

FundTier Personal Data Protection Notice

Please visit <http://www.FundTier.com> for further details on our data protection policy. Your personal data (such as information that identifies you or can be used to identify you, for example your name, date of birth and contact details) is protected by the Singapore Personal Data Protection Act 2012 (No. 26 of 2012) of Singapore (the “**PDPA**”). This Personal Data Protection Notice explains how we will collect, use and disclose your personal data. In the event of any conflict between this Personal Data Protection Notice (or any portion thereof) and any other data protection policy on the Platform, this Personal Data Protection Notice shall prevail.

1. How we collect your personal data

- 1.1 From time to time, FundTier Pte Ltd (“**FundTier**”) may collect from (a) lenders, borrowers, sellers, buyers (collectively, “**Customers**”), (b) third parties, including Relevant individuals (as defined below) and/or (c) publicly available sources including credit bureaus personal data about the Customer and related parties, including but not limited to the Customer’s beneficial owners, partners, directors, officers or authorised signatories, employees, customers, payors, payees, guarantors, other security providers and other natural persons related to Customer (collectively, “**Relevant Individuals**”). Such personal data may include names, identification particulars, date of birth, contact details and other relevant personal information.
- 1.2 Information and data may also be generated in the ordinary course of the relationship with FundTier, for example, through the use of an account on the Platform or when a Relevant Individual gives instruction in respect of the facility in connection with a Customer. Such personal data may include, but is not limited to, signatures, answers to questions intended for security verification, emergency contact numbers or call back contact details.
- 1.3 Personal data of a Relevant Individual may be processed, kept, transferred or disclosed in accordance with the PDPA.

2. Deemed Consent

- 2.1 The Customer will be deemed to have consented (or obtained the consent of the Relevant Individuals) to the collection, use and disclosure of personal data of Relevant Individuals by the Customer’s continued dealing, use of FundTier’s Services and/or acceptance of the terms and conditions contained herein.

3. How we use your personal data

- 3.1 Information and data may be used and disclosed inside or outside Singapore for the following purposes (collectively, “**Permitted Purposes**”):
 - a) To administer your account with FundTier and provide Services to you including but not limited to the facilitating of funds for Customers, maintaining accurate “know your customer” information, to verify the identities or authorities of Customers and/or their representatives who contact FundTier or may be contacted by FundTier, and to carry out or respond to requests, questions or instructions from Customers and/or their representatives;
 - b) To facilitate transactions;
 - c) To comply with this Agreement and any other terms and conditions as may be stipulated by FundTier from time to time and at any time;
 - d) To carry out, monitor and analyse our business;
 - e) To send you marketing material that you have agreed to receive, including but not limited to newsletters sent by us via email, information sent by us about FundTier’s

products and Services, including updates on our latest promotions and new products and Services, via email, text message or phone call;

- f) As part of any sales, merges, or similar change of FundTier's business;
- g) To comply with any applicable laws, rules, or regulations in any country; and
- h) To detect, prevent and investigate fraud.

4. Parties to whom Personal Data may be Disclosed

4.1 Personal data may be disclosed to the following entities (inside or outside Singapore) for the Permitted Purposes or any other purposes arising out of or in connection with any Permitted Purposes on a need to know basis:

- a) Any agent, contractor, or third party services provider who provides banking, remittance, administrative, mailing, telecommunications, call centres, business process, travel, visa, knowledge management, human resource, data processing, information technology, computer, payment, debt collection, credit reference checks or securities clearing or other services to FundTier in connection with the business operations of FundTier;
- b) Any person or entity working for us or is a part of FundTier's group companies and is under a duty of confidentiality to the disclosing FundTier entity although only to the extent necessary to fulfil the relevant Permitted Purposes;
- c) Any person or entity to whom FundTier is under an obligation or otherwise required to make disclosure pursuant to any applicable laws, including disclosure to courts, tribunals, and/or legal, regulatory, tax and government authorities;
- d) Any actual or proposed assignee of FundTier or transferee of FundTier's rights in respect of the Customer; or all or any part of the assets or business of FundTier;
- e) Any party giving or proposing to give a guarantee or third party security to guarantee or secure the obligations of the Customer; and
- f) Any credit bureau (including without limitation Credit Bureau (Singapore) Pte Ltd) as well as the members of such credit bureau.

5. How long we will keep your personal data

We will keep your personal data for no longer than is necessary for the Permitted Purposes described in this Personal Data Protection Notice or to meet legal and regulatory requirements.

6. Your rights in respect of your personal data

- 6.1 You have certain rights under the PDPA, including the right to access, update or correct the personal data we hold about you or withdraw your consent to the use, collection and disclosure of your personal data (subject to certain exceptions).
- 6.2 To request access to your personal data, please email support@FundTier.com . We may make a small charge for this service.
- 6.3 If you have any questions about this Personal Data Protection Notice, or if you wish to access, update or correct your personal data or withdraw your consent to the use, collection and disclosure of your personal data in accordance with this Personal Data Protection Notice, please email support@FundTier.com . Please note that if you withdraw consent, we may



still be permitted to hold, use or disclose some of your information as required or permitted by law.

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