

Privacy Statement

This Statement ("Privacy Statement") sets out how Allcars Pte Ltd ("Allcars" or "us" or "we") manages personal data ("personal data" or "information") in accordance with the Personal Data Protection Act (No. 26 of 2012) ("the Act"). Specifically, this Privacy Statement describes how we collect, use, disclose, process and take reasonable steps to protect personal data.

By using the Carfren website or mobile application (either is referred to as "the App"), you are deemed to have read, understood and agreed to be bound by the provisions of this Privacy Statement.

For the avoidance of doubt, this Privacy Statement is in addition to and does not supersede any consent you may have previously provided to us in respect of personal data.

For the purposes of the Act, we are a data intermediary when we process personal data with respect to any transactions involving the App. We collect, use, disclose and process personal data for purposes that are reasonable and appropriate and in accordance with any consent that has been given.

COLLECTION AND USE

1.1 In order to provide our services to you and to process the insurance policy, we may collect any of the following information or any information that is reasonably required from you with respect to you and/or any other individual:

- Full Name (as shown on NRIC/Passport/FIN)
- NRIC/Passport/FIN Number
- Contact Number
- Residential Address
- · Personal Email Address

1.2 Before you disclose the personal data of another person to us, you must obtain that person's consent in writing to both the disclosure and the processing of that person's personal data in accordance with the purpose of the services that we offer and with the

terms of this Privacy Statement. Additionally, you must provide that person's consent in writing to us. Failure on your part to do so may lead to us not accepting the personal data and therefore, not being able to provide the services.

SECURITY

2.1 To safeguard personal data, all electronic storage, processing and transmission of personal data is secured with reasonable administrative, physical and technical security measures. We take reasonable efforts to maintain the confidentiality and security of personal data. However, no data transmission over the Internet can be guaranteed to be completely secure. As a result, while we strive to maintain reasonable standards of confidentiality and security in respect of the personal data, we cannot warrant that any personal data voluntarily transmitted to us through the App, by email or by other electronic means will not be intercepted or hacked. You do so, therefore, at your own risk.

RETENTION

3.1 We will retain the personal data for as long as it is necessary to fulfil the purpose for which it was collected, or as required for legal or business purposes. Any personal data which is no longer needed for business or legal purposes will be destroyed or anonymized.

INTERNATIONAL TRANSFER

4.1 If required, personal data may be transferred between any of the countries in which we operate in order to enable us to use the personal data in accordance with this Privacy Statement. You expressly agree to such transfers of personal data without further notice from us. We will comply with the requirements of the Act with regard to the international transfer of personal data.

WEBSITE

- 5.1 Our website uses cookies. By using our website, you consent to our use of cookies which will provide you with a more personalised experience. You can choose to turn off all cookies. If you turn the cookies off, you will not have access to many features that will make your experience of using this website more efficient because not all our services will function to an optimum standard. Please refer to your browser's settings to check if cookies have been enabled on your computer or to request not to receive cookies.
- 5.2 We may use Google Analytics to analyse the use of our website. Google Analytics generates statistical and other information about website use by means of cookies, which are stored on users' computers. The information generated relating to our website is used

to create reports about the use of our website. Google will store this data. If you want to opt out of Google Analytics, you can download and install the add-on for your web browser here.

- 5.3 Our advertisers, sponsors and content providers may also use cookies and web beacons on our website in order to provide you with information and advertisements which are of interest to you. We do not have control over such third-party cookies.
- 5.4 As you browse through our website, advertising cookies may be placed on your computer so that we can understand what you are interested in. Our display advertising partner can enable us to present you with retargeting advertising on other sites based on your previous interaction with our website. The techniques employed do not collect personal data such as your name, email address, postal address or telephone number. You can visit this page (www.networkadvertising.org/choices) to opt out of AdRoll and their partners' targeted advertising.
- 5.5 We may also include third party links on our website for your convenience and information. These linked sites have separate and independent privacy policies. We, therefore, have no responsibility or liability for the content and activities of these third party linked sites and we encourage you to consult and comply with the privacy policies of those sites.

REVIEW AND CORRECTION

6.1 We may, upon written request, allow you to view stored personal data subject to legal requirements. We reserve the right to charge a reasonable administrative fee for this service. We will respond to such request within 30 days of receipt of your written request. Kindly inform us in writing if any personal data which we hold about you needs to be corrected or updated.

WITHDRAWAL

7.1 You may at any time give us reasonable written notice of your withdrawal of consent to use or disclose the personal data. If you choose to withdraw your consent to the disclosure of your personal data, please note that we may not be in a position to continue providing our services to you. Withdrawal may also result in the termination of any agreement you may have with us.

CHANGES TO PRIVACY STATEMENT

8.1 We will amend this Privacy Statement from time to time and the updated version will be posted on the App and date stamped so that you are aware of when the Privacy Statement was last updated. We encourage you to periodically review the App for the latest information on our privacy practices. Continued use of the App following the posting of changes to this Privacy Statement shall constitute your consent to such changes.

DATA INTERMEDIARY

9.1 If we process personal data on your behalf and for your purposes as a data intermediary, we shall:

- observe the relevant obligations under the Act in the performance of our services;
- process the personal data we receive from you only to the extent necessary for the purposes specified in the engagement and in accordance with your instructions from time to time given in writing and shall not process the personal data for any other purpose;
- ensure that access to the personal data is limited to those to whom disclosure is necessary to provide our services to as but not limited to our professional advisers (such as lawyers) who are under similar obligations to not process the personal data other than in accordance with this Privacy Statement; or
- have the discretion to, in order to perform the services, share the personal data
 with the service provider's related corporations, whether in Singapore or
 elsewhere. When doing so, the service provider will require them to take
 reasonable security precautions with respect to the personal data;
- use a reasonable degree of care to prevent unauthorized use, dissemination or disclosure of personal data, and shall implement any generally applicable physical, technical and administrative measures to take all reasonable steps to protect the personal data from accidental or unauthorized disclosure, alteration, loss or destruction;
- notify you promptly in writing if we become aware of any accidental or unauthorized disclosure, alteration, destruction or loss of personal data unless prohibited from doing so by law;
- within a reasonable time investigate any disclosure of the personal data and use our best efforts to mitigate the impact and scope of any security incident, and to

carry out such recovery or other action we determine necessary in the circumstance to remedy the security incident; and

- not hold personal data any longer than required by law for the purpose of performing or unless required to do so by law;
- not disclose the personal data unless (1) required by any court, tribunal, regulator, government department, agency, ministry, statutory board or relevant authority; or
 - (2) in accordance with your consent or if the disclosure is reasonable in the circumstances; or (3) unless the disclosure is in response to claims that any of the personal data provided to us violates the rights of third parties; or (4) unless it is to protect our rights, property, or personal safety of our clients or the public.
- 9.2 If we process personal data on your behalf and for your purposes, you:
 - will provide us with specific written instructions with regard to the processing of personal data. Oral instructions given by your authorized representatives will be accepted by us in case of emergency only and subject to immediate written confirmation;
 - undertake and warrant that you have lawfully obtained all required personal data and have sufficient legal grounds, including all necessary authorizations, consents or permissions to provide us with the personal data, and that the same are accurate and provided in any form, to us in a secured way;
 - shall inform us immediately in writing of any change, including any error or omission with regard to the lawful processing and use of any of the personal data; and
 - shall inform us as soon as reasonably possible of any access request, request for correction or blocking or deletion of personal data or any objection made related to the processing of personal data.

INQUIRIES

10.1 If you require more information relating to this Privacy Statement or require to access to correct or update personal data or to withdraw your consent, please contact us at:

Data Protection Officer
AllCars Pte Ltd
24 Leng Kee Road, #07-03
Leng Kee Autopoint
Singapore 159096

Tel: +65 9853 6281

Email: DPO@allcars.com.sg