

Cookies Policy

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Acceptance of Cookies Policy

This privacy policy ("Privacy Policy") describes how personal data provided by you through our Services (as defined in our Terms of Use) is collected, used, shared, stored and protected by ASEAN Financial Innovation Network Ltd. (UEN: 201807650W - "AFIN") and/or any subsidiaries, affiliates or related companies of AFIN. (including, without limitation, any applications of APIX website. By accessing and using our Services, you agree to be bound by the terms of this Privacy Policy which is subject to our Terms of Use, and consent to our collection, use and disclosure of your personal data in accordance with this Privacy Policy. If you do not agree to the Terms of Use and/or do not consent to such collection, use and disclosure of your personal data, please do not download, access or use our Services.

Changes to Privacy Policy

We reserve the right, at our sole discretion, to modify or update this Privacy Policy at any time and all changes will become immediately effective upon posting. Your continued access to or use of our Services after such changes have been posted shall bind you to such changes and the amended Privacy Policy. It is your sole responsibility to check this Privacy Policy regularly for changes. If you do not agree to the amended Privacy Policy, please do not continue to access or use our Services.

Collection of Information

We may collect and store your personal data including, without limitation, any information that: you provide directly to us including your name, NRIC or passport number, username, password, e-mail address, phone number and any other user profile information which you may provide when creating or updating your account with us, you obtain, submit, post, display or otherwise transmit on or through the Services and any communications or materials shared between you and other users of the Services or third parties, and/or your computer or mobile device provided to us in connection with your access to or use of the Services including your IP address, browser type, log files, access times, unique device identifier, location data, cookie information and requested and referring URLs.

Use of Personal Data

We may use your personal data for purposes in connection with the Services including, without limitation, any of the following purposes: to process your registration for our Services, including sending a SMS to the mobile number provided by you for verification purposes, which you consent to receive, to send you information, notices, updates or to otherwise contact you when necessary, to help us provide, maintain, develop, test, enhance and personalize our Services to you, to diagnose and resolve any problems with the Services, to detect or investigate any prohibited, illegal, unauthorized or fraudulent activities, to monitor and analyze user activities and demographic data including trends and usage of the Services.

User Conduct

You agree not to, and will not assist, encourage, or enable others to: a) disrupt, hinder, abuse or interfere with the security and operations of the Services. b) transmit through the Services any spam, viruses, bugs or other harmful, disruptive, or destructive files. c) attempt to obtain unauthorized access to any part of the Services which is restricted from general access. d) use the Services for any purpose that is illegal, unauthorized or beyond the scope of their intended use. e) impersonate, bully, stalk or harm any person or entity including the other users of the Services or any of our staff or representatives. f) falsely imply that a product or service is associated with us or our Services, g) use domain names or web URLs in your username without our prior written permission and h) violate these Terms or any laws, rules and regulations applicable to your access to or use of the Services and the Content.

In the event that you violate any of these Terms or otherwise create risk or possible legal exposure for us, we may, at our sole discretion and in addition to our other rights and remedies, terminate your Account with us and stop providing the Services (or any part thereof) to you.

You further agree and acknowledge that the Services are always evolving and that the form, nature, features, availability and limits on the use of the Services may change from time to time without prior notice to you.

Choice, Change, Update of and Access to your Personal Data

You can choose to limit the processing of your data, access to and amend/correct the data that you have given to us by putting your request down in writing and sending it to:

Disclosure of personal data

We may disclose personal data provided by you to the following parties: third parties including Financial Institutions and other companies that require such information as is reasonably necessary to help us provide the Services to you including vendors, advertisers, consultants and advisers of AFIN and the APIX Platform and/or third parties that require such information in connection with a corporate merger, consolidation, the sale of substantially all assets or other

fundamental corporate change of AFIN Ltd and/or the APIX Platform. Any personal data provided to us may be transferred to, stored by or disclosed to an overseas recipient. For example, we may use a server hosted overseas to store your personal data. We will take appropriate steps before your personal data is disclosed to an overseas recipient, to ensure that the overseas recipient provides a standard of protection to personal data so transferred that is comparable to the protection under the Personal Data Protection Act 2012. The parties with whom we share your personal information will be under reasonable confidentiality terms not to use your personally identifiable information for any purpose other than as specified in this Privacy Policy. Notwithstanding the foregoing, we do not control and shall not be responsible or liable in any way for the collection, use and protection of your personal information by any third party.

Cookies

We, and the parties with whom we share your personal data, may use cookies, web beacons and other similar tracking technology in connection with your access to or use of the Services and third party services. Cookies are small data files stored on your computer or mobile device which may track information about you and your access to and use of the Services. It may be possible for you to disable some but not all cookies through your device or browser settings, but doing so may affect your ability to access or use the Services.

Storage of Personal Data

We will retain your personal data for as long as the purposes for which the data is collected continues or where otherwise necessary for legal purposes or for the purposes of our normal business operations, including but not limited to backup, archival or audit purposes. Such personal data may be accessible only by specific persons authorized by us. We will destroy or delete the data, or remove the means by which the data can be associated with you, when such purposes are no longer served by retention of the personal data or such personal data is no longer necessary for legal or business purposes.

Security

We maintain important safeguards to ensure the security and privacy of personal data collected by us including security measures to protect the loss, misuse or alternation of such information under our control. Notwithstanding the foregoing, while we strive to protect your personal data, we cannot guarantee the security or privacy of such data or that such data will not be accessed, disclosed, altered or destroyed. It shall be your sole responsibility for safeguarding and maintaining the confidentiality of your account with us and checking your privacy settings regularly to ensure the privacy of your personal data.

Third Party Services

You may be directed to links to other services of third parties featured on our Services. We do not control and shall not be responsible or liable in any way for the privacy policy of such third parties and their practices. Your access to or use of such third party services is at your own risk and it shall be your sole responsibility to read the privacy policy of such third parties before providing any personal data to them.