

MORGAN STANLEY CHINA

PRIVACY POLICY

摩根士丹利中国

隐私政策

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This Morgan Stanley China Privacy Policy ("Privacy Policy") covers the services offered in the People's Republic of China ("PRC") by Morgan Stanley entities located in PRC, that collect, hold, use, verify and disclose, etc. ("process") personal information as processors, including, but not limited to, Morgan Stanley Management Service (Shanghai) Limited, Morgan Stanley Bank International (China) Limited, Morgan Stanley Securities (China) Co., Ltd., Morgan Stanley Securities Investment (Beijing) Co., Ltd., Morgan Stanley Investment Management (China) Co., Ltd., Morgan Stanley Futures (China) Co., Ltd., Morgan Stanley (China) Private Equity Investment Management Co., Ltd., Morgan Stanley Overseas Investment Fund Management (Shanghai) Limited, Morgan Stanley Business Consulting (Shanghai) Limited, and the respective affiliates and branches in the PRC. Together, these entities are referred to as "Morgan Stanley," "our affiliates," "we," "us," and "our" in this Privacy Policy.

本《摩根士丹利中国隐私政策》（“隐私政策”）适用于由位于中华人民共和国境内（以下简称“中国境内”）的摩根士丹利实体在中国境内提供的服务。这些实体以处理者的身份收集、持有、使用、验证和披露等（“处理”）个人信息，这些实体包括但不限于：摩根士丹利管理服务（上海）有限公司、摩根士丹利国际银行（中国）有限公司、摩根士丹利证券（中国）有限公司、摩根士丹利证券投资（北京）有限公司、摩根士丹利基金管理（中国）有限公司、摩根士丹利期货（中国）有限公司、摩根士丹利（中国）私募股权投资管理有限公司、摩根士丹利海外投资基金管理（上海）有限公司、摩根士丹利商务咨询（上海）有限公司及其在中国境内的关联机构和分支机构。在本隐私政策中，这些实体统称为“摩根士丹利”、“我们的关联方”、“我们”或“我们的”。

We are committed to maintaining the privacy and confidentiality of your personal information. Morgan Stanley has a global framework to comply with applicable data protection and privacy laws, which includes policies and procedures that prescribe how Morgan Stanley personnel must process your personal information.

我们致力于维护您的个人信息的隐私性和保密性。摩根士丹利已建立一个全球性框架，以遵守适用的数据保护和隐私法律，其中包括规定摩根士丹利员工必须如何处理您的个人信息的政策和程序。

This Privacy Policy explains what personal information we collect about you, how we use, disclose and share that information, and the rights you have in connection with that information. Certain rights, requirements, and disclosures in this Privacy Policy may be subject to exemption or otherwise may not apply to you based, for example, on PRC data protection and privacy laws and applicable law or regulations. This information is required by law and is not a promotion of our products and services.

本隐私政策解释了我们收集了您的哪些个人信息、我们如何使用、披露和共享这些信息，以及您就该信息享有的相关权利。本隐私政策中的某些权利、要求和披露可能会依法（例如，基于中华人民共和国数据保护和隐私法律以及适用的法律或法规）得到豁免，或者可能不适用于您。本隐私政策中的信息系法律要求披露，并非对于我们的产品或服务的推广。

Except as noted below, if you are a current or former applicant or customer or prospect of Morgan Stanley, one or more the following privacy notices may be applicable to you depending on the product or service you obtained or sought to obtain from Morgan Stanley. Please refer to the following notices for additional information about our privacy practices applicable to your product or service from Morgan Stanley Securities (China) Co., Ltd., and/or Morgan Stanley Investment Management (China) Co., Ltd.:

除以下所述情况外，如果您目前或曾是摩根士丹利客户，或者曾申请过我们的产品或服务，又或者即将成为我们的客户，则以下一项或多项隐私政策可能适用于您，这取决于您从摩根士丹利获取或试图获取的产品或服务。请参阅以下隐私政策，了解有关摩根士丹利证券（中国）有限公司和/或摩根士丹利基金管理（中国）有限公司产品或服务适用的隐私实践的更多信息：

[Morgan Stanley Securities \(China\) Co., Ltd., Privacy Policy](#)

摩根士丹利证券（中国）有限公司隐私政策

[Morgan Stanley Investment Management \(China\) Co., Ltd., Privacy Policy](#)

摩根士丹利基金管理（中国）有限公司隐私政策

Personal information that we process about you when you apply for a job at Morgan Stanley or when you act as an employee or contingent worker or consultant at Morgan Stanley is governed by a separate notice, which will be provided to you at or before the time your personal information is collected.

当您申请摩根士丹利的职位，或作为摩根士丹利的员工、临时工或顾问工作时，我们处理的关于您的个人信息将受单独的通知约束。该通知将在收集您的个人信息时或之前向您提供。

Before providing Morgan Stanley with access to, or permitting any access to, or permitting the processing of, any personal information regarding an individual other than yourself, in connection

with products/services provided, you should ensure that you have the requisite legal authority under all applicable privacy laws to provide such personal information.

在允许摩根士丹利访问、或允许访问、或允许处理与所提供的产品或服务有关的除您以外的任何个人信息之前，您应确保您已获得根据所有适用的隐私法律对于提供此等个人信息所需的法律授权。

Please read this Privacy Policy carefully to understand how we process the personal information and pay special attention to the bold and/or underlined parts **related to processing of sensitive personal information and/or have material impacts on your interests**.

请仔细阅读本隐私政策，了解我们如何处理个人信息，并特别注意与**敏感个人信息的处理和/或对您的利益有重大影响**有关的粗体和/或下划线部分。

The content of this Privacy Policy is set out as below:

本隐私政策内容如下：

- [Information We Collect;](#)
[我们收集的信息](#)
- [Sources of Information and Purposes of Collection and Disclosure;](#)
[信息来源及收集和披露的目的](#)
- [Information We May Disclose and to Whom We May Disclose it;](#)
[我们可能会披露的信息及我们可能向谁披露信息](#)
- [Processing of Sensitive Personal Information;](#)
[敏感个人信息的处理](#)
- [Use of Emerging Technologies such as Artificial Intelligence and Machine Learning;](#)
[使用新兴技术（例如人工智能和机器学习）](#)
- [Monitoring We Conduct;](#)
[我们采取的监测措施](#)
- [Use of Cookies and Similar Technologies;](#)
[使用 cookies 和类似技术](#)
- [Information on Minors Under 14 Years;](#)
[不满 14 周岁未成年人个人信息](#)

- [Location of Data Storage and Processing;](#)
[信息存储和处理的位置](#)
- [Data Security;](#)
[信息安全](#)
- [Retention of Personal Information;](#)
[保存您的个人信息](#)
- [Marketing We Conduct;](#)
[我们进行的市场营销活动](#)
- [Your Rights relating to Personal Information;](#)
[您与个人信息相关的权利](#)
- [Updates to this Privacy Policy; and](#)
[本隐私政策的更新](#)
- [Contact Us.](#)
[联系我们](#)

1. Information We Collect

我们收集的信息

As described in this Privacy Policy, we may collect personal information from or about you in order to provide, enhance, market, and offer our products and services, including the products and services of our Morgan Stanley affiliates (together, “**Services**”) to you and to our institutional clients. “**Services**” include, among other things, maintaining or servicing accounts, providing customer service, processing or fulfilling trades and other transactions, verifying customer information, processing payments, providing financing, determining eligibility for **Services**, recordkeeping, and related activities.

如本隐私政策所述，为了向您以及我们的机构客户提供、改进、营销并提供我们的产品和服务，包括我们摩根士丹利关联方的产品和服务（统称为“**服务**”），我们可能会收集您的个人信息或关于您的个人信息。“**服务**”包括但不限于提供或维护账户服务、提供客户服务、处理或完成交易及其他交易类活动、核实客户信息、处理付款、提供融资、确定服务资格、记录保存及相关活动。

This section describes the categories of personal information we may collect. The type of personal information we collect may vary depending on whether you deal with us as an individual or in connection with one of our corporate or institutional clients, your use of particular services, as well

as the jurisdiction where you reside. For purposes of this Privacy Policy, personal information generally includes information that may be used to identify you directly or indirectly. We may also request your sensitive personal information (as described in Section 4) for us to provide the Services. We only collect personal information in accordance with PRC applicable law, such as where we have your consents or necessary for compliance with a legal obligation or necessary for performance of a contract.

本条描述了我们可能会收集的个人信息类别。我们收集的个人信息类别可能因您是以个人身份与我们往来，还是以与我们的企业或机构客户相关联的身份与我们往来而有所不同。此外，我们收集的个人信息类别也可能因您使用的特定服务以及您居住的司法管辖区而不同。根据本隐私政策的目的，个人信息通常包括可直接或间接识别您身份的信息。为向您提供服务，我们可能还会要求您的敏感个人信息（详见第 4 条）。我们仅在符合中国适用法律的情况下收集个人信息，例如在获得您的同意时、为履行法定职责或法定义务所必需时或为履行合同所必需时。

You are not required to supply any of the personal information that we request. However, failure to supply any of the personal information that we request may result in our being unable to open or maintain your account, provide services to you or your company, discuss any other opportunities with you or deal with other matters.

您并非必须提供我们所要求的任何个人信息。但是，如果您未能提供我们所要求的任何个人信息，可能会导致我们无法开设或维持您的账户、无法向您或您的公司提供服务、无法与您讨论其他机会或处理其他事项。

Categories of Personal Information We May Collect 我们可能收集的个人信息类别	Examples of Personal Information We May Collect (note a subset of Personal Information may constitute sensitive Personal Information) 我们可能收集的个人信息示例 (注意：部分个人信息可能构成敏感个人信息)
Identifiers 可识别信息	Name, alias, age, sex, gender, national origin, citizenship, race, ethnicity, marital status, and disability status, home and work addresses, home and work phone numbers, mobile phone number, ID number , Hukou, social security number, driver’s license number, passport number , tax identification number, other government-issued identification numbers, government-issued ID validity period (including issuance and expire dates), alien registration number, place and date of birth, personal and work email address, username and password, social media name, signature, customer identification number, IP address, electronic device (“Device”) identifier, device type, browser type, platform type 姓名、别名、年龄、性别、国籍、公民身份、种族、民族、婚姻状况、残疾状况、家庭和工作地址、家庭和工作电话号码、手机号码、 身份证号码 、户口本、社会保障号码、驾驶证号码、 护照号码 、税收居民国（地区）、居民国（地区）纳税人识别号、其他政

	府签发的身份证件种类和号码、政府签发的身份证件有效期（包括签发日期和到期日期）、外国人登记号、出生地和出生日期、个人和工作电子邮件地址、用户名和密码、社交媒体名称、签名、客户识别号、IP 地址、电子设备（“设备”）标识符、设备类型、浏览器类型、平台类型
Financial information 金融信息	Financial account number , credit card number, debit card number, account balance, trading activity, transactions , sources of wealth/fund, equity compensation, loan number, loan amount, account history, income, debt, assets, revenue, credit history, credit score , investment experience, risk tolerance, and information about your personal investment goals or objectives 金融账户号码、信用卡号码、借记卡号码、账户余额、交易活动、交易明细、财富或资金来源、股权报酬、贷款号码、贷款金额、账户历史、收入、债务、资产、收益、信用历史、信用评分、投资经验、风险承受能力以及有关您个人投资目标或目的的信息
Account Authentication Information 账户认证信息	CVV, PIN, security question and answer CVV、PIN 码、安全问题和答案
Commercial information 商业信息	Records of personal property , and order and purchase history for non-financial goods and services 个人财产记录以及非金融货物和服务的交易记录
Biometric information 生物识别信息	Voiceprint, fingerprint, face recognition data (face image or video) , and palm scan 声纹、指纹、 人脸识别数据（人脸图像或视频） 和掌纹
Internet or similar network activity 互联网或网络活动信息	Browsing history, search history, clickstream data, session information, navigation paths, and other information about how you interact with our websites and mobile applications 浏览历史记录、搜索历史记录、点击记录、会话信息、浏览路径以及有关您如何与我们的网站和移动应用程序互动的其他信息
Geolocation data 地理位置数据	Physical location or movements 物理位置或行踪轨迹
Sensory data 音视频影像类信息	Audio recordings, video recordings, and photographs 录音，录像和照片
Professional or employment-related information 专业或雇佣相关信息	Employment information (including employer name), employment history, professional licenses or registrations, and employment identification number, salary or compensation , role/occupation, officer status 就业信息（包括雇主姓名）、就业历史、专业执照或注册信息、就业识别号、 工资或报酬 、角色/职业、官员身份
Education information	Academic record, degrees, and schooling

教育信息	学术记录、学位和学校教育
Inferences from other personal information 由其他个人信息推断出的信息	Preferences, behaviors, characteristics (including, for example, age, gender, race, and marital status), number of persons in household, and similar information 偏好、行为、特征（包括年龄、性别、种族和婚姻状况等）、家庭人数及类似信息

While we make every effort to ensure that all personal information we hold about you is accurate, complete and up to date, you can help us considerably in this regard by promptly notifying us if there are any changes to your personal information. To extent permissible under applicable law, we shall not be responsible for the authenticity of any personal information or sensitive personal information or any losses arising from any inaccurate or deficient personal information or sensitive personal information that you supply to us.

我们尽一切努力确保我们持有的关于您的所有个人信息是准确、完整和最新的，如果您的个人信息有任何变化，请及时通知我们，这将极大地帮助我们实现前述努力。在适用法律允许的范围内，我们不对任何个人信息或敏感个人信息的真实性负责，也不对您因提供给我们的个人信息或敏感个人信息不准确或有缺陷而引起的任何损失负责。

2. Sources of Information and Purposes of Collection and Disclosure 信息来源及收集和披露的目的

This section describes the sources we may collect personal information from, and why we may collect and, if applicable, disclose personal information.

本条描述了我们可能收集个人信息的来源，以及我们收集和披露（如适用）个人信息的原因。

Sources of Personal Information 个人信息来源	Categories of Personal Information We May Collect 我们可能收集的个人信息类别	Purposes of Collecting and Disclosing Personal Information 收集和披露个人信息的目的
Applications and Forms We may collect personal information from you or your authorized representatives during the application or account creation and management process, or through other forms. 申请类表单	<ul style="list-style-type: none"> Identifiers Financial information Professional or employment-related information Commercial information Education information 可识别信息 	<ul style="list-style-type: none"> Provide the Services Enhance the Services Market, advertise, and promote the Services Protect against unauthorized access, security incidents, fraud, and other malicious or illegal activity

<p>我们可能会在账户开立和管理过程中，通过表单或其他形式从您或您的授权代表收集个人信息。</p>	<ul style="list-style-type: none"> • 金融信息 • 专业或雇佣相关信息 • 商业信息 • 教育信息 <p>For MSIM China, we may also collect:</p> <ul style="list-style-type: none"> • Biometric information • Geolocation data • Sensory data • Inferences • 对于摩根士丹利基金管理（中国）有限公司，我们还可能收集以下信息： • 生物识别信息 • 地理位置数据 • 音视频影像类信息 • 相关推断信息 	<ul style="list-style-type: none"> • Comply with legal and regulatory obligations, and to establish, enforce, and otherwise exercise our rights and defend against claims • 提供服务 • 改进服务 • 市场营销、广告及推广服务 • 防范未经授权的访问、安全事件，预防欺诈以及其他恶意或非法活动 • 履行法律和监管义务，行使、执行和维护我们的权利以及应对申诉
<p>Communications and Interactions with Us We may collect personal information from you or your authorized representative when you communicate with us, including, but not limited to, when you contact customer support, submit inquiries, request information from us, provide feedback, or participate in a promotion, survey or conference.</p> <p>与我们的沟通和互动 我们可能会在您与我们沟通时，从您或您的授权代表收集您的个人信息，包括但不限于您联系客服支持、提交请求、索取或提供反馈、参与促销、问卷或活动。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Sensory data • 可识别信息 • 金融信息 • 音视频影像类信息 	<ul style="list-style-type: none"> • Provide the Services • Enhance the Services • Market, advertise, and promote the Services • Protect against unauthorized access, security incidents, fraud, and other malicious or illegal activity • Comply with legal and regulatory obligations, and to establish, enforce, and otherwise exercise our rights and defend against claims • 提供服务 • 改进服务 • 市场营销、广告及推广服务 • 防范未经授权的访问、安全事件，预防欺诈以及其他恶意或非法活动

		<ul style="list-style-type: none"> 履行法律和监管义务，行使、执行和维护我们的权利以及应对申诉
<p>Transaction Activity We may collect personal information from you and from records we create about you when you make transactions with or through us.</p> <p>交易活动 当您与我们进行交易或通过我们进行交易时，我们可能会从您或从我们创建的关于您的记录中收集个人信息。</p>	<ul style="list-style-type: none"> Identifiers Financial information 可识别信息 金融信息 <p>For MSIM China, we may also collect:</p> <ul style="list-style-type: none"> Biometric information Sensory data <p>对于摩根士丹利基金管理（中国）有限公司，我们还可能收集以下信息：</p> <ul style="list-style-type: none"> 生物识别信息 音视频影像类信息 	<ul style="list-style-type: none"> Provide the Services Enhance the Services Market, advertise, and promote the Services Maintain system and process functionality Protect against unauthorized access, security incidents, fraud, and other malicious or illegal activity Comply with legal and regulatory obligations, and to establish, enforce, and otherwise exercise our rights and defend against claims 提供服务 改进服务 市场营销、广告及推广服务 维护系统和流程功能 防范未经授权的访问、安全事件，预防欺诈以及其他恶意或非法活动 履行法律和监管义务，行使、执行和维护我们的权利以及应对申诉
<p>Our Websites and Mobile Applications We may collect personal information from your Device when you visit or interact with our websites or mobile applications.</p> <p>我们的网站和移动应用程序 当您访问或使用我们的网站或移动应用程序时，我们可</p>	<ul style="list-style-type: none"> Identifiers Internet or similar network activity Geolocation data 可识别信息 互联网或网络活动信息 地理位置数据 	<ul style="list-style-type: none"> Provide the Services Enhance the Services Maintain system and process functionality Market, advertise, and promote the Services Protect against unauthorized access, security incidents, fraud, and other malicious or illegal activity Comply with legal and regulatory obligations, and to establish, enforce, and otherwise

<p>能会从您的设备上收集个人信息。</p>		<p>exercise our rights and defend against claims</p> <ul style="list-style-type: none"> • 提供服务 • 改进服务 • 维护系统和流程功能 • 市场营销、广告及推广服务 • 防范未经授权的访问、安全事件，预防欺诈以及其他恶意或非法活动 • 履行法律和监管义务，行使、执行和维护我们的权利以及应对申诉
<p>Social Media and Online Forums We may collect personal information from third-party social media platforms and sites, when you engage with our social media pages, online communities and forums, and when you mention us on your own or other social media pages, online communities or forums. Please note that online forums may be publicly accessible and other users may view information you post in the forums. We encourage you to exercise care in deciding what information and content you wish to disclose on the areas of the website that are accessible to the general public.</p> <p>社交媒体和在线论坛 当您使用我们的社交媒体、在线社区和论坛时，以及当您在自己的或他人社交媒</p>	<ul style="list-style-type: none"> • Identifiers • Internet or similar network activity • Professional or employment-related information • 可识别信息 • 互联网或网络活动信息 • 专业或雇佣相关信息 	<ul style="list-style-type: none"> • Provide the Services • Enhance the Services • Market, advertise, and promote the Services • Comply with legal and regulatory obligations, and to establish, enforce, and otherwise exercise our rights and defend against claims • 提供服务 • 改进服务 • 市场营销、广告及推广服务 • 履行法律和监管义务，行使、执行和维护我们的权利以及应对申诉

<p>体、在线社区或论坛上提及我们时，我们可能会从第三方社交媒体平台和网站收集个人信息。请注意，在线论坛可能是公开的，其他用户可能会访问您在论坛上发布的信息。我们鼓励您谨慎决策您在第三方社交平台和网站上披露的信息和内容，特别是一般公众可访问的网站。</p>		
<p>Our Physical Sites We may collect personal information both directly and indirectly from you when you visit our branches, offices, and other physical locations (“Sites”).</p> <p>我们的办公运营地点 当您造访我们的分支机构、办公地点和其他运营场所（“办公运营地点”）时，我们可能会直接或间接收集您的个人信息。</p>	<ul style="list-style-type: none"> • Biometric information • Sensory data • Identifiers • 生物识别信息 • 音视频影像类信息 • 可识别信息 	<ul style="list-style-type: none"> • Protect against unauthorized access, security incidents, fraud, and other malicious or illegal activity • Comply with legal and regulatory obligations, and to establish, enforce, and otherwise exercise our rights and defend against claims • 防范未经授权的访问、安全事件，预防欺诈以及其他恶意或非法活动 • 履行法律和监管义务，行使、执行和维护我们的权利以及应对申诉
<p>Affiliates We may collect personal information from our affiliates.</p> <p>关联方 我们可能会从我们的关联方收集您的个人信息</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Commercial information • Biometric information • Internet or similar network activity • Geolocation data • Sensory data • Professional or employment-related information • Education information • Inferences • 可识别信息 	<ul style="list-style-type: none"> • Provide the Services • Market, advertise, and promote the Services • Maintain system and process functionality • Protect against unauthorized access, security incidents, fraud, and other malicious or illegal activity • Comply with legal and regulatory obligations, and to establish, enforce, and otherwise exercise our rights and defend against claims

	<ul style="list-style-type: none"> • 金融信息 • 商业信息 • 生物识别信息 • 互联网或网络活动信息 • 地理位置数据 • 音视频影像类信息 • 专业或雇佣相关信息 • 教育信息 • 相关推断信息 	<ul style="list-style-type: none"> • 提供服务 • 市场营销、广告及推广服务 • 系统维护及运营 • 防范未经授权的访问、安全事件，预防欺诈以及其他恶意或非法活动 • 履行法律和监管义务，行使、执行和维护我们的权利以及应对申诉
<p>Service Providers, Data Brokers, and Business Partners We may collect personal information from service providers, data brokers and business partners. 服务提供者、数据经纪人，和商业合作伙伴 我们可能会从服务提供者、数据经纪人和商业合作伙伴收集个人信息。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Commercial information • Biometric information • Internet or similar network activity • Geolocation data • Sensory Data • Professional or employment-related information • Education information • Inferences • 可识别信息 • 金融信息 • 商业信息 • 生物识别信息 • 互联网或网络活动信息 • 地理位置数据 • 音视频影像类信息 • 专业或雇佣相关信息 • 教育信息 • 相关推断信息 	<ul style="list-style-type: none"> • Provide the Services • Enhance the Services • Market, advertise, and promote the Services • Protect against unauthorized access, security incidents, fraud, and other malicious or illegal activity • Comply with legal and regulatory obligations, and to establish, enforce, and otherwise exercise our rights and defend against claims • 提供服务 • 改进服务 • 市场营销、广告及推广服务 • 防范未经授权的访问、安全事件，预防欺诈以及其他恶意或非法活动 • 履行法律和监管义务，行使、执行和维护我们的权利以及应对申诉

<p>Government Entities We may collect personal information from government agencies, regulators and their supervised self-regulatory bodies, securities, futures and commodity exchanges and their subsidiaries and associated organizations (“Government Entities”).</p> <p>政府组织 我们可能会从政府机构、监管机构及受其监管的行业自律组织、证券、期货和商品交易所及其下属机构（“政府组织”）收集个人信息。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Internet or similar network activity • Geolocation data • Sensory Data • Professional or employment-related information • Education information <ul style="list-style-type: none"> • 可识别信息 • 金融信息 • 互联网或网络活动信息 • 地理位置数据 • 音视频影像类信息 • 专业或雇佣相关信息 • 教育信息 	<ul style="list-style-type: none"> • Provide the Services • Protect against unauthorized access, security incidents, fraud, and other malicious or illegal activity • Comply with legal and regulatory obligations, and to establish, enforce, and otherwise exercise our rights and defend against claims <ul style="list-style-type: none"> • 提供服务 • 防范未经授权的访问、安全事件，预防欺诈以及其他恶意或非法活动 • 履行法律和监管义务，行使、执行和维护我们的权利以及应对申诉
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3. Information We May Disclose and to Whom We May Disclose it 我们可能会披露的信息及我们可能向谁披露信息

This section describes the categories of personal information we may disclose to certain entities, including, but not limited to, third parties that perform services for us and affiliates. We may disclose your personal information for the purposes described in Section 2, (i) if you have provided your consent for disclosure, or (ii) as otherwise permitted or required by law.

本条描述了我们可能向特定实体（包括但不限于为我们和关联方提供服务的第三方）披露的个人信息类别。(i) 如果您已同意此等披露，或 (ii) 在法律允许或要求的其他情况下，我们可能出于第 2 条所述目的披露您的个人信息。

These disclosures involve processing, including transfers of, your personal information in countries or territories where the laws may provide a different level of data protection. Without limiting the foregoing, your data will be disclosed by us to our associated firms and vendors which conduct operational, technology and customer service functions in various jurisdictions including Hong Kong SAR, Hungary, India, Japan, Singapore, United Kingdom and the United States of America and other countries or territories where Morgan Stanley operates ([Global Offices](#)). When personal information is transferred to countries or territories that are not recognised under applicable law as offering an adequate level of data protection, we have put in place appropriate data transfer mechanisms and conducted data transfer assessments, where required under applicable law to ensure personal

information remains protected. You can obtain a copy of the relevant data transfer mechanism we have put in place to protect personal information which are available [here](#).

这些披露涉及对您的个人信息的处理，包括向数据保护水平存在差异的国家或地区进行传输。在不限上述内容的前提下，您的个人信息将被我们披露给我们的关联公司和供应商，这些公司在包括中国香港特别行政区、匈牙利、印度、日本、新加坡、英国、美国以及摩根士丹利开展业务的其他国家或地区（[全球办公室](#)）开展运营、技术和客户服务职能。当个人信息被转移到未被适用法律承认具有充分数据保护水平的国家或地区时，我们已根据适用法律的要求，实施了适当的数据传输机制并进行数据传输评估，以确保个人信息仍然受到保护。您可以在[此处](#)获取我们为保护个人信息而实施的相关数据传输机制的副本。

Categories of Entities to Whom We May Disclose Personal Information 我们可能会向其披露个人信息的实体类别	Categories of Personal Information We May Disclose 我们可能会披露的个人信息类别
<p>Operational Entities We may disclose your personal information to entities that help us perform the Services, including, for example, companies that provide administrative, telecommunications, system, software, trade/transaction execution (e.g. to issuer and other intermediary agencies), payment, and securities clearing services, and that prepare and send account statements and transaction confirmations and other services in connection with the operation of our business.</p> <p>运营实体 我们可能会向帮助我们运营业务的实体披露您的个人信息，包括，如提供行政管理、通信服务、系统及软件服务、交易执行（如：发行人及其他中介机构）、支付和证券清算服务的公司，以及提供对账单、交易确认函及与我们业务运营相关的其他服务的公司。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Commercial information • Sensory data • Professional or employment-related information <p>For MSIM China, we may also disclose the following information as required for identity authentication:</p> <ul style="list-style-type: none"> • Biometric information • 可识别信息 • 金融信息 • 商业信息 • 音视频影像类信息 • 专业或雇佣相关信息 <p>对于摩根士丹利基金管理（中国）有限公司，我们还可能基于身份认证要求披露以下信息：</p> <ul style="list-style-type: none"> • 生物识别信息
<p>Security Entities We may disclose personal information to entities that detect, protect against, and respond to security incidents or other malicious, deceptive, illegal or fraudulent activity or actual or potential threats to the safety or well-being of any person.</p> <p>安全防护公司 我们可能会向从事安全防护的公司披露个人信息，</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Internet or similar network activity • Geolocation data • Sensory data • 可识别信息 • 金融信息

<p>以识别、防范和应对安全事件或其他恶意的、非法欺诈行为、或对任何人的安全或身心健康构成实际或潜在威胁的行为。</p>	<ul style="list-style-type: none"> • 互联网或网络活动信息 • 地理位置数据 • 音视频影像类信息
<p>Marketing and Advertising Firms We may disclose personal information to entities that perform marketing, advertising or market research on our behalf or help us determine the effectiveness of our marketing.</p> <p>市场营销和广告公司 我们可能会向代表我们从事市场营销、广告或市场调研，或向帮助我们评估市场营销效果的公司披露个人信息。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Internet or similar network activity • Geolocation data • Inferences • 可识别信息 • 金融信息 • 互联网或网络活动信息 • 地理位置数据 • 音视频影像类信息
<p>Data Analytics Firms We may disclose personal information to entities that perform data analytics to help us improve our Services and develop new offerings, among other things.</p> <p>数据分析公司 我们可能会向从事数据分析以帮助我们改善服务并开发新产品的公司披露个人信息。</p>	<ul style="list-style-type: none"> • Identifiers • Internet or similar network activity • 可识别信息 • 互联网或网络活动信息
<p>Government, Regulatory and Associated Industry Organizations, Institutions and Agencies We may disclose personal information to Government, Regulatory and Associated Industry Organizations, Institutions and Agencies and law enforcement officials (e.g. related party transactions). In certain cases, laws and regulations may require us to disclose personal information with these entities.</p> <p>政府、监管机构及相关行业组织、机构和机关 我们可能会向政府、监管机构及相关行业组织、机构、机关以及执法人员披露个人信息（如:关联方交易）。在某些情况下，法律和法规可能要求我们向这些实体披露个人信息。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Internet or similar network activity • Geolocation data • Sensory Data • Professional or employment-related information • Education information • Inferences from other personal information • 可识别信息 • 金融信息 • 互联网或网络活动信息 • 地理位置数据 • 音视频影像类信息 • 专业或雇佣相关信息 • 教育信息

	<ul style="list-style-type: none"> • 由其他个人信息作出的推断信息
<p>Professional Services Firms We may disclose personal information to professional services firms that help us comply with our legal and regulatory obligations and establish, enforce, and otherwise exercise our rights and defend against claims, including, for example, auditors, law firms, and consultants.</p> <p>专业服务公司 我们可能会向帮助我们履行法律和监管义务，行使、执行或以其他方式维护我们权利、应对申诉的专业服务公司披露个人信息，例如审计事务所、律师事务所和咨询公司。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Commercial information • Internet or similar network activity • Geolocation data • Sensory Data • Professional or employment-related information • Education information • 可识别信息 • 金融信息 • 商业信息 • 互联网或网络活动信息 • 地理位置数据 • 音视频影像类信息 • 专业或雇佣相关信息 • 教育信息
<p>Business Partners We may disclose personal information with business partners.</p> <p>商业合作伙伴 我们可能会向商业合作伙伴披露您的个人信息。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Commercial information • 可识别信息 • 金融信息 • 商业信息
<p>Affiliates We may disclose your personal information to our affiliates (unless you opt out of eligible sharing).</p> <p>关联方 我们可能会向我们的关联方披露您的个人信息（除非该共享可选择退出）。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Commercial information • Biometric information • Internet or similar network activity • Geolocation data • Sensory Data • Professional or employment-related information • Education information • Inferences • 可识别信息 • 金融信息 • 商业信息

	<ul style="list-style-type: none"> • 生物识别信息 • 互联网或网络活动信息 • 地理位置数据 • 音视频影像类信息 • 专业或雇佣相关信息 • 教育信息 • 相关推断信息
<p>Merger and Acquisition Activity or Financing Activity We may disclose your personal information to third parties in connection with the proposed or actual financing, insuring, sale, securitization, assignment, or other disposal of all or part of our business or assets (including accounts) for the purposes of evaluating and performing the proposed transaction.</p> <p>并购活动或融资活动 我们可能会与计划或实际开展的融资、保险、出售、证券化、转让或其他处置我们全部或部分业务或资产（包括账户）相关联的第三方披露您的个人信息，以用于评估和实施相关交易的目的。</p>	<ul style="list-style-type: none"> • Identifiers • Financial information • Commercial information • Internet or similar network activity • Professional or employment-related information • 可识别信息 • 金融信息 • 商业信息 • 互联网或网络活动信息 • 专业或雇佣相关信息

4. Processing of Sensitive Personal Information

敏感个人信息的处理

There may be instances in which the personal information that you provide to us or that we collect is considered sensitive personal information under applicable laws. Sensitive personal information refers to personal information that, once leaked or illegally provided or misused, may harm personal or property safety and will easily lead to infringement of the personal reputation, human dignity, physical or psychological health, or discriminatory treatment. We only process sensitive personal information for purposes necessary if and to the extent permitted or required by applicable law such as performance of privacy impact assessment, and is not subject to use limitation rights under applicable law.

您提供给我们的个人信息或我们收集的个人信息在某些情况下根据适用法律可能被视为敏感个人信息。敏感个人信息是指一旦被泄露、非法提供或滥用，可能危害人身或财产安全，并容易导致个人声誉、人格尊严、身心健康受到侵害或引发歧视对待的个人信息。我们仅在为必要目的且在适用法律允许或要求的范围内处理敏感个人信息，例如进行个人信息保护影响评估，并且不受适用法律规定的使用限制的约束。

For purpose of this Privacy Policy, here are the common examples of sensitive personal information we may process:

出于本隐私政策之目的，我们可能会处理的常用敏感个人信息示例如下：

<p>Sensitive Personal Information 敏感个人信息</p>	<ul style="list-style-type: none"> • ID number, social security number, driver’s license number or passport number in combination with the name • Financial account number, debit card, or credit card number, transaction history, records of personal property • PIN, security question and answer • Precise geolocation • Biometric information • Health information • Minors (under 14) • 身份证号码、社会保障号码、驾驶证号码或与姓名组合的护照号码 • 金融账户号码、借记卡或信用卡号码、交易记录、个人财产记录 • PIN 码、安全问题和答案 • 精确地理位置 • 生物识别信息 • 健康信息 • 未成年人信息 (不满 14 周岁)
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5. Use of Emerging Technologies such as Artificial Intelligence and Machine Learning 使用新兴技术 (例如人工智能和机器学习)

Morgan Stanley may use technologies, such as artificial intelligence and machine learning when processing your personal information.

摩根士丹利可能在处理您的个人信息时使用诸如人工智能和机器学习等技术。

To the extent the use of such technologies materially impacts you, (e.g. automated decisions which produce legal or similar effects concerning you), we will provide you with notification where required under applicable data protection and privacy laws.

如果这些技术的使用对您产生实质性影响 (例如, 自动化决策的处理方式对您个人权益有法律或类似影响), 我们将根据适用的数据保护和隐私法律通知您。

6. Monitoring We Conduct 我们采取的监测措施

To the extent permitted by applicable law, we, access, review, disclose, intercept, monitor and/or record (“**Monitor**”) (i) verbal and electronic messaging and communications (e.g., telephone, facsimile, sms, instant message, email, and video conferencing and any other electronic or

recordable communications) with you and your agent (“**Communications**”) and (ii) your use of technology owned by or made accessible by us, our associated firms or any other persons on our or their behalf, including but not limited to systems that facilitate Communications with you or your agent, information processing, transmission, storage and access, as well as remote access (collectively “**Systems**”).

在适用法律允许的范围内，我们访问、审查、披露、拦截、监测和/记录“**监测**”(i)您和您代理人的口头和电子的信息和通信（例如：电话、传真、短信、即时信息、电子邮件、电话会议、以及任何其他电子或可记录的通信）（“**通信**”）；以及(ii)您使用由我们、我们的关联方或代表我们或他们的任何其他他人拥有或可获得的技术，包括但不限于促进您或您代理人通信、信息处理、传输、存储和访问的系统，以及作为远程访问的系统（统称为“**系统**”）。

We will only Monitor Communications and Systems to the extent permissible under applicable law from time to time for the following purposes:

我们只会在适用法律允许的范围内，出于以下目的不时监测通信及系统：

1. to establish the existence of facts (e.g., keeping records of transactions);
为确定事实的存在（例如保存交易记录）；
2. to ascertain compliance with regulatory or self-regulatory practices or procedures which relate to our business;
为确保符合与我们业务相关的监管或行业自律组织的操作或程序；
3. to ascertain or demonstrate standards which are achieved or ought to be achieved by persons using Systems, including compliance with any terms of use associated with use of Communications and Systems;
为确定或证明使用系统的人已经达到或应该达到的标准，包括遵守与使用通信和系统有关的任何使用条款；
4. to prevent, detect or investigate crime, money laundering, fraud, financial crime and/or other breaches of applicable law;
为预防、检测或调查犯罪、洗钱、欺诈、金融犯罪和/或其他违反适用法律的行为；
5. to comply with applicable laws and regulations, this Privacy Policy and any applicable policies and procedures;
为遵守适用的法律和法规、本隐私政策以及任何适用的政策和程序；
6. to safeguard against the loss, theft, unauthorised and unlawful collection, use, disclosure, destruction or other processing or misuse of confidential and proprietary information;

为防止保密信息和专有信息发生毁损、被窃、被未经授权或非法地收集、使用、泄露、销毁或以其他方式被处理或滥用；

7. to prevent, detect or investigate unauthorised use of Communications and Systems and/or data (e.g., Monitoring to ensure compliance with the our policies and procedures, including without limitation those relating to information security and cyber security);
为防止、检测或调查对通信和系统和/或信息的未经授权的使用（例如，监测以确保遵守我们的政策和程序，包括但不限于与信息安全和网络安全有关的政策和程序）
8. to ensure the effective operation of Morgan Stanley Systems (including telephones, email and internet) systems;
为确保摩根士丹利系统（包括电话、电子邮件和互联网）的有效运作；
9. for security or health and safety purposes;
出于安保，或健康和安全的目的；
10. for support and administration purposes;
出于支持和管理目的；
11. to assist with investigations, complaints, regulatory requests, litigation, arbitration, mediation or requests from individuals, subject to applicable law; or
在遵守适用法律的情形下，为协助调查、投诉、监管要求、诉讼、仲裁、调解或个人的要求；或
12. for evaluating the quality of customer service, efficiency, cost and risk management purposes.
出于评估客户服务质量、效率、成本，以及风险管理目的。

Monitoring is conducted by us using various methods, including: (i) the use of “intelligent” automated monitoring tools; (ii) IT filtering tools which randomly review Communications and Systems; (iii) through random monitoring of Communications and Systems, e.g. by authorised supervisors randomly joining on-going telephone calls on the sales and trading floors; (iv) specific monitoring of key Communications and Systems e.g. in relation to investigations, regulatory requests, subject access requests, litigation, arbitration or mediation or; (v) data tracking, aggregation and analysis tools that pull data from various disparate data sources to draw linkages and/or detect behavioral patterns, interactions or preferences for analysis (including predictive analysis); and/or (vi) using other similar Monitoring technology that may become available from time to time.

我们使用各种方法进行监测，包括:(i) 使用 “智能” 自动监测工具；(ii) 随机审查通信和系统的

IT 筛查工具；(iii) 通过随机监测通信和系统，例如，由授权主管随机加入销售和交易室中正在进行的通话；(iv) 对关键通信和系统进行特定监测，例如，有关调查、监管要求、主体访问请求、诉讼、仲裁或调解；(v) 信息跟踪、汇总和分析工具，从各种不同的信息源中提取信息，以建立联系和/或检测行为模式、互动或偏好，进行分析（包括预测性分析）；和/或(vi) 使用其他可能不时出现的类似监测技术。

7. Use of Cookies and Similar Technologies

使用 cookies 和类似技术

We also use cookies, such as web beacons (also known as clear GIFs or pixel tags), or similar technologies as they may develop over time, to collect information about you when you visit our websites or interact with us on-line e.g. via email or other electronic means. To find out more about how we use cookies and similar technologies, how we process the information obtained through cookies and how to reject cookies, see Our Global Cookies Policy

at <https://www.morganstanley.com/global-cookie-policy.html>

当您访问我们的网站或与我们在线互动时（如通过电子邮件或其他电子方式），我们也使用 cookies，例如网络信标（也称为透明 GIF 或像素标签）或随着时间推移可能开发的类似技术，来收集有关您的信息。要了解更多关于我们如何使用 cookies 和类似技术，我们如何处理通过 cookies 获得的信息，以及如何拒绝 cookies，请参阅我们的全球 cookies 政策：

<https://www.morganstanley.com/global-cookie-policy.html>。

8. Information on Minors Under 14 Years

不满 14 周岁未成年人个人信息

We pay particular attention to protection of the minors' personal information. Our services are not directed to or intended for individuals under 14 years of age. We do not knowingly collect information from individuals under the age of 14 years without parental consent. If we become aware that an individual under 14 years has provided us with personal information without parental consent, we will take steps to remove the data as permitted by law. For those personal information we collect with the consent of the parents or guardians, we will only process such information to the extent allowed by law and regulation or expressly consented by the parents or guardians or necessary for protection of the minors' interests.

我们高度重视未成年人的个人信息保护。我们的服务不面向或旨在面向不满14周岁的个人。在未经其父母同意的情况下，我们不会在明知的情况下向不满14周岁未成年人收集信息。如果我们发现不满14周岁的个人在未获得其父母同意的情况下向我们提供了个人信息，我们将在法律允许的范围内采取措施删除该等信息。对于在父母或监护人同意下收集的个人信息，我们将严格按照法律法规的规定，或在父母或监护人明确同意的限度内，或为保护未成年人利益所必需的情况下，使用或披露此等信息。

We do not knowingly sell or share information of individuals under the age of 14 years.
我们不会在明知的情况下出售或共享不满14周岁个人的信息。

9. Location of Data Storage and Processing

信息存储和处理的位置

The personal information we collect from you will be stored in the PRC and may be stored in other countries or territories that may have different privacy laws and standards than those in your country of residence. Your personal information may be transferred to or processed in the PRC by us or by a third-party service provider working for us. If you are located outside of the PRC, the transfer of personal information is necessary to provide you with the requested information, products, and services and/or to perform any requested transaction. When we transfer or disclose your personal information to other countries or territories, we will protect that information as described in this Privacy Policy. By submitting personal information via our website or other means, you agree to such storage, transfers, and processing.

我们从您处收集的个人信息将存储在中国境内，并可能存储于隐私法律和标准与您所在国家不同的其他国家或地区。您的个人信息可能由我们或为我们工作的第三方服务提供商在中国境内进行传输或处理。如果您位于中国境外，个人信息的传输是为了向您提供所要求的信息、产品和服务及/或完成任何所请求的交易所必需的。在我们将您的个人信息传输或披露至其他国家或地区时，我们将按照本隐私政策的规定对该信息进行保护。通过我们的网站或其他方式提交个人信息，即表示您同意此类存储、传输和处理。

10. Data Security

信息安全

Morgan Stanley maintains appropriate physical, technical and procedural safeguards designed to protect any personal information from accidental or unauthorised loss, misuse, damage, modification, access or disclosure.

摩根士丹利维持适当的物理、技术和程序保障措施，以保护任何信息免遭意外或未经授权的损失、滥用、损坏、修改、访问或泄露。

Morgan Stanley has established a global Information Security Office, which leads efforts to:
摩根士丹利已经建立了一个全球性的信息安全办公室，负责领导以下工作：

- Safeguard the confidentiality and privacy of information resources;
保护信息资源的保密性和隐私；
- Properly classify information resources;
对信息资源进行适当的分类；

- Meet legal and regulatory obligations concerning the protection of information resources;
履行有关保护信息资源的法律和监管义务;
- Implement and maintain information security policies and procedures;
实施和维护信息安全政策和程序;
- Integrate protection of information resources into the process lifecycles of the business;
将信息资源的保护纳入业务流程生命周期;
- Educate those working for or on behalf of Morgan Stanley on Information Security policies and responsibilities; and
对为摩根士丹利工作或代表摩根士丹利工作的人进行信息安全政策和责任方面的教育;
以及
- Authenticate users and limit access to information resources based on authorization that has been granted.
对用户进行认证, 并根据已获得的授权限制对信息资源的访问。

Third parties who process your personal information on our behalf are required to adhere to appropriate security standards designed to protect such information against unauthorised access, destruction or loss.

代表我们处理您的个人信息的第三方须遵守适当的安全标准, 以保护这些信息使其免遭未经授权的访问、破坏或丢失。

11. Retention of Personal Information

保存您的个人信息

We retain personal information in an identifiable form in accordance with our records retention policy which establishes general standards and procedures regarding the retention, handling and disposition of personal information. Personal information is retained as long as necessary to meet legal, regulatory, archival, accounting, auditing, reporting and business requirements. Retention will be extended if we are required to preserve personal information in connection with litigation, investigations and proceedings where required by applicable laws and regulations. For example, in accordance with *Administrative Measures for the Customer Identification Verification and Preservation of Customer Identification Material and Transaction Records of Financial Institutions*, and *Provisions on the Scope of Collection and Preservation Period in the Document Archiving of Enterprises*, the customer materials shall be kept up to 30 years or even longer, depending on the usage purpose and document nature of relevant material. Upon request, we and/or our associated firms will provide you with more information on the exact retention periods applying to your personal information in each case. After the retention period expires under relevant

data retention policy, we will destroy, delete or anonymize relevant information, or where the destruction, deletion or anonymization is not possible, store your personal information securely. 我们根据我们的记录保存政策以可识别的形式存储您的个人信息，该政策规定了有关保存、处理和处置个人信息的一般标准和程序。个人信息的保存时间以满足法律、监管、存档、会计、报告和商业要求为限。如果根据适用法律法规的要求，我们需要保存与诉讼、调查和诉讼有关的个人信息，我们将延长保留时间。例如，根据《金融机构客户身份识别和客户身份资料及交易记录保存管理办法》和《企业文件材料归档范围和档案保管期限规定》，根据相关资料的使用目的和文件性质，客户资料的保存期应长达 30 年甚至更长。根据您的要求，我们和/或我们的关联方将向您提供更多信息，说明在每种情况下适用于您的个人信息的确切保存期。在相关数据保存政策规定的保留期届满后，我们将销毁、删除或匿名化相关信息，或者在无法销毁、删除或匿名化的情况下安全存储您的个人信息。

12. Marketing We Conduct

我们进行的市场营销活动

If there are any products or services that we or our associated firms believe may be of particular interest to you, whether provided by us, by our associated firms, we or our associated firms will contact you by mail, email, telephone, etc., including outside standard working hours or if you are travelling overseas. Where required by applicable law, we will request your prior consent before we or our associated firms use your personal information for marketing purposes. If you do not wish us to use or provide to our associated firms your personal information for marketing purposes, you may contact us as described in Section 15 any time or as directed in any marketing materials we send to you. Please note that if you do not wish us or our associated firms to contact you for such purposes, we or our associated firms may need to limit the range of products and services which we or our associated firms will offer to you.

如果有任何我们或我们的关联方认为您可能特别感兴趣的产品或服务，无论是由我们或我们的关联方提供的，我们或我们的关联方将通过邮件、电子邮件、电话等方式与您联系，包括在标准工作时间之外或在您到海外旅行时。在适用法律要求的情况下，在我们或我们的关联方将您的个人信息用于市场营销目的之前，我们将事先征得您的同意。如果您不希望我们使用或向我们的关联方提供您的个人信息用于市场营销目的，您可以如下文第 15 条所述随时联系我们或按照我们发给您的任何市场营销材料的指示联系我们。请注意，如果您不希望我们或我们的关联方为该等目的与您联系，我们或我们的关联方可能需要限制我们或我们的关联方将向您提供的产品和服务的范围。

13. Your Rights relating to Personal Information

您与个人信息相关的权利

To the extent provided by applicable law and subject to exemptions thereunder, **you have the right to request access to and rectification or erasure of personal information; to obtain restriction of the processing of personal information; to object to the processing of personal information (including direct marketing); to request information about the ways in which and under what rules**

your personal information has been used by us; to data portability; and to request the cancellation of your accounts registered with our online platforms. If we have collected personal information with your consent, please note that you have the right to withdraw this consent at any time, subject to applicable law and exemptions thereunder.

在适用法律规定的范围内并受限于适用法律的免责条款，**您有权要求访问、更正或删除个人信息；限制个人信息的处理；反对个人信息的处理方式（包括直接市场营销）；要求提供关于我们使用您个人信息的方式和规则的信息；复制或转移您的个人信息；以及要求注销您在我们在在线平台上注册的账户。** 如果我们在您的同意下收集了您的个人信息，请注意，您有权随时撤回此同意，但受限于适用法律及其免责条款。

If you wish to exercise any of your data protection rights, such as cancellation of your accounts (e.g. registered via online platforms) or if you consider that we have processed personal information in violation of applicable law, please contact us as described in Section 15. After you cancel your account, you are not able to use our products or services related to the account. We will delete your personal information as required by applicable laws, unless otherwise stipulated by laws and regulations.

如果您希望行使您的任何信息保护权利，例如注销您的账户（如：通过在线平台注册的账户）或如果您认为我们处理个人信息违反了适用法律，请按如下文第 15 条所述方式联系我们。 在您注销您的账户后，您将无法使用与该账户相关的产品或服务。除非法律法规另有规定，我们将按照适用法律的要求删除您的个人信息。

You may be required to supply a valid means of identification as a security precaution to assist us in preventing the unauthorized disclosure of your personal information. We will process your request within the time provided by applicable law. If you consider that we have processed personal information in violation of applicable law and failed to remedy such violation to your reasonable satisfaction, you may also lodge a complaint with a competent data protection authority.

作为安全预防措施，您可能被要求提供有效的身份证明，以协助我们防止未经授权披露您的个人信息。我们将在适用法律规定的时间内处理您的请求。如果您认为我们处理个人信息违反了适用法律，且未能补救该等违法行为并令您合理地满意，您也可以向相关信息保护机构投诉。

In the case of a request for access to personal information, we reserve the right to charge an appropriate fee, if applicable and where permitted under applicable law. If a fee is chargeable we will advise you of the likely fee in advance where required under applicable law.

如果您提出访问个人信息的要求，我们保留在适用法律允许的情况下收取适当费用的权利。如果需要收取费用，我们将在适用法律要求的情况下提前告知您可能收取的费用。

14. Updates to this Privacy Policy

本隐私政策的更新

We may change or update portions of this Privacy Policy to reflect changes in our practices and or applicable law and regulation. Please check this Privacy Policy from time to time so you are aware of any changes or updates to the Privacy Policy, which may be indicated by a change in the effective date noted at the beginning of the Privacy Policy. Where required under applicable data protection and privacy laws, we will notify you of any change or update portions of this Privacy Policy by individual message or by disclosing the changes to the data processing on a publicly available medium.

我们可能会改变或更新本隐私政策的部分内容，以反映我们的做法或适用法律法规的变化。请不时查阅本隐私政策，以便您了解隐私政策的任何变化或更新，这些变化可能以隐私政策开头注明的生效日期的变化来表示。在适用的信息保护和隐私法律的要求下，我们将通过单独的信息或在公开可得的媒介上披露信息处理的变化，通知您本隐私政策的任何变化或更新部分。

15. Contact Us

联系我们

If you would like to contact us in respect of any element of this Privacy Policy, including, without limitation and subject to applicable data protection law, where you wish to exercise any of your data protection rights or where you wish to raise a complaint or grievance please contact us at dataprotectionoffice@morganstanley.com. Please refer to the following contacts for additional information about our privacy practices applicable to your product or service on the details below. 如果您想就本隐私政策的任何内容与我们联系，包括但不限于在适用的信息保护法下，您想行使您的任何信息保护权利，或您想提出投诉或申诉，请通过下述方式联系我们：dataprotectionoffice@morganstanley.com。有关我们适用于您的产品或服务的隐私实践的详细信息，请参阅以下联系方式。

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