

PRIVACY POLICY

1. Introduction

Your privacy is of utmost importance to **ADG NATIONAL INVESTMENT AND TECHNOLOGY DEVELOPMENT CORPORATION** (“we”, “our” and “us”).

This privacy policy (the “**Policy**”) describes how we subscribe to the principles, guidelines and requirements of Decree No. 13/2023/ND-CP of the Vietnamese Government dated April 17, 2023, on Personal Data Protection (“**Decree 13**”) and, if you are a resident of the European Union or the United Kingdom, the European General Data Protection Regulation (Regulation (EU) 2016/679) (“**GDPR**”) and the version of GDPR that has been incorporated into UK law through Section 3 of the European Union (Withdrawal) Act 2018) (“**UK GDPR**”).

Sections 3 to 15 of this Policy describe how we process your personal data, regardless of how the personal data is collected and where you reside. In particular, this Policy outlines our adopted personal data protection practices in connection with the operation of our website(s) and mobile application(s), and/or the provision of our services to you or the organisation that you represent.

In addition, if you are a resident of the EU or the UK, there is a Section of this Policy titled “**Additional information for EU/UK residents**” that also applies to our processing of your personal data. In the event of any inconsistency between Sections **Error! Reference source not found.** to **Error! Reference source not found.** of this Policy and this additional Section, the additional Section shall prevail.

2. Definitions

For this Policy:

“**Group**” refers to our affiliates and subsidiaries (the “**Relevant Entities**”), our parent company and its Relevant Entities, our ultimate parent and its Relevant Entities;

“**personal data**” refers to information in the form of symbols, scripts, numbers, images, sounds or any other similar form in the electronic environment, which is about a particular individual or facilitates the identification of a particular individual. Personal data includes “basic personal data” and “sensitive personal data”;

“**process**”, “**processed**” and “**processing**” refers to one or more actions that affect personal data, such as: collecting, recording, analyzing, confirming, storing, modifying, publishing, combining, accessing, retrieving, withdrawing, encrypting, decrypting, copying, sharing, transmitting, supplying, transferring, deleting, destroying personal data or other related actions; and

“**Platforms**” refers to our customer interface touchpoints (such as manned customer service counters), social media sites, websites, mobile applications, membership programs and domains or other platforms related to us and our affiliates’ programs.

3. What Personal Data We Collect

We may collect the personal data which is reasonably necessary for the relevant purposes listed under Section 5 of this Policy. Examples of the collected and processed personal data may include but are not limited to the following:

- Personal information such as name, date of birth, gender, national registration identification or passport number, photos, video or voice recordings;
- Contact details such as mailing addresses, email addresses, and telephone numbers;
- Membership details and preferences;

- Payment-related details and information (which are considered sensitive personal data under Decree 13); and
- Other information provided via forms, face-to-face communication, phone, email, online, use of our website or app, or otherwise.

Some of the personal data that we collect may be sensitive in nature, but we collect sensitive personal data only with your consent and/or in strict compliance with the applicable laws.

4. Methods of Collection.

Personal data may be collected from you in the following ways:

- when you disclose personal data to us or submit forms, including by registering for an account, on our website(s), mobile application(s), an online portal, email, physical collection or other methods;
- when you (or any person authorised by you) correspond(s) with our employees, sub-contractors (including any delivery personnel), customer service or marketing representatives via telephone, letter, email, face-to-face meeting etc.;
- when you subscribe to our mailing lists or otherwise register your interest in any specific products or services;
- when you respond to our promotions;
- when you are referred to us by our business partners, corporate customers and other third parties;
- when we obtain it from other entities within the Group;
- when we lawfully seek information from third parties about you in connection with the products and services you have applied for;
- during recordings of calls when telephone contact is made (for example, via customer service hotlines) which may be recorded for training, quality control, business and/or other lawful purposes;
- during CCTV recordings when a person visits our warehouses and our premises;
- when you generate data or link data to your account, e.g., account synchronization, sign-up authentication etc.;
- automatically, when you visit our websites and other websites which we own or manage, using technologies such as cookies (either by us or a third party), contract with us or with any third parties via our websites, or download and/or use any of our application programs and/or software; and
- when you (or any person authorised by you) provide us with personal data for any other reason.

5. Purposes

The purposes for which we and/or our service providers may collect, use, disclose, process, manage and/or transfer your personal data are as follows:

- supporting you and updating your information throughout the purchase and use of products or services provided by us;
- providing you with our products and services, including those offered in collaboration with our partners (including but not limited to registering and managing Accounts/ Resource/ Brand names/ Hotlines for using the Services, registering and supporting service warranties, forwarding information to Service Providers, etc.);
- organizing trade promotions, product launches, market research, public opinion surveys, and brokerage activities;
- researching and developing new services, and offering suitable products and services to you;
- conducting marketing and promotional activities for products and services;
- measuring, analyzing internal data, evaluating, and performing other actions to improve and enhance the quality of services we provide to you;
- investigating and resolving your inquiries and complaints;
- adjusting, updating, securing, and improving the products, services, and equipment we provide;
- verifying your identity and protecting the confidentiality of your information;
- notifying you of any changes to our policies or promotions related to our products and services;
- preventing and fighting against fraud, identity theft, and other illegal activities.

- complying with applicable laws, relevant industry standards, and our current policies;
- collecting, storing, and using your personal data for service delivery, record keeping, and to meet legal and tax obligations. Such data will be retained for a certain period or as required by law.
- sharing with selected related entities, affiliates and business partners (including entities within the Group) to enable them to conduct market research, planning, customer surveys, trend analyses and/or other related forms of data analytics to better tailor offers, promotions and/or other direct marketing to you;
- providing complementary or value-added services;
- conducting training and/or improve our service quality and/or marketing and advertising strategies;
- any other purposes related to our operations and any additional purposes we notify you of at the time your personal data is collected, prior to any related processing activity, or as otherwise required or permitted under applicable law;
- other necessary purposes for performing transactions, contracts, or agreements between you and us; and
- for any other purposes (A) permitted or required by the applicable laws, industry codes or market rules, (B) necessary, ancillary or consequential to the above-specified purposes or (C) desirable or necessary for the performance of services under our contract/agreement.

6. Disclosure of your Personal Data

In carrying out one or more of the purposes set out in Section 5 of this Policy, we may disclose your personal data to **one or more** of the following third parties:

- entities within the Group;
- external service providers, contractors and third parties, to provide services to you;
- our business partners and vendors to deliver products and services, including but not limited to courier services companies and other entities within the delivery chain;
- banks, credit card companies, payment vendors and other entities within the payment processing chain to process payment;
- debt collection agencies;
- credit information companies and credit bureaus;
- government bodies, including any ministry, department, agency (including law enforcement agencies), or organ of state, judicial or quasi-judicial body or disciplinary, arbitral or mediatory body, or any other statutory body;
- our advisors, including auditors, accountants and lawyers;
- any data intermediaries;
- any other party to whom you authorise us to disclose personal data; and

7. Transfer of your Personal Data

In general, your personal data will be stored in Vietnam. We may, in the course of providing services to you, disclose, transfer, store, process and/or deal with your personal data outside of Vietnam. In doing so, we will comply with all applicable data protection and privacy laws and take steps to ensure that your personal data continues to receive a standard of protection that is at least comparable to that provided under Decree 13 (as amended from time to time), such as requiring the recipient to ensure that personal data disclosed to them is kept confidential and secure.

For residents in the EU or UK, see the 'Additional Information for EU/UK Residents' Section below for further information on transfers.

8. Consent

Unless the applicable laws or regulations allow otherwise, we will notify and obtain your express written consent for our processing of your Personal Data by methods or means such as signing a form or checking a box.

When you do so, you represent that:

- you are over 16 years of age and your consent, once given, is valid;
- you have read and understood and agree with your rights and obligations under this Policy; and
- where you provide information about another individual (e.g., an employee), (A) such individual has been notified of this Policy and other necessary information regarding the processing and (B) you are able to and do give valid consent on behalf of such person.

Regarding the processing of personal data of minors, we always respect and protect the personal data of minors. In case we collect personal data of children under the age of 16, the processing will be for the best interest and benefits of the children and subject to the consent of their parents or guardians. In case the children are 7 or older, we will also obtain the consent of such children. Unless otherwise provided by law, the processing of their personal data will be stopped and their personal data will be deleted if (A) the processing is not in accordance with the consented purposes or the processing is complete for the consented purposes, (B) the consent is withdrawn or (c) so required by the authority.

9. Your Rights.

a) Rights to Know

We will only collect, use, process and disclose your personal data to the extent authorized or required by the personal data protection or data privacy laws and legislation applicable to you.

b) Rights to Consent

You have the rights to give consent to the processing of your personal data, except in cases where consent exemption is provided by applicable law.

c) Rights to Withdraw Consent

You may subsequently withdraw your consent to our collection, use or disclosure of your personal data. However, should you choose to do so, we may not be able to provide you with our services, or perform any contract we may have with you. Accordingly, we may, insofar as such consent is integral to the provision of the services to you, cease to provide such services to you and will have the rights to terminate any contract of service with you at our discretion, without liability to you.

Notwithstanding any withdrawal of consent, unless otherwise agreed by us and/or the Group (where relevant), you will still be bound by any contract of service with us and/or the Group (where relevant), and should you choose to terminate the relevant contract(s), early termination and other charges, liquidated damages or contractual consequences may apply in accordance with the relevant contract(s) or at law, and we and/or the Group reserves its rights thereof.

Please contact our Data Protection Officer by email (Section 15) to request for withdrawal.

Subject to the applicable laws, we shall process your withdrawal request within a reasonable time (depending on the complexity of the request and its impact on our relationship), but in any event, no later than ten (10) business days of receiving your request.

d) Rights to Access, Update and Correct

You can access, update and correct your personal data anytime by accessing your account registered with us through the website or mobile application, if applicable. If you do not have an account with us, you may contact us at the contact in Section 15. We will respond to your update and/or correct request as soon as reasonably possible, but in any event no later than ten (10) business days of receiving such update and/or correction request.

Subject to the applicable law, we will respond to your requests within a reasonable time (and in any event no later than within thirty (30) days of receiving such request. We may charge a fee for processing your request. Such a fee would depend on the nature and complexity of your request.

e) Rights to Request for the Provision of Your Personal Data

You have the rights to request us to provide your personal data unless otherwise provided for by law.

f) Rights to Object or Restrict the Processing

You have the rights to object to us or obtain restrictions on the processing of your personal data unless otherwise provided for by law. We will comply with your request within 72 hours after receiving your request unless otherwise provided for by law.

g) Rights to File Complaints, Denunciations, And Lawsuits

You have the rights to file complaints, denunciations and lawsuits as provided by law.

h) Rights to Claim Damages

You have the rights to claim damage as provided by law when there are violations against regulations on the protection of your personal data unless otherwise agreed by parties or provided by law.

i) Rights to Self-Protection

You have the rights to self-protection according to regulations of the Civil Code, other relevant laws and Decree 13, or the request of the competent agencies and organizations to implement civil rights protection measures according to the Civil Code.

j) Other rights

In addition to the above rights, you have other rights and remedies provided by law or any other agreements between you and us.

10. Your Obligations

You have the following obligations: (A) obligation to protect or request others to protect personal data, (B) obligation to respect and protect the personal data of others, (C) obligation to provide complete and accurate data, (D) obligation to implement the regulations on personal data protection and (C) all other obligations provided by law or any other agreements between you and us.

In addition, you must ensure that all personal data submitted to us is accurate, up-to-date and not misleading. Any submission of false or incorrect information may result in our failure to deliver the products and services you seek. We reserve the rights to request for documentation to verify the information provided by you.

We encourage you to inform us when there are any changes to the personal data which you have provided to us, to ensure that we have the most current, accurate and complete information. Upon request by you, we may correct or complete any personal data found to be inaccurate or incomplete as soon as practicable.

11. Cookies

Our website(s) and mobile application(s) use cookies to monitor browsing preferences and help analyse data about webpage traffic in order to make website improvements based on your needs and enhance website efficiency. We generally use such information for statistical analysis but may use it for other reasons in aggregated form or where we are not aware of your identity.

When you visit our website(s) and/or mobile application(s), our servers will automatically record the information that is sent whenever you visit a website or mobile application. This data may include: (A) your computer's IP address; (B) your browser type; (C) the webpage you were visiting before you visited the relevant website; (D) the pages within the website or mobile application which you visit; and/or (E) the time spent on such pages, item and information searched for in the website or mobile application, access time and dates, and other statistics.

A cookie does not give us access to your computer. Most internet browsers automatically accept cookies, but you can usually modify your browser settings according to your preference. If you choose not to

accept cookies, you may not be able to experience all of the features of our website(s) and mobile application(s).

12. Other Websites

Our website(s) and mobile application(s) may contain links to other websites which are owned or operated by third parties, and which are not under our control. We are not responsible for the content on any such website, or the consequences of accessing or using any such website (including the protection and privacy of any information which you provide whilst visiting such sites) and such sites are not governed by this Policy.

You agree that your access to or use of such websites is entirely at your own risk. When visiting these third-party websites, you should read their privacy policies which will apply to your use of the websites.

13. Personal Data Retention

We will retain personal data for as long as it is necessary to fulfil the purpose for which it was collected, our legal or business purposes, or as required by relevant laws. To ensure that any contractual disputes can be addressed, we will usually keep your personal data for up to seven (7) years, as amended from time to time. We will delete your personal data when (A) you withdraw your consent, object or request the deletion, (B) your personal data is not processed in accordance with the consented purposes, (C) the deletion is required by law, (D) we have completed the processing for the consented purposes, (E) the recording of personal data is no longer necessary or (F) our business no longer operates.

If you opt-out or withdraw your consent to marketing, we will remove you from our marketing database.

14. Policy Updates

We will update this Policy from time to time, and the updated versions will be posted on our website and/or mobile application; and date stamped so that you are aware of when the Policy was last updated. Please check back frequently to see any updates or changes to this Policy.

If we make any material changes to this Policy, we will provide a notice, for example, by way of a banner on our website. Subject to applicable laws, the English version of this Policy will prevail over any version of this Policy in another language.

15. Contact Details and Data Protection Officer

If you have any enquiries, comments or suggestions about how we collect, use or disclose your personal data or this Policy, or would like to receive information about your personal data which we retain, please contact our Data Protection Officer by email at huyen.tran@adg.vn

Additional Information for EU/UK Residents

I. Basis for processing personal information. We need to ensure that there is a legal basis under GDPR/UK GDPR (as the case may be) for us to process your personal information lawfully. We may lawfully process your personal information in a number of different ways. We will only process your personal data if at least one of these legal bases is available and to the extent of that basis. The legal bases are set out below with reference to each of the purposes set out in Section 5 (Purposes). We typically use your personal data in the following circumstances:

- When you have consented before processing.
- When we need to perform a contract we are about to enter into or have entered into with you.
- Where the use is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- When we need to comply with a legal or administrative obligation.

Consent means that the processing of personal data takes place when you have expressed your consent by a statement or explicit opt-in to the processing of data for a specific purpose.

Performance of a contract means processing your data where this is necessary for the performance of a contract to which you are party or in order to take steps at your request prior to entering into such a contract.

Legitimate Interest means our business interests in conducting and managing our business and generating revenue so that we can provide you with the best service, grow and develop our business and services. We ensure that we consider and balance the potential impact on you (including both positive and negative impacts) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our rights override the impact on you (unless we have your consent or are otherwise required or permitted by law). You can find out more about how we assess our legitimate interests against any potential impact on you for particular activities by contacting us.

Compliance with a legal obligation means processing your personal data where such processing is necessary for compliance with a legal obligation binding on us.

Please see the table below to learn more about the legal bases on which we process your personal data. Section 3 above sets out the details of the personal data we collect and process for these purposes.

Purpose (as set out under Section 5 (Purposes))	Legal basis
<i>Provision of services to you as an individual customer</i>	
- to provide you with our services (including to fulfil our obligations under our contract with you for such services)	When processing your personal data for these purposes, we are relying on the legal basis that processing your personal data is necessary for us to carry out our contractual obligations to you.
- to facilitate the set-up, operation, maintenance and/or administration of such services or any account you may have with us, and provide related services and support (including for billing purposes or to process orders and applications for such services)	
- to maintain, test and/or operate our (or any of our service provider's) systems required for the provision of any of our services, or in connection with the web site(s) or mobile application(s)	
- to facilitate interconnection and inter-operability between service providers in connection with providing services to you	
- to verify your identity, and to process orders and applications for services	
- to respond and deal with enquiries or complaints and for other customer-care activities	
- to assess, process, respond or otherwise handle your enquiries, requests, feedback, questions, instructions or complaints and for other customer-care related activities	

- to provide complementary or value-added services	
- to improve your user experience and/or our product and service delivery to you	
- to offer and administer customer loyalty benefits, reward benefits, promotional benefits, contests, lucky draws and other related benefits	
<i>Provision of services to the organisation you represent</i>	
- to provide you with our services (including to fulfil our obligations under our contract with you for such services)	When processing your personal data for these purposes, we are relying on the legal basis that processing your personal data is within our legitimate interests, namely the provision of our services to the organisation that you represent.
- to facilitate the set-up, operation, maintenance and/or administration of such services or any account you may have with us, and provide related services and support (including for billing purposes or to process orders and applications for such services)	
- to maintain, test and/or operate our (or any of our service provider's) systems required for the provision of any of our services, or in connection with the web site(s) or mobile application(s)	
- to facilitate interconnection and inter-operability between service providers in connection with providing services to you	
- to verify your identity, and to process orders and applications for services	
- to respond and deal with enquiries or complaints and for other customer-care activities	
- to assess, process, respond or otherwise handle your enquiries, requests, feedback, questions, instructions or complaints and for other customer-care related activities	
- to provide complementary or value-added services	
- to improve your user experience and/or our product and service delivery to you	

- to offer and administer customer loyalty benefits, reward benefits, promotional benefits, contests, lucky draws and other related benefits	
<i>To enable the smooth running of our business operations</i>	
- for internal / external audit or compliance purposes	When processing your personal data for these purposes, we are relying on the legal basis that processing your personal data is within our legitimate interests, namely the provision of our services and to improve our services.
- to conduct market research, planning, customer surveys, trend analyses and/or other related forms of data analytics	
- to conduct training and/or improve our service quality and/or marketing and advertising strategies	
- to establish, enhance and/or further improve payment systems, including the interface or interaction of such payment systems with the payment systems of other financial institutions, merchants and/or payment organisations	
<i>To enforce our legal rights</i>	
- to seek professional advice, including legal advice, or enforce your obligations or enforce our rights, including, without limitation, collection of amounts owed by you or by any other person, or defending our rights, the rights of any related corporations, partners, contractors and/or third-party service providers	When processing your personal data for these purposes, we are relying on the legal basis that processing your personal data is within our legitimate interests, namely to enforce our legal rights.
- to conduct investigations or take action in relation to bad debts, crime and fraud prevention, detection of prosecution, risk management, violation of our terms and conditions for services, or to prevent any individual from harm, illegal or unlawful activities	
<i>Ancillary actions to enable us to process personal data as set out in this Policy</i>	
- for any other purposes necessary, ancillary or consequential to the above specified purposes	We will only process your personal data for this purpose where we have legitimate interests in doing so, i.e. anything ancillary to enable us to process your personal data to the deliver the services.
<i>Carrying out actions required of us by applicable law, either regarding you as an individual customer, or the organisation you represent</i>	

- to carry out credit checks, for the preparation of credit reports and/or for the evaluation of creditworthiness	When processing your personal data for these purposes, we are relying on the legal basis of fulfilling our legal obligations.
- to comply with regulatory, compliance, or legal obligations and/or requirements	
- as permitted or required by applicable law, regulations, industry codes or market rules	
<i>Sending marketing communications to you as an individual customer</i>	
- to market, promote (including offer to sell you any other products or services), improve and/or further the provision of services to you by us, or by our affiliates, partners, contractors or third-party service providers	Where required under relevant data protection legislation (e.g. under direct marketing legislation), we will obtain your opt-in consent prior to carrying out certain marketing activities unless we are permitted by relevant data protection laws to contact you without your opt-in consent in relation to goods and services which are similar to those which you have already purchased, used or interacted with. Where we do obtain your consent for these purposes, in order for this consent to be valid: • it has to be given freely, without us putting you under any type of pressure; • you have to know what you are consenting to – so we'll make sure we give you enough information; • you should only be asked to consent to one thing at a time – we therefore avoid "bundling" consents together so that you don't know exactly what you're agreeing to; and • you need to take positive and affirmative action in giving us your consent – for example, we could provide a tick box for you to check so that this requirement is met in a clear and unambiguous fashion. We currently seek your consent to use your personal data for marketing purposes. Before giving your consent you should make sure that you read any accompanying information provided by
- to share with selected related entities, affiliates and business partners (including entities within the Group) to enable them to conduct market research, planning, customer surveys, trend analyses and/or other related forms of data analytics in order to better tailor offers, promotions and/or other direct marketing to you	
- to keep you informed of our services and products, and the services and products of our related entities, affiliates and partners	

	us so that you understand exactly what you are consenting to. You have the right to withdraw your consent at any time, and details can be found in the "Right to withdraw consent" paragraph in Section III (Your Rights) below.
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II. Transfer of personal data overseas. As set out in Section 7 (Transfer of Your Personal Data) above, your personal data will be stored in a country outside the EU/UK (as the case may be). In any case where your personal data is stored in a country outside the EU/UK, and in this case, including by reference to transfers within Vietnam or to entities outside Vietnam where the country or territory in question does not maintain the data to an adequate standard of data protection, we will take all reasonable steps to ensure that any such transfer is made in accordance with applicable data protection and privacy laws and that your data is treated securely and in accordance with this Policy.

However, please note that where personal data is stored in another country, law enforcement authorities may be able to access that data in accordance with the laws of that country.

III. Your rights. You have the rights described below regarding the data we hold about you.

To contact us regarding any of your rights under applicable data protection legislation, please use the contact details set out above. We will seek to resolve your request without undue delay and in any event within the time limits set out in applicable data protection legislation (subject to any lawful extensions by us). We note that we may keep a record of your communications to help us resolve any issues you may have.

a) Right to Object

This right enables you to object to our processing of your personal data where we process it for one of the following reasons:

- because the processing is for our legitimate interests;
- to enable us to carry out a work in the public interest or exercise government authority;
- to send you direct marketing communications; or
- for scientific, historical, research or statistical purposes.

b) Right to withdraw consent

If we have obtained your consent to process your personal data for any activity, you may withdraw this consent at any time and we will cease to use your data for that purpose unless we consider that there is another legal basis for us to continue lawfully processing your data for this purpose. In such case we will notify you of this condition. You may withdraw your consent by using the contact details set out in Section 15 (Contact Details and Data Protection Officer) above. We note that withdrawing your consent does not affect the lawfulness of our processing on the basis of your consent before you withdrew it.

c) Your right to access your data

You may ask us for confirmation of our processing of your personal data or a copy of the information we hold about you at any time and ask us to amend, update or delete it. If we provide you with access to the information we hold about you, you will not be charged for access unless otherwise permitted by law. If you ask us for additional copies of this information, we may charge a reasonable fee. We may refuse your request where permitted by law to do so. If we refuse your request, we will always tell you why we refused.

d) Right to data erasure

You have the right to ask us to "erase" your personal data in certain circumstances. Generally, you have this right where:

- data no longer needed;
- you have withdrawn your consent to our use of your data and we have no other valid reason to continue;
- data processed illegally;
- the data must be erased for us to comply with our legal obligations; or
- you object to the processing and we cannot demonstrate any other legitimate grounds for continuing the processing.

We only have the right to refuse to comply with your request to erase data in limited circumstances and we will always let you know the reason for refusing. Where we make a valid request for erasure, we will take all reasonably practicable steps to erase the relevant data.

e) Right to restriction of processing

You have the right to request that we restrict the processing of your personal data in certain circumstances, for example, if you dispute the accuracy of the personal data we hold about you or if you object to us processing your personal data for our legitimate purposes. If we have shared your personal data with third parties, we will notify them of the restricted processing unless this is impossible or requires a disproportionate effort. Of course, we will notify you before lifting any restriction on the processing of your personal data.

f) Right to rectification

You have the right to request that we correct any personal data we hold about you that is inaccurate or incomplete. If we have shared this personal data with third parties, we will notify them of the rectification unless this is impossible or would require a disproportionate effort. You can also request details of third parties to whom we have provided inaccurate or incomplete personal data. Where we consider it reasonable not to comply with your request, we will explain this decision to you.

g) Right to data portability

You have the right to transfer your personal data between service providers and to receive a copy of your data. This right allows you to transfer the details we hold to another third party. To help you do this, we will provide you with your data in a commonly used machine-readable format so that you can transfer it. Alternatively, we may transfer the data to you directly.

h) Rights in relation to automated decision-making

You have the right to object to being the subject of decisions that are based solely on automated processing where these decisions adversely affect your legal rights. Where we use your personal data for automated decision-making, we will ensure that you are provided with specific information about that processing and you have the right to object and have the decision reviewed.

i) Right to complain

You also have the right to complain to your data protection authority.

In the UK, the data protection authority is the Information Commissioner's Office. You can contact them in the following ways:

- Phone: 0303 123 1113
- Email: casework@ico.org.uk
- Postal address: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

If the relevant data protection authority is in the European Union, please contact the data protection authority in the relevant country.

IV. Cookies. When you first visit our website and mobile application, you will see a screen informing you of our use of cookies and asking you to consent to their use. This notification screen may not appear again on your subsequent visits to our website and mobile application, but you can adjust your web browser software if you do not want to receive cookies or web beacons, which may limit your ability to use some of the features of our website and mobile application. Please refer to your browser instructions or help pages to learn more about these functions.