PRIVACY POLICY

jedtrade.com is maintained and operated by <u>JEDTrade</u> Pte Ltd (the "Company"), carrying on business under the registered trademark "Jed" ("Jed"). References to Jed in this privacy policy is to the Company. Jed has in place measures to protect your privacy and personal data. This policy describes how we may collect, use, disclose and process personal data which is provided to us and applies to any individual's personal data which is in our possession and over which we have control.

1. General

- 1.1. From time to time, Jed may collect data which enables an individual to be identified ("**personal data**") in connection the use of the Portal. This includes information such as names, contact details, addresses and other identification details of individuals who access or use this website and the services provided on it (the "**Portal**").
- 1.2. Jed may also collect information from or about the devices which are used to access the Portal. Such information includes, but is not limited to:
 - (a) attributes such as the operating system of the device, hardware version, settings, file and software names and types and device identifiers;
 - (b) device locations; and
 - (c) connection information such as the name of the ISP or mobile operator through the Portal is accessed, browser type and IP address.

2. Information provided to Jed

- 2.1. Where personal data is provided as required by, pursuant to, or in connection with the use of the Portal, you represent and warrant to Jed that (i) the relevant individual has been notified of the purposes for which data will be collected, processed, used or disclosed; and (ii) such individual's consent for the collection, processing, use and disclosure of such personal data by Jed has been obtained and authorised by such individual.
- 2.2. Jed must be promptly informed upon becoming aware of the withdrawal by the relevant individual of his/her consent to the collection, processing, use and/or disclosure by Jed of any personal data provided to Jed. The withdrawal of such consent may affect the services which Jed is able to provide to you.
- 2.3. Any consent given in relation to personal data shall, subject to all applicable laws and regulations, survive death, incapacity, bankruptcy or insolvency of any such individual and the termination or expiration of any account in connection with the use of the Portal.

3. Use of personal data

- 3.1. Jed may collect, store, process, disclose, access, review and/or use personal data in accordance with the Personal Data Protection Act 2012 or any other written law.
- 3.2. Without prejudice to the foregoing, Jed may use personal data for any of its business purposes, which include, and is not limited to, the following purposes:
 - (a) to operate, administer any account and/or offer the products and services available on, the Portal;
 - (b) to verify the identity or authority of representatives of registered clients of the Portal,
 - to carry out or respond to requests, questions or instructions from verified or authorised representatives or other individuals pursuant to the current security procedures;
 - (d) to facilitate transactions on the Portal;
 - (e) to carry out, monitor and analyse Jed's business;
 - (f) for the marketing of products and services ancillary or related to the use of the Portal;
 - (g) in connection with any sale, merger, or similar change of Jed's business;
 - (h) to comply with any applicable laws, rules, or regulations in any country; and

- (i) to detect, prevent and investigate fraud.
- 3.3. Jed may also retain personal data for so long as it may deem necessary for the purposes of record retention and for its own business purposes in connection with the operation of the Portal.

4. Disclosure of Data

- 4.1. Jed may from time to time also disclose personal data to the following (whether inside or outside of Singapore) for the purposes listed above:
 - (a) any agent, contractor, or third party services provider which provides operation, administrative or other services to Jed in connection with Jed's business operations and/or the Portal;
 - (b) any person or entity employed by or on behalf of Jed or is a part of or related to any group of companies of which Jed forms part;
 - (c) any actual or proposed assignee of Jed or transferee of Jed' rights in respect of all or any part of the assets or business of Jed; and
 - (d) any credit bureau as well as the members of such credit bureau and other relevant third parties in connection with the use of the Portal (e.g.; banks, financial intermediaries, insurers, reinsurers, escrow agents and other P2P platforms).
- 4.2. Without prejudice to the foregoing, Jed may disclose personal data to any person or entity to whom Jed is under an obligation or otherwise required to make disclosure pursuant to any applicable laws, including disclosure to courts, tribunals, and/or legal, regulatory, tax and government authorities.

5. Access and correction; amendments and updates

- 5.1. You may access or make corrections to personal data held by Jed. To do so, please contact us (at legal@jedtrade.com).
- 5.2. Jed reserves the right to charge such fees as it made, in its sole and absolute discretion, deem appropriate for the grant of such access and to correct any personal data.
- 5.3. This privacy policy may be amended and updated by Jed from time to time. Any such amendment or update will be made available on the Portal. All communications, transactions and dealings with Jed will be subject to the latest version of this policy in force at the relevant time.