

APPENDIX 21 PRIVACY NOTICE

This Privacy Notice ("**Notice**") sets out the basis which Orient Futures International (Singapore) Pte. Ltd. ("**we**", "**us**", "**our**" or "**OFIS**") may collect, use, disclose or otherwise process personal data of visitors to our website and potential or actual customers ("**you**", "**your**", "**customer**" or "**customers**") in accordance with the Personal Data Protection Act 2012 ("**PDPA**").

This Notice applies to personal data in our possession or under our control, including personal data in the possession of organisations which we have engaged to collect, use, disclose or process personal data for our purposes.

The data protection laws that apply to OFIS varies depending on where OFIS' products and services are provided and/or where OFIS' customers are located. Where it is stated in this Notice that a provision applies "to the extent required by [the applicable law]," such provision will be applicable only to the extent that OFIS is subject to the relevant law.

This Notice forms part of the General Terms of Use at <https://www.orientfutures.com.sg/terms> and shall apply in conjunction with any other notices, contractual clauses and/or consent clauses (each a "**Data Provision**") that apply in relation to the collection, use and/or disclosure of your personal data by us. To the extent that there is any inconsistency between this Notice and a Data Provision, the Data Provision shall prevail.

1. Information that OFIS collects

OFIS collects information about you and your interest and relationship with OFIS, including products and services which are relevant to you.

Depending on the nature of your interaction with us, some examples of personal data which we may collect from you include your name and identification information such as your NRIC number, contact information such as your address, email address or telephone number, nationality, gender, date of birth, marital status, photographs and other audio-visual information, employment information and financial information such as credit card numbers, debit card numbers or bank account information.

Such information is collected,

- from you or via a third-party who has been duly authorised by you to disclose your personal data to us (your "authorised representative") after
- you (or your authorised representative) have been notified of the purposes for which the data is collected, and
- you (or your authorised representative) have provided written consent to the collection and usage of your personal data for those purposes; or
- when collection and use of personal data without consent is permitted or required by the PDPA or other laws.

Unless permitted or authorised under any applicable law, we shall seek your consent before collecting, using and/or disclosing any personal data for any purpose which has not been notified to you previously.

2. Purpose for the Collection, Use and Disclosure of Personal Data

We may collect and use your personal data for any, or all of the following purposes:

- in conjunction with clause 25.5 of our General Terms and Conditions (<https://www.orientfutures.com.sg/TCC>);
- verifying your identity;

- responding to, handling, and processing queries, requests, applications, complaints, and feedback from you;
- complying with any applicable laws, regulations, codes of practice, guidelines, or rules, or to assist in law enforcement and investigations conducted by any governmental and/or regulatory authority;
- any other purposes for which you have provided the information; and
- any other incidental business purposes related to or in connection with the purposes set out in this Notice.

(each a “**Purpose**” and collectively, the “**Purposes**”).

We may disclose your personal data,

- where such disclosure is required for performing obligations in the course of or in connection with our provision of any products, services and/or facilities provided by OFIS to you;
- to any third-party entities affiliated with OFIS; or
- to third party service providers, agents and other organisations we have engaged to perform for us, any one or more of the Purposes or any functions incidental to any one or more of the Purposes.

3. Withdrawal of Consent

Any consent provided by you for the collection, use and/or disclosure of your personal data shall remain valid until such time as you notify us of the withdrawal of your consent of such in writing (“**Withdrawal Request**”). You may withdraw your consent and request for us to stop using and/or disclosing your personal data for any one or more of the purposes by sending a Withdrawal Request to our Personal Data Protection Officer at the contact details provided below.

Upon receipt of your Withdrawal Request, we may require a reasonable period of time for us to process your Withdrawal Request (subject to the complexity of your Withdrawal Request in its impact on our relationship with you) and for us to notify you of the consequences of the withdrawal of your consent for the use and/or disclosure of your personal data for the Purpose(s) to which your Withdrawal Request relates, including any legal consequences which may affect your rights and liabilities to OFIS.

Please note that the withdrawal of your consent does not affect any right that OFIS may have to continue to collect, use and/or disclose personal data where such collection, use and/or disclosure without consent is permitted or required under any applicable law.

4. Retention of Personal Data

Subject to any applicable laws, OFIS shall retain your personal data for as long as necessary for any one or more of the Purposes.

We will cease to retain your personal data or remove the means by which your personal data can be associated with you, as soon as it is reasonable to assume that the retention of such data no longer serves any Purpose, and that the retention of such data is no longer necessary for any legal and/or business purposes.

5. Cookies

We may use "cookies" (where a small data file is sent to your browser) to store and track information about

you when you enter our websites. The cookie is used to track information such as the number of users and their frequency of use, profiles of users and their preferred sites. While this cookie can tell us when you enter our sites and which pages you visit, it cannot read data off your hard disk.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

6. OFIS Security Measures

To safeguard your personal data, OFIS will take all reasonable measures to protect it from unauthorized or accidental access, processing or loss, by implementing appropriate physical, electronic and supervisory controls.

You should be aware, however, that no method of transmission over the Internet or method of electronic storage is completely secure. While security cannot be guaranteed, we strive to protect the security of your information and are constantly reviewing and enhancing our information security measures.

Where your personal data is transferred to any jurisdiction outside of Singapore, OFIS will ensure that your personal data continues to receive a standard of protection that is at least comparable to the protections under the PDPA.

7. How you can control your information

OFIS generally relies on personal data provided by you and/or your authorised representative and in order to ensure that your personal data is current, complete and accurate, please update us if there are any changes to your personal data in writing or via email.

If you believe OFIS has inaccurate information about you and you want to correct such data, or if you wish to know what personal data OFIS has of you in connection to your relationship with us or how your personal data has been used, or if you wish to request for your personal data to be deleted, you may e-mail OFIS at pdpa@orientfutures.com.sg or write to OFIS at the below address with your request (each an “Access Request”):

Orient Futures International (Singapore) Pte. Ltd.

128 Beach Rd

#08-03 Guoco Midtown

Singapore 189773

Please note that a reasonable fee may be charged in relation to any Access Request and where a fee is applicable, we will inform you of such fee prior to processing your Access Request.

We will respond to any Access Request as soon as reasonably possible and if we are unable to respond to your Access Request within 30 days from the date of receipt of the Access Request, we will inform you in writing before the end of such 30 days of the time by which we will be able to respond to your Access Request.

Where we are unable to comply with any Access Request, we shall inform you of the reasons why we are unable to do so save for the situations set out in the PDPA which does not require us to provide any reason.

8. Contacting us

The privacy of your personal data is important to us. As such, OFIS has designated a Personal Data Protection Officer from within the Senior Management Team to look after your interest.

If you have any enquiries or feedback on the personal data policies and procedures of OFIS, or OFIS' handling of your personal data, please email our Data Protection Officer at pdpa@orientfutures.com.sg.

9. Changes to the Notice

OFIS may, at its sole discretion, revise this Notice from time to time without prior notice to you and you may determine if any such revision has taken place by referring to the latest version posted on our website.

Your continued use of our websites and/or any products, services and/or facilities provided by or through OFIS, constitutes your acknowledgement and acceptance of this Notice (including any revisions to the Notice) for the time being in force.