

Privacy Policy Statement

Seatel Financial Service Plc (“the Company”) respect the privacy of personal data and pledges to comply with the relevant laws and regulations of "Personal Data (Privacy)". The Company will ensure compliance by staff with strict standards of security and confidentiality.

Main Purposes of Keeping and Using Personal Data

- The Company will collect and retain customer’s personal data in connection with the application, continuation, using and redemption of the products and services.
- The purposes for which data relating to customers may be used by the Company:
 - considering and processing application for products and services;
 - ensuring your ongoing good standing;
 - providing and processing daily operation of the services, including but not limited to customer services, transactions and balance enquiry, goods purchase and ATM cash withdrawals;
 - designing financial services or related products for customers’ use;
 - fulfilling the obligations on disclosure and use of information regarding relevant laws within and out of Cambodia as well as guidelines issued by the financial regulatory agencies or industry organizations ;
 - assisting in prevention, detection or investigation of crime or possible criminal activities ;
 - assisting in dispute adjudication about a transaction.

Your Personal Data

- Depending on the products and services you apply/purchase and particular circumstances, we may collect and retain a range of different information about you for the purpose of providing you the products and services and for the purposes as set out in the “Main Purposes of Keeping and Using Personal Data” section of this Privacy Policy Statement. The personal data include, but not limited to the following information and related copy (if applicable):
 - your full name, date of birth, sex, nationality, ID number as registered on your personal identification document (e.g. identity card, passport, travel documents);
 - your contact details, including name, telephone numbers, email address, residential address, correspondence address;
 - Information about using the products and services, e.g. transaction information of purchase and cash withdrawal.
 - Providing your personal data to us is optional. However, if personal information is required for approving and/or processing the products and services you apply/purchase failure to provide the required personal information may prevent us from providing you the related products and services.

Personal Data Collection Channels

- The channels which the Company uses to collect personal data including, but not limited to:
 - directly from the customer;
 - from third parties, e.g. co-branding partners;

- publicly available sources of information;
- Our records of customer using the products and services.

Information Collected During Website Visit

- The Company will not collect any personal information that identifies a visitor to this site unless specified otherwise. Only the IP address of the visitor and the pages the visitor visited will be recorded. Such information will be used to prepare aggregate information about the number of visitors to the site and general statistics on usage patterns of the site.

Security and Access Restrictions of Personal Data

- The company is committed to protecting all personal data, including only allowing authorized employees to access, and only allowing access to personal data for the purposes listed in the "Main Purposes of Saving and Using Personal Data" section of this statement. Other parties consult, provide high-security storage facilities, and implement security measures for data storage equipment. When transmitting sensitive personal data, it will be encrypted. If the company hires a data processor to process personal data on behalf of the company (within or outside Cambodia), The company will adopt standard methods or other methods to prevent the personal data transferred to the data processor for unauthorized, or accidentally be reviewed, processed, deleted, lost, or used.

Retention of Personal Data

- Customers' personal data will not be kept longer than necessary for the fulfillment of the purposes for which the personal data are or are to be used at the time of the collection and for compliance with the legal, regulatory and accounting requirements from time to time.
- We will destroy your personal data in our data storage system in accordance with our internal policy when keeping the data is no longer necessary based on the above-mentioned criteria.

Disclosure of Personal Data

- Personal data held by the Company will be kept confidential but the Company may disclose your personal data to the parties outside of the Company (within or outside of Cambodia) for the purpose set out in "Main Purpose of Keeping and Using Personal Data" section of this privacy statement.