



(+65) 65136363



info@mhgcars.com.sg



mhgcars.com.sg

MHG CARS PTE LTD

24 LENG KEE ROAD, LENG KEE AUTOPOINT, #04-02 A/B/C, S159096

Co. & GST Reg No : 201838553G



Privacy Policy

MHG Cars Pte Ltd, the owner of www.mhgcars.com.sg, is committed to protecting your privacy and we will demonstrate reasonable care and respect in our treatment of any personal data that we may obtain from you.

The purpose of this Privacy Policy is to inform you of how MHG Cars Pte Ltd manages personal data in accordance with the Personal Data Protection Act 2012 (Act 26 of 2012) and any subsidiary legislation (the "Act"). Please take a moment to read this Privacy Policy for website users, prospective customers and customers so that you know and understand the purposes for which we collect, use and disclose your Personal Data.

By interacting with us, submitting information to us, or signing up for any products or services offered by us, you agree and consent to MHG Cars Pte Ltd collecting, using, disclosing and sharing amongst themselves your Personal Data, and disclosing such Personal Data to the Companies' authorised service providers and relevant third parties in the manner set forth in this Privacy Policy.

This Privacy Policy supplements but does not supersede nor replace any other consents you may have previously provided to MHG Cars Pte Ltd in respect of your Personal Data, and your consents herein are additional to any rights which any of the Companies may have at law to collect, use or disclose your Personal Data.

MHG Cars Pte Ltd may from time to time update this Privacy Policy to ensure that this Privacy Policy is consistent with our future developments, industry trends and/or any changes in legal or regulatory requirements. Subject to your rights at law, you agree to be bound by the prevailing terms of this Privacy Policy as updated from time to time on our website www.mhgcars.com.sg/policies. Please check back regularly for updated information on the handling of your Personal Data.

1. Personal Data

1.1 In this Privacy Policy, "Personal Data" refers to any data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

1.2 Examples of such Personal Data you may provide to us include (depending on the nature of your interaction with us) your name, NRIC, passport or other identification number, telephone number(s), mailing address, email address, transactional data and any other information relating to any individuals which you have provided us in any forms you may have submitted to us (including in the form of biometric data), or via other forms of interaction with you.

2. Collection of Personal Data

2.1 Generally, we collect Personal Data in the following ways:

- 2.1.1 when you submit any form, including but not limited to application, declaration, proposal or referral forms;
- 2.1.2 when you enter into any agreement or provide other documentation or information in respect of your interactions and transactions with us, or when you use our services;



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- 2.1.3 when you interact with our staff, including customer service officers, relationship managers and other representatives, for example, via telephone calls (which may be recorded), letters, fax, face-to-face meetings and email;
 - 2.1.4 when your images are captured by us via CCTV cameras while you are within our premises, or via photographs or videos taken by us or our representatives when you attend events hosted by us;
 - 2.1.5 when you use our services provided through online and other technology platforms, such as websites and apps, including when you establish any online accounts with us;
 - 2.1.6 when you request that we contact you, be included in an email or other mailing list; or when you respond to our request for additional Personal Data, our promotions and other initiatives;
 - 2.1.7 when you are contacted by, and respond to, our marketing representatives and agents and other service providers;
 - 2.1.8 when you use our electronic services, or interact with us via our websites or use services on our websites;
 - 2.1.9 when we seek information about you and receive your Personal Data in connection with your relationship with us, including for products and services, insurance policies or job applications, for example, from business partners, public agencies, your ex-employer and the relevant authorities; and/or
 - 2.1.10 when you submit your Personal Data to us for any other reason.
- 2.2 When you browse our website, you generally do so anonymously but please see the section below on cookies. We do not, at our website, automatically collect Personal Data, including your email address unless you provide such information or log in with your account credentials.
- 2.3 If you provide us with any Personal Data relating to a third party (e.g. information on your customers, spouse, children, parents, and/or employees), by submitting such information to us, you represent to us that you have obtained the consent of such third party to you providing us with their Personal Data for the respective purposes.
- 2.4 You should ensure that all Personal Data submitted to us is complete, accurate, true and correct. Failure on your part to do so may result in our inability to provide you with products and services you have requested.

3. Purposes for the Collection, Use and Disclosure of your Personal Data

- 3.1 Generally, MHG Cars Pte Ltd collects, uses and discloses your Personal Data for the following purposes:
- 3.1.1 responding to, processing and handling your complaints, queries, requests, feedback and suggestions;
 - 3.1.2 verifying your identity;
 - 3.1.3 managing the administrative and business operations of the Companies and complying with internal policies and procedures;
 - 3.1.4 facilitating business asset transactions (which may extend to any mergers, acquisitions or asset sales) involving any of the Companies;
 - 3.1.5 matching any Personal Data held which relates to you for any of the purposes listed herein;
 - 3.1.6 requesting feedback or participation in surveys, as well as conducting market research and/or analysis for statistical, profiling or other purposes for us to design our products,



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- understand customer behaviour, preferences and market trends, and to review, develop and improve the quality of our products and services;
- 3.1.7 preventing, detecting and investigating crime, including fraud and money-laundering or terrorist financing, and analysing and managing commercial risks;
- 3.1.8 managing the safety and security of our premises and services (including but not limited to carrying out CCTV surveillance and conducting security clearances);
- 3.1.9 project management;
- 3.1.10 providing media announcements and responses;
- 3.1.11 organising promotional events;
- 3.1.12 in connection with any claims, actions or proceedings (including but not limited to drafting and reviewing documents, transaction documentation, obtaining legal advice, and facilitating dispute resolution), and/or protecting and enforcing our contractual and legal rights and obligations;
- 3.1.13 managing and preparing reports on incidents and accidents;
- 3.1.14 complying with any applicable rules, laws and regulations, codes of practice or guidelines or to assist in law enforcement and investigations by relevant authorities; and/or
- 3.1.15 any other purpose relating to any of the above.

These purposes may also apply even if you do not maintain any account(s) with us, or have terminated these account(s).

3.2 In addition, MHG Cars Pte Ltd collects, uses and discloses your Personal Data for the following purposes depending on the nature of our relationship:

3.2.1 If you are a prospective customer:

- 3.2.1.1 evaluating your buying needs and providing recommendations to you as to the type of products and services suited to your needs;
- 3.2.1.2 assessing and processing any applications or requests made by you for products and services offered by MHG Cars Pte Ltd; and/or
- 3.2.1.3 any other purpose relating to any of the above.

3.2.2 If you are a customer:

- 3.2.2.1 opening, maintaining or closing of accounts and our establishing or providing banking services to you;
- 3.2.2.2 where sales personnel have been assigned to service your account, using your telephone number(s) to contact you from time to time in order to take your instructions, and/or provide you with information, updates, or recommendations and / or in accordance with the terms and conditions of our agreement with you
- 3.2.2.3 facilitating the continuation or termination of the relationship or the daily operation of the services and providing client servicing (including but not limited to responding to individual requests by customers);
- 3.2.2.4 customer outreach and relationship management;
- 3.2.2.5 meeting or complying with any applicable rules, laws, regulations, codes of practice or guidelines issued by any legal or regulatory bodies which are binding on MHG Cars Pte Ltd (including but not limited to disclosures to regulatory bodies, conducting audit checks, surveillance and investigation, or customer due diligence);
- 3.2.2.6 archival management (including but not limited to warehouse storage and retrievals);



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- 3.2.2.7 administering credit, debit, and other cards (including but not limited to processing card applications, transactions and credit limit approvals);
- 3.2.2.8 providing cheque deposit and issuance services;
- 3.2.2.9 any other purpose relating to any of the above.

3.3 In addition, where permitted under the Act, MHG Cars Pte Ltd may also collect, use and disclose your Personal Data for the following purposes (which we may describe in our documents and agreements as "Additional Purposes" for the handling of Personal Data):

- 3.3.1 providing or marketing services, products and benefits to you, including promotions, loyalty and reward programmes;
- 3.3.2 matching Personal Data with other data collected for other purposes and from other sources (including third parties) in connection with the provision or offering of products and services, whether by MHG Cars Pte Ltd or other third parties;
- 3.3.3 administering contests and competitions, and personalising your experience at MHG Cars Pte Ltd's touchpoints;
- 3.3.4 sending you details of products, services, special offers and rewards, either to our customers generally, or which we have identified may be of interest to you; and/or
- 3.3.5 conducting market research, understanding and analysing customer behaviour, location, preferences and demographics for us to offer you products and services as well as special offers and marketing programmes which may be relevant to your preferences and profile.

3.4 If you have provided your Singapore telephone number(s) and have indicated that you consent to receiving marketing or promotional information via your Singapore telephone number(s), then from time to time, MHG Cars Pte Ltd may contact you using such Singapore telephone number(s) (including via voice calls, text, fax or other means) with information about our products and services (including discounts and special offers).

3.5 In relation to particular products or services or in your interactions with us, we may also have specifically notified you of other purposes for which we collect, use or disclose your Personal Data. If so, we will collect, use and disclose your Personal Data for these additional purposes as well, unless we have specifically notified you otherwise.

4. Disclosure of Personal Data

4.1 MHG Cars Pte Ltd will take reasonable steps to protect your Personal Data against unauthorised disclosure. Subject to the provisions of any applicable law, your Personal Data may be provided, for the purposes listed above (where applicable), to the following entities or parties, whether they are located overseas or in Singapore:

- 4.1.1 MHG Cars Pte Ltd's related corporations;
- 4.1.2 counterparties and their respective banks in relation to fund transfers, payments, drawing of cheques, and other transactions;
- 4.1.3 third party recipients of bank reference letters;
- 4.1.4 companies providing services relating to insurance and/or reinsurance to MHG Cars Pte Ltd;
- 4.1.5 agents, contractors or third party service providers who provide operational services to MHG Cars Pte Ltd, such as courier services, telecommunications, information technology, payment, payroll, processing, training, market research, storage, archival, customer support investigation services or other services to MHG Cars Pte Ltd;



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- 4.1.6 vendors or other third party service providers in connection with promotions and services offered by MHG Cars Pte Ltd;
- 4.1.7 any business partner, investor, assignee or transferee (actual or prospective) to facilitate business asset transactions (which may extend to any merger, acquisition or any debt or asset sale) involving any of the Companies;
- 4.1.8 external banks, credit card companies and their respective service providers;
- 4.1.9 third party referrers;
- 4.1.10 our co-brand and other business partners;
- 4.1.11 our professional advisers such as our auditors and lawyers;
- 4.1.12 relevant government regulators, government ministries, statutory boards or authorities and/or law enforcement agencies, whether local or overseas, including the Monetary Authority of Singapore, the Accounting and Corporate Regulatory Authority, and the Insolvency and Public Trustee Office, to comply with any directions, laws, rules, guidelines, regulations or schemes issued or administered by any of them, as well as to comply with listing and other requirements or directions of Singapore Exchange Limited and/or any other relevant securities exchange;
- 4.1.13 surveyors, auctioneers, valuers or other third parties in relation to loans and other credit facilities such as mortgages;
- 4.1.14 hotels, travel agents and foreign embassies in relation to overseas travel arrangements for staff;
- 4.1.15 the Central Provident Fund Board and its agent banks in relation to CPF investment products, payment schemes and processing excess payment refunds;
- 4.1.16 brokerage houses, Central Depository (Pte) Limited, fund houses, registrars, custodians, nominee banks, external banks and investment vehicles in relation to asset management and investment product settlement processing;
- 4.1.17 external business and charity partners in relation to corporate promotional events;
- 4.1.18 telecommunications companies, the National Trades Union Congress, Singapore Press Holdings, local town councils and any other billing entities in relation to processing the payment of bills;
- 4.1.19 commercial shops and retailers in relation to providing staff welfare benefits;
- 4.1.20 any other party to whom you authorise us to disclose your Personal Data to.

5. Use of Cookies

- 5.1 When you interact with us on our websites, we automatically receive and record information on our server logs from your browser. We may employ cookies in order for our server to recognise a return visitor as a unique user including, without limitation, monitoring information relating to how a visitor arrives at the website, what kind of browser a visitor is on, what operating system a visitor is using, a visitor's IP address, and a visitor's click stream information and time stamp (for example, which pages they have viewed, the time the pages were accessed and the time spent per web page).
- 5.2 Cookies are small text files stored in your computing or other electronic devices which allow us to remember you or other data about you. The cookies placed by our server are readable only by us, and cookies cannot access, read or modify any other data on an electronic device. All web-browsers offer the option to refuse any cookie, and if you refuse our cookie then we do not gather any information on that visitor.
- 5.3 Should you wish to disable the cookies associated with these technologies, you may do so by changing the setting on your browser. However, you may not be able to enter certain part(s) of our website.



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6. Data Security

6.1 MHG Cars Pte Ltd will take reasonable efforts to protect Personal Data in our possession or our control by making reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks. However, we cannot completely guarantee the security of any Personal Data we may have collected from or about you, or that for example no harmful code will enter our website (for example viruses, bugs, trojan horses, spyware or adware). You should be aware of the risks associated with using websites.

6.2 While we strive to protect your Personal Data, we cannot ensure the security of the information you transmit to us via the Internet or when you use our electronic banking services (which includes Internet Banking, Mobile Banking and Phone Banking services), and we urge you to take every precaution to protect your Personal Data when you use such platforms. We recommend that you change your passwords often, use a combination of letters and numbers, and ensure that you use a secure browser.

6.3 If applicable, you undertake to keep your username and password secure and confidential and shall not disclose or permit it to be disclosed to any unauthorised person, and to inform us as soon as reasonably practicable if you know or suspect that someone else knows your username and password or believe the confidentiality of your username and password has been lost, stolen or compromised in any way or that actual or possible unauthorised transactions have taken place. We are not liable for any damages resulting from any security breaches, on unauthorised and/or fraudulent use of your username and password.

7. Third-Party Sites

7.1 Our website may contain links to other websites operated by third parties. We are not responsible for the privacy practices of websites operated by third parties that are linked to our website. We encourage you to learn about the privacy policies of such third party websites. Some of these third party websites may be co-branded with our logo or trademark, even though they are not operated or maintained by us. Once you have left our website, you should check the applicable privacy policy of the third party website to determine how they will handle any information they collect from you.

8. Contacting Us – Feedback, Withdrawal of Consent, Access and Correction of Your Personal Data

8.1 If you:

- 8.1.1 have any questions or feedback relating to your Personal Data or our Data Protection Policy;
- 8.1.2 would like to withdraw your consent to any use of your Personal Data as set out in this Data Protection Policy; or
- 8.1.3 would like to obtain access and make corrections to your Personal Data records, you can approach us via the following channels:
 - Email us at info@mhgcars.com.sg
 - Call us at [+65 65136363](tel:+6565136363)



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8.2 If you withdraw your consent to any or all use of your Personal Data, depending on the nature of your request, MHG Cars Pte Ltd may not be in a position to continue to provide its products or services to you, administer any contractual relationship already in place. This may also result in the termination of any agreements you have with MHG Cars Pte Ltd, and your being in breach of your contractual obligations or undertakings. MHG Cars Pte Ltd's legal rights and remedies in such event are expressly reserved.

9. Governing Law

9.1 This Data Protection Policy and your use of this website shall be governed in all respects by the laws of Singapore.