**Terms and Condition**

Welcome to Novus Technologies Pte Ltd ("we," "us," or "our"). These Terms of Service govern your use of our website and services. By accessing or using our website, you agree to comply with these Terms of Service. Please read this agreement carefully before using our services.

1. Acceptance of Terms:

By accessing or using our website, you acknowledge that you have read, understood, and agreed to be bound by these Terms of Service and all applicable laws and regulations. If you do not agree to these terms, you should not use our website or services.

2. Eligibility:

You must be at least 18 years old and have the legal capacity to enter into this agreement to use our services. If you are accessing our services on behalf of an organization, you represent and warrant that you have the authority to bind that organization to these Terms of Service.

3. Services Description:

Our website offers financial technology services, including but not limited. We may update, modify, or discontinue any aspect of our services at any time without prior notice.

4. User Account and Security:

To access certain features of our services, you may be required to create a user account. You are responsible for maintaining the confidentiality of your account information, including your username and password. You agree to notify us immediately of any unauthorized use of your account or any other breach of security. We will not be liable for any loss or damage arising from your failure to comply with this security obligation.

5. User Conduct:

When using our services, you agree to abide by the following rules:

a) You will not use our services for any unlawful, harmful, or fraudulent activities.

b) You will not interfere with the proper functioning of our website or services.

c) You will not attempt to gain unauthorized access to any part of our website, servers, or systems.

d) You will not transmit any viruses, malware, or harmful code to our website or other users.

e) You will not engage in any activity that could damage, disable, overburden, or impair our website or services.

6. Intellectual Property:

All content, materials, and intellectual property on our website, including but not limited to text, images, graphics, logos, videos, and software, are the property of Novus Technologies Pte Ltd or its licensors and are protected by copyright, trademark, and other intellectual property laws. You may not use, copy, reproduce, modify, or distribute any of our content without our prior written consent.

7. Third-Party Links and Content:

Our website may contain links to third-party websites or resources. We are not responsible for the availability, content, or accuracy of these external websites. Your use of third-party websites is at your own risk, and you should review their terms of service and privacy policies.

8. Disclaimer of Warranties:

Our website and services are provided on an "as is" and "as available" basis without any warranties or representations, express or implied. We do not guarantee the accuracy, completeness, or reliability of our services or content. Your use of our services is at your own risk.

9. Limitation of Liability:

To the maximum extent permitted by law, we shall not be liable for any direct, indirect, incidental, special, or consequential damages arising from your use or inability to use our website or services.

10. Indemnification:

You agree to indemnify, defend, and hold harmless Novus Technologies Pte Ltd and its affiliates, directors, officers, employees, and agents from and against all claims, liabilities, damages, losses, and expenses, including reasonable legal fees, arising out of your use of our website or services or your violation of these Terms of Service.

11. Termination:

We may, at our sole discretion, terminate or suspend your access to our services at any time and for any reason, without prior notice or liability.

12. Governing Law and Jurisdiction:

These Terms of Service shall be governed by and construed in accordance with the laws of Singapore. Any disputes arising out of or relating to these terms shall be subject to the exclusive jurisdiction of the courts in Singapore.

13. Changes to Terms of Service:

We reserve the right to modify or update these Terms of Service at any time without prior notice. Any changes will be posted on our website.

14. Entire Agreement:

These Terms of Service constitute the entire agreement between you and Novus Technologies Pte Ltd. regarding your use of our website and services.

If you have any questions or concerns regarding these Terms of Service, please contact us at:

Novus Technologies Pte Ltd

Address: 152 Beach Road, #13-05 Gateway East, Singapore 189721

Email: info@novustech.com.sg

Phone: +65 6297 7085

**Privacy Policy**

Thank you for choosing Novus Technologies Pte Ltd ("we," "us," or "our"). We are committed to protecting your privacy and maintaining the confidentiality of your personal information. This Privacy Policy outlines our practices concerning the collection, use, disclosure, and protection of personal data in accordance with the Personal Data Protection Act 2012 (PDPA) of Singapore.

1. Collection of Personal Data:

We may collect and process the following types of personal data from you:

a) Identity Information: This includes your full name, date of birth, National Identification Number, and other identifying information required for verification purposes.

b) Contact Information: This includes your residential address, email address, and phone number.

c) Financial Information: We may collect information about your bank account details, payment card information, and transaction history to process financial transactions.

d) Usage Information: When you interact with our services, we may automatically collect data on how you use our website, mobile applications, or other platforms, including your IP address, device information, and browsing activities.

e) Communication Information: This includes records of your interactions with our customer support, emails, or any other communication channels.

f) Other Information: Any other personal data voluntarily provided by you or collected through surveys, promotions, or contests.

2. Purpose of Data Collection and Use:

We will collect and use your personal data for the following purposes:

a) To Provide Services: We may use your personal data to offer and deliver our financial services and process transactions.

b) Verification and Identification: Your personal data may be used for identity verification, anti-money laundering (AML) checks, and compliance with regulatory requirements.

c) Customer Support: We may use your personal data to respond to your inquiries, requests, and provide customer support.

d) Marketing and Promotions: With your consent, we may send you marketing materials, updates, and promotional offers about our services.

e) Improvement of Services: We may analyze the data to improve our products, services, and user experience.

f) Compliance and Legal Obligations: We may use your personal data to comply with legal requirements, regulations, and court orders.

3. Data Disclosure:

We may share your personal data with third parties under the following circumstances:

a) Service Providers: We may engage trusted service providers to perform functions on our behalf, such as payment processing, data analytics, customer support, or marketing services.

b) Compliance and Legal: We may disclose your personal data to comply with legal obligations, respond to legal requests, or protect our rights, privacy, safety, or property.

c) Business Transfer: In the event of a merger, acquisition, or sale of our company or assets, your personal data may be transferred as part of the transaction.

d) With Consent: We may share your personal data with third parties when you provide explicit consent.

4. Data Security:

We implement reasonable technical and organizational measures to protect your personal data from unauthorized access, alteration, disclosure, or destruction. However, no data transmission over the internet can be guaranteed to be 100% secure, and we cannot guarantee the security of your information.

5. Retention of Personal Data:

We will retain your personal data only for as long as necessary to fulfill the purposes for which it was collected, as required by law or regulatory obligations, or to resolve disputes and enforce our agreements.

6. Your Rights:

As a data subject, you have the following rights under the PDPA:

a) Access: You have the right to request access to the personal data we hold about you.

b) Correction: You may request corrections to your personal data if it is inaccurate or incomplete.

c) Withdraw Consent: If we process your personal data based on your consent, you may withdraw it at any time.

d) Data Portability: You have the right to receive a copy of your personal data in a structured, machine-readable format.

e) Deletion: You may request the deletion of your personal data under certain circumstances.

f) Objection: You can object to the processing of your personal data for specific purposes.

g) Contact: To exercise your rights or for any privacy-related queries, please contact us using the information provided below.

7. Changes to the Privacy Policy:

We reserve the right to modify this Privacy Policy at any time. Updated versions will be posted on our website, and the effective date will be revised accordingly.

8. Contact Information:

If you have any questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us at:

Novus Technologies Pte Ltd

Address: 152 Beach Road, #13-05 Gateway East, Singapore 189721

Email: info@novustech.com.sg

Phone: +65 6297 7085

By using our services, you acknowledge that you have read and understood this Privacy Policy and agree to the collection, use, and disclosure of your personal data as described herein.