

PRIVACY AND DATA PROTECTION POLICY

Thank you for using moolahsense.com (the “**Platform**”) and the services, features and functions (each a “**Service**” and collectively, the “**Services**”) offered on the Platform and by MSense (as defined below). The Platform is owned and maintained by MoolahSense Private Limited (“**MSense**”). All access to and use of the contents and services provided on the Platform shall be governed by the terms and conditions contained in this Privacy and Data Protection Policy (“**Policy**”), which shall constitute legally binding obligations on you in consideration for MSense permitting you access to the Platform and use of the Services. Unless otherwise provided, any updates, enhancement, variation or addition to any Service, shall be subject to this Policy. By using the Platform, you agree to be legally bound by this Policy, which shall take effect upon your first access of the Platform. If you do not accept any term in this Policy or do not agree to be legally bound by this Policy, please do not access and/or use the Platform.

If you are using the Platform on behalf of a firm, corporation, partnership or any other organization: (a) you are agreeing to this Platform for that firm, corporation, partnership or organization and represent and warrant to MSense that you have the authority to bind that firm, corporation, partnership or organization to this Policy (in which event “you” or “your” will refer to you as the actual user of the Platform and Services, and as the case may be, shall further include that firm, corporation, partnership and organization), unless that organization has a separate contract in effect with us, in which event the terms of that contract will to the extent of any inconsistency prevail over this Policy in your use of the Service; and (b) you may use the Platform only in compliance with this Policy and only if you have the power to form a contract with MSense, and are not barred under any applicable laws from doing so.

Between User and Platform

1. For purposes of this Policy, "personal information" means any information by which someone (which shall include a company or partnership) can be personally identified, including name, address, telephone number, email address, billing and account information, credit or debit card information, and other information incidental to providing goods or services;
2. MSense collects personal information from you when you voluntarily provide MSense with this information, such as when registering as a user on the Platform or adding information to your account, completing a form, submitting a note request or note offer, or through your utilization of the Services, accessing or viewing the Platform, or payment for Services. The Platform also collects certain non-personally identifiable information about you, including but not limited to your domain name, access provider, IP address, and browser language, and browsing or other user unique information or patterns.
3. All personal information collected on the Platform are non-proprietary and non-confidential and may be utilised by MSense for the following purposes (“**Purpose**”):
 - (a) for the specific purpose for which it was volunteered;
 - (b) to improve the content, appearance and utility of the Platform;
 - (c) to understand your needs and preferences;
 - (d) to develop, market, sell or provide the Services;
 - (e) to conduct surveys, research and evaluations;

- (f) to manage and develop our business and operations, administer accounts, and collect and process payments;
 - (g) to detect and protect MSense and other third parties against negligence, fraud, theft and other illegal activities;
 - (h) as permitted by, and to comply with, any legal or regulatory requirements, process or provisions; and
 - (i) as permitted under any other agreement between you and MSense.
4. Personal information that you provide will necessarily be provided to third parties in connection with any Services provided by third parties (including without limitation, third party credit bureaus, professional debt collectors or law firms) ("Third Party Services"), such personal information may extend beyond what is strictly required for the provision by the third parties of the Third Party Services, and MSense shall not be liable for the manner or care in which providers of Third Party Services maintain, protect or utilise your personal information. MSense shall be entitled to combine information you provide on the Platform with information you provide to us in other ways, and with information from third parties.
 5. MSense shall be entitled to share your personal information collected on the Platform with the subsidiaries or affiliated companies of MSense. MSense shall also be entitled to disclose your personal information to third parties who provide services to us, such services including payments processors, maintenance of the Platform or Services, monitoring of Platform activity, serving of Platform content, maintenance of MSense customer database, and/or administering of emails.
 6. MSense shall in addition be entitled to disclose your personal information if required to do so by law or in a good faith belief that such access, preservation or disclosure is reasonably necessary to comply with legal process or regulatory requirements applicable to MSense, its subsidiary or affiliated companies, or to enforce the Payee's Agreement, the Issuer's Agreement, this Policy, or the Code of Conduct. Personal information collected by MSense may be stored and processed outside of Singapore or any other country in which MSense or its agents maintain facilities. By using the Platform, you consent to any such transfer of information outside of your country.
 7. The Platform may utilise automated tracking devices or software such as a "cookie". You consent to our use of such cookies. If you do not wish to receive cookies, please configure your internet browser to erase all cookies from your computer's hard drive, to block all cookies or to receive a warning before a cookie is store.
 8. To protect your personal data against accidental and unlawful destruction, loss or alteration and against unauthorised disclosure or access, MSense uses technical and organizational security measures.
 9. The Platform contains links to other websites which are not maintained by MSense. Similarly, other websites may contain links to the Platform. MSense has no control over such sites and resources, and you acknowledge and agree that MSense is not responsible for privacy practices or contents of those websites.
 10. MSense does not warrant that the Platform or its contents are free of errors, infection by computer viruses, and/or other harmful or corrupting code, programme, macro and such other unauthorized

software. You agree not to hold MSense liable for the disclosure of any such information or other personal information that is due to any circumstances beyond the control of MSense.

11. As a payee or issuer registered with the Platform, you agree to communicate with any other issuers or payees only through the internal messaging system of the Platform or as permitted under your agreement with MSense, and shall not contact the other issuers or payees through any other modes of communication.
12. You agree to maintain the confidentiality of any information (including without limitation amounts of notes involved, interest rates, particulars of the issuers or payees or their directors, shareholders or partners, and the financial status) of any other user, issuer or payee that you have obtained through the Platform or Services or disclosed by us, any other issuer or payee to you and not to use any such information save as permitted under your agreement with MSense or under this Policy.
13. You agree not to, directly or indirectly, cause a nuisance to, harass or pester any other issuer or payee, including any issuer or payee with whom you have entered into a note agreement.
14. You are permitted to disclose any confidential information if compelled to do so by judicial or administrative procedures or where disclosure is to any regulatory agencies or governmental bodies to fulfill your legal obligations, and in such cases, the obligation to keep confidential such information shall cease, but only to the extent required under the respective circumstances.
15. MSense reserves the right to supplement, vary or amend this Policy from time to time without further notice. Changes to this Policy will be posted on this page, and the "Last Updated" date at the top of this Policy will be revised. It is your responsibility to review this Policy upon each access or use to ensure you are aware of any changes made by MSense. Your continued access or use of the Platform after changes are posted constitutes your agreement to be legally bound by the Policy as updated and/or amended and for such revised Policy to apply to all current and past usage by you of this Platform. If you do not agree to any of the changes, we are not obliged to continue providing you with any Service, and you must stop using the Platform and the Services.