

FinIQ

The Financial Engineering Company

Data Protection: Website Privacy Notice_v1.0



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TABLE OF CONTENT

1. Definitions.....	4
2. Personal Information Shared with Us.....	4
3. Information Shared with Us.....	4
4. Cookies.....	5
5. Accuracy of information.....	5
6. Use of Personal Information.....	5
7. Disclosures.....	5
8. Data Retention.....	6
9. Security.....	6
10. Your Rights.....	6
11. Choice and Opt-Out.....	6
12. Information for the EU and the UK Visitors.....	6
13. Links to other Websites/Applications.....	7
14. Governing Laws.....	8
15. Changes to this policy.....	8
16. Contact us.....	8

Data Protection: Website Privacy Notice

We, FinIQ Consulting Pte. Ltd. (“we”, “us”, “our” “Company”) are the owners of the website www.finiq.com (the “Website”). The Website provides information about the Company’s products and services (the “Offerings”).

We respect data privacy rights and are committed to protecting personal information collected through this Website. This privacy notice (the “Privacy Notice”) sets forth *how We collect, use and protect the personal information* collected through the Website.

PLEASE READ THIS PRIVACY NOTICE CAREFULLY. BY CONTINUING TO USE THE WEBSITE, SHARING YOUR PERSONAL INFORMATION, YOU CONSENT TO OUR USE OF YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE TERMS OF THIS PRIVACY NOTICE. IF YOU DO NOT AGREE TO THIS PRIVACY NOTICE, YOU MAY WITHDRAW YOUR CONSENT OR ALTERNATIVELY CHOOSE NOT TO PROVIDE YOUR PERSONAL INFORMATION THROUGH THE WEBSITE. SUCH AN INTIMATION TO WITHDRAW YOUR CONSENT CAN BE PROVIDED BY REQUESTING AN EMAIL TO “dpo@finiq.com”.

IF YOU ARE ACCESSING THE WEBSITE ON BEHALF OF A THIRD PARTY, YOU REPRESENT THAT YOU HAVE THE AUTHORITY TO BIND SUCH THIRD PARTY TO THE TERMS OF THIS PRIVACY NOTICE AND, IN SUCH AN EVENT YOUR USE OF THE WEBSITE SHALL REFER TO USE BY SUCH THIRD PARTY. IF YOU DO NOT HAVE SUCH AN AUTHORITY (TO PROVIDE ANY PERSONAL INFORMATION OF A THIRD PARTY) OR DO NOT AGREE TO THE TERMS OF THIS PRIVACY NOTICE, THEN YOU SHOULD REFRAIN FROM USING THE WEBSITE.

This Privacy Notice is an electronic record in the form of an electronic contract being compliant and construed in accordance with data protection laws of the applicable jurisdictions.

1. Definition

“User(s)”, “you”, “your” shall mean individuals that access/use the Website.

2. Personal Information Shared with Us

For purposes of this Privacy Notice, “Personal Information” means information that can be used to identify the User, including but not limited to the individual’s full name, mobile number, residential address, email address, company name, and designation.

You may share with Us Personal Information through the Website when You contact Us through email for any queries pertaining to Our Offerings or request a demonstration of Our platform and/or for any recruitment purposes.

3. Information Shared with Us

As You navigate the Company’s Website, certain navigational information is automatically collected by the Website. “Navigational Information” includes but is not limited to information about users’ systems, Your visits to this Website such as Your IP address, geographic location, referral source, length of visit and pages viewed, the files viewed on Our Website (e.g., HTML pages, graphics, etc.).

4. Cookies

We use cookies and/or similar in-house and third-party tracking tools to track visitor traffic patterns and to improve and analyze the Website. You may choose to disable cookies through Your browser settings. For more information, please refer to Our cookie policy available on the official Website.

5. Accuracy of information

The User undertakes to be solely responsible for the accuracy, correctness, or truthfulness of the Personal Information shared with Us whether of its own or any third party.

6. Use of Personal Information

We use the Personal Information for the following purposes:

- i. to inform You about Our Offerings and to respond to Your requests;
- ii. to provide You with a better experience when You access Our Website;
- iii. to process job applications (if You apply for a position with Our organization);
- iv. to maintain and manage Our Website;
- v. to manage Our relationship with You and internal record keeping
- vi. to comply with Our legal or statutory obligations
- vii. for Our business purposes, such as data analysis, survey requests, audits, developing new products, identifying usage trends and operating and expanding Our business activities.

7. Disclosures

We will not sell, distribute or lease Your Personal Information to third parties without Your prior consent. Keeping this in mind, We may disclose Your Personal Information in the following cases:

- i. Affiliates: We may provide Your Personal Information to our affiliates to enable them to provide feedback and respond to Your queries.
- ii. Service Providers: We may share Your Personal Information with the service providers who work with Us in connection with operating the Website and/ or providing the Offerings. All such service providers are subject to stringent confidentiality restrictions consistent with this Privacy Notice.
- iii. Merger or Acquisition: We may transfer Your Personal Information if We are acquired by another entity, or if We merge with another company or transfer a part of Our business, including the Website, to a third party. Any such third party or resultant entity that receives Your Personal Information shall have the right to continue to use Your Personal Information in line with the purposes set out herein. In the event of such a sale or transfer, We may notify You.

- iv. Legal and Regulatory Authorities: We may disclose Your Personal Information in order to comply with Our legal obligations/ court orders/ requests by Govt. authorities.

8. Data Retention

We will retain User's Personal Information as long We consider it potentially useful for fulfilling the purposes mentioned herein. We may retain and use User's Personal Information as necessary to comply with Our legal obligations, resolve disputes, and enforce Our agreements.

9. Security

We have implemented security controls and take reasonable and appropriate precautions to protect Your Personal Information from unauthorized disclosure and to prevent possible security breaches in alignment to the security certificate(s) requirements held by Us. Although We provide appropriate firewalls and protections, We cannot warrant the security of Personal Information transmitted as these systems are not hack proof; any transmission is at Your own risk. Data pilferage due to unauthorized hacking, virus attacks, technical issues is possible, and We will take necessary measures to mitigate such events.

10. Your Rights

You have the right to access Personal Information in Our possession, right to have Us rectify or modify any such Personal Information, right to have Us erase/delete your Personal Information, right to restrict Us from processing such Personal Information, right to object to Our use of Personal Information, withdraw consent at any time where We are relying on consent to process Personal Information. Depending on the nature of the request, We may ask You to complete a Personal Information request form or seek certain details to verify the request. All requests for Personal Information will be handled within a reasonable period of time. If You would like to exercise ANY of these rights, please contact dpo@finiq.com.

11. Choice and Opt-Out

We may send You communications including but not limited to (a) notices about Your use of Our Website and Offerings, (b) updates, (c) promotional information regarding Our Offerings and (d) newsletters. You may opt out of receiving promotional emails and newsletters from Us by following the unsubscribe instructions provided in those emails. Alternatively, You can opt out, at any time, by emailing dpo@finiq.com with Your specific request.

12. Information for the EU and the UK Visitors

Residents of the European Union (the "EU") and United Kingdom (the "UK") should note that this Privacy Notice has been updated in accordance with the requirements of the EU General Data Protection Regulation (the "GDPR") and the UK GDPR, the United Kingdom Data Protection Act 2018, the Privacy and Electronic Communications Regulations, and any regulation superseding any of the foregoing ("UK Privacy Laws"). As per the provisions of the GDPR and UK Privacy Laws We shall be considered the Controllers of the Personal information collected as a result of Your use/access of the Website.

- Legal Basis: We will not process Your Personal Information without a lawful basis to do so. We will process Your Personal Information only on the legal basis of consent, contract, or on the basis of Our legitimate interests, provided that such interests are not overridden by Your privacy rights and interests.
- Transfer of Your personal information across borders: The Personal Information We collect (of the EU and the UK residents) is stored on third-party cloud servers. Personal Information might be processed outside the EU and the UK. We collect and transfer Personal Information outside the EU and UK in accordance with the provisions of the GDPR and UK Privacy Laws. If You have questions, please contact <dpo@finiq.com>.
- Your Rights:

You have the right to request Us:

 - (i) to let You know what Personal Information belonging to You We hold in Our possession;
 - (ii) withdraw consent at any time where We are relying on consent to process Your Personal Information;
 - (iii) right to have Us rectify or modify any such Personal Information;
 - (iv) right to have Us erase/delete Your Personal Information;
 - (v) right to restrict Us from processing such Personal Information;
 - (vi) right to object to Our use of Your Personal Information;
 - (vii) You have the right to lodge a complaint with a data protection authority.

UK residents have the right to make a complaint at any time to the Information Commissioner's Office ("ICO"), the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with Your concerns before You approach the ICO so please contact Us in the first instance. We may need to request specific information from You to help Us confirm Your identity or also contact You for further information in relation to Your request. If You would like to exercise ANY of these rights, please contact dpo@finiq.com.
- Governing Laws: For any EU and UK residents, this Privacy Notice shall be governed respectively by the provisions of the GDPR and UK Privacy Laws.

13. Links to other Websites/Applications

Our Website may contain links to other websites/ applications of Your interest. Please note that We do not have any control over such other websites/ applications, and You will be accessing these websites/ applications at Your own risk. Therefore, We cannot be responsible for the protection and privacy of any information which You provide whilst visiting such websites/applications and those are not governed by this Privacy Notice. You should exercise caution and look at the Privacy Notice applicable to such websites/applications.

14. Governing Laws

This Privacy Notice shall in all respects be governed by and construed and enforced in accordance with the laws of Singapore and the courts in Singapore shall have an exclusive jurisdiction to adjudicate any subject matter under this Privacy Notice.

15. Changes to this policy

Please revisit this page periodically to stay aware of any changes to this Privacy Notice, which We may update from time to time. If We modify this Privacy Notice, We will make it available through the Website and indicate the date of the latest revision. If such modifications materially alter Your rights or obligations hereunder, We will make reasonable efforts to notify You of the change via email or through Our Website.

16. Contact Us

If You have any questions or concerns or grievances regarding this Privacy Notice or wish to withdraw Your consent in relation to the processing of Your Personal Information You can reach out to Our appointed grievance redressal committee (DPCT Team) via email at dpo@finiq.com