

This Privacy Policy ("Policy") describes how we manage Personal Data in compliance with the Personal Data Protection Act ("PDPA") fully enforceable in Singapore from 2 July 2014. It explains the purposes for which we collect, use, store and disclose Personal Data.

As defined under the PDPA, the term "Personal Data" means data about an individual who can be identified:

- i. from that data; or
- ii. from that data and other information to which the organization has or is likely to have access.

This policy may be updated from time to time. Subject to the rights of existing laws, you agree to be bound by the prevailing terms of this Policy as updated from time to time by Fincare Global Pte Ltd ("FGPL").

1) Collection

We collect personal information, such as name, gender, race, religion, identity card/passport number, contact details, email address, academic/professional qualifications, designation, occupation, company's name ("personal data") and pictures taken during training or at an event – when you

- a) register online/offline as a trainee or attendee
- b) register online/offline as an examination candidate
- c) request for a Letter of Certification for the course(s) attended
- d) request for a Letter of Attendance for the course(s) attended
- e) apply for exemption
- f) attend a training or other purpose where premises are installed with surveillance cameras ("CCTV")
- g) send in an enquiry by email, phone or online Contact Form
- h) need any other related services regarding your registered course, examination or event.
- i) purchase services and/or products published on our website and microsites.

We may use your personal data that you have previously provided to expedite the administration process. If any of your information changes, or if you no longer wish to use our products/services, you may correct, update or remove your personal data via email (*refer to Item 8*).

2) Use and Disclosure

We use and/or disclose your personal data to:

- a) register you for a course, examination or event and confirmation via email or postal service
- b) process your exemption application
- c) process invoice, payment and refunds
- d) process course and/or examination registration
- e) disclose candidate's examination result to the sponsored company or its appointed agency for record
- f) disclose personal data to any partner whom FGPL jointly organized the relevant training or examination or event
- g) disclose personal data to any government authority or regulatory body when required by law.
- h) disclose personal data to appointed authority for eligibility of training grant or subsidy
- i) confirm inquiries from other institutions or professional bodies as to whether you hold a qualification in good standing from FGPL, to qualify for employment, enrolment, exemption or membership registration
- j) mark attendance and issue proof of attendance on request
- k) issue reports to your sponsored company or its appointed agency to accredit your training hours
- l) provide trainee/attendee's profile to trainer/speaker
- m) clear security protocol necessary for any site visit
- n) use pictures taken during training or event organized or co-organized by FGPL for promotion or marketing purposes
- o) review surveillance cameras ("CCTV") footage for security breach, offence, misconduct or other regulatory purposes
- p) to verify and answer any enquiry or feedback received relating to any course/examination or event
- q) send email alerts relating to refresher course, workshop; seminar; and community events
- r) to process your purchase of our products and/or services on our websites and microsites.

The personal data may be used in any other purposes which you may reasonably expect your personal data to be used by FGPL relating to your course, examination or event that you have attended or registered; including products and/or services purchased on our website and microsites.

3) Confidentiality

To facilitate the services provided by FGPL, we may share your personal data with our partners or third-party service providers. They are subject to confidentiality obligations and may use the personal data only to perform the agreed functions, but not for other purposes.

Your personal data will not be sold, transferred or conveyed to unaffiliated third parties, or third parties who are not our service providers. You will have the chance to indicate whether you wish to “opt out” of receiving information from FGPL. You may also choose to unsubscribe to our mailing list at any time, by using the “Unsubscribe” button in email messages or via email. Your request will be dealt with as soon as it is practicable from the date of receipt.

When transferring to a recipient outside of Singapore, FGPL will also ascertain and ensure that the recipient is bound by legally enforceable obligations that provide a standard of protection that is at least comparable to the PDPA, Singapore.

4) Accuracy

The accuracy of your personal data depends upon the information that you provide. Thus, we encourage you to

- a) inform us if there is any error and
- b) keep us updated on any changes in your contact details, mailing and email addresses, employer etc.

If you find any personal information that we have is inaccurate or outdated, you must inform us immediately to have it amended.

5) Protection

We take reasonable care and uses appropriate security technologies to safeguard personal data against unauthorized access, misuse, disclosure, copying, alteration, theft, damage and destruction. We have implemented stringent measures to secure and protect your information, however, we cannot guarantee the security of all information furnish online in circumstances beyond our control.

6) Use of Fincare Global Pte Ltd website

We receive and record information from your browser on our server logs, including but not limited to your IP address, cookie details and the page viewed. You can adjust your browser settings to restrict or limit the use of various Cookies. By doing so, the functionality of the website and your user experience may be affected. If you wish to delete any cookies, please refer to the Help menu on your internet browser (e.g. Google Chrome, Internet Explorer, Firefox, Safari).

At your request, we will provide you a description of your personal data in our possession or control within a reasonable time. Such description shall be in respect of how your personal data have been used generally or disclosed within the prevailing year, before the date of your request. FGPL reserve the right to charge a reasonable admin cum search fee in fulfilling your request.

7) Other websites

FGPL website may contain links to third-party websites, we are not responsible for the privacy policies of such websites. If you provide any personal data to such third-party websites, different rules regarding the usage and collection may apply. We strongly advise you to read such third-party websites’ privacy policies before giving any personal information.

8) Contact

We have a Data Protection Officer to oversee the compliance with PDPA requirements. If you have any question, request, feedback or complaint, write to us via the Contact Form on www.fincareglobal.com

9) Governing Laws

The Terms and Conditions published shall be governed by and construed in accordance with the laws of the Republic of Singapore; and you agree to submit to the jurisdiction of the Singapore courts.

If this Policy is translated into other languages; the English Language version shall prevail in the event of any inconsistencies.

We may amend or modify this Policy from time to time in response to changes to legislation. We are committed to safeguard your information.

GENERAL TERMS OF USE

A. Copyright

The copyright for content on this site is held by Fincare Global Pte Ltd ("FGPL") except for material provided by other organisations, where copyright ownership is indicated. No part of the contents of this site may be reproduced, circulated, sold, modified, stored, or transmitted in any means without the prior written permission of FGPL.

The views expressed on this site are not necessarily those of FGPL and it is not responsible for the content of all external links.

B. Infringement

Subscribers and/or users are not permitted to use FGPL brand name or other brand names and logos under the trademark ownership of Wealth Hub Pte Ltd, in any of their privately held events and communication materials in any forms or by any means; unless prior written permission is granted by Wealth Hub Pte Ltd or Fincare Global Pte Ltd.

We reserve the right to take legal recourse in any breach of use or infringement of all brand names and trademarks under the intellectual property ownership of Wealth Hub Pte Ltd.

C. Disclaimer

This site and the information included are provided on an "as is" basis, FGPL disclaim all warranties and conditions pertaining to the web site contents, including without limitation, all implied warranties and conditions of merchantability, fitness for a particular purpose, title and non-infringement. The contents could include technical inaccuracies or typographical errors. Changes are periodically added to the contents of this site, FGPL may make improvements, deletions, changes or other modifications, the contents hereof at any time without notice.

FGPL moderate posting in this site; we will remove any materials which deem unacceptable at our sole discretion and/or in receipt of any formal complaint.

D. Limitation of Liability

In no event, except as may be expressly stated on this site, shall FGPL or any of its employees or authorised representatives be liable for any damages of any kind arising out of or in connection with the use or performance or non-performance of this site, or the information or contents available or accessed from this site. This is a comprehensive limitation of liability that applies to all damages of any kind, including without limitation compensatory, direct, indirect, special or consequential damages, loss of data, income or profit, loss of or damage to property and claims of third parties.

E. Security

FGPL protect the personal information collected. This includes the training of staff and the establishment of control systems for the responsible use of personal information that is accessible to FGPL's staff while performing work-related duties. FGPL direct its staff to exercise caution when making personal information available to others and not to give others access to the information or passwords.

F. Privacy Policy

FGPL do not sell or rent personal information to any third parties for marketing purposes. Please note that where our site contains links to other websites or apps, we are not responsible for the privacy practices of other sites or apps. Refer to our detailed Privacy Policy in compliance with the Personal Data Protection Act.

G. Termination

FGPL reserve the right to suspend or terminate your access to this site or micro-sites in full or in part at any time without notice for any reason which is deemed to be a violation of use. You agree that FGPL shall not be held liable to you or any third party for any modifications, changes, suspensions, or terminations.

Updated as at 30 March 2020

FinCARE® name and logo are registered trademark of Wealth Hub Pte Ltd. Any use without prior approval in writing is a violation of existing intellectual property laws.