

Our Commitment to Privacy

Our Privacy Policy was developed as an extension of our commitment to combine quality products and services with integrity in dealing with our users. The Policy is designed to assist you in understanding how we collect, use and safeguard the personal information you provide to us and to assist you in making informed decisions when using our site and our products and services.

What Information Do We Collect?

When you visit our site you may provide us with two types of information: personal information you actively choose to disclose ("Active Information") and use information collected, in a way not visible to you, on an aggregate anonymous basis as you and others browse our site ("Passive Information").

Active Information You Choose to Provide

In order to gain use of the site (become a "user"), we require you to disclose the following information:

Name

Address

Phone Number

Enroller ID

We use secure socket layer (SSL) encryption to protect the transmission of the information you submit to us when you use our secure online forms. The information you provide to us is stored securely.

If you choose to post information on our site or maintain email, or telephone contact with us, we may retain such information also and its transmission via email is not secured.

Passive Information Collected

What is a Cookie?

Cookies are a feature of web browser (Internet Explorer, Netscape Navigator, etc.) software that allows web servers to recognize the computer used to access a site. They are small pieces of data that are stored by a user's web browser on one site to simplify subsequent interactions with that site by the same user or to use the information to streamline the user's transaction on related web pages. This makes it easier for a user to move from site to site and to complete transactions over the Internet. Cookies should make your online experience easier and more personalized.

Our site utilizes cookies to collect information about how our site is used. Passive Information gathered may include the date and time of visits, the site pages viewed, time spent at our site, the sites visited just before and just after our site. If you do not wish to transmit "cookie" information about yourself, you may turn off the cookie function in your web browser; please consult the "Help"

section of your browser to correctly do so.

Our site's servers also automatically identify your computer by its Internet Protocol address which is a unique string of numbers that is assigned to your computer by your Internet Service Provider. Your IP address may be used to address problems with our server or administer our site or to gather broad demographic information about our users. We passively collect your IP Address.

How Do We Use the Information Collected?

Broadly speaking, persons we employ directly, or as contractors or agents at our direction, use Active Information for purposes of administering our business activities, providing customer services such as support, and making available other products or services we think may be of interest to our users. We may use the Active Information or Passive Information you provide to us to contact you about changes to our site, new services, features or products we offer, or other information we think you shall find valuable. If at any time you do not wish to receive such information, you may "opt-out" of doing so by sending an email to us at privacy@telme.sg

We use Passive Information to gather information about our users and to enhance and design our site to make it easier, faster and friendlier to use. Additionally, cookies help us know information about how many people visit our site, when they visit and how they use our service. Passive Information may result in your viewing of particular advertising based on your user habits for your viewing on our site and a shopping experience customized to you in content, services and goods.

Your Information In Relation to Others We Link To

You may be able to access other websites through our site. When you do so you are doing so subject to their policies regarding privacy and data collection and you should read those sites' privacy policies to make sure you agree to them before using such sites. When you choose to shop at such sites, you should read their privacy policies to make sure you agree to them before making purchases.

Sharing Information with Advertisers or Other Third Parties

We may disclose anonymous information about user habits, characteristics and user patterns, based on aggregate user statistics to advertisers on our site. The parties who perform services for us (credit card processors, merchant bank, our Internet Service Provider) may also have access to your information in performing such services. Should we buy or sell assets of our company, another company may need to review our company's assets, including your information, to make business decisions as to whether to acquire such assets.

Sharing Information with the Government or As Otherwise Required by Law



We may be required by subpoena, law or government agency to disclose both Active and Passive Information you have provided to us.

How Do We Secure Active Information and Passive Information?

We secure your personal information submitted by you by using reasonable efforts to prevent unauthorized access or disclosure, or accidental loss or destruction of Active Information and Passive Information. Your postings on this site and other communications you may have with us via email may not be secure unless we advise you that security measures are in place prior to your sending information. Therefore, if you choose to communicate with us through these means, you are assuming the risk of doing so and we request that you do not send or post sensitive information through these means.

How Can You Choose Not to Receive Information About Products or Services By Us or to Correct, Delete or Access Your Information

If you desire not to receive information about products or services we think may be of interest to you or if you wish to access, delete or correct your information, please send us an email to info@telme.sg

YOUR USE OF OUR SITE MEANS THAT YOU ACCEPT THE PRACTICES SET FORTH IN THIS POLICY. WE RESERVE THE RIGHT TO MAKE CHANGES TO THE POLICY BY POSTING THE NEW VERSION OF THE POLICY (AVAILABLE AT [insert url]) WITH A NEW EFFECTIVE DATE. YOU UNDERSTAND AND AGREE THAT YOUR CONTINUED USE AFTER THE DATE ON WHICH THE POLICY HAS CHANGED, CONSTITUTES YOUR ACCEPTANCE OF THE UPDATED POLICY.

USER AGREEMENT

ACCEPTANCE OF TERMS THROUGH USE

By using this site or by clicking "I agree" to this Agreement, you ("User") signify your agreement to these terms and conditions. If you do not agree to this Agreement please do not use this site and do not click "I agree". Telme (S) Pte Ltd (the "**Company**") reserves the right to amend this Agreement from time to time, by posting any changes to the Agreement (available at [insert url] with their new effective date. You understand and agree that your continued use of this site after the date on which the Agreement has changed constitutes your acceptance of such changes. The Company reserves the right to terminate a User's use of this site at any time without notice and may do so for any breach of this Agreement or the instructions on this site by User.

YOU MUST BE OVER 18 TO AGREE TO THIS AGREEMENT AND USE THIS SITE

This Agreement must be completed, understood and agreed to by a person over 21. If a parent or guardian wishes to permit a person under 21, and under his or her supervision, to use this site, he or she should email the Company with his or her explicit permission and acceptance of full legal responsibility for the minor to do so. If you are not yet 21, or are accessing this site from any

country where material on this site is prohibited or illegal, please leave now as you do not have permission to access this site.

LICENSE TO USE THIS SITE

Upon your agreement to this Agreement, the Company hereby grants you a non-exclusive, non-transferable limited license to use this site in strict accordance with the terms and conditions in this Agreement and as permitted via instructions on this site. You agree not to make any false or fraudulent statements in your use of or to gain access to this site. You acknowledge and agree that all content and services available on this site are property of the Company and its advertisers and licensors and are protected by copyrights, moral rights, trademarks, service marks, patents, trade secrets, and other proprietary rights and laws, in Singapore and internationally. All rights not expressly granted herein are fully reserved by the Company, its advertisers and licensors. You agree to pay for any and all purchases and services made using your name and credit card through this Site, not to challenge any such charges and to pay for all collections and/or attorneys fees resulting from any non-payment.

LICENSE RESTRICTIONS

Use

Except as may be explicitly permitted through this site, you agree not to save, download, cut and paste, sell, license, rent, lease, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit, or create derivative works from materials, code or content on or from this site. Systematic retrieval of data or other content from this site to create or compile, directly or indirectly, a collection, compilation, database or directory without written permission from the Company is prohibited. In addition, use of the content or materials for any purpose not expressly permitted in this Agreement is prohibited.

Security

You agree that if you are issued a Username and Password by the Company, you shall use your best efforts to prevent access to this site through your Username and Password by anyone other than yourself, including but not limited to, keeping such information strictly confidential, notifying the Company immediately if you discover loss or access to such information by another party not under your control and supervision, and by using a Username and Password not easily guessed by a third party.

You agree that you shall not try to reverse engineer, reverse assemble, reverse compile, decompile, disassemble, translate or otherwise alter any executable code, contents or materials on or received via this site. You understand that such actions are likely to subject you to serious civil and criminal legal penalties and that the Company shall pursue such penalties to the full extent of the law to protect its rights and the rights of its other licensors.



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Under no circumstances shall the Company be liable regardless of the form of action for any failure of performance, system, server or connection failure, error, omission, interruption, breach of security, computer virus, malicious code, corruption, delay in operation or transmission, transmission error or unavailability of access in connection with your accessing this site and/or using the services provided through this site even if the Company had been advised as to the possibility.

INDEMNIFICATION

You agree to defend, indemnify, and hold harmless the Company, its affiliates, subsidiaries, employees, agents, advertisers, licensors and contractors (collectively, "Indemnified Persons") from and against any and all liabilities, claims, losses, costs and expenses, including legal costs on an indemnity basis), directly or indirectly arising out of, related to or in connection with your access and use of this site, or any services, information or products provided through this site, any third party's access and use of the services provided through this site or your breach of any term of this Agreement.. You acknowledge and agree that each Indemnified Person has the right to assert and enforce its rights hereunder, in which event you shall cooperate with the Indemnified Person in asserting any available defenses.

LEGAL COMPLIANCE

The Company may suspend or terminate this Agreement or User's use immediately upon receipt of any notice which alleges that User has used this site for any purpose that violates any local, state, federal or law of other nations, including but not limited to the posting of information that may violate third party rights, that may defame a third party, that may be obscene or pornographic, that may harass or assault others, that may violate hacking or other criminal regulations, etc. of its agents, officers, directors, contractors or employees. In such event, the Company may disclose the User's identity and contact information, if requested by a government or law enforcement body or as a result of a subpoena or other legal action, and the Company shall not be liable for damages or results thereof and the User agrees not to bring any action or claim against Company for such disclosure.

CHOICE OF LAW AND FORUM

This Agreement shall be governed by and construed in accordance with the laws of Singapore. Further, any disputes relating to or in connection with this Agreement will be governed by the laws of Singapore without regard to its principles of conflicts of laws. You and the Company hereby agree and submit to the [exclusive][non-exclusive] jurisdiction of the Singapore courts. This Agreement shall not be governed by the United Nations Convention on Contracts for the Sale of Goods.

MISCELLANEOUS

This Agreement constitutes the entire agreement and understanding between you and the Com-



pany in relation to its subject matter and supersedes and cancels in all respects all prior or contemporaneous (oral, written or electronic) agreements, representations, arrangements, understandings and undertakings between the parties with respect to the subject matter hereof and shall not be changed except by written agreement signed by an officer of the Company.

The failure to exercise or delay in exercising a right or remedy under this Agreement shall not constitute a waiver of the right or remedy or a waiver of any other rights or remedies and no single or partial exercise of any right or remedy. The rights and remedies contained in this Agreement are cumulative and not exclusive of any rights or remedies provided by law.

If any provision of this Agreement is prohibited by law or held to be unenforceable, the remaining provisions hereof shall not be affected, and this Agreement as much as possible under applicable law shall continue in full force and effect as if such unenforceable provision had never constituted a part hereof and the unenforceable provision shall be automatically amended so as to best accomplish the objectives of such unenforceable provision within the limits of applicable law.

The User shall not assign, delegate or otherwise transfer any of its rights or obligations under this Agreement.

Site Submission Rules

By using features of this site that allow you to post or otherwise transmit information to or through this site, or which may be seen by other users, you agree that you shall not upload, post, or otherwise distribute or facilitate distribution of any content -- including text, communications, video, software, images, sounds, data, or other information -- that: is unlawful, threatening, abusive, harassing, defamatory, libelous, deceptive, fraudulent, invasive of another's privacy, tortious, obscene, sexually explicit or graphic, or otherwise in violation of this site's rules or policies; victimizes, harasses, degrades, or intimidates an individual or group of individuals on the basis of religion, gender, sexual orientation, race, ethnicity, age, or disability; infringes any patent, trade mark, service mark, trade secret, copyright, moral right, right of publicity, privacy or other proprietary right of any party; constitutes unauthorized or unsolicited advertising, junk or bulk e-mail (also known as "spamming"), chain letters, any other form of unauthorized solicitation, or any form of lottery or gambling; contains software viruses or any other computer code, files, or programs that are designed or intended to disrupt, damage, or limit the functioning of any software, hardware, or telecommunications equipment or to damage or obtain unauthorized access to any data or other information of any third party; or impersonates any person or entity, including any employee or representative of this site, its licen-





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You further agree that you shall not solicit or collect information, or attempt to induce any physical contact with, anyone 18 years old or younger without appropriate prior verifiable express parental consent.

This site generally does not pre-screen, monitor, or edit the content posted by users of this site. However, the Company and its agents have the right, at their sole discretion, to remove any content that, in the Company's sole judgment, does not comply with the Site Submission Rules or is otherwise harmful, objectionable, or inaccurate. This site is not liable for any failure, delay, damages or results, in removing such content.

You agree that your use of this site may be suspended or terminated immediately upon receipt of any notice which alleges that you have used this site in violation of these Rules and/or for any purpose that violates any local, state, federal or law of other nations, including but not limited to the posting of information that may violate third party rights, that may defame a third party, that may be obscene or pornographic, that may harass or assault others, that may violate hacking or other criminal regulations, etc. of its agents, officers, directors, contractors or employees. In such event, you agree that the owner of this site may disclose your identity and contact information, if requested by a government or law enforcement body or as a result of a subpoena or other legal action, and the owner of this site shall not be liable for damages or results thereof, and you agree not to bring any action or claim against the owner of this site for such disclosure.

The Company reserves the right to amend these Site Submission Rules from time to time, by posting any changes to these Rules (available at[insert url]) and their new effective date. You understand and agree that your continued use of this site after the date the Rules has changed constitutes your acceptance of such changes.

