

PRIVACY POLICY

This Privacy Policy sets out the basis on which we may collect, use, disclose and/or otherwise process Personal Data in connection with and/or for the purposes of our operations. If you choose to use our Services and/or access our Website, you agree to the collection and use of information in relation with this Privacy Policy (as amended from time to time). We will not use or share your information with anyone except as described in this Privacy Policy.

This Privacy Policy forms part of, and shall be read and construed as one document with, the Terms of Use. Capitalized terms used in this Privacy Policy have the meaning ascribed to them in the Terms of Use, unless otherwise defined herein. In the event of any inconsistency between this Privacy Policy and the Terms of Use, the latter shall prevail to the fullest extent permissible by Applicable Law.

This Privacy Policy supplements but does not supersede or replace any previous consent which you may have provided to us, nor does it affect any rights that we may have under Applicable Law, in connection with the collection, use, disclosure and/or processing of Personal Data.

1. Definitions and Interpretation

1.1. In this Privacy Policy, unless the context otherwise requires:

“**Data Protection Officer**” means such person(s) designated by us from time to time to be responsible for ensuring that we comply with the PDPA;

“**Individual**” means a natural person, whether living or deceased;

“**PDPA**” means the Personal Data Protection Act (No. 26 of 2012) of Singapore (as amended from time to time);

“**Personal Data**” means any data, whether true or not, about an Individual whose identity can be known or identified: (a) from such data; or (b) from such data and other information which we have or are likely to have access to, including data already in our possession or which we may collect in the future;

“**Privacy Policy**” means this privacy policy (as amended from time to time) accessible at www.pacificinternet.com;

“**Terms of Use**” means our terms of use (as amended from time to time) accessible at www.pacificinternet.com;

“**Third Party Personal Data**” has the meaning ascribed to it in **clause 0**;

“**we**”, “**us**”, “**our**” means PISG; and

“**you**”, “**your**” means any User, including its duly authorized representative(s).

1.2. Unless the context otherwise requires, references to clauses herein are to the clauses of this Privacy Policy.

2. Collection of Personal Data

2.1. We may collect Personal Data about you depending on your use of the Website. We collect Personal Data in several ways, including but not limited to the following:

(a) in the course of providing any Services to you;

- (b) when you contact us for enquiries or feedback, either via emails, phone calls or other forms of written and verbal communication;
- (c) when you are visiting our premises or attending our events or programmes; and
- (d) through your access, use or navigation of the Website and the use of cookies.

2.2. Depending on the nature of your interaction with us, Personal Data which we may collect from you include:

- (a) personal particulars such as name, gender, date of birth, occupation, photographs, marital status, relatives, national service standing and contact particulars, including telephone number(s), residential / postal address(es) and email address(es);
- (b) details of identification documents (such as national identity cards, passport numbers, and birth certificate numbers, whether partially or in full), and applicable visa or permits (such as employment pass, work permit, permanent residency status) and other documents such as marriage certificates;
- (c) details of your payment information;
- (d) network usage data and other data and information, submitted by you or gathered automatically by the Website, including computer internet protocol (IP) address, URL, web browser or domain type and version, operating system, links visited and other activities conducted online or using the Website; and
- (e) other information which you may provide to us from time to time, in the course of such interaction with us.

3. Purposes of Collection, Use and Disclosure of Personal Data

3.1. We may collect, use and/or disclose Personal Data for any or all of the following purposes:

- (a) performing our obligations in the course of or in connection with the provision of the Services to you, and to improve the Services;
- (b) enforcing any provision of the Terms of Use;
- (c) verifying identities;
- (d) creating profiles of Users so we can tailor and improve the Website for Users;
- (e) responding to, handling and processing your enquiries, requests and/or feedback;
- (f) managing your relationship with us;
- (g) processing payment or credit transactions;
- (h) sending you marketing information about our services, including notifying you of our marketing events, initiatives and promotions. However, when we first contact you for the purpose of direct marketing, we will give you the opportunity to decline further marketing communications from us. You can also opt out of this by contacting our Data Protection Officer at the contact details provided in **clause 14**;
- (i) complying with any Applicable Law, or to assist in law enforcement and investigations conducted by any governmental and/or regulatory authority;

- (j) record-keeping purposes, including but not limited to for purposes of accounting, auditing or obtaining financial or tax advice;
- (k) legal purposes (including but not limited to obtaining legal advice and dispute resolution) or the recovery of bad debts or damages;
- (l) any other purposes for which you have provided the information and in relation to which we have obtained your consent; and
- (m) any other purposes reasonably related and/or ancillary to the above.

4. Disclosure of Personal Data

4.1. In carrying out one or more of the purposes set out in **clause** Error! Reference source not found., we may need to disclose Personal Data to one or more of the following third parties:

- (a) our related body corporates;
- (b) our agents, contractors or third party service providers in connection with any services provided to us;
- (c) our personnel (including any person engaged under a contract of service with us, management personnel, permanent or temporary employees and volunteers engaged by us from time to time);
- (d) our professional advisors (including but not limited to auditors and lawyers);
- (e) our business partners;
- (f) our underwriters and insurers;
- (g) relevant governmental and/or regulatory authorities, statutory boards or law enforcement agencies to comply with any Applicable Law; and
- (h) any person to whom disclosure is permitted or required by any Applicable Law, enforceable governmental request or court order.

4.2. We may combine your navigational data with the navigational data of other Users and use the aggregated results to monitor usage of the Website, market to partners and to improve the Website and our Services. However, this aggregated information will not be identified as Personal Data.

4.3. We may employ the third parties set out in **clause 4.1** to facilitate any or all of the Services, provide the Services on our behalf, perform Service-related services or to assist us in analyzing how the Services are used. Such third parties may have access to Personal Data to perform the tasks assigned to them on our behalf. Whilst we will use reasonable endeavours to ensure that the above third parties, whom Personal Data is being disclosed to, will provide a comparable standard of protection to Personal Data, we will not be able to provide any warranties or take any responsibility on the manner or care in which these third parties maintain, protect or utilize Personal Data, including any misuse undertaken by the above third parties.

4.4. The purposes set out in **clause** Error! Reference source not found. may continue to apply even in situations where your relationship with us (for example, pursuant to a contract) has been terminated or altered in any way, for a reasonable period thereafter (including, where applicable, a period to enable us to enforce our rights under any contract with you).

5. Consent

- 5.1. We will not collect, use or disclose Personal Data without your consent or without notifying you of the collection, use or disclosure of Personal Data unless otherwise authorized under Applicable Law, including in the following circumstances:
- (a) collecting, using or disclosing Personal Data for our legitimate interests, business asset transactions, business improvement and commercial research and development; and/or
 - (b) if our legitimate interests outweigh any adverse effect on you.
- 5.2. To the fullest extent permitted by Applicable Law, you are deemed to have consented to us collecting, using or disclosing Personal Data where:
- (a) you voluntarily provide Personal Data to us for specified purposes, and where it is reasonable that you would voluntarily provide such Personal Data to us;
 - (b) you access or use the Website;
 - (c) such collection, use or disclosure of Personal Data is reasonably necessary for the conclusion or performance of a contract between you and us; and
 - (d) we notify you of a new purpose (apart from the purposes set out in **clause** Error! Reference source not found.) for the collection, use or disclosure of Personal Data and provide a reasonable period for you to opt out of the same.
- 5.3. Where consent or notification is required to be obtained or provided to you, we will take reasonable steps to highlight the purposes relevant to you, by appropriate means, at the time of collection of Personal Data from you, including the following:
- (a) via notifications on or through the Website;
 - (b) via email; and
 - (c) in the course of any other written or verbal communications.
- 5.4. If you provide us with Personal Data relating to any third party (e.g. information of an Individual or the spouse, children, parents or relatives of an Individual) ("**Third Party Personal Data**") for any particular purpose, you warrant and represent to us that you have obtained the consent of the relevant third party to us collecting, using or disclosing such Personal Data for the relevant purpose(s). By providing us with any Third Party Personal Data, you represent and warrant that you have ensured the accuracy of such Third Party Personal Data provided and have also obtained such third party's consent for our collection, use or disclosure of such Third Party Personal Data. We may require you to provide written confirmation from such third party that he or she has consented to the use of his or her Personal Data. You also agree to fully indemnify and hold harmless each Indemnitee against any and all losses, costs, damages, claims, demands, actions, proceedings, liabilities and expenses whatsoever (including all legal fees on a full indemnity basis) suffered or incurred by such Indemnitee arising out of or in connection with your acts, omission, fault and/or negligence which result in our breach of any Applicable Law.
- 5.5. In so far as we collect Personal Data from any third party(ies), we will take reasonable steps to inform the relevant third party(ies) of our purposes for collecting Personal Data and to verify that consent has been obtained by the relevant third party(ies) to such disclosure to us for the intended purpose.

Withdrawal of Consent

- 5.6. The consent that you provide for the collection, use and disclosure of Personal Data will remain valid until such time it is being withdrawn by you in writing. You may withdraw consent and request us to stop collecting, using and/or disclosing Personal Data for any or all of the purposes listed above by submitting your request via email or telephone to our Data Protection Officer at the contact details provided in **clause 14**.
- 5.7. Upon receipt of your written request to withdraw your consent, we may respond to your request within thirty (30) days (depending on the complexity of the request and its impact on our relationship with you) for your request to be processed and for us to notify you of the consequences of us acceding to the same, including any legal consequences which may affect your rights and liabilities to us. In the event where we are not able to comply with your request within thirty (30) days, we will provide a response informing you of our inability to comply within that time frame, and the time by which we will respond.
- 5.8. Whilst we respect your decision to withdraw your consent, please note that depending on the nature and scope of your request, we may not be in a position to continue providing the Services to you and we shall, in such circumstances, notify you before completing the processing of your request. Should you decide to cancel your withdrawal of consent, please inform us in writing in the manner described in **clause 0**.
- 5.9. Please note that withdrawing your consent does not affect our right to continue to collect, use and/or disclose Personal Data where such collection, use and/or disclosure without consent is nevertheless permitted or required under Applicable Law.

6. Access to and Correction of Personal Data

- 6.1. If you wish to make: (a) an access request for access to a copy of Personal Data which we obtained from you or information about the ways in which we use or disclose Personal Data; or (b) a correction request to correct or update any Personal Data which we obtained from you, you may submit your request via email or telephone to our Data Protection Officer at the contact details provided in **clause 14**.
- 6.2. The PDPA allows and we reserve the right to charge a reasonable fee for handling or processing an access request. If so, we will inform you of the fee before processing your request. Before we accede to your request, we may also need to verify the identity of the relevant Individual by requesting his or her identification documents.
- 6.3. We will strive to respond to your request within thirty (30) days. If we are unable to provide you with any Personal Data or to make a correction requested by you, we shall generally inform you of the reasons why we are unable to do so (except where we are not legally required to do so).

7. Protection of Personal Data

- 7.1. To safeguard Personal Data in our possession from unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks, we shall make reasonable security measures such as up-to-date antivirus protection, encryption and the use of privacy filters to secure all storage and transmission of Personal Data by us, and disclosing Personal Data both internally and to our authorized third party service providers and agents only on a need-to-know basis.
- 7.2. You should be aware, however, that no method of transmission over the internet or method of electronic storage is completely secure and reliable and we cannot guarantee its absolute security. While security cannot be guaranteed, we strive to use commercially acceptable means to protect the security of Personal Data and are constantly reviewing and enhancing our data

security measures. Any online activity by you in connection with the Website is conducted at your own risk despite our endeavours to ensure the security of information that is transmitted to us.

- 7.3. We generally do not transfer Personal Data outside Singapore. However, if we do so, we will take reasonable steps to protect Personal Data to a standard acceptable to the protection accorded to Personal Data under the PDPA by ensuring that the recipient is either in a jurisdiction which has comparable data protection laws to Singapore, or is contractually bound to protect Personal Data to a comparable standard.
- 7.4. We will ensure that third parties who receive Personal Data from us protect such Personal Data in a manner consistent with this Privacy Policy and not use such Personal Data for any purposes other than those specified by us, by incorporating appropriate contractual terms in its written agreements with such third parties.
- 7.5. We are not responsible in any way for the security and/or management of Personal Data shared by you with third party websites or links accessible via the Website.

8. Accuracy of Personal Data

- 8.1. We generally rely on Personal Data provided by you. In order to ensure that Personal Data is current, complete and accurate, please update us if there are changes to Personal Data by informing our Data Protection Officer via email or telephone at the contact details provided in **clause 14**.
- 8.2. We will take reasonable steps to verify the accuracy of Personal Data received at the point of collection, but you remain primarily responsible and liable to ensure that all Personal Data submitted to us is complete and accurate. Information provided voluntarily by you to us shall prima facie be deemed complete and accurate.
- 8.3. We will also take reasonable steps to periodically verify Personal Data in our possession, taking into account the exigencies of our operations, but you are nonetheless required to notify us, from time to time, of any applicable changes to such Personal Data.
- 8.4. We shall not be held liable for any inability on our part to provide the Services to you if you fail to ensure that Personal Data submitted to us is complete and accurate or fail to notify us of any relevant changes to such Personal Data. In this regard, you should ensure that Personal Data provided by you to us is at all times correct, accurate and complete and you agree to update us in a timely manner of all changes to such Personal Data.

9. Retention of Personal Data

- 9.1. We may retain Personal Data for as long as it is necessary to fulfil the purpose(s) for which it was collected, or as required or permitted by Applicable Law.
- 9.2. We will cease to retain Personal Data, or remove the means by which Personal Data can be associated with you, as soon as it is reasonable to assume that such retention no longer serves the purpose(s) for which such Personal Data was collected, and is no longer necessary for legal or business purposes.

10. Cookies and Web Browser Information

- 10.1. When you visit the Website, we send one or more cookies to your computer and other devices. Cookies are software applications or files with small amount of data that is commonly used as an anonymous unique identifier. Such cookies are sent to your browser from the website that

you visit and are stored on your computer's hard drive. The Website uses the information obtained from such cookies to enable certain features and functions on the Website, store user preferences, improve the efficiency of the Website, customize and administer the Services to you and enable us or third party advertising partners to display targeted advertisements which may be of interest to you. If you choose to opt out of receiving such cookies, you may not be able to use some portions of the Services. Check with your software manufacturer or internet service provider to find out how you can alter your browser's settings to opt out.

- 10.2. We also collect information which is sent to us by your web browser that is called log data. When you browse the Website, we automatically receive log data including your computer's internet protocol (IP) address, browser version, pages of the Website which you visit, the time and date of your visit, the time spent on those pages and other statistics which provide us with information that helps us learn about your web browser and operating system.
- 10.3. Other information we may collect include the address of the web page you were visiting when you accessed the Website, the pages of the Website you visited, the date and time of your visit, and the time spent on those pages on the Website. The type of information we collect depends on the settings on your web browser.
- 10.4. By accessing the Website, you are deemed to have consented to our use of such cookies. If you wish to withdraw your consent at any time, please configure your internet browser to erase all cookies from your computer or block or disable the relevant cookies.

11. Children's Privacy

- 11.1. The Services are not intended for anyone under the age of eighteen (18). We do not knowingly collect Personal Data from children under the age of eighteen (18). If we become aware that a child under the age of eighteen (18) has provided us with any Personal Data, we will immediately delete this from our servers.
- 11.2. If you are a parent or guardian and you are aware that your child under the age of eighteen (18) has provided us with any Personal Data, please contact our Data Protection Officer at the contact details provided in **clause 14**.

12. Updates to Privacy Policy

- 12.1. We reserve the right to update this Privacy Policy in our sole and absolute discretion from time to time to ensure that it is consistent with Applicable Law and/or our business requirements. Hence, you are advised to check this Privacy Policy regularly for any updates. Subject to your rights under Applicable Law, the prevailing terms of this Privacy Policy (as updated from time to time) shall apply. By continuing to access and/or use the Website and/or the Services or otherwise continuing your relationship with us after any updates have been introduced and published, you shall be deemed to have accepted this Privacy Policy as updated.

13. Governing Law and Jurisdiction

- 13.1. This Privacy Policy shall be governed by and construed in accordance with the laws of Singapore.
- 13.2. The courts of Singapore shall have non-exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this Privacy Policy or its subject matter (including non-contractual disputes or claims).

14. Contact Information

- 14.1. If you have any enquiries or feedback on our Personal Data protection policies and procedures, or if you wish to make any request relating to Personal Data, you may contact our Data Protection Officer via email or telephone, the details of which are provided below:
 - (a) Email address: enquiry@pacificinternet.com
 - (b) Telephone number: 6746 3822
- 14.2. We may require reasonable time for your request to be processed, depending on the complexity of your request.
- 14.3. For withdrawal of marketing consent, you may also unsubscribe from receiving direct marketing emails via the Website.