

This Policy was last updated on: 19th November 2015

Privacy Policy

Onelyst.sg (the "**Website**") is an online domain owned and provided by Lyst Pte. Ltd. ("**Lyst**", "**we**", "**us**", "**Onelyst**") and registered in the Republic of Singapore under the Unique Entity Number 201426187E. All access to and use of the contents and services provided on the Website shall be governed by the terms and conditions contained in this Privacy Policy (the "**Policy**"), which shall constitute legally binding obligations on you in consideration for Onelyst permitting you access to the Website and use of the services provided on the Website ("**use of Services**"). Unless otherwise provided, any updates, enhancements, variation or addition to any use of Services, shall be subject to this Policy. By using the Website, you agree to be legally bound by this Policy, which shall take effect upon your first access of the Website.

1. Information between User and Website

1.1 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.

1.2 Onelyst collects personal information from you when you voluntarily provide us with this information, such as (but not limited to):=-

- i) Registering as a user on the Platform;
- ii) Adding information to your account;
- iii) Completing a form;
- iv) Submitting a note request or note offer;
- v) Utilization of the use of Services;
- vi) Accessing or viewing the Platform; or
- vii) Payment for the use of Services.

1.3 The Website 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.

1.4 All personal information and any other information collected on the Website are non-proprietary and non-confidential and may be utilized by Onelyst for the following purposes:-

- i) For the specific purpose for which it was volunteered;
- ii) To improve the content, appearance and utility of the Website;

- iii) To understand your needs and preferences;
- iv) To develop, market, sell or provide the use of Services;
- v) To conduct surveys, research and evaluation;
- vi) To manage and develop business and operations of Onelyst;
- vii) To administer accounts, collect and process payments;
- viii) To detect and protect Onelyst and other third parties against negligence, fraud, theft and other illegal activities;
- ix) As permitted by, and to comply with, any legal or regulatory requirements, process or provisions; and
- x) As permitted under any other agreement between you and Onelyst.

2. Personal Data Protection Act (“PDPA”)

2.1 All personal data collected by Onelyst will be protected according to PDPA requirements.

2.2 Upon successful registration with the Website, you agree that Onelyst, as the owner and operator of the Website, may collect, use, and disclose the information it collects in accordance with the PDPA and in accordance with the purposes and uses identified in this Policy and as set out in the Subscription Agreement.

2.3 We will adhere to the National Do Not Call Registry (“**DNC Registry**”). The DNC Registry allows individuals to register their Singapore telephone numbers to opt out of receiving marketing phone calls, mobile text messages, and faxes from organisations. Onelyst will not call you for marketing purposes if your number is registered with DNC.

3. Links to Third Party Websites

3.1 Personal information that you provide will necessarily be provided to third parties in connection with any use of Services provided by third parties (“**Third Party Services**”).

3.2 Such personal information may extend beyond what is strictly required for the provision by the third parties of the Third Party Services.

3.3 Onelyst shall not be liable for the manner or care in which providers of the Third Party Services maintain, protect or utilize your personal information. Onelyst shall be entitled to combine information you provide on the Website with information you provide to us in other ways, and with information from third parties.

4. Links to Other Sites

4.1 The Website contains links to other websites which are not maintained by Onelyst. Similarly, other websites may contain links to the Website. Onelyst has no control over such external sites and

resources, and you acknowledge and agree that Onelyst is not responsible for privacy policies or contents of these external websites.

5. Industry-leading standards and controls

5.1 We also equip our servers with Secure Socket Layer (“**SSL**”) certificate technology to ensure that all data you enter on the Website is encrypted. Verification of SSL is provided with the key or padlock icon on your browser.

6. What and When Your Information Is Shared With Other Parties

6.1 For privacy purposes, a borrower of the Website shall remain anonymous to a lender until a borrower selects the lender’s offer.

6.2 After completing and submitting the required loan application, a sanitized version of a borrower’s loan request will be shown to a lender. A lender will be able to see the following categories of a borrower’s information:-

- i) Loan Details;
- ii) Borrowers Profile Information;
- iii) Borrowers Employment History; and
- iv) Borrowers Prior Loans.

6.3 A lender will view the aforementioned information and submit an offer to a borrower. The borrower will then be required to accept the loan offer.

6.4 The borrower will receive details of the lender upon selection of the submitted offer. Upon selection, a borrower’s anonymity will be revealed to the lender, including (but not limited to) information like the borrower’s NRIC number and contact details.

6.5 Upon selection of offer, lenders will perform a credit check on borrowers, including (but not limited to) checks from credit reporting agencies and existing lender database.

6.6 Your selected lenders will obtain credit and related information about you from one or more (but not limited to) credit reporting agencies stated below

- i) Moneylender Association of Singapore
- ii) DP Credit
- iii) SML999
- iv) Dun & Bradstreet
- v) Any other government or non-government agencies

7. Website Usage Information

7.1 Onelyst may utilize 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.

7.2 Onelyst may also store transaction history and user relationships/interactions. We collect this information so that we can provide users with an improved service.

7.3 Onelyst’s primary purpose in collecting personal information during usage of the Website is to provide users with a safe, smooth, efficient, and customized experience and allow them to take full advantage of our products and services.

8. Your Obligations

8.1 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 fulfil your legal obligations.

8.2 You shall not directly or indirectly cause a nuisance to, harass or pester anyone with whom you have entered into an agreement with through the use of Services.

8.3 You agree to maintain the confidentiality of any information of any other user of the Website that you have obtained through the Website or through the use of Services.

9. Right to Amend

9.1 Onelyst reserves the right to supplement, vary or amend this Policy from time to time without further notice.

9.2 Changes to this Policy will be posted on this page, and the “Last Updated” date at the top of this Policy will be revised.

9.3 It is your responsibility to review this Policy upon each access or use to ensure you are aware of any changes made by Onelyst. Your continued access or use of the Website after changes are posted constitutes your agreement to be legally bound by the Policy as updated and/or amended.