

This Privacy Policy ("Policy") describes how we manage Personal Data in compliance with the Personal Data Protection Act ("PDPA") fully enforceable in Singapore from 2 July 2014. It explains the purposes for which we collect, use, store and disclose Personal Data.

As defined under the PDPA, the term "Personal Data" means data about an individual who can be identified:

- i. from that data; or
- ii. from that data and other information to which the organization has or is likely to have access.

This policy may be updated from time to time. Subject to the rights of existing laws, you agree to be bound by the prevailing terms of this Policy as updated from time to time by Wealth College (a division of Wealth Hub Pte Ltd).

1) Collection

We collect personal information, such as name, gender, race, religion, NRIC/Passport number, contact details, email address, academic/professional qualifications, designation, occupation, company's name ("personal data") and pictures taken during training or at an event – when you

- a) register online/offline as a trainee or attendee
- b) register online/offline as an examination candidate
- c) request for a Letter of Certification for the course(s) attended
- d) request for a Letter of Attendance for the course(s) attended
- e) provide your telephone number to be added to Messaging App Group Chat for the event you have enrolled.
- f) apply for exemption
- g) attend a training or other purposes where premises are installed with surveillance cameras ("CCTV")
- h) send in an enquiry by email, phone or online Contact Form
- i) need any other related services regarding your registered course, examination or event.

We may use your personal data that you have previously provided to expedite the administration process. If any of your information changes, or if you no longer wish to use our products/services, you may correct, update or remove your personal data via email.

2) Use and Disclosure

We use and/or disclose your personal data to:

- a) register you for a course, examination or event and confirmation via email or online form
- b) process your exemption application
- c) process invoice and payment
- d) administer course and/or examination including verification before commencement
- e) add your telephone number in Messaging App Group Chat for the event you have enrolled in.
- f) issue Letter of Examination Results or transcript
- g) disclose candidate's examination result to the sponsored company or its appointed agency for record
- h) disclose personal data to any partner whom Wealth College jointly organized the relevant training or examination or event
- i) disclose personal data to any government authority or regulatory body when required
- j) confirm inquiries from other institutions or professional bodies as to whether you hold a qualification in good standing from Wealth College, to qualify for employment, enrolment, exemption or membership registration
- k) process refunds
- l) issue Letter of Attendance upon written request
- m) mark attendance
- n) issue reports to your sponsored company or its appointed agency to accredit your training hours
- o) clear security necessary for any site visit
- p) provide trainee/attendee's profile to trainer/speaker
- q) use pictures taken during training or event organized or co-organized by Wealth College for promotion/marketing purposes
- r) review surveillance cameras ("CCTV") footage for security breach, offence, misconduct or other regulatory purposes

- s) to verify and answer any enquiry or feedback received relating to any course/examination or event
 - t) send email alerts relating to refresher course, workshop and other programs; and community events
- The personal data may be used in any other purpose which you may reasonably expect your personal data to be used by Wealth College relating to your course, examination or event that you have attended or registered.

3) Confidentiality

To facilitate the services provided by Wealth College, we may share your personal data with our partners or third party service providers. They are subject to confidentiality obligations and may use the personal data only to perform the agreed functions, but not for other purposes.

Your personal data will not be sold, transferred or conveyed to unaffiliated third parties, or third parties who are not our service providers. You will have the chance to indicate whether you wish to “opt out” of receiving information from Wealth College. You may also choose to unsubscribe to our mailing list at any time, by using the “Unsubscribe” button in email messages or via email. Your request will be dealt with as soon as it is practicable from the date of receipt.

When transferring to a recipient outside of Singapore, Wealth College will also ascertain and ensure that the recipient is bound by legally enforceable obligations that provide a standard of protection that is at least comparable to the PDPA, Singapore.

4) Accuracy

The accuracy of your personal data depends upon the information that you provide. Thus, we encourage you to

- a) inform us if there is any error and
- b) keep us updated on any changes in your contact details, mailing and email addresses, employer etc.

If you find any personal information that we have is inaccurate or outdated, you must inform us immediately to have it amended.

5) Protection

We take reasonable care and uses appropriate security technologies to safeguard personal data against unauthorized access, misuse, disclosure, copying, alteration, theft, damage and destruction. We have implemented stringent measures to secure and protect your information, however, we cannot guarantee the security of all information furnish online in circumstances beyond our control.

6) Use of Wealth College website

We receive and record information from your browser on our server logs, including but not limited to your IP address, cookie details and the page viewed. You can adjust your browser settings to restrict or limit the use of various Cookies. By doing so, the functionality of the website and your user experience may be affected. If you wish to delete any cookies, please refer to the Help menu on your internet browser (e.g. Google Chrome, Internet Explorer, Firefox, Safari).

At your request, we will provide you a description of your personal data in our possession or control within a reasonable time. Such description shall be in respect of how your personal data have been used generally or disclosed within the prevailing year, before the date of your request. Wealth College reserves the right to charge a reasonable admin cum search fee in fulfilling your request.

7) Other websites

Wealth College website may contain links to third-party websites, we are not responsible for the privacy policies of such websites. If you provide any personal data to such third-party websites, different rules regarding the usage and collection may apply. We strongly advise you to read such third-party websites’ privacy policies before giving any personal information.

8) Contact

We have a Data Protection Officer to oversee the compliance with PDPA requirements. If you have any question, request, feedback or complaint, write to us via the Contact/Feedback Form on www.wealthcollege.com.sg

9) Governing Laws

The Terms and Conditions published shall be governed by and construed in accordance with the laws of the Republic of Singapore; and you agree to submit to the jurisdiction of the Singapore courts.

If this Policy is translated into other languages; the English Language version of the Terms and Conditions shall prevail in the event of any inconsistencies.

We may amend or modify this Policy from time to time in response to changes to legislation. We are committed to safeguard your information.

Updated as of 6 May 2025

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ACCESS & CONFIDENTIALITY

We protect the personal information collected. This includes the training of staff and the establishment of control systems for the responsible use of personal information that is accessible to staff while performing work-related duties. We direct our staff to exercise caution when making personal information available to others and not to give others access to the information or passwords. [Refer to our PDPA Policy published on our website]

SUSPENSION & TERMINATION

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