

## **Privacy Policy**

Insurance and Financial Practitioners Association of Singapore (“IFPAS”)

In this privacy Policy:

- (a) The “Act” means the Singapore Personal Data Protection Act 2012 as amended, revised or re-enacted from time to time;
- (b) “personal data” has the meaning given to it in the Act;
- (c) Any reference to “you, “your” and words of similar import means members of IFPAS, online users and visitors to our website; and
- (d) Any reference to “we”, “us” or “our” and words of similar import means IFPAS.

By accessing our website and any of its pages, you consent to the collection, use and disclosure of your personal data to us and agree to be bound by the following terms and conditions of our Privacy Policy.

### **1. Collection and Use of Personal Data**

We only collect and use your personal data which is relevant and required for purpose of your IFPAS membership or for informing you about courses or events that may be of interest to you as an IFPAS member.

### **2. Withdrawal of Consent**

You may at any time withdraw your consent to the collection, use or disclosure of your personal data by giving reasonable notice to us in writing.

### **3. Handling of Personal Data**

Only IFPAS secretariat has the access to your personal data. Our authorised staff is required to abide by his/her contractual obligations to maintain the confidentiality and privacy of your personal data at all times.

### **4. Disclosure of Personal Data**

We do not sell your personal data to anyone or any third party for marketing initiatives.

Your personal data will not be published on our website.

We will only disclose your personal data in limited circumstances such as to outsource or service vendors, educational partners, our professional advisers and regulatory or law enforcement agencies or in accordance with the applicable laws or to enforce and protect our rights, powers and remedies under our security documents and other third parties for such purposes as we deem fit.

## **5. Compliance by Third Parties**

We may share your personal data with third parties who provide support services. All such third parties must observe and comply with the same privacy policy standards as we do.

## **6. Security Measures in Place to Protect Personal Data**

To protect and safeguard the confidentiality of your personal data and to ensure that it is safe, secure and private, we adopt the following systems security and monitoring measures:

- Firewalls, data loss prevention system, anti-virus protection and intrusion detection systems to detect and prevent any forms of illegitimate activities and/or illegal intrusions of our network systems;
- Vigilant monitoring to detect any suspicious online activities at our website.

We are committed to monitoring our security system constantly for potential situations that could compromise the security or the privacy of our members, and visitors to our website and to exploring new technology continually to enhance our security system. Nevertheless, we do not warrant the security of your personal data transmitted to us using our website and online forms. This is because you accept the risks that any of your personal data transmitted to or received by using our website and internet and online forms still be accessed and/or disclosed by unauthorised third parties.

It is important that you do your part to ensure that any personal data provided to us via the online forms or email or any other channels of communication are done in a safe and secure manner. We will not be liable to you for any losses, damages, expenses, costs and charges incurred or suffered by you arising out of you sending email messages containing your personal data to us over the internet.

## **7. Access to Personal data**

Under the Act, you have the right of access to your personal data in our possession or under our control or information which may have been used or disclosed by us within a year before the date of your request. Your request to us for access must be made in writing.

## **8. Correction of Personal Data**

Keeping your personal data accurate and updated is very important to us. You can help us keep accurate records by informing us of any changes, errors or omissions in your personal data. If you have any reasons to believe that your records with us are inaccurate, incorrect, incomplete or not updated, please write to us. We will promptly update your records accordingly within fourteen (14) working days from the date of receipt of your request.

## **9. Retention of Personal Data**

Your personal data will be retained by us for as long as the original purposes or legal or business purposes for which your personal data were collected continues. If retention is no longer necessary, your personal data will be deleted or destroyed unless retention of the same is required to satisfy legal or regulatory requirements or to protect our interests or in accordance with our policies.

## **10. Third Party Websites**

This policy does not extend or cover any third party websites which may be linked from and/or to our website. When visiting these third party websites, you should read their privacy policies.

## **11. Enquiries**

If you have any queries, concerns or complaints relating to the collection, use or disclosure of your personal data, you may call us at (65) 6535 1221 during office hours from 9.00 am to 5.00 pm from Mondays to Fridays or email us at [admin@ifpas.org.sg](mailto:admin@ifpas.org.sg).

## **12. Amendments to the Policy**

We may amend this Policy from time to time and will make available the updated Policy on our website. By continuing to access our website you agree to be bound by the terms and conditions of the Policy, as amended from time to time.

## **13. Governing Law and Submission to Jurisdiction**

This Policy is governed by Singapore law and you agree to submit to the exclusive jurisdiction of the Singapore courts.