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Privacy Policy

Thank you for visiting www.dbwhiz.com ("Website") and reviewing our Privacy Policy. The Website is owned and operated by **DB Whiz Pte Ltd (Co. Reg. No: 201429006G)** ("we", "us", "our").

This policy tells you how we collect, use, store, protect and share the information collected through the Website. By using the Website, you agree and accept the practices described and in use of this policy. Please review this policy before using the site or submitting any personal data. You cannot use the website if you do not agree to any part of this policy.

Our Commitment to Privacy and Data Security

Your privacy is important to us, and we are committed to protecting your privacy. To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online and offline.

DB Whiz's Data Privacy principles are guided by the Personal Data Protection Act (PDPA) which is enforced in Singapore to govern the collection, use and disclosure of Personal Data by organisations in a manner that recognizes both the right of individuals to protect their 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 PDPA has made a further distinction between Personal Data and Business Contact Information which specifies the scope of application of the Act itself.

For the avoidance of doubt, the PDPA does not cover Business Contact Information.

Information We Collect

We collect the following information through the Website:

Information You Choose to Provide

We collect the Personal Data and other types of information that you submit when you use the Website.

Personally Identifiable Information

We may collect personally identifiable information ("Personal Data") such as your name, address, telephone number, date of birth, and email address from you. Personal Data is collected via voluntary submissions from you such as those pertaining to product purchases and promotions entries. If you do not want to provide us with your Personal Data, you may still access the Website but certain areas may not be accessible to you.

If you choose to submit content to any public area of the Website, your content will be considered "public" and will not be subject to the privacy protections set forth herein or any applicable law, rule or regulation. We encourage you to exercise caution when making decisions about what information you disclose in such public areas. Furthermore, except as otherwise described in this Privacy Policy, any content you post to a public area of the Website may be used by us for any purpose.

Your Personal Data may be used by us to (i) process your registration requests, purchase orders and promotions entries; (ii) communicate with you; (iii) administer assistance to you when requested; and (iv) as required by applicable laws, rules or regulations, or the Terms and Conditions applicable to this Website. We may share your Personal Data with third parties to further the purpose for which you

provided such information to us, for example, in order to process a purchase order or in connection with a promotion.

Feedback Information

If you choose to correspond with us, we may retain the content of your messages together with your email address and our responses.

Website Use Information

Similar to other commercial websites, our website utilizes a standard technology called "cookies" and web server logs to collect information about how our Website is used. Information gathered through these may include the date and time of visits, the pages viewed, time spent at our Website, and the websites visited just before and just after our Website. We, our advertisers and ad serving companies may also use small bits of code called "web beacons" or "clear gifs" to determine which advertisements and promotions users have seen and how users responded to them.

Non-Personally Identifiable Information

Certain non-personally identifiable information about our users is collected by the standard operation of our Internet servers and through the use of "cookies". A "cookie" is a small amount of data sent to your browser from a web server and stored by your computer. Generally, cookies are used to enable us to deliver to you a better and more personalized service, assist us in tracking visits to the Website and to measure visitor patterns. This information is not personally identifiable and is used by us only to improve the Website.

We reserve the right to disclose or utilize any of this information in aggregate form, for any purpose, in our sole judgment. The Non-Personal Data we collect is used by us to improve the content of our Website and enhance your experience. By modifying your browser preferences, you can accept or reject all cookies. If you choose to reject all cookies, you may not be able to access some portions of the Website.

The web servers we use may automatically collect information sometimes referred to as "clickstream data," such as the domain name of the service providing you with Internet access, the Internet Protocol (IP) address used to connect your computer to the Internet, your browser type and version, operating system and platform, the average time spend on the Website, pages viewed, information searched for, access times and other relevant statistics.

Email Communications

When you open emails from us, we may receive a confirmation notifying us that you opened the email, if your computer supports such capabilities. We may also keep track of what emails we send you and what emails you may be receiving from our subsidiaries and affiliates.

Information Collected from Other Sources

We may license and otherwise obtain non-personally identifiable information from various other companies, including research companies, data aggregation companies and other third party companies. Data sets may include information about you or your demographic segment that such companies have licensed, purchased or collected. We use this information for all the purposes described in this Privacy Policy, and for any other lawful purpose that we choose.

Information Collected by Third Parties

Some of the services and advertisements included via the Website, as well as sites that the Website links to, are delivered or served by third-party companies. These companies may place or recognize cookies, web beacons, or other technology to track certain personal and non-personally identifiable information about users. We do not have access, nor control over, third party use of cookies or other tracking technologies or how they may be used. You should check the applicable privacy policies of such third-party sites and services you visit to determine how they handle any information they collect from you.

Technologies We Use to Collect Information

Cookies

We may use cookie and other tracking technologies, which are useful for gathering information such as browser type and operating system, tracking the number of users to the Website, understanding how users use the Website, and helping customize the Website for users.

If you are concerned about the use of cookies, your web browser's options may be set to notify you when a cookie is saved to your computer or to disallow cookies. Prohibiting the use of cookies may restrict your access to certain types of content or features.

Personal information cannot be collected via cookies and other tracking technology, however, if you previously provided personally identifiable information, cookies may be tied to such information. Aggregate cookies and tracking information may be shared with third parties.

Access Logs

Log files track actions occurring on websites and collect data including your IP address, browser type, Internet service provider, referring/exit pages, platform type, date/time stamp, click data and types of advertisements viewed.

Web Beacons and Other Tracking Technology

The Website may use a variety of technical methods for tracking purposes, including web beacons. We also use these technical methods to analyse the traffic patterns on the Website, such as the frequency with which us users visit various parts of the Website. These technical methods may involve the transmission of information either directly to us or to another party authorized by us to collect information on us behalf.

Social Log-In

When you use your social media credentials to use the Website, we collect Personal Data from the social media website. For example, when you log in with your Facebook credentials, we may collect the Personal Data you have made publicly available in Facebook, such as your name and profile picture or logo. We may also collect your email address.

Flash Cookies

Adobe Flash Player may be used for serving advertisements to the Website. It is not possible to block or restrict or block Flash cookies using your browser setting, however information on how to do this is available from the Adobe website at: <http://www.adobe.com/products/flashplayer/security>

Google Analytics

The Website uses Google Analytics for information gathering purposes. Google Analytics collects information anonymously, and reports Website trends without identifying individual users.

IP Addresses

We may collect IP addresses and/or click-stream data. An IP address is a number associated with the service through which you access the Internet, like your ISP (Internet service provider). Standing alone, your IP address is not personally identifiable. At times, the Website also uses IP addresses for purposes of system administration and to report aggregate information, for example regarding the frequency with which us guests visit various parts of the Website. We may combine this information with personally identifiable information us obtain from you directly on the Website.

Click-Stream Data

Click-stream data is information collected when you request pages from the Website. Click-stream data may include such information as the page served, the time, the source of the request, the type of browser making the request, the preceding page view, and other such non-personal information. This data helps us analyse how users arrive at the Website, what type of content is most popular, what type of users in the aggregate are interested in particular kinds of content and advertising, and the like.

Other Ways We Collect Information

Third Parties

We may use third parties to perform certain tasks for us, such as facilitating your purchase. Such third parties will provide us the Personal Data, such as your name, address, and email address you provide to them.

Customer Support

We may collect Personal Data through your communications with our customer support, marketing, and sales teams.

Making Payments

When you make payments to pay for a purchase or subscription, you may need to provide Personal Data to our third-party service providers, such as your credit card number.

Use of Information

We use the information that we collect from you to provide our services to you. In addition to this, we may use the information for one or more of the following purposes:

- To provide information to you that you request from us relating to our products or services.
- To inform you of any changes to our website, services or goods and products.
- To improve our website.
- To improve customer service.
- To process transactions.

Where your consent has been provided in advance, we may allow selected third parties to use your data to enable them to provide you with information regarding unrelated goods and services that we believe may interest you. You can withdraw such consent at any time.

Your information, whether public or private, will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the express purposes stated in this policy.

Service Participation

We may use the information we collect from you to allow you to participate in the Website's activities for which the information is collected, including, but not limited to, to improve the content, customize the content and/or layout of our page for each individual visitor, to notify users about updates, and for our internal contact database purposes. In some cases, we may allow you to connect data you have already provided through another services (e.g., Google, Facebook, Twitter or PayPal).

Statistical Analysis

We may perform statistical, demographic and marketing analysis regarding users and their patterns in using the Website. We use this information for analytical purposes, the results of which we may offer in aggregated, anonymous form to our clients. We may use cookies in service to estimate the total reach of an advertising campaign, control the delivery of certain content and generally improve your online experience with respect to the Website and the service we provide. We may use aggregate information for any purpose, including for marketing purposes.

Internal and Service-Related Usage

We use information, including Personal Data, for internal and service-related purposes and may provide it to third parties to allow us to facilitate the Website.

Communications

We may send email to the email address you provide to us to verify your account and for informational and operational purposes, such as account management, customer service, or system maintenance.

We use return email addresses to answer the email we receive for tech support, customer service, tell-a-friend, email updates. Such addresses are not used for any other purpose and are not shared with outside parties.

Marketing

We do not rent, sell, or share Personal Data about you with other people or non-affiliated companies for their direct marketing purposes. We may use your Personal Data to facilitate transmittal of information that may be useful, relevant, valuable or otherwise of interest to you.

Aggregate Data

We may anonymize and aggregate data collected through the Website and use it for any purpose.

Storing the Information

Your personally identifiable information is kept secure. Only authorized employees, agents and contractors (who have agreed to keep information secure and confidential) have access to this information. We limit access to personal information about you to employees who we believe reasonably need to come into contact with that information to provide products or services to you or in order to do their jobs.

Protecting the Information

We implement a variety of security measures to maintain the safety of your personal information when you enter, submit, or access your personal information.

Security

We are committed to using our best efforts to maintaining the security of your Personal Data. To prevent unauthorized access, maintain data accuracy, and ensure the appropriate use of information, we adhere to industry standard practices and procedures to help safeguard and secure the information we collect. Although we use our best efforts to protect the security of your Personal Data and our system, due to the inherent open nature of the Internet, no transmission via the Internet can be guaranteed to be 100% secure. As a result of this and other factors beyond our control, we cannot guarantee the security of the information that you transmit to or through our Website. Therefore, you assume that risk by using the Website.

Enforcement

We will take reasonable precautions to protect personally identifiable information in its possession from loss, misuse and unauthorized access, disclosure, alteration and destruction, and it will conduct compliance audits of its relevant privacy practices to verify adherence to this policy. We try to keep the information we collect from you as current as possible, and we take steps to maintain the security of your personally identifiable information and to prevent unauthorized access to it by those who do not have a legitimate need for it. To that end, we periodically review our security measures. We cannot guarantee, in every circumstance, the security of the personally identifiable information you provide. All incoming encrypted information is routed through our firewall, which serves as a gatekeeper for our system. Only data containing the correct authorization is permitted past the firewall. Attempts to pass the firewall are constantly monitored for suspicious activity.

Disclosing and Sharing the Information

We will not disclose your personal information to any other party other than in accordance with this policy and in the circumstances detailed below:

To Third Parties

We may disclose your information to third parties (including our clients, technology partners, publishers and administrative service providers) for purposes elsewhere described in this policy, as well as research, data validation, aggregation, enhancement, verification, suppression, marketing, advertising and other lawful purposes in providing service. Such information does not include personally identifiable information unless you voluntarily provided it in a form that was expressly designated as part of a commercial survey or an online form. We do not take responsibility for any third-party entities referenced in this paragraph, which may have privacy policies different than this policy.

Transfers

We will obtain assurances from our affiliates that they will safeguard personally identifiable information consistently with this policy. If we learn that an affiliate is using or disclosing personally identifiable information in a manner contrary to this policy, we will take steps to prevent or stop the use or disclosure. Transfers of information permitted under this notice, either to third parties or amongst us and our affiliates, may include the transfer of data from one jurisdiction to another.

Social Networking and Other Websites

The Website may allow you to post information to social networking websites. We do not share your information with them unless you direct the Website to share it. Their use of the information will be governed by their privacy policies, and we do not control their use of the shared data.

As Required by Law and Similar Disclosures

We may access, preserve, and disclose your Personal Data, other account information, and content if we believe doing so is required or appropriate to comply with law enforcement requests and legal process, such as a court order or subpoena; respond to your requests; or protect yours, ours or others' rights, property, or safety. For example, we may disclose information to regulators; and to law enforcement authorities pursuant to official requests; to service providers who perform legal compliance services for us.

Merger, Sale, or Other Asset Transfers

If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, sale of company assets, or transition of service to another provider, your information may be sold or transferred as part of such a transaction as permitted by law and/or contract. We cannot control how such entities may use or disclose such information.

Contacting You with the Information You Provide

By providing your email address to us, you expressly consent to receive emails. We may use email to communicate with you, to send information that you have requested or to send information about other products or services developed or provided by us or our clients; provided, however, that we will not give your email address to another party to promote their products or services directly to you.

Service-Related Email

You may choose to sign up for our updates and newsletter. If you choose to receive them from a specific source, you will receive commercial messages from independent third parties over whom we have no control and who each have their own privacy policies that you should review. You may typically remove your email address from these third party lists by following the instructions on emails that you receive. We do not take responsibility for third-party companies who contact you by email at your direction.

Offers and Promotions

We may from time to time offer you opportunities that are sponsored or co-branded with third parties. Such content may include contests, sweepstakes or promotions. In connection with such opportunities, the relevant third parties may obtain Personal Data that you voluntarily submit to participate in such opportunity. We have no control over these third parties' use of such information.

Access to Information

You have the right to access any information that we hold relating to you. Please note that we reserve the right to charge a fee to cover costs incurred by us in providing you with the information. At any time, you may later review or update the personal information we have collected online from you by contacting us at: contact@dbwhiz.com

To protect your privacy and security, we will also take reasonable steps to verify your identity before granting access or making corrections.

Reasonable Access

We will provide you reasonable access to personally identifiable information that you provide through the Website and the reasonable ability to review and correct it, as applicable, to the extent providing such access and means to review and correct:

- are not outweighed, in our sole discretion, by the burden of providing of it; or
- are otherwise impracticable for any reason.

Third Party Links

This website may provide links to third-party websites. Any such links are provided solely as a convenience to you. We have no control over these websites or their content and do not assume any responsibility or liability for these websites. We do not endorse or make any representations about these websites, or any information, materials, or products found thereon. If you access any of the third-party websites linked on this Web site, you do so at your own risk.

Our policy only applies to information collected by us by this Website. We encourage you to be aware when you access any such third party links and to read the privacy policies of each website that you access.

Governing Law and Jurisdiction

This Privacy Policy and our legal obligations hereunder are subject to the laws of Singapore regardless of your location. You hereby consent to the exclusive jurisdiction of and venue in the federal and state courts located in Singapore in all disputes arising out of or relating to the Website.

If you are visiting from any other region with laws governing data collection and use, please note that you are agreeing to the transfer of your information to Singapore and processing globally. By providing your information you consent to any transfer and processing in accordance with this policy.

Legal Disputes

If a dispute arises between you and us, our goal is to provide you with a neutral and cost effective means of resolving the dispute quickly. Accordingly, you and us agree that we will resolve any claim or controversy at law or equity that arises out of this policy and our services. Before resorting to these alternatives, we strongly encourage you to first contact us directly to seek a resolution by reaching out to us. We will consider reasonable requests to resolve the dispute through alternative dispute resolution procedures, such as mediation or arbitration, as alternatives to litigation.

Changes to this Policy

We may find it appropriate or necessary, or may be legally obligated, to update this policy from time to time. When we do, we will post those changes on this page and update the effective date below. For changes to this policy that may be materially less restrictive on our use or disclosure of information you have already provided to us, we will attempt to obtain your consent (if we have the necessary contact information) before implementing such revisions with respect to such information, or notify you either by placing a prominent notice on the home page of our website or by directly sending you a notification. For all other changes, it is your responsibility to review this policy frequently and remain informed about any changes to it, so we encourage you to visit this page often.

YOU UNDERSTAND AND AGREE THAT OUR LIABILITY FROM ANY DISPUTE OVER PRIVACY OR THIS

PRIVACY POLICY WILL BE LIMITED AS SET FORTH IN THE TERMS AND CONDITIONS OF OUR APPLICABLE WEBSITE TERMS AND CONDITIONS, WHICH ARE INCORPORATED BY THIS REFERENCE.

Contacting Us

Please do not hesitate to contact us regarding any matter relating to this Privacy Policy through:

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