

1. Introduction

We love our customers at Revo Financial Pte Ltd (“**Revo Financial**”). It is extremely important to us that you not only have a pleasant experience while utilising our Services (as defined below), but also that you feel comfortable and safe while doing so.

This Privacy Policy explains how we handle information collected and received in the course of your use of our websites, mobile application and services (collectively, the “**Services**”). It also governs the collection, use and disclosure of your information.

By submitting your information and accessing our Services, you agree to be bound by this Privacy Policy.

2. Information we collect and receive

We may collect and receive information from you in the following situations:

- When you register for any of the financing services offered by Revo Financial.
- When you use the features and functions available on our Services.
- If you contact us, for example, with a query or to report a problem.
- When you register for a survey, campaign, contest and/or lucky draw with us.
- When you interact with us offline or through an external third party.
- When you sign up to receive our marketing and/or promotional materials.
- Relevant third parties authorised by you to disclose to Revo Financial relevant information (including your personal data) in connection with the provision of the Services and/or to perform functions or services as otherwise notified to you at the time of collection.

You are under no obligation to provide the information to us. However, if you choose to withhold the information or to revoke permission for us to receive the information, we may be unable to provide certain aspects of our Services to you.

By providing us with any information relating to a third party (e.g. information of your spouse, children, parents, guarantor and/or employees), you represent to us that you have validly obtained the consent of the third party to provide us with their information for the respective purposes.

We may collect and receive the following information. Please note that not all of our Services collect all of the information listed below:

- Account credentials such as username.
- Profile and application information such as, name, address, identification number, date of birth, residency status, marital status, employment details, financial details.
- Any other information disclosed by you in any of the above-mentioned methods and/or through the use of our Services.
- Aggregate data collected through the use of our Services.
- Any communications between you and an employee and/or representative of Revo Financial.

3. How we use the information we collect

We may use the information collected and received from you for the following purposes:

- To verify your identity, conduct due diligence checks, or other screening activities (including background checks) in accordance with legal or regulatory obligations, any risk management procedures put in place by Revo Financial, or periodically reviewing/assessing and verifying your credit worthiness and standing periodically,
- To update our records and generally maintain your account with us.
- To recover any and all amounts owed by you to Revo Financial.
- Provide our Services.
- Develop, operate, improve, deliver and maintain our Services.
- To process enquiries, transactions and applications for Services provided by Revo Financial, as well as services and products by other external providers provided through Revo Financial, if any.
- To conduct checks on Do Not Call Registers.
- To process, arrange payment services or processing of your payment instructions or direct debit facilities.
- To process or resolve any dispute arising from or in connection with any transactions, in accordance with the relevant terms of the Services provided.
- To detect, investigate or monitor any frauds or other prohibited activities.
- Responding to your queries and resolving complaints.

- To facilitate, confirm and/or provide updates or notifications in relation to any transactions and applications.
- To fulfill any obligations imposed by Revo Financial's bankers, financial institutions and/or funders;
- Carry out polls, surveys, analysis and research on how our Services are being used and how we can improve them.
- To update you on your application and our Services (e.g. new offers, new chats, new feedback, new comments). These updates will be sent by email and you can choose to unsubscribe from these updates at any time through the 'Unsubscribe' link in the relevant email or sending a withdrawal of consent notice to our Personal Data Protection Officer at the contact details set out in Section 11 below.
- To send you marketing and/or promotional materials on the latest products and services of Revo Financial or carefully selected third parties. These updates will be sent by email and you can choose to unsubscribe from these updates through the 'Unsubscribe' link in the relevant email or sending a withdrawal of consent notice to our Personal Data Protection Officer at the contact details set out in Section 11 below. These updates may also be communicated to you through text messages and/or voice calls if you have indicated that you wish to receive such updates through these methods.
- To send you service-related messages such as contacting you for the purpose of verifying your requests or instructions relating to your transaction. These messages are not promotional in nature. These messages will be sent by email and/or through text messages and you may not opt-out of receiving service-related messages from Carousell, unless you deactivate your account and/or terminate the financing services being provided to you.
- Perform functions or services as otherwise notified to you at the time of collection.
- If you are a member of our survey panel, your information may also be used to manage your panel membership; send you service-related messages, new survey opportunities and, updates on your rewards and incentives. These updates will be sent by email and/or through push notifications and you can choose to unsubscribe from these updates through the 'Unsubscribe' link in the relevant email or sending a withdrawal of consent notice to our Personal Data Protection Officer at the contact details set out in Section 11 below. These updates may also be communicated to you through text messages and/or voice calls if you have indicated that you wish to receive such updates through these methods.

- To comply with applicable Anti-Money Laundering and Countering the Financing of Terrorism regulations and other applicable laws and regulations.

4. Who we share your information with

We may share information about you in the following ways:

- When you submit an application for the provision of any of the Services, the information which you make available on your application form may be shared with any credit bureau or credit reference or evaluation agency and any member or subscriber of such credit bureau or agency, including but not limited to the Credit Bureau (Singapore) Pte Ltd to perform due diligence and verification checks.
- We may share the information with our affiliates and with third party service providers who assist us in performing certain aspects of our Services on our behalf, such as processing transactions, payment services, fulfilling requests for information, receiving and sending communications, updating marketing lists, analysing data, providing support services or in other tasks. Such service providers will only have access to your personal information to the extent necessary to perform their functions.
- We may share the information with our potential partners, investors and other parties with a view to a potential business partnership, collaboration, joint venture or otherwise in furtherance of our business.
- We may share any information collected in accordance with this Privacy Policy with: (a) governmental and other regulatory authorities or the courts in any jurisdiction; (b) any third party claimants or potential third party claimants; (c) your card issuing bank, the relevant financial institution and/or payment service provider, to process or resolve any application, chargeback, payment reversal and/or dispute arising from or in connection with a transaction using our Services; (d) any debt collection agency or person engaged by Revo Financial to collect any sums of money owing to Revo Financial; or (e) Revo Financial's agent, executor or administrator, receiver, receiver and manager, judicial manager and any person in connection with any compromise or arrangement or any insolvency proceeding relating to you;
- Where applicable and necessary, we may share any information collected in accordance with this Privacy Policy to: (a) the guarantor or any other person providing security or credit support for the provision of the Services by Revo Financial to you; (b) the Hire Purchase, Finance and Leasing Association of Singapore ("**HPFLAS**"), its successors

and assigns, any body or organisation assuming the material functions of HPFLAS in replacement of the same; (c) any financial institution (whether acting as Revo Financial's bank or in relation to the provision of financing in connection with the Services or otherwise); (d) Revo Financial's parent company and any of its branches, representative offices, subsidiaries, related corporations and affiliates; (e) Revo Financial's permitted assigns and/or successors in title; or (f) any insurer, reinsurer and insurance broker.

- We may disclose your personal information if required to do so by law or if we believe that such action is necessary to prevent fraud or crime or to protect our Services or the rights, property or personal safety of any person.

We respect your privacy and we will not sell your personal information to any third party. We may disclose data and aggregate statistics about users of our Services and sales to prospective partners, advertisers, sponsors and other reputable third parties in order to describe our Services or for other lawful purposes, but these data and statistics will not include information which can be used to identify you.

5. Transfer of information

By using our Services, you authorise us to use your information in Singapore, and other countries where Revo Financial operates for the purposes mentioned above. We will ensure that your information is transferred in accordance with this Privacy Policy and protected in accordance with applicable laws on personal data protection (including, but not limited to, the Personal Data Protection Act 2012 of Singapore).

6. Protecting your information

The security of your information is important to us. We have security measures in place to protect against the loss, misuse and alteration of information under our control. We also follow generally accepted industry standards to protect the information transmitted to us over the Internet, both during transmission and once we receive it. Sensitive information (such as credit card numbers) are encrypted using secure socket layer technology (SSL). However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use commercially acceptable means to protect your information, we cannot guarantee its absolute security.

7. Accessing and updating your information

You may access and update your information within our Services by sending a notice to our Personal Data Protection Officer at the contact details set out in Section 11 below.

Where you provide personal information about yourself to us, you are responsible for providing accurate, not misleading, complete and up-to-date information about yourself and any other person whose personal information you provide us, and to update this personal information as and when it becomes inaccurate, misleading, incomplete or out-of-date. Failure to do so may result in Revo Financial's inability to provide or continue to provide you with any of the Services and in such an event you agree that Revo Financial shall not be liable for any loss or damage arising from the said inability.

In certain circumstances, you may need to provide to us personal information about someone other than yourself. If so, we rely on you to inform these individuals that you are providing their personal information to Revo Financial, to make sure they consent to you giving us their information and to advise them about where they can find a copy of this Privacy Policy.

If you wish to:

- (a) apply for a copy of the information we hold about you; or
- (b) withdraw consent you previously provided to us to use, collect or disclose the information we hold about you,

please contact our Personal Data Protection Officer at the contact details set out in Section 11 below.

Please allow us a reasonable period of time to respond to any request and effect any change. We may ask to verify your identity and for more information about your request. Where we are legally permitted to do so, we may refuse your request and may give you reasons for doing so.

Where you have requested for a copy of the information we hold about you, we may charge a reasonable administrative fee to cover the costs of responding to your request for doing so.

8. Tracking technology

We use tracking technologies on our Services. These enable us to understand how you use our Services which, in turn, helps us to provide and improve our Services. However,

the tracking technologies do not access, receive or collect information which can be used to identify you. We have listed below some examples of the tracking technologies used on our Services:

- Cookies. A cookie is a small data file sent from a website to your browser that is stored on your device. Cookies are used for a number of purposes, including to display the most appropriate content based on your interests and activity on our Services, estimate and report our Service's total audience size and traffic, and conduct research to improve our Services. You can configure your device's settings to reflect your preference to accept or reject cookies. If you reject all cookies, you will not be able to take full advantage of our Services.
- Clear gifs. We employ a software technology called clear gifs (a.k.a. web beacons or web bugs) to help us better manage content on our Services by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier similar in function to cookies, and are used to track the online movements of web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on web pages and are about the size of the period at the end of this sentence.
- Flash cookies. We use Flash cookies (a.k.a local shared objects or LSOs) to store some of your viewing preferences on our Services. These are used to collect and store information, but differ from browser cookies in the amount, type and manner in which data is stored.

9. Changes to this Privacy Policy

We reserve the right to make changes to this Privacy Policy at any time and all changes will be posted here. If we believe that the changes are material, we will notify you of the changes by posting a notice on our Services or by email. You are responsible for reviewing the changes which we make this Privacy Policy. Your continued use of our Services constitutes your acceptance of the updated Privacy Policy.

10. Third party sites and resources

Our Services may, from time to time, contain links to external sites or resources which are operated by third parties. We have no control over the content and privacy practices of such sites or resources. You are advised to review the privacy policies of these sites

and resources operated by third parties and understand how your information may be used by those third parties.

11. Contact us

If you have any questions, complaints, concerns or comments on our Privacy Policy, we welcome you to contact us by sending an email to dpo@thecarousel.com. Your indication at the subject header would assist us in attending to your email speedily by passing it on to the relevant staff in our organisation. For example, you could insert the subject header as "Accessing Personal Data" or "Updating Personal Data".

12. Governing Law

You hereby agree that the laws of Singapore shall govern this Privacy Policy and that the courts of Singapore shall have non-exclusive jurisdiction over any dispute arising out of or in connection with this Privacy Policy .

Effective on 1 October 2018