## **Privacy Notice**

We at Chippi respect the privacy and confidentiality of the personal data of our clients, customers, visitors and all others whom we interact with in the course of providing our services. We are committed to ensuring that all personal data provided to us remains secure, and is only utilised for purposes that our customers have consented to.

To begin with, we only collect such personal information that is necessary to provide you with the services that you have requested, understand your needs, and serve you better as a whole. We collect the least information possible. We provide to our merchant partners only such information as is necessary to allow us to verify and track your vouchers.

We do not under any circumstance sell your information.

We are committed to implementing policies, practices and processes to safeguard the collection, use, and disclosure of the personal data you provide us, in compliance with the applicable personal data protection legislation.

Set-out below is our detailed Personal Data Protection Policy. You may rest assured that Chippi takes privacy and security seriously and is receptive to any feedback on these issues. If you have any queries, comments or concerns, or otherwise require any help, please feel free to contact us at help@chippi.app.

# **Personal Data Protection Policy**

The purpose of this document is to inform you as to how Chippi manages, collects, uses, and discloses Personal Data relating to you and other users of our mobile applications. We conduct our business in compliance with the relevant data protection legislation, and have implemented additional measures to protect your personal information. The continued provision of our services to you and your continued use of such services shall be deemed to be our mutual agreement to abide by this Personal Data Protection Policy as updated from time to time on our website.

#### Personal Data

In this Personal Data Protection Policy, "Personal Data" refers to any data, whether true or not, about an individual who can be identified from that data, or from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

### **Collection of Personal Data**

The personal data collected and processed by us include:

- 1. Name
- 2. Mobile number
- 3. E-mail address
- 4. Date of birth

Apart from collecting the above Personal Data directly from you or your authorised representatives, ShopBack may also collect Personal Data from third parties (such as our business partners, Google, social media providers, or fraud-prevention agencies), or from publicly available sources.

#### How Do We Use Your Data

The Personal Data that ShopBack may collect from you typically when you create a Chippi account on the app, and / or when you redeem a voucher from our Business Partner. The collection shall be mandatory for your continued access to Chippi services.

The personal data previously collected from you is being, and will continue to be used for purposes include and not limited to:

- 1. to register your Account
- 2. to make decisions in relation to User, including (without limitation), suspend the provision of services or terminate the Account
- 3. to confirm, update and enhance your records
- 4. to fulfill voucher redemption requests
- 5. to conduct market research and/or statistical analysis including without limitation consumer behavior
- 6. to identify and (if possible) prevent fraud
- 7. for marketing purposes (subject to any objections received and/or consents obtained, for which see below)
- 8. to communicate such as inform expiring voucher via sms or email
- 9. to update your status as a user, if applicable
- 10. to promote offers of products and services of our Business Partners
- 11. to verify your identity

## **Security of Personal Data**

Chippi ensures that all Personal Data collected will be safely and securely stored and has implemented stringent measures to secure and protect your information. These include:

- Utilising industry standard encryption by using a secure, encrypted TSL connection on all our web pages where you transmit Personal Data, and encrypting data at rest.
- Ensuring that Personal Data relating to you is only stored on servers with proper safeguards to prevent security breaches.
- Limiting access to the information in our systems.

- Implementing strict verification processes to prevent unauthorised access to Personal Data.
- Securely destroying your Personal Data when it's no longer needed for our business or legal processes.

### **Sharing of Personal Data**

We may share Personal Data relating to you with:

- Companies within the Chippi group.
- Chippi's business partners, vendors, agents, and service providers who we work with to
  deliver services you have subscribed to. This would include merchant partners, third
  party service providers engaged in connection with marketing promotions and services
  offered by Chippi or its preferred partners, and third party service providers who provide
  operational services to Chippi. It also includes our professional advisers such as auditors
  and lawyers and any credit bureau or agency where necessary and appropriate.
- In the event of an actual or prospective business asset transaction (such as any merger, acquisition or asset sale), any business partner, investor, assignee, or transferee for the purposes of facilitating such a transaction.
- Relevant regulators, statutory boards or authorities, or law enforcement agencies as required by any laws, rules, guidelines, and regulations or schemes.

Personal Data is disclosed to the above only for relevant purposes (please refer to those mentioned in this Policy) or to protect the interests of our customers.

# Withdrawal of consent and deletion of personal data

Please note that upon withdrawal of your consent to our collection, use and disclosure of your information at any time (by contacting us as prescribed above at hello@chippi.app, we will cease to retain your personal data, or may remove the means by which the data can be associated with you, when it is no longer needed for any business or legal purposes, such as where necessary to fulfill the purpose for which it was collected, or as required or permitted by applicable laws. We will dispose of or destroy such documents containing your personal data in a proper and secure manner.

If you withdraw your consent to our use and/or disclosure of Personal Data relating to you, depending on the nature of your objection, we may not be in a position to continue to provide our products or services to you or perform on any contract we have with you. Our legal rights and remedies are expressly reserved in such an event. We may retain your personal data for as long as it is necessary to fulfill the purpose for which it was collected, or as required or permitted by applicable laws

# **Changes to the Personal Data Protection Policy**

Chippi reserves the right to modify and update the Personal Data Protection Policy at any time to ensure that it is consistent with industry trends and/or any changes in legal or regulatory requirements. Subject to your rights at law, you agree to be bound by the prevailing terms of the Personal Data Protection Policy as updated from time to time on our website. Any changes to this policy will be published on our website.

# **Governing Law**

This Personal Data Protection Policy and your use of this website shall be governed in all respects by the laws of the country which you are in.