

Musim Mas Privacy Policy – Personal Data Protection

This document is part of Musim Mas’s privacy policy (collectively referred to herein as “our Policy”) and is meant to inform you of how Musim Mas Holdings Pte. Ltd. and its related corporations manage personal data (as defined below), in accordance with applicable legislation and in particular, the Personal Data Protection Act 2012 and the General Data Protection Regulation (EU 2016/679) (“GDPR”).

By interacting with Musim Mas Holdings Pte. Ltd. and its related corporations (collectively referred to herein as “Musim Mas”, “us”, “we”, or “our”) or using our services, you warrant that you have read and agreed to our Policy.

What personal data we collect

“Personal data” is 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. Examples of personal data you may provide to us (depending on our relationship with you) include your name, gender, date of birth, identification number, photograph, address, contact details and email address.

We only collect personal data that is relevant to our relationship with you. The purposes for collecting such personal data are set out below.

Your provision of personal data is voluntary. However, please recognise that if you choose not to provide us with the personal data we require, it may not be possible for us to provide you with products, services and/or information which you have requested. In some cases, it may not be possible to continue our business relationship with you, which may result in the termination of any agreements with Musim Mas and your being unable to fulfil your contractual obligations. In such event, our legal rights and remedies are expressly reserved.

If you provide the personal data of anyone other than yourself, you warrant that you have informed him / her, and he / she has agreed and consented to (i) the terms of our Policy and (ii) the disclosure to us of his / her personal data to us for the relevant purposes.

By providing us with your personal data for any of the purposes listed below, you agree to the terms of our Policy and you consent to our collection, use and disclosure of personal data as set out in our Policy.

You must ensure that all personal data that you provide is true, accurate and complete and promptly inform us of any changes to the personal data.

Where we collect your personal data from

We collect your personal data in various ways, including but not limited to when you:

- interact with our officers, staff or representatives via telephone calls, face-to-face meetings, digital platforms or emails.
- enter into a business relationship with us.
- enter into any agreement or provide any other documentation, information or forms in connection with our business.
- provide any goods or services to us.
- apply for a job with us

- access our websites.
- contact us with queries or feedback.
- request that we contact you or be included in an email or other mailing list.
- visit our premises.
- submit your personal data to us for any other reasons.

Collection of personal data may also be done through CCTV / other monitoring devices used in or around our premises or we may, to the extent legally permissible and without your involvement, collect your personal data from publicly available sources or third party sources.

Our purposes for collection, use and disclosure of personal data

We collect personal data from you, and use such personal data, for the following purposes:

- transacting with you and /or providing you with our products and / or services.
- facilitating the business or contractual relationship between us.
- for job applicants, processing your job application.
- assessing credit worthiness.
- processing payments.
- providing you information regarding our latest products and / or services, upcoming events and promotions which we feel may be of interest to you.
- providing you with customer support.
- responding to your queries or feedback.
- verifying your identity.
- processing any submissions or applications made to us.
- complying with any applicable laws, regulations, rules, guidelines or requirements.
- complying with our internal policies and directives (including security policies of information technology systems) or carrying out research, planning, policy development and statistical analysis.
- any other purposes in connection with or relevant to our business.

In order to achieve the purposes stated above, we may disclose the personal data collected from you to the following entities or parties, whether they are located overseas or in Singapore:

- entities within Musim Mas.
- our service providers, for example companies that provide data processing or management services.
- other third parties that provide services or products requested by you.
- financial institutions, credit bureaus and insurance companies.
- our professional advisors, consultants or contractors.
- regulatory authorities, statutory bodies, public agencies or law enforcement agencies for the purposes of complying with any applicable laws, regulations, rules, guidelines or requirements.

We may also collect, use and disclose personal data for other purposes, if required or permitted by law.

We may also transfer your personal data to our servers which may be located across the globe for storage and backup purposes. When transferring personal data, we will ensure that:

- the collection, use and / or disclosure of your personal information would be for the purpose(s) which you have given consent.

- steps would be taken to ensure accuracy and completeness of your personal data when your personal data is used or disclosed to third parties.
- security arrangements would be made to protect your personal data.
- your personal data would be retained only if necessary for legal and business purposes.
- anyone who receives your personal data from us is either in a jurisdiction which has comparable data protection laws or is otherwise bound to protect your personal data.

Protection and retention of personal data

We have evaluated and implemented security measures to safeguard your personal data. Please contact our Data Protection Officer via the contact details below if you wish to find out more about these measures.

We will retain your personal data for as long as necessary to fulfil the purpose for which it was collected, or for any commercial or legal purposes required by any Musim Mas entity.

Withdrawal of consent, access to and correction of personal data

You may withdraw your consent to any use of, or request for correction or access to, the personal data we have collected about you. In this regard, you may contact us via the contact details set out below.

Please note that we may be prevented by law from complying with your request. We may also decline your request if the law permits us to do so or if our records have been destroyed in accordance with our internal data retention policies.

Obligations under the General Data Protection Regulation (EU 2016/679) (“GDPR”)

If you are a data subject in the EU and have provided Musim Mas with personal data, our Policy is intended to manage your personal data in accordance with the GDPR. In particular, we wish to inform you of the following:

- Basis for processing your personal data

In accordance with the GDPR, we will only process your personal data for the following legal basis:

- You have given consented to us processing your personal data for one or more specific purposes
- You work for an entity with whom we have entered, or may be entering, into a business or commercial relationship
- It is necessary for the performance of an agreement.
- For the necessary compliance of a legal obligation
- To process your job application
- To comply with a legal or regulatory obligation or requirement
- For the purpose of legitimate interests that we have

- Rights of individuals

In addition to your rights to withdraw consent, access and make corrections to your personal data as set out above, you will also have rights to the following under the GDPR:

- object to / restrict the processing of your personal data
- erasure of your personal data
- request that your personal data be transferred to you or a third party.

Please note that we may be prevented by law from complying with the above requests. We may also decline your request if the law permits us to do so or if our records have been destroyed in accordance with our internal data retention policies.

Contacting Us

If you have any requests, questions or concerns regarding any aspect of our Policy or the personal data you have provided, you may contact Musim Mas' Data Protection Officer at dataprotection@musimmas.com.

Amendments and updates

We may amend our Policy from time to time and the amended policy shall take effect once posted on Musim Mas' website.