

Our Objective

Kenso Leasing Pte Ltd (“Kenso”) Data Protection Policy (“Policy”) governs the management of personal data which is subject to the Singapore Personal Data Protection Act (“The Act”) and/or any advisory or regulation issued from time to time by the Personal Data Protection Commission of Singapore (“the Commission”).

Please read this policy so that you know and understand the objectives for the collection, use or disclosure of your personal data. Kenso may update this policy anytime to ensure that this policy is consistent with the future development on our website at www.kensoleasing.com.sg

1. Consent

- 1.1. You agree and consent to Kenso and their related companies to collect, use or disclose your personal data by the following:
- (a) By interacting with us on our website or any of our Internet or mobile-enabled application/s, at our office or signing up for any service/s offered by us or in conjunction with any third party;
 - (b) When you voluntarily provide your personal data to us;
 - (c) When you are aware of the purpose/s for which you are providing your personal data to us; and
 - (d) It is reasonable for you to have provided the personal data to us in the circumstance/s where consent is deemed under Act.

2. Definition of Personal Data

- 2.1. In this policy the term “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 which we have or are likely to have access from time to time and data in our records.
- 2.2. Depending on the nature of your interaction with Kenso, the following are examples of personal data you may or already provided to us:
- (a) Your name, NRIC, passport, employment pass or any identification number
 - (b) Your mobile and/or your office/home telephone number(s);
 - (c) Your mailing address, email address, payment information (e.g., credit or debit card information, including the name of cardholder, card number, billing address and expiry date); information about your remuneration and the like, financial statements, Government submission/s; and
 - (d) Your network data and any other information relating to any individual which you have provided us in any form (whether in physical and electronic) you may have submitted to us in the process of interacting with Kenso.
- The list is not exhaustive and apart from personal data above, we may collect other types of information which are not linked to a specific individual such as websites and related suppliers’ using any service to improve our customer service to you.

3. Collection of Personal Data

- 3.1. Generally, Kenso collects personal data in the following ways:
- (a) When you submit an application form or any form relating to any of our service/s we provide to you or in conjunction with any third party;
 - (b) When you interact with our customer service officers through telephone calls, letters, face-to-face meetings, and emails;
 - (c) When you use any of our service on any website or application/s in establishing contact with Kenso;
 - (d) When you request that we contact you, be included in any mailing list;
 - (e) When you respond to our promotions, initiatives or to any request for additional personal data to enable Kenso to provide or perform any service on your behalf;
 - (f) When you provide information through your nominated representative/s;
 - (g) When you are recorded by our CCTV when you visit our office;
 - (h) When we receive references from business partners and third parties where you have been referred to them to us;

- (i) A third party nominated by you such as car dealers, individuals, car repairs and vehicular towing companies, car accessories companies or any party related to the provision of any service by Kenso;
- (j) Any nominated and licensed entities such as banks, finance companies, loan companies, insurance companies and the like;
- (k) Any entity of the Government of Singapore; and
- (l) When you submit your personal data to us for any other reason/s.

Social Media/Messaging Applications

- 3.2. Kenso may use social media sites such as Facebook, Instagram, Twitter and messaging applications such as WhatsApp, WeChat, and the like to communicate with you and Kenso has no control over your personal data that may be collected by these site/s and or messaging application/s.

Security Risks

- 3.3. Whilst Kenso takes reasonable measures to protect your personal data, there is always a risk that third parties may unlawfully intercept the transmission while the data is in motion. This is the inherent risk of all Internet or data transmission and we cannot ensure the security of any information you transmit, and you transmit all information at your own risk.

Third Parties

- 3.4. Kenso may collaborate with third-party vendor/s and they may have access to your personal to provide to you the necessary service and Kenso is not responsible for the act/s or omission/s of these parties in managing your personal data.
- 3.5. To the fullest extent permitted under the laws Kenso cannot be responsible for a third party's act/s, omission/s, data policies or their use of cookies, nor the content or security of any third-party website/s, even if linked to Kenso's website, or any interconnected systems managed by us and any such liability is expressly disclaimed and excluded.

Provision of Related Parties Information

- 3.6. If you provide to us any personal data relating to a third party (e.g. information of your spouse, children, parents, and/or employees) you warrant without exception that by submitting these personal data to us, you represent to us that you have obtained the consent of the third party to provide such personal data to Kenso.

4. Collection Use and Disclosure of Your Personal Data

- 4.1. Kenso uses your personal data to provide you with our service, to process payments, make deliveries, communicate with you about our services, maintains your account/s with us, improve its digital platforms, and/or to prevent or detect fraud or abuses of its website/s, applications for analytics and/or to enable third parties to carry out technical, logistical or other functions on Kenso's behalf.
- 4.2. Kenso will not sell or rent your personal data to any third party unless authorised by you and your personal data may be shared with our future entities in which they will undertake to comply with this Act.

5. Transfer of Your Personal Data Outside of Singapore

- 5.1. Kenso does not transfer any of your personal data outside of Singapore unless the transfer conforms to the requirements of the Act.

6. Security of Your Personal Data

- 6.1. Kenso implements appropriate and reasonable technical and organisational security measures to safeguard your personal data within our control or possession against loss and/or any unauthorised misuse, access, disclosure, alteration, and other similar risk/s.

7. Withdrawal of Consent

- 7.1. You can withdraw your consent to the continued use of your personal data to Kenso in writing without the need to provide any reason for the withdrawal. Upon receipt of your notice of withdrawal, Kenso will cease to use your personal data as soon as practicable and our provision of service may terminate without any prejudice and/or liability to Kenso.
- 7.2. Notwithstanding any withdrawal of the consent, unless otherwise agreed by Kenso you will still be bound by your contract/s for any service/s with Kenso and should you choose to terminate the relevant contract/s, cancellation and other charges, penalties or contractual consequences may apply in accordance with the contract/s or under the law and Kenso reserves its rights thereof including the right to terminate the contract/s in its discretion without liability to you.

8. Accessing Your Personal Data

- 8.1. You may enquire as to whether Kenso has in possession or is in control of your personal data and the ways the personal data is used or disclosed within a year before the date of the request. Any such request must be made in writing to Kenso Data Protection Officer and an administrative fee may be imposed to retrieve the information needed.
- 8.2. Subject to the Act, Kenso may not provide access to your personal data if such provision could reveal the personal data about another person and/or prohibited by the Act.

9. Accuracy and Correction of Personal Data

- 9.1. It is your duty to ensure that the personal data submitted to us is complete, accurate, and correct and Kenso is entitled to assume such accuracy and completeness in accordance with the law.
- 9.2. You may in writing request Kenso to correct any erroneous personal data held by Kenso and save as otherwise required under the Act, you may only correct any personal data you have provided to Kenso.

10. Retention of Your Personal Data

- 10.1. Your personal data will be held for as long as it is necessary to fulfil any legal or business purpose for which it was collected in the first place by Kenso.

11. Applicable Law and Jurisdiction

- 11.1. This policy shall be governed by the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.

12. Information about Kenso's Data Protection Officer

- 12.1. You may contact Kenso's Data Protection if you have any question or feedback relating to your personal data at the following:

The DPO at Kenso Leasing Pte Ltd

Phone: (65) 62358283

Email: dpo@kensoleasing.com.sg

Address: Manhattan House, 151 Chin Swee Road #13-07, Singapore 169876

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