

**This Privacy Policy ("Policy") sets out the basis on which [Lyodssoft Singapore Pte Ltd](#) ("we", "us", or "our") collects, uses, discloses, or otherwise processes personal data of users in accordance with the Personal Data Protection Act 2012 of Singapore ("PDPA").**

## 1. Collection of Personal Data

### *1.1 Types of Personal Data We Collect*

We may collect the following types of personal data:

- Name and contact information (email address, phone number, mailing address)
- Demographic information
- Website usage data and cookies
- Payment and transaction information
- Any other information you voluntarily provide to us

### *1.2 Methods of Collection*

We collect personal data through:

- Direct interactions (forms, surveys, registrations)
- Automated technologies (cookies, web beacons)
- Third-party sources (with your consent)

## 2. Purpose of Collection, Use, and Disclosure

### *2.1 Primary Purposes*

We collect, use, and disclose your personal data for the following purposes:

- To provide our products and services
- To process transactions and payments
- To communicate with you about our services

- To improve our website and user experience
- To comply with legal obligations
- To send marketing communications (with your consent)

## *2.2 Secondary Purposes*

We may also use your personal data for purposes reasonably related to the primary purposes above, or for other purposes with your consent.

## 3. Consent

### *3.1 Obtaining Consent*

By using our website and services, you consent to our collection, use, and disclosure of your personal data as described in this Policy.

### *3.2 Withdrawal of Consent*

You may withdraw your consent at any time by contacting us using the details provided below. However, withdrawal may affect our ability to provide certain services.

### *3.3 Deemed Consent*

In certain circumstances permitted under the PDPA, we may rely on deemed consent for the collection, use, or disclosure of your personal data.

## 4. Disclosure of Personal Data

### *4.1 Third-Party Disclosure*

We may disclose your personal data to:

- Service providers and business partners
- Legal authorities when required by law
- Other parties with your explicit consent

### *4.2 Cross-Border Transfers*

If we transfer your personal data outside Singapore, we will ensure adequate protection

in accordance with the PDPA requirements.

## 5. Protection and Retention of Personal Data

### *5.1 Security Measures*

We implement appropriate security arrangements to protect your personal data against:

- Unauthorized access, collection, use, disclosure, copying, modification, or disposal
- Loss or damage to personal data

### *5.2 Retention Period*

We retain your personal data only for as long as necessary to fulfill the purposes for which it was collected, or as required by law.

## 6. Access and Correction Rights

### *6.1 Right to Access*

You have the right to request access to your personal data in our possession or control.

### *6.2 Right to Correction*

You may request correction of inaccurate or incomplete personal data.

### *6.3 Processing Requests*

We will respond to your access or correction requests within 30 days, subject to any extensions permitted under the PDPA.

## 7. Cookies and Tracking Technologies

### *7.1 Use of Cookies*

Our website uses cookies to:

- Enhance user experience
- Analyze website traffic and usage

- Remember your preferences
- Provide personalized content

## 7.2 Cookie Consent

By continuing to use our website, you consent to our use of cookies as described in this Policy.

## 8. Updates to This Policy

We may update this Privacy Policy from time to time. We will notify you of any material changes by posting the updated Policy on our website with a new "Last Updated" date.

## 9. Data Protection Officer

If you have any questions about this Policy or wish to exercise your rights under the PDPA, please contact our Data Protection Officer:

Contact Information:

- Company: Lyodssoft Singapore Pte Ltd
- Contact: Alan Quek
- Email: alan.quek@lyodssoft.com

## 10. Complaints

If you have any complaints about how we handle your personal data, you may contact us using the details above contact