



PRIVACY STATEMENT

Capstone Insurance Agency Pte. Ltd. (“**Capstone**”, “**our**” or “**we**”) believes that privacy is an important individual right and we take our responsibilities under Singapore’s Personal Data Protection Act 2012 (“**PDPA**”) seriously. Capstone aims to comply with the requirements of the PDPA and respects your choices in respect of your personal data.

This statement provides highlights of Capstone’s full **Personal Data Protection Policy** (“**Policy**”). Please refer to our Policy which provides more information and explains in greater details on how we collect, use and disclose your personal data. The Policy supplements but does not supersede nor replace any other consents you may have previously provided to Capstone nor does it affect any rights Capstone may have at law in connections with the collection, use or disclosure of your personal data. In the event of any conflict inconsistency or conflict between this statement and the Policy, the Policy shall prevail. All defined terms contained in the Policy shall apply to this statement unless otherwise stated.

COLLECTION OF PERSONAL DATA

By submitting your personal data to us or by engaging us to provide you with the product(s) we distribute and/or services we offer, you (i) signify that you have read and understood the Policy, (ii) consent to the collection, use, disclosure and/or processing of your personal data, and (iii) the transferring of your personal data to third party service providers, your insurers, agents or intermediaries, in the manner and for the Purposes set out in our Policy.

We generally do not collect your personal data unless (a) it is provided to us knowingly and voluntarily by you directly or via a third party who has been duly authorised by you to disclose your personal data to us after (i) you or your authorised representative have been notified of the Purposes for which the data is collected, and (ii) after you or your authorized representative have provided written consent to the collection and usage of your personal data for those Purposes, or (b) the collection and use of personal data without consent is permitted or required by the PDPA or other laws. We will seek your consent before collecting any additional personal data and before using your personal data for a purpose which has not been notified to you (except where permitted or authorised by law).

PURPOSES OF PERSONAL DATA COLLECTION

The main purposes for which your personal data is collected, used or disclosed by Capstone in Singapore includes but is not limited to performing our obligations in the course of or in connection with the product(s) we distribute and/or the services we offer as requested by you, forwarding your personal data to third party service providers such as your insurer(s) for them to process, assess and determine the applications or requests made by you in relation to insurance product(s) and/or services, and administering and managing your relationship with us.



DISCLOSURE OF PERSONAL DATA

Capstone does not sell or rent your personal data to third parties. However, in order to conduct our business operations smoothly and to provide our services that you have engaged us for, we may disclose your personal data you have provided to us to our third party service providers, your insurers, agents or intermediaries.

PROTECTION

Capstone has introduced appropriate administrative, physical and technical measures such as up-to-date antivirus protection, encryption and the use of privacy filters to secure all storage and transmission of personal data by Capstone, and disclosing personal data both internally and to our authorised third party service providers and agents only on a need-to-know basis.

COOKIES

In general, cookies are small text files that a website asks your browser to store on your computer or mobile device. Cookies allow the website to “remember” your actions or preferences over time in order for the website to provide a better user experience.

Capstone’s official website does not use cookies. Please note that you can access and browse our official website without disclosing any personal data. However, Capstone’s online advertisement (“**Capstone Ad**”) which is displayed through Google’s online advertisement services (“**Google Adwords**”) uses Google Adwords Conversion Tracker. This tracker uses cookies to help us track visitor activity and determine how many people who clicked on Capstone Ad end up contacting us through the website. Tracking cookies are set on your browser only when you click on the Capstone Ad. These tracking cookies expire within thirty (30) days and do not contain information that can identify you personally. Please refer to Google’s Advertising Privacy Notice for more information about Google Conversion Tracking and the ability to opt out.

OTHER WEBSITES

Our official website contains links to other websites. Capstone’s Policy and this statement only applies to this website. If you are linked to any other third party’s website, you should exercise caution and review the personal data protection policy and/or privacy statement applicable to the website in question.

HOW TO CONTACT US

If you have any enquiries or feedback on our personal data protection policies and procedures, any requests in connection with your personal data, or if you wish to stop receiving promotional or marketing messages from Capstone, please contact:

Our Data Protection Officers (“**DPO**”) in the following manner:



The Personal Data Officer
3 Temasek Avenue
#16-02/R2 Centennial Tower
Singapore 039190
Office No.: 6635 1820
Fax No.: 6235 3368
Email: DPO@capstone.com.sg

For more information about PDPA generally, please visit the Personal Data Protection Commission's website at <http://www.pdpc.gov.sg>