



PRIVACY AND POLICY

i-GurU is committed to protecting and respecting your privacy.
Please read the following carefully to understand our views and practices regarding your personal data and how we will treat them.

INFORMATION COLLECTION

1.1 We collect both personal and anonymous data when you send us information or use our various websites, mobile application, APIs, email notifications, and applications buttons.

(a) Information that you provide by filling in forms on our site www.iguru.com ("our site"). This includes information provided at the time of registering to use our site, subscribing to our service, posting material or requesting further services.

(b) If you contact us, we may keep a record of that correspondence;

(c) We may also ask you to complete surveys that we use for research purposes and you may respond to them at your discretion;

(d) Details of transactions you carry out through our site and of the fulfilment of your orders;

(e) Details of your visits to our site and the resources that you access.

1.2 Personal data is that which can personally identify you, such as your name and email address. Anonymous data is that which cannot identify you and which is typically used in aggregation to better understand our customers. We may collect and process the following data about you:

1.3 We only retain personal data for so long as it is necessary. Data may be archived as long as the purpose for which the data was used still exists.

USES MADE OF THE INFORMATION

2.1 The purposes for which information may be used by us include:

(a) Ensuring that content from our site is presented in the most effective manner for you and for your computer;

(b) Providing you with alerts, newsletter, education materials or information that you have the ability to unsubscribe from;

(c) Carrying out our obligations arising from any contracts entered into between you and us;

(d) Allowing you to participate in interactive features of our services, when you choose to do so;

(e) Designing and conducting surveys/questionnaires for client

profiling/segmentation, statistical analysis, improving and furthering the provision of our services;

- (f) Complying with laws and regulations applicable to us or any of our affiliates;
- (g) Legal proceedings, including collecting overdue amounts and seeking professional advice;
- (h) Researching, designing and launching services or products including seminars/events/forums;
- (i) Promoting and marketing services and products subject to your exercise of the opt-out right (please see further details in Clause 2.2 below); or
- (j) Purposes directly related or incidental to the above.

2.2 We intend to use your data in direct marketing and we require your consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (a) Your name, contact details (including address, contact number, email address), products and services information, transaction pattern, behaviour, background and demographic data held by us from time to time may be used by us in direct marketing;
- (b) The following classes of services, products and subjects may be marketed in direct marketing:
 - (i) Services and products related to our services and/or our affiliates (including marketing affiliates programs we are a part of);
 - (ii) Reward, loyalty or privileges programs, promotional offers and related services; and
 - (iii) Invitations to events such as seminars/webinars/tele-seminars, conferences, live programs or events.
- (c) We may conduct direct marketing via fax, email, direct mail, telephone and other means of communication or send e-newsletters to you. You may choose not to receive promotional materials, by simply telling us (see below for contact details), and we will cease to do so, without a charge.

DISCLOSURE OF YOUR INFORMATION

3.1 We will keep the personal data we hold confidential but may provide information to:

- (a) Personnel, agents, advisors, auditors, contractors, financial institutions, and service providers in connection with our operations or services;
- (b) Our overseas offices, affiliates, business partners and counterparts (if any);
- (c) Persons under a duty of confidentiality to us;
- (d) Persons to whom we are required to make disclosure under applicable laws and regulations in or outside Singapore; or
- (e) Actual or proposed transferees or participants of our services.

COOKIES

4.1 Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site. By continuing to browse the site, you are agreeing to use cookies.

4.2 A cookie is a small file of letters and numbers that we store on your hard drive of your computer upon your confirmation. Cookies contain information that is transferred to your computer's hard drive.

4.3 We use the following cookies:

(a) Strictly necessary cookies. These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website, use a shopping cart or make use of e-billing services.

(b) Analytical/performance cookies. They allow us to recognize and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.

(c) Functionality cookies. These are used to recognize you when you return to our website. This enables us to personalize our content for you, greet you by name and remember your preferences (for example, your choice of language or region).

(d) Targeting cookies. These cookies record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

4.4 Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

4.5 Our website uses Google Analytics, a web traffic analysis service provided by Google Inc. ("Google"). Please refer to <http://www.google.com/policies/privacy/partners> to find out more about how Google uses data when you use our website and how to control the information sent to Google.

4.6 You block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our site and services.

4.7 Furthermore, you can prevent Google's collection and processing of data by using the Google Ads Settings page or downloading and installing their browser plug-in (<https://tools.google.com/dlpage/gaoptout>).

SECURITY

5.1 All information you provide to us is stored on our secure servers. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site and services. You are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5.2 Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk and you agree not to hold us responsible for any breach of security while accessing the internet that is out of our control. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorized access.

THIRD-PARTY WEBSITES

Our website may contain links to other sites (the "Linked Sites"), in particular all payments for our services are done through a third-party payment website. We are not responsible for the privacy policies or practices of such Linked Sites. We encourage our users to be aware when leaving our website to read the privacy policies or statements of each Linked Site that collects your personal data. You agree to waive any claim against us with respect to the Linked Sites.

CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our Privacy Policy in the future will be posted on this page. Your continued use of our services constitutes your agreement to this Privacy Policy and any updates.