This is the customer privacy policy (“Privacy Policy”) of Change Ventures Pte Ltd (201310798R), and its related companies and jointly controlled entities (hereinafter collectively referred to as “The Change School”) discloses how “The Change School”, “us” or “we” collect, store and handle the Personal Data (as defined below) of its customers at The Change School and visitors to any of the websites owned and operated by The Change School.

We may update this privacy policy from time to time by publishing the amended version on our websites. This privacy policy applies to personal information we hold about individuals. We will only use your personal information in accordance with Personal Data Protection Act 2012 and all other current data protection law in Singapore and this Privacy Policy.

Please read the following Privacy Policy to understand how The Change School uses the Personal Data we may collect from you.

By providing your Personal Data to us, you are voluntarily consenting to this Privacy Policy and the collection, use, access, transfer, storage and processing of your personal information as described in this Policy.

OUR WEBSITE

We are committed to keep our website secure. However, we ask you to recognise that information provided by you to us through our website or when you ask us to send your Personal Data via email or any other electronic means of communication may not be secure. We cannot be responsible for any loss or unauthorised interception of information transmitted via the internet which is beyond our control.

User-supplied information through registration, surveys, polls or other similar vehicles found in our website are utilised to improve the content of our website and overall customer experience. It is not shared with other organisations for commercial purposes unless specifically stated.

Our website may contain links to other websites outside of The Change School. Please note that our Privacy Policy only applies to our website and we are not responsible for the security, privacy policy or manner in which how other websites collect your Personal Data.

OUR COMMITMENT TO PROTECT YOUR PRIVACY

At The Change School, the confidentiality and importance of your Personal Data are our utmost concern; we are therefore committed in protecting your Personal Data privacy with care and in accordance with the statutory provisions. To ensure that you can make informed decisions and feel confident about supplying your Personal Data to us when using our website, mobile and other services, we provide this notice outlining our practices and the choices you have concerning how your Personal Data is being collected and used by us.

THE PERSONAL DATA WE COLLECT

We request information from you in several areas of our website, mobile services and other channels including at events, which may be used to personally identify you (“Personal Data”). Personal Data that we receive and process will vary, depending on the types of products and services requested by you and may include but not limited to the followings:

1. Your personal information such as your name, gender, date of birth, passport or other personally identifiable number and information about your registered status with any of our subsidiaries, associated companies and/or business associates;
2. Your contact information such as your telephone numbers, mailing addresses, email addresses, and fax numbers;
3. Your credit or debit card information and billing information, including name of cardholder, card number, billing address and expiry date;
4. Your business information such as company name, business title and associated contact information;
5. Your responses to market surveys and contests conducted by us or on our behalf.
6. Your Personal Data provided by governmental agencies, regulatory and statutory authorities,
7. Your Personal Data provided by you such as comments, queries or messages that you may submit to The Change School in whatever manner,
8. Other data from publicly available sources.

We acknowledge that the provision of your personal data is voluntary. However, should you decide not to provide us with your Personal Data (particularly relating to your personal information, contact information and past medical history) or should you provide insufficient or inaccurate information or decline to provide obligatory information requested by us, we may not be able to process your requirements and deliver or provide you the products or services you request whether partially or in full.

PURPOSE FOR WHICH THE PERSONAL DATA ARE COLLECTED AND USED

We may use the Personal Data you provided for one or more of the following purposes:

1. For your use of the online services available at any of our websites and/or through other telecommunication channels;
2. For the supply of any products and/or services which we may offer to you or you may require from us from time to time including text message (SMS) alerts;
3. For marketing, promotional and customer relationship management purposes, such as sending you updates on latest offers and promotions in connection with our products and services and conducting market research;
4. For identification and verification purposes in connection with any of the services or products that may be supplied to you;

5. To contact you regarding your enquiries;
6. To administer contests and sweepstakes conducted by us or on our behalf;
7. To disclose to a third party to comply with any law, legal requirements, orders, directions or requests from any court, authority or government body of any jurisdiction, which may be within or outside of Singapore;
8. To facilitate the payment for products and services provided by us or our subsidiaries, associated companies and/or business associates including verification of credit card details with third parties and using the Personal Data you provide to conduct matching procedures against databases of known fraudulent transactions (maintained by us or third parties).
9. To improve our security, including in relation to the processing of payment by credit card to guard against the risk of fraud including carrying out matching procedures against databases of known fraudulent transactions (maintained by us or third parties).

We may from time to time use aggregate non-identifying information about our customers to better design our website and/or to improve our services and products. This means we may provide this information to third parties. However, this information will never identify any single user in particular.

Except as provided below, we will not knowingly or intentionally use or share the Personal Data you provide to use in ways unrelated to the aforementioned purposes without your prior consent.

HOW TO ACCESS OR CORRECT YOUR PERSONAL DATA

Subjected to the exception provided under Singapore law, you can obtain information about your Personal Data stored by The Change School and, may request access to any Personal Data stored about you and request for correction, updating, deletion or disabling of the your Personal Data at any time. If you wish to obtain a copy of any of your Personal Data, or if you believe that the Personal Data relating to you which we collect and maintain is inaccurate, incomplete or ceased to be true, or if you believe that the Personal Data held by us was used beyond the scope of the purpose of use disclosed above or was acquired by fraudulent or unlawful means or provided to a third party without your prior consent, please write to us at the address below.

Any queries, complaints, objections or request for access or correction to, or deletion of Personal Data or for information regarding policies and practices and kinds of Personal Data held by us, or should you wish to limit the processing of your Personal Data, or to withdraw any voluntary consent provided by you, must be in writing and sent to us via postal mail at the following address:

Customer Service

Change Ventures Pte Ltd

1 Keong Saik Road, The Working Capitol

We reserve a right to impose a reasonable fee as permitted under law for the processing of any data access request. We have the right to refuse your request to access and/or make any correction to your Personal Data for reasons permitted under law.

USE OF COOKIES ON THE CHANGE SCHOOL SITES

A cookie is an alphanumeric string of identifier that websites of the The Change School use to transfer to the cookie file of the browser on your computer's hard disk. With the use of cookies, we can better serve you and/or maintain your information across multiple pages within or across one or more sessions. Most web browsers automatically accept cookies, but if you prefer, you can edit your browser options to block them in future.

Two types of cookies are used on the Sites:

Session Cookies, which are temporary cookies that remain in the cookie file of your browser until you leave the site.

Persistent Cookies, which remain in the cookies file of your browser for much longer (though how long will depend on the lifetime of the specific cookie).

LINKS TO OTHER SITES

This website contains links to other sites that are operated by third party companies with different contents, securities and privacy practices. You should remain alert when you leave our site and read the privacy statements of other websites. We have no control over Personal Data that you submit to or receive from these third parties and are not responsible for any Personal Data which you may submit outside of our website.

OUR COMMITMENT TO PERSONAL DATA SECURITY

For example, we use Secure Socket Layer (SSL) protocol – an industry standard for encryption over the Internet – to protect in transmission the Personal Data we collect online. When you type in sensitive information such as credit card details, it will be automatically converted into codes before being securely dispatched over the Internet. All electronic Personal Data that we maintain is securely stored and further protected through our use of appropriate access controls. When disposing of Personal Data, paper documents containing Personal Data are securely destroyed, and electronic files storing Personal Data are permanently deleted.

As stated above, in some instances we may entrust Personal Data to third party service providers (including service providers outside of your jurisdiction), binding them to protect the security of Personal Data and only to use it for the purposes we specify.

DISCLOSURE AND TRANSFER OF PERSONAL DATA

Change Ventures Pte Ltd (Co. Registration 201310798R) of 6 Keng Chin Raod, #14-05, Singapore 258709, together with its subsidiaries and related companies ("The Change School"), is a global lifelong learning institute with operations, events, offices, affiliates and business partners located worldwide. As such, the Personal Data you submit to us in one country may be transferred, used, processed, stored and accessed worldwide in one or more additional countries, as described in this Privacy Policy.

In addition, we may disclose and transfer Personal Data to and jointly use Personal Data with (whether within or outside of your jurisdiction) our subsidiaries, associated companies, business associates, service providers, and other persons who we consider appropriate, in connection with the services and products provided to or requested by you. We may disclose this information to facilitate communication of news and information about such services and products and otherwise for the purposes mentioned above, under "Purpose for which the Personal Data are Collected and Used."

The entities with whom we may share your Personal Data include but are not limited to:

1. The Change School and its subsidiaries and related companies;
2. Any agent, contractor or third party service provider who provides administrative, marketing and research, distribution, data processing, telemarketing, telecommunications, computer, payment or other services to The Change School and its subsidiaries in connection with the operation of its
3. business;
4. Other business associates such as loyalty program operators and other companies involved in providing customer service or fulfilling customer requests;
5. Credit reference agencies;
6. Credit, debit and /or charge card companies and/or banks;
7. Government or non-government authorities, agencies and/or regulators;
8. Medical professionals, insurers and clinics/hospitals.

Where permitted by applicable local law, we may also disclose your Personal Data to third parties: (i) when required by law, by court order, or in response to a search warrant or other legally valid inquiry; (ii) to an investigative body; (iii) to enforce our agreements with you; (iv) when requested by other government or law enforcement authorities; (v) with your express consent, or, (vi) pursuant to our good faith belief that disclosure is required by law or otherwise necessary to the establishment of legal claims or defenses, to obtain legal advice, to exercise and defend our legal rights, to protect our rights or property and those of our subsidiaries or associated companies, or to protect the life, body or property of an individual. This also applies when we have reason to believe that disclosing the Personal Data is necessary to identify, contact or bring legal action against someone who may be causing interference with our rights or properties, whether intentionally or otherwise, or when anyone else could be harmed by such activities.

We may also transfer any information we have about you as an asset in connection with a merger or sale (including transfers made as part of insolvency or bankruptcy proceedings) involving all or part of The Change School or as part of a corporate reorganization or stock sale or other change in corporate control.

Please be advised that the Personal Data that The Change School collects or obtains may be transferred to jurisdictions that offer lesser protection of Personal Data than that provided in your jurisdiction. By submitting personal information to The Change School or using any The Change School or its related associates' website, you understand and consent to such transfer.

CONFIDENTIALITY

Personal Data held by us will be kept confidential in accordance with this Privacy Policy pursuant to any applicable law that may from time to time be in force.

Any questions, comments, suggestions or information other than Personal Data sent or posted to this Website, or any part of this Website by visitors will be deemed voluntarily provided to us on a non-confidential and non-proprietary basis.

CHANGES TO PRIVACY POLICY

We reserve the right to amend this Privacy Policy from time to time without prior notice. We advise that you check this Privacy Policy on a regular basis. We will post on our website any changes to this policy with the effective date of the changed policy, so that you can be informed of the way we collect and use your Personal Data any time you so choose. If at any point we decide to use the Personal Data you submitted under this current policy in a way that differs materially from the privacy policy that applied at the time of that submission, you will be notified and given the opportunity via the website, email or in writing to opt out or otherwise prevent such usage.

YOUR CHOICE

Occasionally, we may use your personal data (including your name and contact details) to send you marketing communications such as emails containing news, offers, promotions and joint marketing offers. However, we will first obtain your consent before doing so. Please see below on how to provide us with your consent.

We may also provide your personal data (including your name and contact details) to third parties including our marketing partners, travel service partners for the purpose of marketing their products and services to you. Again, we will only do this if you provide us with your consent.

You may indicate your consent to the above by the following ways:

1. when providing us with your personal data through our website or a form, ticking boxes indicating your consent;
2. when providing us with your personal data through the telephone, tell our customer representative that you consent; or

You may opt-out from receiving marketing communications at any time, free of charge, by:

1. following the opt-out instructions contained in the communications;
2. writing to us at the address listed above; or

Any personal data provided to or gathered by The Change School is controlled primarily by Change Ventures Pte Ltd.

RETENTION OF DATA

All Personal Data that has been collected from you will only be stored for a limited duration that is relevant to the purpose for which it was processed and for as long as required by applicable law.

This Privacy Policy is written in English language and may be translated into other languages. In the event of any inconsistency between the English version and the translated version of this notice, the English version shall prevail.

The Change School