

PRIVACY POLICY

This is the privacy policy eServe Pte Ltd of Office 531A Upper Cross Street, #04-98 Hong Lim Complex, Singapore 051531 with Company Registration No 201819283C, herein after referred to as The Company.

This privacy policy forms part of our legal Terms and Conditions ("Privacy Policy").

Interpretations

The following definitions and abbreviations, used in this Privacy Policy, have the same meanings as defined in the Terms and Conditions and shall have the meaning and interpretation as set out in the Terms and Conditions: CareAssist; and Content; and Services; and Site; and Terms and Conditions; and "we"; and "us"; and "our" refer to The Company.

The terms "you" "yourself" and "your", refer to you, being that person who reads and accepts this Privacy Policy.

"Agreements" means our various policies and agreements, including but not limited to, Terms and Conditions, Privacy Policy, Refund and Return Policy and Services Agreement.

"Card Associations" means individually or collectively China UnionPay, MasterCard, VISA and such other card associations, payment card scheme and/or organisation which runs a payment programme.

"Card Association Rules" means the rules, regulations and policies of the Card Associations as they currently apply or as same may be amended, modified or replaced from time to time.

"CVV2" means a number found on the back of a credit card, which means card verification value 2 and may sometime be referred to as CVC2 which stands for card validation code 2 or CID which means card identification number. For American Express, the code is a four-digit number on the front of the card above the account number.

"Data Protection Act (DPA)" means the Personal Data (Privacy) Ordinance.

"Data Controller" shall have the same meaning as under the DPA.

"Data Processor" shall have the same meaning as under the DPA.

"Data Subject" shall have the same meaning as under the DPA.

"Financial Information" means financial information relating to your personal finances which may include information concerning credit cards, bank accounts and related information.

"Personal Data" means information relating to the Data Subject which includes personally identifiable information.

"Process/ Processing" means an operation or set of operations performed on personal data or sets of personal data, whether by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure, or destruction.

"Profiling" means any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to an individual, to analyze or predict aspects concerning that individual's performance at work, economic situation, health, personal preferences, interests, reliability, behavior, location, or movements.

"Services Agreement" means the agreement entered between you and The Company, either written or oral and however so recorded, that confirms the understanding between The Company and you pertaining to the provision of Services including inter alia the general terms of service and the terms of payment for said Services.

INTRODUCTION

The Company takes your right to privacy seriously and wants you to feel comfortable using our Site.

By using our Site, you are agreeing to the terms and conditions of this Privacy Policy.

We, by Processing Personal Data, as part of the Services provided under the Terms and Conditions acts as the Data Processor of

Personal Data, under the direction and responsibility of us in our role as Data Controller of Personal Data.

When you contact us either via email, email form or chat (within the Site) or by telephone, we may, as part of the buying and selling process, collect certain personal information such as your name, date of birth, address, and email address. We may also request information concerning your finances (debits and credits), financial service providers, personal budgets, financial plans, retirement, and education goals.

This Privacy Policy does not apply to other entities that are not owned or controlled by our appointed person or entity in the capacity of Site administrator ("Site Administrator"), nor does it apply to persons that are not employees or agents of the Site Administrator, or that are not under the Site Administrator's control.

CONSENT

We may only Process your Personal Data with your prior express and verifiable consent for a specific purpose. Such purposes may include, amongst others (i) completing an application for Services (pre-contractual) (ii) completing the Service Agreement (iii) automated processing including Profiling (iv) completing a transaction (v) verifying your credit card details for payment or arranging for a refund (vi) communications with our call operators and financial planning consultants.

Subject to your prior express consent we may also perform voice recordings of conversations between you and our call operators and/ or financial planning consultants. Before recoding any voice conversations, we shall first require your prior express and verifiable consent. Such recordings are meant to benefit and substantiate the accurate recoding of your Personal Data and Financial Information to provide the Services.

You may decline us performing any voice recordings.

In assessing your eligibility for the Services, we may perform certain automated processing of your Personal Data which may involve Profiling, e.g. Using credit referencing agencies. In such case we shall notify you of such automation processing and only perform such automated processing with your prior express consent. Profiling may, in certain circumstances, put at risk certain of your rights and freedoms and as such we will inform you of the implications in advance of performing any automated processing, for you to assess, considering the information at hand, if indeed you wish to provide consent.

In all circumstances we will provide you with an opportunity to say no.

WITHDRAWAL OF CONSENT

If after you opt-in, you change your mind, you may withdraw your consent for us to contact you, for the continued collection, use or disclosure of your Personal Data, at any time, by contacting us via email or by following our opt-out instructions or by sending a mail to us.

You may not be able to opt-out of all information sharing, such as information sharing with credit card processors, in connection with payment for Services already provided by The Company or certain information sharing with third parties that we are legally required to provide imposed on us by law. (For more information, see Disclosure below).

PROCESSING OF PERSONAL DATA

Subject to your prior express and verifiable consent, we will process your Personal Data for certain purposes (see CONSENT, above) either, via the Site, email, chat technology, voice over IP (VOIP), telephone or on paper taken by our call operators and/ or financial planning consultants.

Such Personal Data will typically include, but not limited to, (i) your valid e-mail address (ii) your username (that has not been chosen already) (iii) your full name, (iv) your street address, city, postal code

and (v) your date of birth. (See Terms and Conditions for more information on the provisions that apply to you concerning your registration obligations, user conduct and content submissions in addition to provisions that apply to you within this Privacy Policy).

PROCESSING OF FINANCIAL INFORMATION AND PERSONAL DATA

In addition to Personal Data and again subject to your prior express and verifiable consent, we may, to perform the Services, also request certain Financial Information from you concerning your personal finances. Such Financial Information may include information concerning your financial service providers, your personal budgets, your financial plans, your retirement and education goals and related information.

Such Financial Information may be used in automated processing which may involve Profiling (see CONSENT, above).

Processing of your Financial Information, subject to this Privacy Policy, is to aid the efficient performance of the Services. In certain circumstances our financial planning consultants may join you on a call with your bank or credit institution to assist you in obtaining more favorable terms and interest rates. In such instances our financial planning consultants may be privy to certain information concerning your accounts which may be of a sensitive nature. In such event we shall disclose to you what information may have been gleaned under such circumstances and will always make available to you access to your records for you to assess what Financial Information or Personal Data we may have on record. Your rights (see OUR OBLIGATIONS AND YOUR RIGHTS, below) will always apply, including inter alia destruction of such information. In no circumstances, shall we record your credit card data (credit card number, CVV2 number, valid and expiry dates) unless for payment purposes (see below, PAYMENT) and even in such instance, we shall never maintain a record of your CVV2 number.

The processing of your financial information we take very seriously and

USE OF PERSONAL DATA

We only collect Personal Data that is relevant to the purpose and business of our Site. This information allows us to provide you with a customized and efficient experience. We do not process this information in a way that is incompatible with this objective.

YOUR RIGHTS

You have the following rights pertaining to your Personal Data;

To be informed – we must be completely transparent with you in how we are using your Personal Data.

To access – you have the right to know precisely what information is held about you and how it is Processed.

To rectify – you are entitled to have Personal Data rectified if it is inaccurate or incomplete.

To erase – you have the right to having your Personal Data deleted or removed without the need for a specific reason as to why you wish to discontinue. Also known as the right "to be forgotten".

To restrict – your right to block or suppress processing of Personal Data.

To use – your right to retain and reuse your Personal Data for your own purpose.

To object – in certain circumstances, you may be entitled to object to your personal data being used.

To Profiling – your right to protect yourself against the risk that a potentially damaging decision is made without human intervention via automated Processing of your Personal Data.

To complain – your right to lodge a complaint with a supervisory authority.

OUR RIGHTS

The general use of our Site does not require registration and as such, subject to the restrictions and provisions of this Privacy Policy, you can visit our website without providing your Personal Data.

However, in providing certain Services we may require registration which may involve the Processing of Personal Data.

In such circumstances, if you choose not to provide consent or withhold certain Personal Data from us, then in such instance, it may not be possible for you to gain access to certain parts of the Site nor

for us to be able to provide the Services or certain aspects of the Services.

OUR OBLIGATIONS

Notwithstanding the obligations provided for in the Terms and Conditions and this Privacy Policy, we are also obligated by the provisions of the Data Protection Act ensuring that processing of your Personal Data is lawful, fair, transparent, adequate, relevant, accurate, kept for as long as required and proportionate to the purposes for which it is being used.

Subject to a written request by you, we are obligated to provide you with access to your Personal Data and as such provide you with a copy our records pertaining to your Personal Data. If you require such access then please go to Questions and Requests and Contact information, below.

If you cease to be a subscriber or member or customer of The Company then, subject to not contravening the requirements of the law, we will be obliged to destroy your Personal Data.

Might there be a security breach concerning your Personal Data and such breach is likely to result in a high risk to your rights and freedoms, then, in such instance, we will be obliged to inform you as soon as possible without undue delay.

SECURITY

Further to our obligations concerning the processing of your Personal Data under the Data Protection Act (see under OUR OBLIGATIONS AND YOUR RIGHTS) we shall ensure that your Personal Data is securely processed.

To protect your Personal Data, we also take reasonable precautions and follow industry best practices to make sure it is not inappropriately lost, misused, accessed, disclosed, altered, or destroyed.

If you provide us with sensitive information, such as login credentials and credit card information, then such information is encrypted using secure socket layer technology (SSL) and stored with an AES-256 encryption." Although no method of transmission over the Internet or electronic storage is 100% secure, we use generally acceptable commercial standards to protect your personal

You understand that certain other information (not including Personal data and credit card information), may be transferred unencrypted and involve (a) transmissions over various networks; and (b) changes to conform and adapt to technical requirements of connecting networks or devices. Credit card information is always encrypted during transfer over networks.

As on many web sites, the Site Administrator may also automatically receive general information that is contained in server log files, such as your IP address, and cookie information.

PAYMENT

If you pay us by credit or debit card, we will use a direct payment gateway to complete your purchase, then we will store your credit card data. It is encrypted through the Payment Card Industry Data

Security Standard (PCI-DSS). Your purchase transaction data is stored only as long as is necessary to complete your purchase transaction. After that is complete, your purchase transaction information is deleted.

All direct payment gateways adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of the Card Associations.

PCI-DSS requirements help ensure the secure handling of credit card information by our Site and its service providers

THIRD-PARTY SERVICES

In general, the third-party providers used by us will only collect, use and disclose your information to the extent necessary to allow them to perform certain services they provide to us.

Certain third-party services, such as payment gateways and other transaction or payment processors are required to abide by security standards imposed on them, such as the Payment Card Industry Data Security Standard (PCI-DSS), which is a set of security standards designed to ensure that all payment processors that

accept, process, store or transmit credit card information maintain a secure environment. All direct payment gateways we utilise adhere to PCI-DSS, which is a joint effort of brands like Visa, MasterCard, American Express and Discover, to safeguard card data handling.

Whilst we shall not store your credit card information, such payment gateways and other transaction or payment processors, under PCI-DSS, may store your purchase transaction data for only as long as is necessary to complete the transaction and thereafter for only as long as it is required by law.

Such third-party payment gateways and other transaction or payment processors and other third parties, have their own privacy policies in respect to the information we are required to provide to them for your purchase-related transactions.

For these providers, we recommend that you read their privacy policies so you can understand the way your personal information will be handled by these providers.

Remember that certain providers may be in or have facilities that are in a different jurisdiction than either you or us. So, if you elect to proceed with a transaction that involves the services of a third-party service provider, then your information may become subject to the laws of the jurisdiction(s) in which that service provider or its facilities are located.

Once you leave our Site or are redirected to a third-party website or application, you are no longer governed by this Privacy Policy or the Agreements.

LINKS

When you click on links on our Site, they may direct you away from our Site. We are not responsible for the privacy practices of other sites and encourage you to read their privacy statements.

COOKIES

Cookies are alphanumeric identifiers that we transfer to your computer's hard drive through your Web browser to enable our systems to recognize your browser and tell us how and when pages in our Site are visited and by how many people. Our Site may use session cookies which track your browser session. These do not store any information on your computer but merely allow our Site to recognise your order and its contents and whether you are logged in to your account.

The Company cookies do not collect Personal Data, and we do not combine information collected through cookies with other personal information to tell us who you are or what your screen name or e-mail address is.

By using this Site and/or using any Services provided via it, you agree to the above use of cookies.

DISCLOSURE

We may disclose your Personal Data if we are required by law to do so or if you violate our Agreements.

We reserve the right to release and disclose any Personal Data provided by you to law enforcement or other governmental officials as may be required by law or in our sole and absolute discretion (as may be permitted by law), deem necessary to comply with any applicable law or at the request any governmental entity or agency.

MINORS

You must be 18 years and older to register to use the Site. As a result, The Company does not specifically collect information about minors. If we learn that The Company has collected information from a minor under the age of 18, we will delete that information as quickly as possible.

CHANGES TO THIS PRIVACY POLICY

Changes may be made to this policy from time to time. You will be notified of substantial changes to this policy either by through the posting of a prominent announcement on the Site, and/or by a mail message sent to the e-mail address you have provided, which is stored within your user settings.

We reserve the right to modify this Privacy Policy at any time, so please review it frequently. Changes and clarifications will take effect

immediately upon their posting on the Site. If we make material changes to this Privacy Policy, we will notify you here that it has been updated, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we use and/or disclose it.

If The Company is acquired or merged with another company, your information may be transferred to the new owners so that we may continue to sell products or services to you.

LEGISLATION CONCERNING PRIVACY POLICY

This Privacy Policy has been drafted to comply with the Mauritian Data Protection Act 2017, Card Association Rules and certain extra territorial legislation pertaining to other jurisdictions such as that contained in the EU's General Data Protection Regulation 2016/679 (GDPR), as appropriate.

QUESTIONS AND REQUESTS AND CONTACT INFORMATION

If you would like to: access, correct, amend, or delete any Personal Data we record on you, register a complaint, or simply want questions answered or more information then please contact us by email.