

Privacy Policy

1. Our Commitment

We, UOB Kay Hian Pte Ltd. (Company Registration No. 197000447W), believe in protecting your privacy. We ask that you read this privacy policy carefully as it contains important information about what to expect when we collect personal data about you and how we will use your personal data.

2. Types Of Personal Data

Generally, we collect personal data that is linked to an individual. For example, an individual's name, address, phone number and email address. This is not an exhaustive list and we may collect other types of personal data from you.

Apart from personal data, we may collect other types of information which is not linked to an individual and which is anonymous. For example, the number of website visitors and the number of website users using a particular service. In this way, we hope to improve our customer services.

3. Purpose For Collection, Processing And Disclosure Of Personal Data

Collection

Generally, personal data is collected for the following purposes:

- (a) providing a service and / or a product to you; and
- (b) legal compliance on our part under applicable laws.

Processing and disclosure

We may process and disclose personal data with and to group companies or business partners or third party service providers, for the purposes stated above.

In addition, there may be circumstances under applicable laws where we are permitted to collect, process and disclose personal data without your consent. You may obtain more information by contacting us (see Section 15).

4. Transfer Of Personal Data Overseas

To the extent that we may need to transfer personal data outside of Singapore, whether to our group companies or business partners or third party service providers or simply to data storage facilities, we shall do so in accordance with the Personal Data Protection Act, 2012 ("PDPA") to ensure that we provide a standard of protection to personal data so transferred that is comparable to the protection under the PDPA.

5. Consent

Generally, when we request for personal data in the course of providing you a service and / or product and you provide use with such personal data, there is implied consent that you agree

to provide us with personal data in order for us to provide you with the requested service and / or product.

In some circumstances and as required by applicable laws, we will seek your express consent when collecting your personal data. For example, where there are new purposes for the use of your personal data, we will seek your fresh consent.

In addition, you are able to withdraw your consent at any time by contacting us (see Section 15).

6. Situations Not Requiring Consent

We will not sell, rent or otherwise disclose your personal data to any third party, without your consent except in the following circumstances:

- (a) we may share non-personal, non-individual information in aggregate form with third parties for business purposes, for example with advertisers on our website or we may tell our business partners the number of customers in certain demographic groups who purchased certain products or who carried out certain transactions; and / or
- (b) as permitted under the laws of Singapore.

7. Access And Correction

You are entitled to certain access and correction rights to your personal data. We may charge a reasonable administrative fee for this service. In exceptional circumstances, we reserve the right to deny you access to your personal data and may provide an explanation as required by applicable laws.

8. Retention

Personal data will be held for as long as it is necessary to fulfil the purpose for which it was collected, or as required or permitted by applicable laws. We shall cease to retain personal data, or remove the means by which the personal data can be associated with particular individuals, as soon as it is reasonable to assume that the purpose for which that personal data was collected is no longer being served by retention of the personal data and retention is no longer necessary for legal or business purposes.

9. Accuracy

In order to ensure that your personal data is current, complete and accurate, please update us by contacting us (see Section 15).

10. **Security Safeguards**

We have put in place the following security procedures and technical and organisational measures to safeguard your personal data: provide details of security measures in relation to the personal data processed, eg firewalls, browser certification technology, encryption, limited access, use of passwords etc as appropriate. We will use all reasonable efforts to safeguard your personal data. However, you should be aware that the use of the Internet is not entirely secure and for this reason we cannot guarantee the security or integrity of any personal data which is transferred from you or to you via the Internet.

11. **Updates To The Privacy Policy**

We keep our Privacy Policy under regular review. If we change our Privacy Policy, we will post the changes on this website, so that you may be aware of the information we collect and how we use it. Such changes to our Privacy Policy shall apply from the time that we post the same on this website. Your continued use of our website will be taken as acceptance of the updated Privacy Policy, but we will seek your fresh consent before we collect more personal data from you or we wish to use or disclose your personal data for new purposes.

12. **Cookies**

A cookie is an alphanumeric identifier which we transfer to your hard drive through your web browser when you visit our website. It enables our own system to recognise you when you visit our website again and improve our service to you. The information is used to track visitor use of the website and to compile statistical reports on website activity. For further information about cookies visit www.aboutcookies.org or www.allaboutcookies.org. Cookies may also be used to compile aggregate information about areas of our website that are visited most frequently. This traffic information can be used to enhance the content of our website and make your use of it easier. If you wish to reject our cookie, you can configure your browser to do so. However, in a few cases some of our website features may not function if you remove cookies from your browser.

13. **Prevailing Terms**

If you have agreed to our General Terms & Conditions or Account Application Form, as the case may be, in the event of inconsistency between such General Terms & Conditions or Account Application Form and this privacy policy, such General Terms & Conditions or Account Application Form shall prevail.

14. **Governing Law**

Note that as we are a Singapore registered company, this Privacy Policy has been drafted solely in accordance with the laws of Singapore. We do not represent or warrant that this Privacy Policy complies with the privacy laws of any other jurisdiction and accordingly, you shall not construe this Privacy Policy as such.

15. **Contact Us**

If you any comments or questions about this Privacy Policy, please contact us in writing at the address below referencing 'Privacy Policy':

Data Protection Officer

Address: 8 Anthony Road, #01-01, Singapore 229957

Email: DPO@uobkayhian.com

Hotline: +65 6536 9338

16. **Disclaimer**

Our website may contain links to other websites. Please note that we are not responsible for the privacy practices of such other websites and advise you to read the privacy statements of each website you visit which collects personal data.