

## MEWAH GROUP SINGAPORE ENTITIES PERSONAL DATA PROTECTION POLICY

### **PART I : OVERVIEW**

In view of the enforcement of the Personal Data Protection Act 2012 (“Act”) in Singapore, we, Mewah Group Singapore Entities (“MGSEs”)<sup>1</sup>, are in the midst of exercising compliance with the provisions and principles of the Act. MGSEs respect the privacy of individuals and MGSEs are taking steps to ensure that your personal data given to us shall be processed and dealt with in accordance with the provisions of the Act. The MGSEs’ Personal Data Protection Policy (“PDPA Policy”) explains how MGSEs collect, use, disclose and care for your personal data.

As MGSEs embark on exercising compliance with the provisions and principles of the Act, MGSEs appreciate the great support and value the relationship with our internal and external stakeholders to ensure full compliance with the PDPA Policy and the provisions of the Act.

### **PART II : PURPOSE OF THE ACT**

The purpose of the Act as provided under section 3 of the Act is as follows:

*“The purpose of this Act is to govern the collection, use and disclosure of personal data by organisations in a manner that recognises both the right of individuals to protect their personal data and the need of organisations to collect, use or disclose personal data for purposes that a reasonable person would consider appropriate in the circumstances.”*

The Act contains two (2) main sets of provisions covering “Data Protection” and the “Do Not Call Registry”, both operating in conjunction, which organisations are required to comply with.

The main concepts of Data Protection provisions are as follows:

- a) *Consent* – personal data of individuals may only be collected, used or disclosed subject to individual’s knowledge and consent (with some exceptions)
- b) *Purpose* – the purpose of data collection must be made known to individuals in an appropriate manner for the specific circumstances
- c) *Reasonableness* – the data collected must be for purposes that a reasonable person would consider appropriate in the circumstances

The Act also provides some exceptions to consent obligation in the following situations (*please refer to 2nd, 3rd and 4th Schedules of the Act for more details*):

- Necessary to respond to an emergency that threatens the life, health or safety of the individual or another individual
- Necessary for any investigation or proceedings
- Publicly available data
- Necessary for evaluative purposes

The Act's Do Not Call Registry provisions are set out in Part IX of the Act ("DNC Provisions"). These provisions deal with the establishment of Singapore's national Do Not Call Registry ("DNC Registry") and the obligations of individuals and organisations relating to sending of certain marketing messages to Singapore telephone numbers.

### **PART III : IMPORTANT TERMS OF THE ACT**

Some important terms of the Act that we should take note of are as follows:

- a) Individuals
  - refers to a natural person, whether living or deceased
- b) Personal data
  - refers to data about an individual who can be identified from that data
- c) Organisations
  - refers to any individual, company, association or body of persons, corporate or unincorporated whether or not formed or recognised under the law of Singapore; or resident, or having an office or a place of business, in Singapore
- d) Collection, use and disclosure
  - refers to any activities through which an organisation obtained control over or possession of personal data, used and disclosed, whether passively or actively
- e) Purposes
  - refers to the reasons for the organization to collect personal data
- f) Reasonable
  - refers to what a reasonable person would consider appropriate in the circumstances when an organisation undertakes any action that is subject to the Data Protection provisions

### **PART IV : MGSEs' POLICY ON COMPLIANCE WITH NINE (9) KEY OBLIGATIONS**

There are nine (9) key obligations that MGSEs are expected to comply with if MGSEs undertake activities related to collection, use and / or disclosure of personal data. This PDPA Policy is to help individuals to better understand the manner in which personal data of individuals is managed and to give individuals the options available to access or limit the use of the information provided.

The categories of personal data that MSGEs collect and process may include:

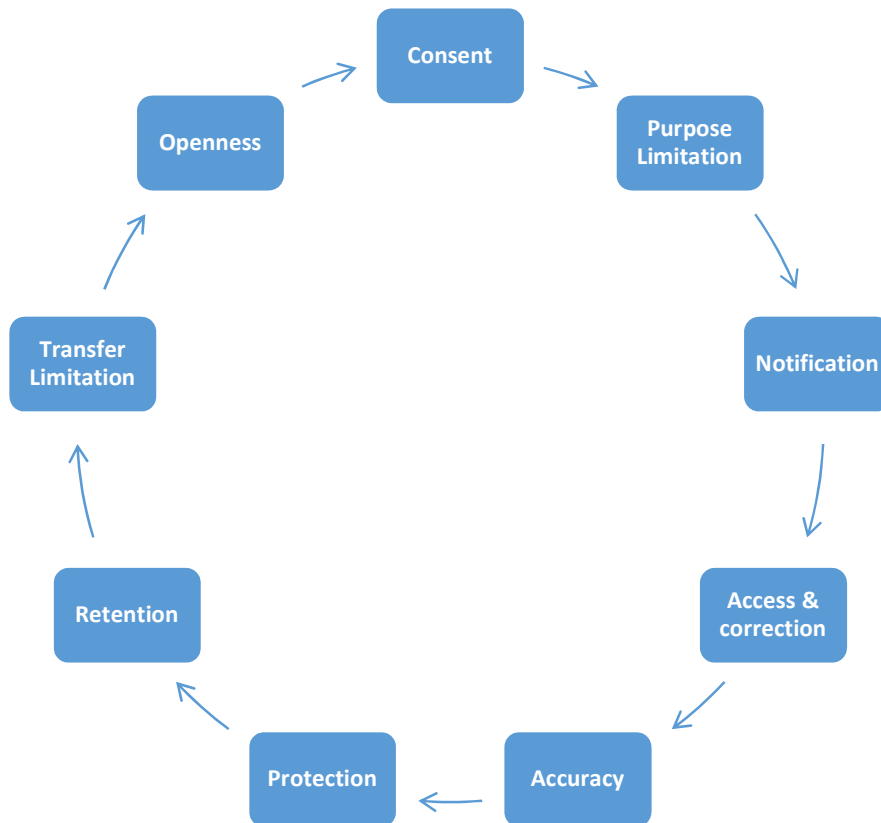
- Name, identity card number and date of birth
- Contact details including address, phone number and e-mail address

- Occupation and marital status
- Any other personal data required for purposes set out below

The purposes of collecting personal data are as follows:

- To confirm, update and enhance your records available in MGSEs database
- To conduct market research and /or statistical analysis
- For marketing purposes (subject to any objection received and/or consent obtained)
- For purchase order confirmation
- For billing and financial purposes
- For general operation and maintenance of customer service
- For administrative purposes including human resource related matters
- For communication via e-mail or telephone
- To reply to enquiries made via call, e-mail, letters, faxes or other communication media
- To meet legal and statutory requirements
- For all other purposes incidental and associated with any of the above

MGSEs' policy on compliance with the nine (9) key obligations are as follows:



### **Obligation 1: Consent Obligation**

MGSEs shall obtain consent from individuals, in written form, prior to collection of personal data. The main considerations under 'Consent Obligation' are as follows:

- o Individual voluntarily provides personal data
- o Individual is aware of the purpose
- o Reasonable in the circumstances that the data would be provided

Please refer to Part II of this PDPA Policy for exception to Consent Obligation.

Individuals that have provided personal data to MGSEs may also withdraw their consent and shall be channeled to MGSEs' Data Protection Officer (*please refer to Part VI of this PDPA Policy for details of the Data Protection Officer*). Individuals may withdraw consent at any time by giving reasonable notice period of at least 30 working days for withdrawal. Upon withdrawal of consent, MGSEs shall cease (including data intermediaries and agents) collecting, using or disclosing personal data of the individuals concerned unless the collection, use or disclosure of the personal data without consent is required or authorised under the Act or other written law. MGSEs shall inform the individuals concerned if more time is needed to give effect to a withdrawal notice.

### **Obligation 2: Purpose Limitation Obligation**

MGSEs shall only collect, use or disclose personal data of individuals only for purposes that a reasonable person would consider appropriate in the circumstances and the individuals concerned have been informed by MGSEs.

### **Obligation 3: Notification Obligation**

MGSEs shall notify the individuals concerned of the purpose for the collection, use or disclosure of their personal data. Notification obligation, however, does not apply when there is deemed consent and in circumstances specified in 2nd, 3rd and 4th Schedules of the Act.

### **Obligation 4: Access & Correction Obligation**

MGSEs shall allow individuals to submit request to access the personal data provided. Upon request, MGSEs shall provide the individuals concerned, with their personal data in the possession or under the control of MGSEs and information about the ways in which the personal data has been or may have been used or disclosed during the past one (1) year.

MGSEs shall respond to access requests within a reasonable response time frame of 30 working days. MGSEs shall inform the individuals concerned if more time is needed.

If error in the personal data is noted, upon request, MGSEs shall correct an error or omission in an individual's personal data that is in the possession or under the control of MGSEs. If correction is unnecessary, MGSEs shall remark on the correction requested but not made.

Individuals may channel their access requests to MGSEs' Data Protection Officer (*please refer to Part VI of this PDPA Policy for details of the Data Protection Officer*).

**Obligation 5: Accuracy Obligation**

MGSEs shall ensure accuracy and completeness of personal data collected.

**Obligation 6: Protection Obligation**

MGSEs shall have reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks. MGSEs shall be prepared and able to respond to information security breaches promptly and effectively in accordance with MGSEs policy on managing data breach (*please refer to Part VII of this PDPA Policy for more details*).

If the personal data is no longer relevant for business purpose, MGSEs shall dispose personal data in a way that renders it unreadable (for paper records) or irretrievable (for electronic records).

**Obligation 7: Retention Obligation**

MGSEs shall cease to retain documents containing personal data or remove the means by which personal data can be associated with particular individuals when it is no longer necessary for business or legal purposes.

**Obligation 8: Transfer Limitation Obligation**

If data has to be transferred overseas, MGSEs shall ensure that the standard of protection accorded to personal data is comparable to the Act when it is transferred overseas and the recipient is bound by legal obligations that may include any equivalent law, contracts, binding corporate rules or any other legally binding instruments.

**Obligation 9: Openness Obligation**

MGSEs are committed to meet its obligations under the Act and to make available information about data protection policies and practices. As such, MGSEs have appointed Data Protection Officers to be responsible for compliance with the provisions of the Act (*please refer to Part VI of this PDPA Policy for details of the Data Protection Officer*).

## **PART V : MGSEs’ POLICY ON ‘DO NOT CALL’ PROVISIONS**

MGSEs respect the privacy of individuals and have put in place procedures to comply with the DNC Provisions of the Act. All sales and marketing activities of MGSEs shall be carried out in compliance with the DNC Provisions.

For purposes of the DNC Provisions, Section 37 of the Act defines a message as a “specified message” if the purpose of the message, or one of its purposes, is –

- a) to advertise, promote, or offer to supply or provide any of the following:
  - i. goods or services;
  - ii. land or an interest in land; or
  - iii. a business opportunity or an investment opportunity;
- b) to advertise or promote a supplier/provider (or a prospective supplier/provider) of the items listed in sub-paragraphs (i) to (iii) above; or
- c) any other prescribed purpose related to obtaining or providing information.

Please refer to the Act for further details of the DNC Provisions.

## **PART VI : MGSEs’ POLICY ON DISPUTE RESOLUTION**

MGSEs value feedback and recognise that opportunities to improve on MGSEs’ effort on personal data protection arise from effective handling of complaints. The primary aim of this dispute resolution policy is to ensure appropriate handling of complaints that reconciles the interests of complainants and MGSEs whilst ensuring expectations of fairness are met.

MGSEs’ complaint handling process is as per the diagram below.



MGSEs will put in the best effort possible to respond to complaints in a timely manner and ensure that the complainant is kept informed of progress in the resolution of the complaint and of any undue delay.

The complaint procedure is available through printed material and publication on Mewah Group website (<https://www.mewahgroup.com>). All complaints in relation to privacy of personal data shall be channeled to MGSEs’ Data Protection Officer, details as follows:

*For all general complaints:*

|               |   |   |
|---------------|---|---|
| Attention     | : | Data Protection Officer   |
| Address       | : | No. 5, International Business Park, #05-00 Mewah Building, Singapore 609914 |
| Telephone No. | : | +65-68295261 / +65-68295135 / +65-65295166                                  |
| Fax No.       | : | +65-68295160  |
| E-mail        | : | PDPA.DPO.SG@MEWAHGROUP.COM  |

*For human resource related complaints:*

|               |   |   |
|---------------|---|---|
| Attention     | : | Assistant Data Protection Officer   |
| Address       | : | No. 5, International Business Park, #05-00 Mewah Building, Singapore 609914 |
| Telephone No. | : | +65-68295136  |
| E-mail        | : | PDPA.HR.SG@MEWAHGROUP.COM   |

**PART VII : MGSEs' POLICY ON MANAGING DATA BREACH**

The security of information/data may be breached because the information/data is accidentally disclosed to unauthorized persons, lost due to a fire or flood, stolen as a result of targeted attack or lost due to theft of a mobile computer device, etc.

MGSEs view data breaches seriously as MGSEs have an obligation to abide by the provisions of the Act. It is the policy of MGSEs that in the event of occurrence of an information/data breach, the following breach management plan is strictly adhered to:



It is the responsibility of all parties concerned to report any breach of personal data to the Data Protection Officer (*please refer to Part VI of this PDPA Policy for details of Data Protection Officer*).

#### **PART VIII : NON-APPLICABILITY OF THE DATA PROTECTION PROVISIONS**

While MGSEs have taken all steps necessary to ensure personal data shall be processed and dealt with in accordance with the provisions of the Act, the data protection provisions of the Act do not apply to the following:

- a. Any individual acting in a personal or domestic capacity
- b. Any employee acting in the course of his or her employment with an organisation
- c. Any public agency or an organisation in the course of acting on behalf of a public agency in relation to the collection, use or disclosure of the personal data; and
- d. Business contact information

#### **PART IX : ENFORCEMENT**

MGSEs reserve the right to take such action as it deems appropriate against users who breach the conditions of this PDPA Policy.

#### **PART X : REVIEW AND UPDATE**

This PDPA Policy will be reviewed and updated as and when necessary, to ensure that any changes to the provisions of the Act that has an impact on MGSEs' business practices are properly reflected in the PDPA Policy.

Data Protection Officer  
26 June 2018

Note:

<sup>1</sup> Mewah Group Singapore Entities (MGSEs) refer to all Mewah Group entities incorporated in Singapore including Mewah Group offshore entities that are tax residents in Singapore