

PRIVACY POLICY

Your personal data privacy is important to us.

Abwin Leasing Private Limited (Abwin Leasing) respect your privacy and recognize the need for appropriate protection and management of personally identifiable data or information you share with us.

This policy describes how we may collect, use, process, manage and disclose the personal data of our customers in accordance with the Personal Data Protection Act 2012 (the "ACT"). This Policy applies to personal data in our possession or under our control, including personal data in the possession of organisations which we have engaged to collect, use, disclose or process personal data for our purpose.

PERSONAL DATA COLLECTION

Personal data is defined as data about an individual that can be identified through that data and Abwin Leasing collects your Personal Data or information to which we have or are likely to have access.

Abwin Leasing may collect Personal Data from you, when you register on our website, filling in online or hardcopy forms, send us queries, request and feedback to us, enter into a contract with us for the supply of any goods or services by us, when your image (photographs or videos) are captured by us or our representatives when you are within our premises, respond to any of Abwin Leasing's marketing promotions, newsletters and others.

We may collect the following kinds of Personal Data:

- a) Personal particulars (e.g. name, contact details, residential and email addresses, date of birth, identity card/passport/details of driving licence, NCD, claims history, photo and/or education details);
- b) Specimen signature(s);
- c) Financial details (e.g. Income, expenses and/or credit history);
- d) Images and voice recordings of our conversations with you;
- e) Employment details (e.g. directorships and other positions held, employment history, salary and/or benefits);
- f) Tax and insurance information;
- g) Information about your risk profile, investments, investment objective, knowledge and experience and/or business interests;
- h) Banking information (e.g. account numbers and banking instruction);
- i) Information disclosed about references, if necessary

USE AND DISCLOSURE OF PERSONAL DATA

We may use the information we collect from you for core business purposes as follow:

- a) Performing obligations in the course of or in connection with our provision of the goods and/or services requested by you;
- b) Verifying your identity;
- c) Responding to, handling and processing queries, requests, applications, complaints and feedback from you;

- d) Dealing in any matters relating to the services and/or products which you are entitled to under your account or relationship with Abwin Leasing;
- e) Payment administration, refunds, waivers and/or credit transactions;
- f) Insurance and Police reporting during accidents and emergency situations;
- g) Internal reporting, audit and/or accounting purposes;
- h) Carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or any risk management;
- i) The recovery of any and all amounts owed by you to Abwin Leasing;
- j) Processing of your payment instructions or direct debit facilities;
- k) Preventing, detecting and investigating fraud, misconduct, any unlawful action or omission, whether relating to your application or any other matter relating to your account(s), and whether or not there is any suspicion of the aforementioned;
- l) Processing referral payments and commission fees to Abwin Leasing's external partners;
- m) Carrying out, transacting, dealings, registration, transfer of ownerships and related activities with the Land Transport Authority of Singapore in relation to vehicles and vehicle related activities;
- n) Training and knowledge transfer to improve customer service through your feedback;
- o) Sending marketing information about our goods or services including notifying you of our marketing events, initiatives and promotions, lucky draws, rewards schemes and other promotions which we believe could be of interest to you or your organisation by any means of communication for which you have given us contact details;
- p) Complying with any applicable laws, regulations, codes of practice, guidelines, or rules, or to assist in law enforcement and investigations conducted by any governmental and/or regulatory authority;
- q) Transmitting to any unaffiliated third parties including our third party service providers and agents, and relevant governmental and/or regulatory authorities for the aforementioned purposes; and
- r) Any other incidental business purposes related to or in connection with the above.

Abwin Leasing may disclose your Personal Data to any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries.

By your submission of your Personal Data to us, you consent to the use and onward disclosure of your Personal Data to these third party service providers and agents and the processing of your Personal Data by these service providers and agents. We only collect, process, use or disclose such Personal Data in accordance with this policy. If you are acting as an intermediary, or otherwise on behalf of a third party, or supply us with information regarding a third party, you undertake that you are an authorised representative or agent of such third party and that you have obtained consent from such third party to our collection, processing, use and disclosure of their Personal Data. As we are collecting the third party's data from you, you undertake to make the third party aware of all matters listed in this policy by referring them to our agencies' website.

ACCURACY OF PERSONAL DATA

We generally rely on personal data provided by you (or your authorised representative). You need to ensure that your Personal Data is current, complete, accurate, true and correct at the time of submission. Failure on your part to do so may result in our inability to provide you with products and services you have requested.

ACCESS TO AND CORRECTION OF PERSONAL DATA

If you wish to make (a) a request for access to a copy of the Personal Data which we hold about you or (b) a correction request to correct or update any of your Personal Data which we hold about you, a reasonable fee may be charged. If so, we will inform you of the fee before processing your request.

RETENTION OF PERSONAL DATA

We may retain your Personal Data for as long as it is necessary to fulfil the purpose for which it was collected, or as required or permitted by applicable laws.

USE OF COOKIES

Abwin Leasing uses cookies and web beacons in part of the website to make it more convenient for you to use. You can refuse to receive a cookie or a Web beacon but this may result in you being unable to experience the full functionality of the websites.

LINKS TO THIRD PARTY WEBSITES FROM ABWIN LEASING'S WEBSITE

Our websites may contain links to other external websites which are not operated and maintained by us. We are not responsible for the security of your personal information in any non-Abwin Leasing web site whose link is included in the Abwin Leasing's web site. We strongly encourage you to check the privacy policy of each website that you visit.

If a person enters the personal information into the Abwin Leasing's website, he or she is required to agree upon the provisions in the Policy, otherwise you may not use our services (including making of any enquiry).

CONTACTING US

If you (a) have any questions or feedback relating to your Personal Data, information or our Policy; (b) would like to withdraw your consent to any use of your Personal Data or information as set out in this Policy; or (c) would like to obtain access and make corrections to your personal information, please do not hesitate to contact us at the following channels:

Email us at dpo@abwinleasing.sg

Call our general line at 6749 9699

Any request to withdraw your consent given here or access or correct your Personal Data may be subjected to such restrictions and conditions as prescribed under the Act.

We wish to advise you that if you withdraw your consent to any or all use of your Personal Data or information collected from you or supplied by you to us, We may not be in a position to continue to

provide one or more of its services to you which in turn may also result in the termination of any agreements you may have with us and you being in breach of your contractual obligations or undertakings to us. Abwin Leasing shall not be liable to any loss or damage arising from your said withdrawal and all of Abwin Leasing's rights and remedies in such an event are expressly reserved.

AMENDMENTS OF POLICY

We may revise this Policy from time to time without any prior notice. You may determine if any such revision has taken place by referring to the date on which this Notice was last updated. Your continued use of our services constitutes your acknowledgement and acceptance of such changes.