

Privacy Policy

LEGAL INFORMATION

For the purposes of this Privacy Policy, “FundedHere”, “we”, “us” or “our” refers to Funded Here Pte. Ltd. and its related corporations and affiliates operating in the capacity of a data controller or a data intermediary and “you”, “your” or “yours” means the natural persons of any nationality to whom this Privacy Policy applies.

This Privacy Policy is based on the Singapore Personal Data Protection Act 2012 (“**PDPA**”) and all associated regulations and guidelines as may from time to time be issued, amended or updated by the relevant authority including without limitation the Personal Data Protection Commission of Singapore. FundedHere may be subject to different or more restrictive local laws in the jurisdictions outside of Singapore. This Policy sets out the basis on which any personal data FundedHere collects from you, or that you provide to FundedHere, which will be disclosed, used, processed and/or retained by FundedHere.

By visiting or using FundedHere’s platform on <https://fundedhere.com> (“**Platform**”) and/or any of the Services (as defined below), you are deemed to have agreed to the terms of this Privacy Policy. Your continued use of our Platform constitutes your acknowledgement and understanding of, and agreement with, this Privacy Policy. Please review this Privacy Policy carefully prior to visiting or using the Platform and Services or otherwise providing your personal data to FundedHere.

If you wish to withdraw your consent in respect of the collection, use, disclosure or retention of your personal data by FundedHere or amend or remove any of your personal data in our possession, please refer to the paragraph entitled “Removal or Amendments to Personal Data / Withdrawal of Consent” below for the required procedure.

In this Privacy Policy, “**Services**” shall mean any services provided or proposed services to be provided by FundedHere to you through this Platform or otherwise, including for the avoidance of doubt, anything done in connection with the Business Campaigns, issue of debt or equity securities, or otherwise.

COLLECTION OF PERSONAL DATA

Personal data refers to data, whether true or not, about an individual who can be identified from that particular data, or from that data and other information which FundedHere has or is likely to have access to. Unless otherwise expressed or agreed, this Privacy Policy supplements but does not supersede nor replace any other consent that you may have previously provided to us, nor does it affect any right that we may have at law in connection with the collection, use, disclosure and/or retention of your personal data.

We may request for you to provide your personal data in the course of providing the Services to you in our business which may occur during or before the following events:

1. registration as a Member on the Platform;
2. access and use of our Services;
3. subscription to our newsletters and marketing communications;
4. provision of any feedback or complaints with regard to our Services through the Platform;
5. submission of any materials, information and/or documents through our Platform; and/or
6. participation in any marketing activity held by us.

Such personal data may include, but not limited to:

1. your full name, email and postal addresses, contact details, country of residence, nationality, age, gender, date of birth, business information, bank account information and other payment information;
2. details of any transaction you make using our Services; and/or
3. details of any correspondence, queries, or any other forms communication (i.e. telephone, email etc.) you make with us regarding our Services.

In addition to your personal data provided to us, certain information related to you that is not considered personal data may also be collected. We collect this information to improve our Platform and Services. Such non-personal data may include information such as details of your operating system, domain name, your IP address, the internet browser you use, details of your interaction with our Platform and the details of any website you linked from to the Platform.

In the event that you do not wish to provide any of your personal data above, please note that depending on the circumstances, we may not be able to fulfil your request for our Services.

Use of Cookies

As part of the data collection process, we may use data collection devices such as “cookies” and other similar technologies such as pixel tags and web beacons to personalize your online experience, help analyze our Platform flow and measure promotional effectiveness. “Cookies”

are small data files that are sent from a website's server and are stored on your device's hard drive. Our Platform uses "cookies" to collect information to personalise your online experience, which are unique to you. FundedHere may offer features that are only available through the use of "cookie". We may monitor your use of our Platform through the use of cookies and similar tracking devices. Information such as the number of times you visit our Platform, which page(s) and product(s) you view, time spent on those pages, your computer's internet protocol (IP) address, browser type and other information.

We also use cookies to recognize you when you log in to our Platform and to store your preferences and customized settings. Cookies may also help us to provide you with information based on your interests.

You may choose to enable or disable the Cookies on your web browser. Most web browsers automatically accept cookies but you can modify your browser to prevent that or to notify you each time a cookie is set (if your browser permits you to do so), although in such a case you may not be able to access certain features on our Platform or some interactive features offered on our Platform may be restricted or rendered inoperable. In addition, you may delete cookies that have already been placed on your hard drive. For further details please refer to the help menu on your browser.

Our Platform may allow third parties (for example, analytics firms and business partners) to download cookies to your device. These third parties may use cookies and other technologies to collect non-personal data about your online activities while you are using our Platform. We have no access to, or control over these cookies, or other features these third parties use and the information practices of these third parties are not covered by this Privacy Policy.

USE OF PERSONAL DATA

Using your personal data

We may collect and obtain personal data from you or from various sources including but not limited to from our existing and prospective members and employees, your registration as a member on the Platform, publicly available sources or registries, government authorities, regulatory authorities or third parties whom you have given your consent to disclose your personal data and/or where not otherwise restricted; from meetings, events, business campaigns, surveys or information collected via cookies on the Platform. During the course of our Services, we may use, disclose and/or retain your personal data for the following purpose in and/or outside Singapore ("**Permitted Purpose**"):

1. confirming your identity during the creation and maintenance of your account through any means (such as mobile application) and to ensure your eligibility prior to the use of the Services provided including without limitation, the execution of any relevant documents, instruments or agreements;
2. communicating with you and responding to your queries, where necessary;
3. improving our Services and your experience on our Platform;
4. for entrepreneurs seeking capital, verifying and approving the disclosures you make to potential investors;
5. for investors looking to allocate capital, confirming that you are eligible to make investments through the Platform in accordance with applicable laws;
6. providing you with information and updates on selected products and services that we think may be of interest to you, where you consent to be contacted for such purposes;
7. administering and processing credit transactions in connection with your use of our Services;
8. analyzing the effectiveness of our advertisements and promotions;
9. customising your Platform experience, as well as evaluating statistics on Platform activity, such as what time you visited it, whether you have visited it before and what website referred you to it;
10. conducting anti-money laundering checks;
11. notifying you of any changes to our Services that may be relevant to you;
12. conducting surveys, research and statistical analysis with the aim of helping us monitor and improve our Services;
13. supplying you with non-marketing information that is relevant to your existing relationship with us;
14. any other purposes as permitted and required by applicable laws;
15. initiating any claims, proceedings and/or enforcing any rights including but not limited to intellectual property rights, contracts, agreements, deeds or instruments executed between FundedHere and/or its subsidiaries, parent company or related companies (collectively the "**Group**") and you;
16. responding to any claims or demands in respect of the violation of third parties' rights by you;
17. conducting investigations in respect of any possible breach of applicable laws or others; and/or
18. to comply with any court order or other legal or regulatory requirements in the jurisdictions we operate.

Where we collect personal data for the Permitted Purpose, we will cease to retain the personal data and remove the means by which the personal data can be associated with you or the particular individuals, as soon as it is reasonable to assume that the purpose for which that personal data was collected is no longer being served by retention of the personal data, and retention is no longer necessary to fulfil the Permitted Purpose for legitimate business or legal reasons.

Sharing your personal data

We take securing your personal data and preserving your privacy very seriously. Unless we expressly state otherwise elsewhere in this Privacy Policy, we will not sell, offer, publish or share your personal data with third parties, without obtaining your express consent.

However, we may process, use and disclose your personal information with trusted third parties and strategic partners that work with FundedHere from time to time, in connection with any service (including the Services), transaction, questionnaire, or communication with us or otherwise for the Permitted Purpose. Such third parties may either be in Singapore or abroad and may include but are not limited to the following:

1. regulatory authorities and enforcement agencies;
2. any court of law or any relevant party in connection with any claim or legal proceeding;
3. our contractors, service providers, consultants, auditors and advisors on a need to know basis;
4. our advertising, marketing and promotional agencies to help us deliver and analyze the effectiveness of our advertising campaigns and promotions;
5. professional service providers, including but not limited to registered trust companies, security agents and corporate secretarial service providers for the purpose of facilitating the issue of equity or debt securities to you or in connection with any matters arising thereto;
6. third parties required to process the Services for you or otherwise provide any Services to you;
7. financial institutions including credit card companies and their services providers;
8. third parties who wish to send you information about their products and services, but only if you have given us your consent to do so;
9. web analytics tool providers, such as Google; and/or
10. third-party service providers engaged by us in connection with the operation and maintenance of the Platform and our business.

We may share your personal data for the following reasons: -

1. reasons provided under 'using your personal data';
2. to enforce any provision of FundedHere's Terms of Use under the Platform;
3. to protect the rights or property of any member of the Group (including but not limited to any intellectual property rights);
4. to respond to claims that you violated the rights of third-parties;
5. to conduct investigations in respect of any possible breach of applicable laws; and/or
6. to comply with a court order or other legal or regulatory requirements in the jurisdictions we operate.

You are responsible for providing accurate and complete information about yourself and any other person whose personal information you provide us, and to notify us (either by the Website or by letter or email) if there are any changes to your personal information.

SECURITY

We endeavour to take all reasonable steps to protect your personal data and to store it securely. However, no method of transmission over the internet or method of electronic storage is 100% secure. While security cannot be guaranteed, we strive to protect your personal data and are constantly reviewing and enhancing our security protocols to ensure that your personal data is not subject to unnecessary risks. By using FundedHere's Services, you accept the inherent security implications of engaging in transactions online over the internet and you agree that you will not hold us responsible for any breach of security unless we have been grossly negligent or in willful default.

ACCESS, CORRECTION AND REMOVAL OF PERSONAL DATA

You have the right to access, change and remove your personal data held by FundedHere. If you wish to do so, please contact our Data Protection Officer at compliance@fundedhere.com. Alternatively, you may access, change and remove your personal details by clicking on 'Account Settings' on the Platform.

If you do not wish your personal data to be collected, used and/or disclosed by us among the Group, business partners or third parties for any of the Permitted Purpose, you may withdraw your consent at any time by notifying us via email at compliance@fundedhere.com.

Depending on the circumstances and the nature or extent of your withdrawal, the withdrawal of your consent may result in us not being able to provide the Services to you.

RIGHTS TO AMEND THIS PRIVACY POLICY

FundedHere reserves the right to update this Privacy Policy at any time to take into account any changes in law or for any other reason. If we update this Privacy Policy, we will post a new version on the Platform. We will also post a notice of the changes on our Platform or notify you by email (sent to the email address specified in your account). We encourage you to periodically review this page for the latest information on our privacy practices.

Your continued use of the Platform and Services after any changes to this Privacy Policy constitutes your consent to any such changes, to the extent such consent is not otherwise provided. If there is a conflict between two versions of the Privacy Policy to which you have agreed or been deemed to agree, the latest version shall take precedence unless it is expressly stated otherwise.

DISCLAIMER OF LIABILITY

Access to our Platform is voluntary and use of our Platform is at your sole risk. We shall have no responsibility for any loss (whether direct, consequential, punitive, special or otherwise) arising out of use of information obtained from our Platform or other websites linked to our Platform.

MISCELLANEOUS

Policy concerning Children

Individuals under the age of 18 are not eligible to use the Services offered by FundedHere without adult supervision. Please obtain your parents' or guardians' permission before you send any personal information (your name, address, e-mail address, etc.) to us or anyone else over the internet. We encourage parents to get involved with their children's use of the internet and to be aware of the activities in which they are participating.

Language

In the event of any conflict between the English language version of this Privacy Policy and any foreign language translation versions thereof, the English language version shall govern and prevail. All disputes, claims and causes of action (and related proceedings) will be communicated in English.

Governing law and Jurisdiction

This Privacy Policy shall be governed by and construed in accordance with the laws of the Republic of Singapore, notwithstanding that our Platform can be accessed from jurisdictions outside of Singapore. You agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

CONTACT US

Our Data Protection Officer would be pleased to assist you for any concerns relating protection of your personal data. You may wish to contact our Data Protection Officer at:

Email address	:	compliance@fundedhere.com
Telephone number	:	(general number) +65 62255646 (operational from 9 a.m. to 6 p.m., excluding Saturdays, Sundays and public holidays)