

PRIVACY POLICY

1. APPLICATION

- 1.1. This policy ("**Privacy Policy**") describes how we, VCG Partners Pte. Ltd. (Company Registration No. 200918939G), manage Personal Data which is in our possession or under our control. "**Personal Data**", has the meaning ascribed to it in the Personal Data Protection Act (No. 26 of 2012) of Singapore ("**PDPA**"), the General Data Protection Regulation under European Union law ("**GDPR**") where applicable, as well as any other data protection laws of any relevant jurisdiction(s) that may apply to our services or relationship with you, and currently refers to data, whether true or not, about an individual who can be identified from that data; or from that data and other information to which we have or are likely to have access to. We will make best endeavours to comply with all the data protection laws of any relevant jurisdiction(s) that may apply to our services or relationship with you.
- 1.2. By using our services pursuant to your agreement(s) with us ("**Services**"), operating any account maintained with us, accessing the online platform operated by us (which is accessible through the website operated by us at www.smartly.sg or through our mobile application) ("**Platform**"), websites or mobile applications, or otherwise providing information to or communicating with us, you are taken to have agreed to our collection, use, processing and disclosure of your Personal Data in accordance with this Privacy Policy.
- 1.3. This Privacy Policy does not supersede or replace any other consents you may have previously or separately provided to us in respect of your Personal Data, and your consent to this Privacy Policy is in addition to any other rights which we may have at law to collect, use, process or disclose your Personal Data.
- 1.4. The words "we", "us", "our" or any of their derivatives refer to VCG Partners Pte. Ltd. and its successors and any novatee, assignee, transferee or purchaser of VCG Partners Pte. Ltd.'s rights and/or obligations hereunder and any reference to VCG Partners Pte. Ltd. includes a reference to such successor, novatee, assignee, transferee or purchaser. The words "you", "your", "yours" or any of their derivatives refer to the person using our Services, operating any account maintained with us, accessing our Platform, website or mobile applications, or otherwise providing information to or communicating with us and shall include, as the context may require, personal representatives (as the case may be).
- 1.5. This Privacy Policy shall be governed by, and construed in accordance with, the laws of Singapore. Without prejudice to your rights under any applicable laws, any dispute arising out of or in connection with this Privacy Policy and/or the documents referred to herein, including any question regarding their existence, validity or termination, shall be referred to and finally resolved by the Courts of Singapore and both you and we hereby unconditionally and irrevocably submit to the exclusive jurisdiction of the Courts of Singapore.

2. PERSONAL DATA THAT WE COLLECT

- 2.1. We collect, use, disclose, transfer and otherwise process Personal Data about you or individuals who are connected or associated with you including but not limited to your legal representatives ("**Associated Persons**") in accordance with this Privacy Policy.
- 2.2. The Personal Data that we collect or may collect include:
 - (a) personal contact data including name, telephone number, email address, residential address and correspondence address;
 - (b) specimen signature(s);
 - (c) occupation, education and income levels;

- (d) identification card or passport number, date of birth, place of birth and other information for the verification of identity;
- (e) financial and banking information (e.g. Information on net assets, income, expenses, credit history, bank account and banking transactions, securities trading account);
- (f) images and voice recordings of our conversations with you;
- (g) tax and insurance information;
- (h) information about your risk profile, investments, investment objectives, knowledge and experience and/or business interests and assets;
- (i) personal opinions made known to us (e.g. your feedback or responses to any surveys);
- (j) browsing history, patterns or other unique information;
- (k) your internet protocol address and information associated with such address;
- (l) any other personal data reasonably required in order for us to provide the services requested by you; and
- (m) any other personal data permitted by or required to comply with any applicable local or foreign laws, rules, acts, regulations, subsidiary legislation notices, notifications, circulars, licence conditions, directions, requests, requirements, guidelines, directives, codes, information papers, practice notes, demands, guidance and/or decisions of any national, state or local government, any agency, exchange, regulatory or self-regulatory body, law enforcement body, court, central bank or tax revenue authority or any other authority whether in Singapore or elsewhere, whether having the force of law or not (including any intergovernmental agreement between the governments or regulatory authorities of two or more jurisdictions or otherwise), as may be amended from time to time ("Applicable Laws") and our internal control and compliance policies.

3. SOURCES OF INFORMATION

- 3.1. The Personal Data has/or will be obtained from the following sources, where applicable, or such other sources which we may see fit from time to time:
- (a) information provided or submitted by you through among others, your dealings and agreements with us, which includes information provided when registering as a user, providing information regarding any account which you may open with us, providing answers to security questions, completing any confirmations, declarations or forms, or through your utilization of any of our Services, accessing or viewing our Platform;
 - (b) as applicable, publicly available or publicly accessible information; and
 - (c) such other written, electronic or verbal communications or documents delivered to us prior to and during the course of our contractual or pre-contractual dealings with you.
- 3.2. As the accuracy of your Personal Data depends largely on the information you provide to us, you should inform us as soon as practicable if there are any errors in the Personal Data or if there have been any changes to the Personal Data. We intend to keep the Personal Data accurate and up-to-date, and retain the Personal Data no longer than necessary for the above purposes or as required or permitted by any applicable law.

4. PURPOSES

4.1. For the purpose of carrying out our Services, you acknowledge and agree that your Personal Data is collected, used and disclosed by us for one or more of the following purposes (“**Basic Business Purposes**”) to the extent applicable:

- (a) processing your application for any of the products and/or Services offered or distributed by us;
- (b) evaluating your credit and eligibility profile from time to time;
- (c) provision of the Services as requested by you;
- (d) facilitating, administering, managing and/or maintaining your relationship with us;
- (e) generating financial, regulatory, management or other related reports and performance of analytics;
- (f) preventing, detecting and investigating crime, offences or breaches including fraud, money-laundering, counter-terrorist financing and bribery;
- (g) meeting or complying with our internal policies and procedures and any applicable rules, laws, regulations, codes of practice or guidelines, orders or requests issued by any court, legal or regulatory bodies (both national and international) (including but not limited to disclosures to regulatory bodies, conducting audit checks, surveillance and investigation);
- (h) legal purposes (including but not limited to enforcing our legal rights, drafting and reviewing documents, obtaining legal advice and facilitating dispute resolution);
- (i) handling customer queries, feedback or complaints;
- (j) facilitating proposed or actual assignment, transfer, participation or sub-participation in any of our rights or obligations in respect of your agreement(s) with us;
- (k) carrying out any transactions on your behalf contemplated on the Platform and the Services thereto;
- (l) communicating with you, including providing you with updates on changes to our Services;
- (m) to verify your identity for the purposes of providing Services to you;
- (n) conducting due diligence checks,
- (o) for the specific purpose for which it was volunteered or provided to us;
- (p) to detect and protect us or any third parties against negligence, fraud, theft and other illegal activities;
- (q) to understand your needs and preferences;
- (r) improving the content, appearance and utility of the Platform;
- (s) to manage and develop infrastructure and business operations;
- (t) to administer any account which you may open with us;
- (u) to process payments;

- (v) to address or investigate any complaints, claims or disputes;
 - (w) as permitted by any Applicable Laws;
 - (x) financial reporting, regulatory reporting, management reporting, risk management, audit and record keeping purposes;
 - (y) enforcing obligations owed to us;
 - (z) seeking professional advice, including legal advice;
 - (aa) any other reasonable purposes in connection with the provision of our Services;
 - (bb) any other purposes that are appropriate or authorized by any Applicable Laws; and
 - (cc) purposes which are reasonably related to the aforesaid.
- 4.2. In addition to the Basic Business Purposes, we may collect, use, and disclose your Personal Data for:
- (a) conducting of market research, surveys and data analysis relating to any service or product provided or to be provided by us (whether conducted by us or jointly with another party) which may be relevant to you ("**Research Purpose**"); and
 - (b) offering, marketing and/or promoting to you any products, services, offer or events provided by us, or our business partners which we think may be of interest to you ("**Marketing Purpose**").
- 4.3. You may, at any time, withdraw your consent to receive marketing information from us. If you wish to do so, please click on the "Unsubscribe" option available on all marketing/newsletter emails that you may receive from us or contact our **Data Protection Officer** at support@smartly.sg or **+65 6332 9082**.
- 4.4. You may also at any time withdraw your consent given for any or all of the Basic Business Purposes, Research Purpose and/or Marketing Purpose (collectively "**Purposes**") in writing to our **Data Protection Officer** at support@smartly.sg or **+65 6332 9082**. If you withdraw consent for any or all of the Purposes and depending on the nature of your request, we may not be in a position to continue to provide our products and/or Services to you. In certain circumstances, your withdrawal may be considered a termination by you of any contractual relationship which you have with us, and may result in a breach of your contractual obligations or undertakings, and our legal rights and remedies in such event are expressly reserved.
- ## 5. ACCURACY OF DATA
- 5.1. As we rely on the information including your Personal Data provided to provide the Services, you agree to ensure that at all times the information provided is correct, accurate and complete. You shall update us in a timely manner of any change to the information provided.
- 5.2. The above does not derogate from any terms of any agreement we have with you. Our rights above shall be without prejudice to other rights of collection, use and disclosure of Personal Data pursuant to any agreement we have with you or under the law, and nothing herein is to be construed as limiting any of these other rights.
- ## 6. DISCLOSURE AND SHARING OF YOUR PERSONAL DATA
- 6.1. You agree that in order for us to carry out the Purposes, we may share your Personal Data with our related corporations and third parties (including but not limited to trustees, registrars of funds, fund administrators and service providers providing operational services including those relating to audit, finance and accounting, billing, information technology systems, data and

website hosting, training, testing, business continuity, and records document and print management), whether in Singapore or elsewhere.

6.2. We may from time to time disclose and share your Personal Data to our directors, officers, employees, representatives, agents or delegates or any third parties, whether located in Singapore or otherwise, to carry out the Purposes. This includes, disclosing and sharing your Personal Data with the following:

- (a) any of our directors, officers, employees, representatives, agents or delegates;
- (b) any of our shareholders or related corporations, and any of their successors or assigns, and their directors, officers, employees, representatives, agents or delegates;
- (c) our professional advisers, consultants and auditors;
- (d) any service providers, agents, contractors, delegates, suppliers or third parties which we may appoint from time to time to provide us with services in connection with the Platform or the Services that we offer to you, and their directors, officers, employees, representatives, agents or delegates;
- (e) any sub-contractors which any of our service providers, agents, suppliers, delegates or contractors may appoint from time to time to provide them with services in connection with the Platform or the Services that we offer to you, and their directors, officers, employees, representatives, agents or delegates;
- (f) anyone who takes over or may take over all or part of our rights or obligations under any agreement we have with you or anyone any agreement we have with you (or any part thereof) is transferred to or may be transferred to;
- (g) any person who we believe in good faith to be your legal advisers or other professionals;
- (h) any relevant governmental or regulatory authority, in so far as we need to do so to keep to any Applicable Laws, or which we in good faith believe that we should keep to;
- (i) pursuant to a request by any relevant governmental or regulatory authority (regardless of the reason for such request and whether such request is exercised under a court order or otherwise);
- (j) parties which assist us in carrying out the Purposes laid out above in this Privacy Policy; and
- (k) any person to whom we are, in our belief in good faith, under an obligation to make disclosure as required by any Applicable Laws,

provided that in the case of disclosures under any of the circumstances in (a) to (d), we shall procure that the recipient is subject to the same duty of confidence.

7. TRANSFER OF YOUR PERSONAL DATA OUTSIDE SINGAPORE

7.1. We may transfer, store, process and/or deal with your Personal Data outside Singapore. In doing so, we will comply with the PDPA and other applicable data protection and privacy laws.

8. RETAINING YOUR PERSONAL DATA

8.1. Your Personal Data is retained as long as the purpose for which it was collected remains and until it is no longer necessary for any other business purposes or to comply with any Applicable Laws.

9. RIGHTS OF ACCESS AND RECTIFICATION

- 9.1. However, you may also request access to Personal Data we hold, or request the rectification of any inaccurate data. If you would like to do so, please contact our **Data Protection Officer at support@smartly.sg or +65 6332 9082.**

10. USE OF COOKIES AND RELATED TECHNOLOGIES

- 10.1. Our Platform, websites and mobile applications (“**apps**” or an “**app**”) use cookies. A cookie is a small text file placed on your computer, system or mobile device when you visit a web site or use an app. Cookies collect information about users and their visit to the web site or use of the app, such as their Internet protocol address, how they arrived at the web site (for example, through a search engine or a link from another web site) and how they navigate within the web site or app. We use cookies and other technologies to facilitate your internet sessions and use of our apps, offer you products and/or services according to your preferred settings, track use of our web sites and apps and to compile statistics about activities carried out on our web sites and/or through our apps.
- 10.2. A pixel tag, also known as a web beacon, is an invisible tag placed on certain pages of our web site but not on your computer. Pixel tags are usually used in conjunction with cookies and are used to monitor the behaviour of users visiting the web site.
- 10.3. You may set up your web browser to block cookies which will in turn disable the pixel tags from monitoring your web site visit. You may also remove cookies stored from your computer or mobile device. However, if you do block cookies and pixel tags, you may not be able to use certain features and functions of our web sites or the Platform.
- 10.4. We also use analytics programs such as Google Analytics for web analytics purposes to manage and improve our websites, mobile applications, the Platform and/or our Services. Features of Google Analytics that we may use include Remarketing with Google Analytics, Google Display Network Impression Reporting, and Google Analytics Demographics and Interest Reporting. Accordingly, your information may be collected for reports such as impression reporting, demographic reporting, interest reporting and to assist with tailoring our online advertising to provide you with a better experience. You may refer to <https://www.google.com/policies/privacy/partners> for more information about how your data is collected through Google Analytics.
- 10.5. We and our third-party vendors, including Google, use first-party cookies (such as the Google Analytics cookie) or other first-party identifiers, and third-party cookies (such as Google advertising cookies) or other third-party identifiers together, to inform, analyse, optimise, and serve custom ads based on your interests, searches and prior usage patterns when visiting our websites, mobile applications and Platform, and for other market research analysis purposes such as impression reporting and how your interactions with these ads are related to visits to our websites, mobile applications and Platform, amongst others. As a consequence, third party vendors may show our ads on other websites or mobile applications. We neither support or endorse the goals, causes or statements of these websites or mobile applications which display our ads.
- 10.6. Using the Google Ad Settings (<https://www.google.com/settings/u/0/ads/authenticated>), you may control the ads you view, block specific advertisers, learn how ads are selected for you, and opt-out of Google Analytics for Display Advertising. To opt out from any collection or use of information by Google Analytics, please download and install the Google Analytics Opt-Out Browser Add-on available at <https://tools.google.com/dlpage/gaoptout>. By opting out, you will not be subject to online advertising or marketing analysis by Google Analytics and you will no longer receive ads tailored to your browsing patterns and usage preferences.

11. THIRD PARTY SITES

- 11.1. Our web sites may contain links to other web sites which are not maintained by us. This Privacy Policy only applies to our websites, mobile applications, the Platform and/or our Services. When visiting these third party web sites, you should read their privacy policies which will apply to your use of the web sites.

12. CHANGES

- 12.1. Our Privacy Policy may change from time to time. We will post any privacy policy changes on this page, for which you will be notified. If you continue to use our Services, operate any account maintained with us, access our Platform, websites or mobile applications, and/or otherwise provide information to or communicate with us, you are deemed to have agreed to such changes without reservation.

13. CONTACTING US

- 13.1. If you have any questions about any aspects of this policy or your Personal Data, please contact our **Data Protection Officer** at support@smartly.sg or **+65 6332 9082**.