



PRIVACY POLICY

INTRODUCTION

Welcome to CFH Singapore's Privacy Notice.

CFH Singapore Pte Ltd ("the Firm", "we", "us") is committed to protecting your personal data. This privacy notice will inform you as to how we look after your personal data when you visit our website (regardless of where you visit it from) and tell you about your privacy rights and how the law protects you.

This privacy notice aims to give you information on how we collect and process your personal data through your use of this website, including any data you may provide through this website.

DATA CONTROLLER: CFH Singapore Pte Ltd (part of the CFH Group)
Address: 22 Malacca Street RB Capital Building
#07-02 Singapore 048980

CFH Group is made up of CFH Singapore Pte Ltd and CFH A/S. This privacy notice is issued on behalf of CFH Group so when we mention "Firm", "we", "us" or "our" in this privacy notice, we are referring to the relevant Firm in the CFH Group, responsible for processing your data.

The Firm collects and processes personal data relating its employees in order to effectively manage the employment relationship. The Firm is committed to being transparent about how it collects and uses that data and to meeting its data protection obligations.

THE DATA WE COLLECT ABOUT YOU

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together as follows:

- **Identity Data** includes: first name, maiden name, last name, username or similar identifier, marital status, title, date of birth and gender.
- **Contact Data** includes: billing address, delivery address, email address and telephone numbers.
- **Financial Data** includes: bank account; source of funds, source of wealth; payment card details.
- **Transaction Data** includes: details about payments to and from you and other details of products and transactions you have placed via our services and/or products.
- **Technical Data** includes: internet protocol (IP) address (for FIX connections and ClearVision tools), your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website.
- **Profile Data** includes: your username and password, transactions or orders made by you, your interests, preferences, feedback and survey responses.
- **Usage Data** includes: information about how you use our products and services.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does not directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific feature/ product or service we provide.

We do not collect any **Special Categories of Personal Data** about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data). Nor do we collect any information about criminal convictions and offences.

HOW IS YOUR PERSONAL DATA COLLECTED?

We use different methods to collect data from and about you including through:

- **Direct interactions:** You may provide us your Identity, Contact and Financial Data by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you:
 - apply for our products or services;
 - create an account with us;
- **Third parties or publicly available sources:** We may receive personal data about you from various third parties and public sources, as set out below:
 - Technical Data from the following parties:
 - (a) analytics providers such as Google;
 - (b) advertising networks
 - (c) search information providers
 - Contact, Financial and Transaction Data from providers of technical, payment and delivery services
 - Identity and Contact Data from data brokers or aggregators
 - Identity and Contact Data from publicly available sources, such as Companies House or equivalent
 - Online identity verification tools

HOW WE USE YOUR PERSONAL DATA

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.

Please note that CFH Singapore may share, process and disclose Personal Data where (i) such disclosure is required for performing obligations in the course of or in connection with our provision of services by you, or (ii) to third party service providers, agents and other organisations we have engaged to perform any of the functions listed above. You have the right to withdraw consent to marketing at any time by contacting the Compliance Department (please see **Appendix 1** for contact details).

PURPOSES FOR WHICH WE WILL USE YOUR PERSONAL DATA

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact the Compliance Department if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below (please see **Appendix 1** for contact details).

Purpose/ Activity	Type of Data	Lawful basis for processing including basis of legitimate interest
To register as a new client	- Identity documentation - Contact details	- Performance of a contract with you - Necessary to comply with regulatory obligation
To process and deliver your order including; managing payments, fees, charges and collect monies owed to us	- Identity documentation - Contact details - Financial information - Transaction details	- Performance of a contract with you - Necessary for our legitimate interests
To manage our relationship with you which will include: Notifying you about changes to our terms	- Identity documentation - Contact details	- Performance of a contract with you - Necessary to comply with regulatory obligations - Necessary for our legitimate interests
To administer and protect our business	- Identity documentation - Contact details	- Necessary to comply with regulatory obligations - Necessary for our legitimate interests
To use data analytics to improve our products/services, customer relationships and experiences	- Technical - Usage	- Necessary for our legitimate interests

PROMOTIONAL OFFERS FROM US

We may use your Identity, Contact, Technical, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

You may receive marketing communications from us if you have requested information from us or opened an account with us and you have not opted out of receiving such communication.

THIRD-PARTY MARKETING

We will obtain your express consent before we share your personal data with any Firm outside the CFH Group of companies for marketing purposes.

OPTING OUT

You can ask us to stop sending you marketing messages at any time by emailing the Compliance Department at compliance@sg.cfhcompany.com.

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a product/service, warranty registration, product/service experience or other transactions.

DISCLOSURES OF YOUR PERSONAL DATA

We may have to share your personal data with the parties set out below for the purposes set out in the table above.

- Internal Third Parties as set out in the Glossary of this notice.
- External Third Parties as set out in the Glossary of this notice.
- Third parties to whom we may choose to transfer, or merge parts of our business or our assets.

If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

INTERNATIONAL TRANSFERS

We share your personal data within the CFH Group and with international service providers. This will involve transferring your data outside of Singapore (such as for data storage, data management and/or consolidation purposes), whether to our parent firm, group companies, business partners or third party service providers or to data storage facilities, we shall do so in accordance with the PDPA and ensure that the standard of protection provided to Personal Data transferred is comparable to the protection required under the PDPA.

We ensure your personal data is protected by requiring all our group companies to follow the same rules when processing your personal data as set out in this policy.

Whenever we transfer your personal data out of Singapore, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguard is implemented:

- Where we use certain service providers, we may use specific contracts based on the contents of this notice

EUROPEAN UNION GENERAL DATA PROTECTION REGULATION (EU GDPR)

In addition to the obligations under PDPA, CFH Singapore complies with its obligations to applicable individuals, in accordance with the EU GDPR. As part of the CFH Group, CFH Singapore works in conjunction with CFH A/S to adopt the appropriate internal and external data protection policies.

In the event that the EU GDPR requires a higher level of protection for the personal data of applicable individuals than the PDPA, such stricter requirements shall be complied with.

DATA SECURITY

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

DATA RETENTION

HOW LONG WILL YOU USE MY PERSONAL DATA FOR?

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

PRIVACY NOTICE

By law we have to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for five years (but we will follow six years, which is in line with Group) after they cease being customers.

YOUR LEGAL RIGHTS

Under certain circumstances, you have rights under data protection laws in relation to your personal data. You have the right to:

- **Request access** to your personal data (commonly known as a “data subject access request”). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

- **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- **Withdraw consent** at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

If you wish to exercise any of the rights set out above, please contact the Compliance Department (please see **Appendix 1** for contact details).

COOKIES

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly. For more information about the cookies we use, please see: www.cfh.global/cookie-policy

NO FEE USUALLY REQUIRED

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

WHAT WE MAY NEED FROM YOU

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

TIME LIMIT TO RESPOND

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

GOVERNING LAW

This Privacy Policy has been drafted solely in accordance with the laws of Singapore. We do not represent or warrant that this Privacy Policy complies with the privacy laws of any other jurisdiction and accordingly, you shall not construe the Privacy Policy as such.

GLOSSARY

LAWFUL BASIS

Legitimate Interest	means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law).
Performance of Contract	means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.
Comply with a legal or regulatory obligation	means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

THIRD PARTIES

INTERNAL THIRD PARTIES

Other companies in the CFH Group [acting as joint controllers or processors] and who are based in the UK and Denmark, and provide IT and system administration services.

EXTERNAL THIRD PARTIES

- Service providers [acting as processors] based in Singapore and the EU who provide IT and system administration services and client services relations management.
- Professional advisers [acting as processors or joint controllers] including lawyers, bankers, auditors and insurers based in SG and the EU who provide consultancy, banking, legal, insurance and accounting services.
- Regulators and other authorities [acting as processors or joint controllers] based in Singapore and the United Kingdom, who require reporting of processing activities in certain circumstances.

APPENDIX 1 – Contact Details

Compliance Department

Contact Number: +65 31389330

Email: compliance@sg.cfhcompany.com

Address: 22 Malacca Street #07-02 RB Capital Building Singapore 048980