



## Privacy Policy-BankCard(English)

This policy applies only to the BankCard product or service of "One Team". Last updated: September 7, 2023

This policy will help you understand:

1. How we collect and use your personal information
2. How we use cookies and similar technologies
3. How we share, transfer, and disclose your personal information
4. How we protect your personal information
5. Your rights
6. How we handle personal information of children
7. How your personal information is stored and transferred globally
8. How this policy is updated
9. How to contact us

We deeply understand the importance of your personal information and will make every effort to protect the security and reliability of your personal information. We are committed to maintaining your trust in us and adhering to the following principles to protect your personal information: the principles of authority and responsibility, clear purposes, choice and consent, least privilege, ensuring security, user participation, openness and transparency, etc. At the same time, we promise that we will adopt appropriate security protection measures according to mature industry standards to protect your personal information.

Please read and understand this privacy policy carefully before using our products (or services).

### 1. How we collect and use your personal information

(1) No, we do not collect your information. We do not require login. All information is stored locally only.

### (2) Exceptions for obtaining authorized consent

Please understand that in the following circumstances, we may collect and use your personal information without obtaining your authorization and consent in accordance with laws, regulations and relevant national standards:

- 1) Directly related to national security and national defense security;
- 2) Directly related to public safety, public health, and major public interests;
- 3) Directly related to criminal investigation, prosecution, trial and execution of judgment;
- 4) To protect your or other people's major legitimate rights and interests when it is difficult to obtain the consent of the subject;
- 5) The personal information you make public;
- 6) Your personal information collected from legally publicly disclosed information, such as legal news reports and government information disclosure;
- 7) Necessary for signing or performing a contract as required by you;
- 8) Necessary to ensure the safe and stable operation of software and related services, such as detecting and handling faults in software and

related services;

9) When the personal information controller is a news agency and it is necessary for legitimate news reporting;

10) Necessary for statistical or academic research in the public interest by academic research institutions, and the research or descriptive results containing personal information are anonymized before being provided externally.

11) Other circumstances stipulated by laws and regulations.

## **2. How we use cookies and similar technologies**

### **(1) Cookies**

No, this app does not use cookies.

### **(2) Web beacons and pixel tags**

No, we only make apps, not websites.

### **(3) Do Not Track**

Many web browsers have Do Not Track features that send Do Not Track requests to websites. Currently, major internet standards organizations have not yet established relevant policies to stipulate how websites should respond to such requests. However, if Do Not Track is enabled in your browser, all our websites will respect your choice.

## **3. How we share, transfer and publicly disclose your personal information**

### **(1) Sharing**

No, there is no information to share.

### **(2) Transfer**

No, there is no information to transfer.

### **(3) Public Disclosure**

No, there is no information to disclose.

### **(4) Exceptions for obtaining authorization and consent before sharing, transferring and disclosing information**

No, none.

## **4. How we protect your personal information**

(1) We have used industry-standard security measures to protect the personal information you provide, preventing unauthorized access, public disclosure, use, modification, damage or loss. We will take all reasonable and feasible measures to protect your personal information. For example, data exchanged between your browser and our "service" is SSL encrypted; we also provide https secure browsing on our websites; we use encryption technology to ensure data confidentiality; we use trusted protection mechanisms to prevent data from malicious attacks; we deploy access control mechanisms to ensure that only authorized personnel can access personal

information; and we provide security and privacy protection training courses to enhance employee awareness of the importance of protecting personal information.

(2) We have obtained the following certifications: Apple's Keychain technology stack is used.

(3) Our data security capabilities: Apple's Keychain technology stack is used.

(4) We will take all reasonable and feasible measures to ensure that irrelevant personal information is not collected. We will only retain your personal information for the period necessary to achieve the purposes stated in this policy, unless the retention period needs to be extended or as permitted by law.

(5) The Internet is not an absolutely secure environment, and email, instant messaging, and other means of communication with other users are not encrypted. We strongly recommend that you do not send personal information through such means.

(6) We will regularly update and disclose information about security risks, personal information security impact assessments, etc. You can obtain relevant content through the following methods:  
Supplementary methods for disclosing security risks

(7) The Internet environment is not 100% secure. We will make every effort to ensure the security of any information you send to us. Even if we have made great efforts and taken all reasonable and necessary measures, it is still possible that your personal information may be illegally accessed, illegally misappropriated, illegally tampered with or destroyed, resulting in damage to your legitimate rights and interests. Please understand the above risks of the information network and voluntarily undertake them.

(8) In the unfortunate event of a personal information security incident, we will promptly notify you in accordance with legal requirements: the basic situation and possible impact of the security incident, the disposal measures we have taken or will take, recommendations for self-prevention and risk reduction, remedies for you, etc. We will promptly notify you of incident-related matters by email, letter, phone, push notification, etc. When it is difficult to notify the subjects of personal information one by one, we will adopt reasonable and effective methods to publish announcements. At the same time, we will also take the initiative to report the handling of personal information security incidents to the regulatory authorities as required.

## 5. Your Rights

In accordance with relevant Chinese laws, regulations, standards, and practices of other countries and regions, we guarantee your exercise of the following rights regarding your personal information:

### (1) Access your personal information

You have the right to access your personal information, except in cases where exceptions are provided by laws and regulations. If you want to exercise your right of access, you can access this information yourself through the following means: Supplementary methods for accessing personal information

If you cannot access this personal information through the above links, you can contact us at any time using our web form or by sending an email to {company email}. We will respond to your access request

within 30 days.

For other personal information generated during your use of our products or services, as long as we do not need to invest too much, we will provide it to you. If you want to exercise your right of access, please send an email to {company email}.

## **(2) Correct your personal information**

When you find that we have processed personal information about you incorrectly, you have the right to ask us to make corrections. You can make correction requests through the channels listed in "(1) Access your personal information". If you cannot correct this personal information through the above links, you can contact us at any time using our web form or by sending an email to {company email}. We will respond to your correction request within 30 days.

## **(3) Delete your personal information**

In the following circumstances, you can request us to delete your personal information:

1. If our processing of personal information violates laws and regulations;
2. If we collect and use your personal information without obtaining your consent;
3. If our processing of personal information violates agreements with you;
4. If you no longer use our products or services, or if you have cancelled your account;
5. If we no longer provide products or services to you.

We will evaluate your deletion request and take appropriate steps if it meets the relevant regulations. When you make a deletion request to us, we may require you to verify your identity to ensure account security. After you delete information from our services, due to applicable laws and security technologies, we may not immediately delete corresponding information from the backup system. We will securely store your information until the backup can be cleared or anonymized.

## **(4) Change the scope of your authorized consent**

Each business function requires some basic personal information to complete (see Part 1 of this Policy). You can give or withdraw your authorization and consent for the collection and use of personal information at any time. You can operate by yourself through the following methods: Supplementary methods to change access to personal information

After you withdraw your consent, we will no longer process the corresponding personal information. Please also note that withdrawing your authorization and consent may result in certain consequences. For example, we may no longer be able to continue providing corresponding services or specific functions to you. However, your decision to withdraw consent will not affect the processing of personal information previously carried out based on your authorization.

## **(5) Personal information subject cancels account**

You can cancel your previously registered account at any time. You can

**operate by yourself through the following methods: Supplementary account cancellation operation methods**

**After canceling your account, we will stop providing products or services to you and delete or anonymize your information as required, unless otherwise stipulated by laws and regulations. This may also result in you losing access to the data in your account, so please operate with caution.**

**(6) Personal information subject obtains a copy of personal information**

**You have the right to obtain a copy of your personal information. You can operate by yourself through the following methods: Supplementary methods of obtaining a copy of personal information**

**Under technically feasible circumstances, such as matching data interfaces, we can also transfer a copy of your personal information directly to a third party designated by you.**

**(7) Restrict automatic decision-making of information systems**

**In some business functions, we may make decisions solely based on non-manual automatic decision-making mechanisms such as information systems and algorithms. If these decisions significantly affect your legitimate rights and interests, you have the right to ask us for an explanation, and we will also provide appropriate remedies.**

**(8) Respond to your above requests**

**For security reasons, you may need to provide a written request or otherwise prove your identity. We may first ask you to verify your identity before processing your request.**

**We will respond within 30 days. If you are not satisfied, you can also complain through the following channels: Supplementary other complaint channels**

**In principle, we do not charge fees for your reasonable requests, but for repeated requests beyond reasonable limits, we will charge certain costs depending on the situation. For unreasonable repeated requests, requests that require excessive technical means (for example, developing new systems or fundamentally changing existing practices), requests that pose risks to the legitimate rights and interests of others, or highly unrealistic requests, we may refuse. Please also understand that for security reasons, requirements of relevant laws and regulations, or technical limitations, we may not be able to respond to some of your requests, such as the following:**

- 1. Related to the obligations of the personal information controller as stipulated by laws and regulations;**
- 2. Directly related to national security and national defense security;**
- 3. Directly related to public safety, public health, and major public interests;**
- 4. Directly related to criminal investigation, prosecution, trial and execution of judgment;**
- 5. The personal information controller has sufficient evidence that the personal information subject has subjective malice or abuse of rights;**
- 6. In order to protect the major legitimate rights and interests of the life and property of the personal information subject or others, but it is very difficult to obtain the consent of the subject;**

**7. Responding to the request of the personal information subject will cause serious damage to the legitimate rights and interests of the personal information subject or others;**

**8. Involves trade secrets.**

#### **6. How we handle personal information of children**

We attach great importance to the protection of children's personal information. Our products, websites and services are mainly for adults. Children should not create their own user accounts without the consent of their parents or guardians. Although the definition of children varies according to local laws and customs, we consider anyone under the age of 14 to be a child.

For cases where children's user information is collected with the consent of parents or guardians, we will only store, use or publicly disclose such information where permitted by law, with the express consent of parents or guardians, or where necessary to protect children. Otherwise we will try to delete relevant data as soon as possible.

Due to limitations in existing technologies and business models, it is very difficult for us to proactively identify children's personal information. If you find that we have collected personal information about children without knowledge or prior verifiable consent from guardians, you can contact us in a timely manner and we will try to delete it promptly after discovery. If we discover the above situation ourselves, we will also delete it in a timely manner, except as required by law to retain it.

#### **7. How your personal information is stored and transferred globally**

In principle, the personal information we collect and generate within the People's Republic of China will be stored within the People's Republic of China. We will only retain your personal information for the period necessary for the purposes and uses stated in this policy and for the shortest period required by laws and regulations. After the retention period expires, we will delete or anonymize your personal information in accordance with applicable laws and regulations. Unless otherwise stipulated by laws and regulations, or for purposes such as public interest, scientific and historical research, or your separate authorization and consent, we may need to retain relevant data for a longer period of time.

Because we provide products or services through resources and servers located around the world, this means that your personal information may be transferred to jurisdictions outside the country/region where you use the products or services, or accessed from those jurisdictions, after obtaining your authorization and consent.

Such jurisdictions may have different data protection laws, or even no relevant laws established. In such cases, we will ensure that your personal information receives protection in China that is essentially equivalent. For example, we will ask for your consent to cross-border transfers of personal information, or implement security measures such as de-identification of data before cross-border data transfers.

#### **8. How this policy is updated**

Our privacy policy may change. Without your express consent, we will

not reduce the rights you should enjoy under this privacy policy. We will post any changes to this policy on this page.

For major changes, we will also provide more prominent notices. Major changes referred to in this policy include but are not limited to:

1. Major changes in our service model. Such as the purpose of processing personal information, the types of personal information processed, the way personal information is used, etc.;
2. Major changes in our ownership structure and organizational structure. Such as changes in ownership due to business adjustments, bankruptcy and acquisitions, etc.;
3. The main objects of sharing, transferring or disclosing personal information have changed;
4. The rights of personal information subjects to participate in personal information processing and the ways to exercise them have changed significantly;
5. The department in charge of processing personal information security, contact information and complaint channels have changed;
6. The personal information security impact assessment report indicates that there is a high risk.

We will also archive old versions of this policy for your reference.

## **9. How to contact us**

If you have any questions, comments or suggestions about this Privacy Policy, please contact us through the following means:

Email: [lerosua+bankcard@gmail.com](mailto:lerosua+bankcard@gmail.com)

We have established a dedicated personal information protection department. You can contact the relevant personnel through the following methods: Supplementary contact information related to personal information protection

In general, we will respond within 30 days.

If you are not satisfied with our response, especially if our personal information processing practices damage your legitimate rights and interests, you can also seek solutions through the following external channels: Supplementary other external channels to obtain solutions

[Archive](#) [RSS feed](#) [QR Code](#)

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