

PRIVACY POLICY

HL Suntek Insurance Brokers Pte Ltd (HL Suntek) is bound by the Personal Data Protection Act 2012 (PDPA) and is committed to protecting the personal data we receive.

This privacy policy is designed to help you understand why and how we collect, use and disclose your personal data and to whom data access or "opt-out" requests can be addressed.

By using our Service, you consent to your personal data being collected, stored, used and disclosed as set out in this privacy policy. HL Suntek reserves the right to amend this Policy without notice at any time.

This Policy applies to all our employees.

What personal data we collect

"Personal data" refers to data, whether true or not, about an individual who can be identified from that data, or from the data and other information to which the Company has or is likely to have access to.

The type of personal data we may collect from you include, but not limited to:

- Name
- Mobile phone number
- Residential phone number
- Residential address or Postal Address
- Email Address
- Age / Date of birth
- Gender
- Occupation
- NRIC or FIN number or Passport number as applicable
- Bank account details and other financial information
- Medical/health report

The purpose for collecting your personal data and how we use it

We collect and use your personal data for the purpose of providing the Service to you and directly related purposes.

We also collect and use your personal data for other purposes including:

- helping to develop and identify products and services that may interest your clients/persons seeking or offering insurance;
- providing ongoing information or opportunities to insurers that we believe may be relevant (if you have requested to receive this); and
- audit and compliance review purposes;
- complying with applicable laws and regulatory obligations, such as anti-money laundering, counter financing of terrorism and legal processes.

How we collect your personal data

We collect your personal data through the proposals submitted for insurance directly from you or on your behalf via email, telephone or hard copy forms or indirectly from the insured who is your employer or from a third party or publicly available source where:

- You have consented for this collection; or
- You would reasonably expect us to collect your personal data for a specific purpose (such as investigation of a complaint or relating to handling claims).

In certain circumstances, we may be required or permitted by law or Court or Tribunal Order to collect certain personal information about you.

Opting out

When we collect your personal data, you may elect to receive information about our other services or products. If you no longer wish to receive such information, or you do not want us to disclose your personal data to any other external organisation, you can opt out by contacting us using our contact details given at the end of this policy.

Your obligations when you provide personal data of others

You must not provide us with personal data of any other individual unless you have the express consent of that individual to do so. If you do provide us with such data about another individual, before doing so you:

- must tell that individual that you will be providing their personal data to us and that we will handle their personal data in accordance with this privacy policy;
- must provide that individual with a copy of (or refer them to) this privacy policy; and
- warrant that you have that individual's consent to provide their personal data to us.

Disclosure of your personal data

Where appropriate, we will disclose your personal data for:

- The purpose to which it was provided to us.
- Purposes which are directly related to the purpose it was provided for; and
- Any other purposes to which you may have consented, including to
 - our related companies or third parties who help manage our business and provide our services, including our third-party service providers, such as payment system operators, IT suppliers, lawyers, accountants, other advisers and financial institutions.
 - courts, law enforcement, regulators and other government agencies to comply with all applicable laws, regulations and rules; or
 - requests of courts, law enforcement, regulators and other governmental agencies

We may transfer personal data held about you outside Singapore if permitted by law to countries including Australia, or Asia. We will take reasonable steps in the circumstances to ensure that the overseas recipient does not breach the PDPA.

We will not otherwise disclose your personal information other than as set out in the privacy policy or when required or permitted by law.

Nothing in this privacy policy prevents us from using and disclosing to others de-personalised aggregated data.

Security of your personal information

We take reasonable steps to protect any personal information that we hold from misuse, interference and loss and from unauthorised access, alteration and disclosure. For example, we maintain physical security over our paper and electronic data stored in premises such as locks and security systems. We also maintain computer and network security; for example, by using firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

However, data protection measures are never completely secure and, despite the measure we have put in place, we cannot guarantee the security of your personal information. You must take care to ensure you protect your personal data (for example, by protecting any usernames and passwords). You should notify us as soon as possible if you become aware of any security breaches.

Retention of Personal Data

We may retain your personal data for as long as it is necessary to fulfil the purposes for which they were collected, or as required or permitted by applicable laws.

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

Accuracy, access and correction of your personal data

We take reasonable steps to ensure that your personal data is accurate, complete and up-to-date whenever we collect, use or disclose it. However, we also rely on you to advise us of any changes to your personal data.

Please let us know as soon as possible if there are any changes to your information or if you believe your personal data we hold about you is not accurate, complete or up-to-date.

If you make a request by contacting us at the contact details below, we will provide you with access to the personal data we hold about you unless otherwise required or permitted by law. We will notify you of the basis for any denial of access to your personal data. There are exemptions under the PDPA which may apply to personal data access and correction requests.

We may require that you provide identification to verify the correct person is requesting the information or the change to the information.

We will not charge you for making a request, however if reasonable, we may charge you for the costs associated with complying with a data request.

You may write to us at:

Attention: Data Protection Officer

HL Suntek Insurance Brokers Pte Ltd
80 Robinson Road, #21-02
Singapore 068898

Or Email: DPO@hlsuntek.com.sg

Your consent and rights

By visiting our website, applying for or purchasing our products and services, you consent to the collection and use of your information and other activities as specified in this privacy policy.

Links to third party sites

Our website may contain links to other third-party websites. We do not endorse or otherwise accept responsibility for the content or privacy practices of those websites, or any products or services offered on them. We recommend that you check the privacy policies of these third-party websites to find out how these third parties may collect and deal with your personal information.

COOKIES

Like many website operators, we use standard technology called cookies on our website. Cookies are small data files that are downloaded onto your computer when you visit a particular website. Cookies help provide additional functionality to the site or to help us analyse site usage more accurately. For instance, our server may set a cookie that keeps you from having to enter a password more than once during a visit to one of our sites. In all cases in which cookies are used, the cookie will not collect personal information except with your consent.

You can disable cookies by turning them off in your browser; however, our website may not function properly if you do so.

If you follow a link from our website to another website, please be aware that the owner of the other website will have their own privacy and cookie policies for their site. We recommend you read their policies, as we are not responsible or liable for what happens at their website.

You can adjust the settings in your web browser to determine whether sites can set cookies on your device. If you've visited this site before, there may be previously set cookies on your computer. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.aboutcookies.org or www.allaboutcookies.org.

Complaints and queries

If you have a complaint or require further information about how HL Suntek manages your personal data, please contact Data Protection Officer at:

Data Protection Officer

HL Suntek Insurance Brokers Pte Ltd
80 Robinson Road, #21-02
Singapore 068898

Telephone: +65 6224 5211
Or Email: DPO@hlsuntek.com.sg

Complaints will be dealt with as soon as practicable.

Changes to privacy policy and notice

We may amend this Privacy Policy at any time. A current version will be available by following the 'privacy policy' link located at the bottom of our website homepage at <https://www.hlsuntek.com.sg/>.

For further information on personal data, please visit the Personal Data Protection Commission at www.pdpc.gov.sg