

Training for Financial Institutions

Privacy and Personal Data Protection

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1. Introduction

Waystone Compliance Solutions (Singapore) Pte. Ltd. (“Waystone” or “the Company”) and our partners, sponsors, service providers, representatives and/or agents, respect the privacy of all our customers and visitors, and are committed to safeguarding the personal information you provide to us. Please read this Personal Data Protection Policy (“Policy”) to learn about how we use and protect your personal information collected from you.

2. Application of Policy

This Policy is based on the Singapore Personal Data Protection Act 2012 and all the associated regulations and guidelines which may from time to time be issued by the Personal Data Protection Commission of Singapore.

By providing us with your personal information, whether via registering for our training services and related goods, including but not limited to, any training modules or courses, you are deemed to have agreed to the terms of this Policy.

If you do not wish your information to be collected, used or disclosed in the manners described in this Policy, please do not subscribe to our training courses.

3. Collection of Personal Data

“Personal Data” refers to any data of an individual who can be identified from that data, or in combination with any other information.

You may be requested to provide your Personal Data in relation to training services and related goods, and depending on the nature of your interaction with us, this may include the following examples (including but not limited to):

- a) Full name;
- b) Business or residential address;
- c) Copy of identity card or passport;
- d) Payment details, including credit card and banking information; and/or
- e) Contact details, including telephone number/s and/or email addresses. Where any Personal Data of a third party (e.g. information of your family members, employees, etc.) is provided by you for any particular purpose, you warrant and represent that the appropriate consent(s) have been obtained to provide us with such Personal Data.

4. Use of Personal Data

Any Personal Data provided by you to us may be disclosed, shared among ourselves and used for the following purposes (where relevant):

- a) Process and respond to your requests and queries;
- b) Send you information and updates in relation to our training services and related goods and any of our other products, services and events/activities;
- c) Update our records;
- d) Compile data and conduct statistical or demographic analysis;
- e) Solicit and record your opinion/feedback via surveys and requests for feedback (if you consent to participating);
- f) Send to insurance companies to process claims;

- g) Comply with a court order, other legal processes or other legal requirements of any governmental authority (including detecting, investigating and preventing any crime, offence or breaches);
- h) Facilitate any proposed/actual business assignments or transfers in any of our rights/obligations in relation to your Personal Data;
- i) Compliance with our internal policies/procedures and any applicable laws, rules and regulations, codes of practice, guidelines and any other legal purposes; and
- j) Allow us to use your Personal Data in any other ways for which we have notified you and obtained your consent accordingly.

Waystone Compliance Solutions (Singapore) Pte. Ltd. reserves the right to use any affiliated and unaffiliated third party providers for the aforementioned purposes, including but not limited to providing services such as administering of training programmes, delivery of online courses and training modules, credit card processing, and communication regarding the Company's services. We will not use, disclose or process your Personal Data for purposes which are not stated above or for which we have not obtained your consent. If we wish to use, disclose or process your Personal Data for another purpose not covered above, we will seek your prior consent.

5. Disclosure of Personal Data

All Personal Data held by us will be kept confidential, but we may, where such disclosure is necessary to satisfy the purpose, for which the Personal Data was collected, provide such information to the following parties (if required):

- a) Any person or company who is acting for, jointly or on our behalf, in respect of the purpose or a directly- related purpose for which the Personal Data was provided;
- b) Any financial institutions, charge or credit card issuing companies, credit bureau, or collection agencies necessary to establish and support the payment of any services due or requested; and
- c) Any government authority in compliance with any applicable laws, rules and regulations, codes of practices, guidelines, court order, other legal processes or requirements.

6. Withdrawal of Consent

Should you wish to withdraw your consent from receiving information and/or survey, you may send a request to us at compliancewcsc@waystone.com.

7. Accuracy of Personal Data

We will keep all Personal Data collected as accurate, complete and up-to-date as necessary, taking into account its intended use and the interests of our customers. Where possible, we will validate the Personal Data provided by using generally accepted practices and guidelines.

8. Protection of Personal Data

We will use our best endeavours to protect your Personal Data against loss or theft, as well as any unauthorised access, disclosure, copying, use or modification with security safeguards appropriate to the sensitivity of the Personal Data, regardless of the format in which it is held.

9. Retention of Personal Data

We will retain your Personal Data only for as long as the purposes for which such data is collected or used (as notified to you) continues, or where necessary, for our legal or business purposes.

10. Changes to Policy

We reserve the right to modify or change this Policy at any time and will place such amendments on this webpage. Your continued use of our webpage after any modification to this Policy shall constitute your acceptance of the amended Policy.

11. Contact Us

For any questions regarding this policy, or to withdraw consent, or to access and/or correct your Personal Data, please contact us at compliancewcsc@waystone.com.