

## PRIVACY POLICY

This Privacy Policy was last updated on 23 June 2023. Subject to the applicable law, you agree that by accessing this website (“**Site**”), you shall be deemed to have accepted to be legally bound by the terms of this Privacy Policy without limitation or qualification and all personal information / data relating to you collected by D-Risk Technology Pte. Ltd. (“**D-Risk**”, “**we**”, “**our**” or “**us**”) from the Site from time to time may be used and disclosed for such purposes and to such persons as set out in this Privacy Policy.

If you do not agree to the terms of this Privacy Policy, please do not access or use the Site. Any continued access or use of the Site (whether this time or in future) will imply that you have accepted the terms of this Privacy Policy.

We take your privacy seriously and are committed to providing a safe online experience. We believe in being transparent about our practices, which is why we have provided this Privacy Policy to explain how we collect, use and disclose your information.

### 1. **Collection, Use and Disclosure of Personal Information**

This Site automatically receives and records information on our server logs from your browser, including your IP address, cookie information, and the page(s) requested.

By providing your personal information to us, whether or not through the Site, you consent to our collection, use and disclosure of your personal information (including but not limited to your email address and password) in accordance with this Privacy Policy.

We may collect, use and/or disclose your personal information for the following purposes:

- (a) to provide and improve our services;
- (b) to maintain your account with us and facilitate your access and/or use of the Site, the transactions between us and you;
- (c) to maintain and upkeep of your records and data;
- (d) for internal administrative and management purposes;
- (e) to contact you regarding any complaints, feedback, queries or requests;
- (f) handling any issues which have come to our attention;
- (g) to facilitate investigations into any suspicious or illegal activity on the Site;
- (h) where required by any act, statute, law, or regulation, or by the order of a government authority or a court or tribunal of competent jurisdiction;
- (i) any purposes exempted under the applicable laws;
- (j) such other purposes consented by you for which your personal information is collected;  
or
- (k) any other purpose reasonably related to the aforesaid.

We may also disclose your personal information to our other partners whom we have engaged to provide our services, to maintain this Site or to protect the security or integrity of this Site and our databases. We will use commercially reasonable efforts to ensure that such partners do

not use your personal information for a purpose other than the purposes for which the personal information were originally given.

## 2. **Payment System**

We use **Stripe** as our online payment processing platform. Your payment information is stored through Stripe's data storage, database and the general Stripe platform. For further information on how your data is handled by Stripe you may wish to refer to the following links:

Legal - <https://stripe.com/en-sg/legal>

Privacy Policy - <https://stripe.com/en-sg/privacy>

## 3. **Cookies**

We use cookies, where a small data file is sent to your browser to store and track information regarding you when you enter our Site. The cookies are used to track information such as frequency of website visit and duration of visit and web pages visited. This is to allow us to understand our web traffic better, customise your surfing experience and pave way for our future site improvement. While the cookies can tell us when you enter our Site and which web pages you visit, they cannot read data off your hard disk.

## 4. **Web Beacons**

In limited circumstances we also may use web beacons to collect anonymous, non-personal information about your use of our Site, and your use of emails, special promotions or newsletters we send to you. Web beacons (also known as pixel tags) are tiny graphic image files imbedded in a web page or email that provide a presence on the web page or email and send back to its home server information from the your browser. The information collected by web beacons allows us to statistically monitor how many people are using the Site, or opening our emails, and for what purposes.

## 5. **Confidentiality**

Save where expressly provided herein, we will not to reveal to any person, firm or company any which may come to our knowledge hereunder and shall keep with complete secrecy the personal information provided by you and shall not use or attempt to use any such personal information in any manner without your permission. These restrictions shall cease to apply to information or knowledge which may come into the public domain other than as a result of any act or breach of this Privacy Policy by us.

## 6. **Accessing, Changing or Deleting Your Information**

Please contact us at [contact@d-risk.tech](mailto:contact@d-risk.tech) if you wish to modify any information provided to us.

## 7. **Security of Your Personal Information**

Where appropriate, we use available technology to protect the security of communications made through the Site. However, as no data transmission over the Internet can be guaranteed to be completely secure, we cannot guarantee the security of any information you transmit to us, and you transmit such information at your own risk. We do not accept liability for the security, authenticity, integrity or confidentiality of any transaction and other communications made through the Site.

Internet communications may be susceptible to interference or interception by third parties. Despite our best efforts, we make no warranties that the Site is free of viruses or other unauthorised software.

You should take appropriate steps to keep your information, software and equipment secure. This includes clearing your Internet browser cookies and cache before and after using any services on the Site.

**8. Third Party Websites**

The Site may contain hyperlinks to and from other Internet websites. These websites may have different privacy practices from the ones described here. Since this Privacy Policy applies solely to this Site, please read the privacy statements of the other websites you visit.

**9. Governing Law**

This Privacy Policy is governed by the laws of the Republic of Singapore.

**10. Modification**

The terms of this Privacy Policy may be changed from time to time. All changes will be posted on this page, and your access or use of the Site after such changes have been posted will constitute your agreement to the modified Privacy Policy and all of the changes. You should therefore read this page carefully each time you visit the Site.

**11. Terms of Use**

By accessing or using the Site, you are deemed to have also accepted our Terms of Use at [https://d-risk.tech/Terms\\_final.pdf](https://d-risk.tech/Terms_final.pdf) .