



This Privacy Policy applies to the mbacgroup.com website

Effective date: August 24, 2018

We recognize the importance of maintaining your privacy. We value your privacy and appreciate your trust in us. This Policy describes how we treat user information we collect on the website. This Privacy Policy applies to current and former visitors to our website. By visiting and/or using our website, you agree to this Privacy Policy and consent to processing purposes specified herein.

Please be aware that you have the right not to provide your personal information to us, and that you may revoke your consent or object to our collection, processing or use of your personal information at any time unless other legal ground for processing is in place. Your refusal to consent to our collection, processing and/or use of your personal information may lead to the termination of our services and our relationship with you.

You as a data subject may have specific rights related to processing of your personal information. All requests in respect of such rights will be processed according to applicable law and no longer than 30 days.

Information we collect

Unless we specifically inform you otherwise, we request you not to disclose to or send us any sensitive personal information through the Website or otherwise. In those cases where we may request or invite you to provide sensitive information, we will do so with your express written consent.

Information you submit. We might collect your name, email, phone number, ip address and contents of your message when you submit a message to us through the website. You irrevocably agree that all provided information including sensitive information may be provided by us to our partners and customers for debt settlement purposes.

Other information. If you use our website, we may passively collect information about your ip address and the browser you're using. We might look at what site you came from, duration of time spent on our website, pages accessed or what site you visit when you leave us. We might also collect the type of mobile device you are using, or the version of the operating system your computer or device is running. We use tracking tools like Google Analytics, Google Webmaster, browser cookies and web beacons for collecting information about your usage of our website.

Use of your personal information

We use information to contact you: We might use the information you provide to contact you for debt settlement or business negotiations purposes.

We use information to improve our products and services. We might use your information to customize your experience with us. This could include displaying content based upon your preferences.



We use information to look at site trends and customer interests. We may use your information to make our website and products better. We may combine information we get from you with information about you we get from third parties.

We use information for security purposes. We may use information to protect our company, our customers, or our websites.

We use information for marketing purposes. We might send you information about special promotions or offers. We might also tell you about new features or products. These might be our own offers or products, or third-party offers or products we think you might find interesting.

We use information as otherwise permitted by law.

Cookies

When you view one of our Web sites, we may store some data on your computer in the form of a "cookie" to automatically recognize your device next time you visit. Cookies can help us in many ways, for example, by allowing us to tailor a Website to better match your interests or to store your password to save you having to re-enter it each time. If you do not wish to receive cookies, please configure your Internet browser to erase all cookies from your computer's hard drive, block all cookies or to receive a warning before a cookie is stored.

The Website currently uses the following cookies:

Title	Description	Storage period
Text	Language	1 (one) year

Children

We will not knowingly collect personal data from children without insisting that they seek prior parental consent if required by applicable law. We will only use or disclose personal data about a child to the extent permitted by law, to seek parental consent pursuant to local law and regulations or to protect a child. The definition of "child" or "children" should take into account applicable laws as well as national and regional cultural customs.

Security

To protect your personal data against accidental or unlawful destruction, loss or alteration and against unauthorized disclosure or access, we use appropriate technical and organizational security measures. Where dissemination or transfer of information is cross border, we will ensure that the standards of protection afforded by the party to whom the information is disclosed is adequate and no less than that observed by us.

Sharing of information with third-parties

We will share information with third parties who perform services on our behalf. We share information with vendors who help us manage our website. Some vendors may be located outside of Singapore.



We may share information with our directors, officers, employees, staff and companies of our group in and outside of Singapore, and their directors, officers, employees, staff.

We may share information with our advisers, including consultants, advocates and solicitors for purposes of determining our rights and enforcing any agreement with you.

We may share information if we think we have to in order to comply with the law or to protect ourselves. We will share information to respond to a court order or subpoena. We may also share it if a government agency or investigatory body requests. Or, we might also share information when we are investigating potential fraud.

We may share information with any successor to all or part of our business. For example, if part of our business is sold we may give our customer list as part of that transaction.

We may share your information for reasons not described in this policy. We will tell you before we do this.

Email Opt-Out

You can opt out of receiving our marketing emails. To stop receiving our promotional emails, please follow the unsubscribe link in the email. Even if you opt out of getting marketing messages, we will still be sending you transactional messages.

Third party sites

If you click on one of the links to third party websites, you may be taken to websites we do not control. This policy does not apply to the privacy practices of those websites. Read the privacy policy of other websites carefully. We are not responsible for these third party sites.

Data Protection Officer

Title: Administrative Officer

Postal address: #11-01 Robinson point 39, Robinson road, 068911 Singapore

Email: singapore@mbacgroup.com

Updates to this policy

From time to time we may change our privacy practices. We will notify you of any material changes to this policy as required by law. We will also post an updated copy on our website. Please check our site periodically for updates.

Jurisdiction

Any disputes arising under this Policy shall be governed by the laws of Singapore.



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E-mail: singapore@mbacgroup.com