本網站。請同時參閱我們的《使用條款》以了解更多適用條款。

本政策構成適用於閣下與 UTGL Finance Limited 之間的信用卡協議及任何相關安排的條款及細則的一部分。

2. 個人資料收集

個人資料是指任何與可被直接或間接識別的個人有關的資料。我們可能會收集的資料包括但不限於以下各項：

- 姓名
- 年齡
- 性別
- 聯絡電話及電訊商
- 香港身份證號碼
- 國籍或居留身份
- 出生日期
- 財務狀況
- 申請用途
- 收入或資產資料
- 教育程度
- 就業資料
- 居住地址
- 銀行戶口資料
- 與本公司之通訊記錄
- 網站瀏覽及使用資料

3. 個人資料使用

我們致力保持準確及最新的資料紀錄。個人資料可能會用於：

- 處理及批核信用卡申請，以及營運信用卡服務
 - 於申請、續期或審核階段進行信貸調查
 - 持續監察信用狀況及賬戶狀態
 - 更新資料以協助集團或關連公司進行信貸檢查或追收欠款
 - 設計及改良金融產品及服務
 - 計算應收或應付金額
 - 進行市場調查或內部分析
 - 遵守法律、監管及合規要求
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- 與上述直接相關的其他用途

4. 直接促銷

我們、集團公司及關連公司僅會在取得閣下自願同意（包括表示不反對）後，方可使用閣下的個人資料作直接促銷用途。

產品和服務類型包括：

- 金融產品及服務
- 獎賞、忠誠計劃或優惠計劃

閣下可隨時免費選擇退出。

5. 個人資料披露

所有個人資料將予以保密。我們可能在需要時向第三方服務供應商或政府 / 監管機構披露或轉移資料。所有有權接觸資料的第三方必須遵守保密義務。

6. 私隱政策修訂

本公司保留隨時修改本私隱政策而無需事先通知的權利。任何修訂於公布後立即生效。

7. 聯絡我們

如有任何查詢，請電郵至 sales@utglfinance.com 或致電 (+852) 3853 0135。