

PRIVACY POLICY

General

We respect your legal rights of privacy when collecting, using, transferring, storing, accessing and correcting your personal data. It is our policy to comply with the requirements of the Singapore Personal Data Protection Act 2012 ("PDPA") and other privacy laws that apply to us.

It is our policy to respect your privacy regarding any information we may collect from you across our Website, <https://mdl.life>

Personal Data

"Personal data" means any personally identifying information or data. The personal data we collect include, but is not limited to, name, identity card number, passport number, telephone number, physical or email address, any other contact details and copy of any document which may contain your personal data, such as utilities bills etc.

Use of Personal Data

You consent to the following use of your personal data by us:

- (a) performance of our works and services to you;
- (b) compliance with the applicable legal or regulatory requirements, or orders of competent authorities within or outside Singapore; and
- (c) any other purpose ancillary or incidental to the above.

You are free to refuse our request for your personal data, with the understanding that we may be unable to provide you with some of your desired services without such data.

Transfer of Personal Data

The personal data you have provided to us may be transferred to the following parties within or outside Singapore, as may be necessary for any of the purposes stated above:

- (a) the service providers, contractors, consultant, agents and/or representatives who provide services to us in connection with our business and/or operation;
- (b) our affiliates;
- (c) government authorities, regulatory bodies and/or other law enforcement agencies; and
- (d) courts, tribunals and/or parties to legal proceedings.

Retention of Personal Data

We have implemented internal control measures to prevent unauthorized access of personal data. Your personal data will be retained by us for up to 7 years from the date you provide such data to us (unless you continue to use our service in which case we shall retain your personal data for up to 7 years after you cease to use a service provided by us) or such longer period as prescribed by laws applicable to us.

Access to and Correction of Personal Data

You have the right to access and/or correct your personal data. You may contact us at support@mdl.life if you wish to correct or update your personal data.

Cookies

We use “cookies” to collect information about you and your activity across our Website. A cookie is a small piece of data that our Website stores on your computer, and accesses each time you visit so we can understand how you use our Website and serve you content based on preferences you have specified. If you do not wish to accept cookies from us, you should instruct your browser to refuse cookies from our Website, with the understanding that we may be unable to provide you with some of your desired services without them. This policy covers only the use of cookies between your computer and our Website; it does not cover the use of cookies by any advertisers.

Third-Party Services

We may employ third-party companies and individuals on our Websites - for example, analytics providers and content partners. These third parties have access to your personal data only to perform specific tasks on our behalf, and are obligated not to disclose or use it for any other purpose.

Security

We take security seriously, and do what we can within commercially acceptable means to protect your personal data from loss or theft, as well as unauthorized access, disclosure, copying, use or modification. That said, we advise that no method of electronic transmission or storage is 100% secure, and cannot guarantee the absolute security of your data.

Links to Other Sites

Our Website may link to external sites that are not operated by us. Please be aware that we have no control over the content and practices of these sites, and cannot assume responsibility for their treatment of your personal data. This privacy policy only covers our Website and privacy practices.

Changes to our Privacy Policy

At our discretion, we may change our privacy policy from time to time. Your continued use of this Website after any changes to this policy will be regarded as acceptance of our practices around privacy and personal data.

Business Transfers

If we or our assets are acquired, or in the unlikely event that we go out of business or enter bankruptcy, we would include user information among our assets transferred to or acquired by a third party. You acknowledge that such transfers may occur, and that any parties who acquire us may continue to use your personal data according to this policy.