

## **FYB-SG Privacy Policy**

We shall only use your information in accordance with the terms of this Privacy Policy. We shall not sell or rent a list of our customers, including personal information to third parties. In cases of slander, defamation or fraud, we may at our own discretion disclose general account information to the relevant authorities. Your transactions, bank account and other financial information shall not be revealed to anyone, unless absolutely compelled by law or a court order. By accepting the Privacy Policy and Terms & Conditions, via the act of registration, you expressly consent to our use and disclosure of your personal information in the manner described in this Privacy Policy.

## **Security**

All information is transmitted over port 443 with 256-bit SSL encryption, to ensure sensitive data is not accessible to unauthorised person(s) on the internet.

## **Information Collection**

Logging into our website authorises us to, at our discretion, collect your IP address and standard web log information - such as your browser type and the pages you accessed. Upon registration, we are required to collect identification information, as well as documents to verify the information as required by regulations (MAS PSOA-NO2).

## **Anti-Money Laundering**

We may take any action we consider appropriate to comply with the laws and regulations of Singapore and other jurisdictions concerning money laundering, terrorist financing and the provision of financial and other services to persons, entities or countries sanctioned or named under those laws and in so doing, we will not be liable for any direct, indirect or consequential loss or damage including loss of profit or interest suffered by any party.