

# TERMS OF USE

## 1. Acceptance of terms

Ms Angelina Tay (“the Owner”), a Financial Adviser Representative representing Financial Alliance Pte Ltd (“FAPL”), owns and operates the following social media channels (“Social Media Channel”):

- (1) Website: [www.insuranceplanning.sg](http://www.insuranceplanning.sg)
- (2) Facebook: [www.facebook.com/SGInsurancePlanning](http://www.facebook.com/SGInsurancePlanning)
- (3) LinkedIn: <https://sg.linkedin.com/in/angelina-tay-02385692>
- (4) Instagram: <http://instagram.com/consultantangie>

All its content is the Owner’s sole responsibility, and none of it is endorsed by FAPL nor does it constitute any official communication of FAPL.

Your use of the Social Media Channel is subject to these Terms and Conditions. You will refrain from using the Social Media Channel for any purpose that is illegal or prohibited by these Terms and Conditions. By using the Social Media Channel, you fully accept the terms, conditions and disclaimers contained in this notice. If you do not accept these Terms of Use, you must stop using the Social Media Channel at once.

These Terms of Use may be updated at any time without notice. Should you continue to use the Social Media Channel after any changes are made, you shall be deemed to have accepted the changes. It is therefore your responsibility to check the Terms of Use regularly for any changes.

## 2. Not financial advice

The content of the Social Media Channel does not constitute financial advice and should not be construed as such or relied upon in making or refraining from making, any decision.

## 3. Links to third party Social Media Channels

The Social Media Channel includes links to third party Social Media Channels that are controlled and maintained by others. Such links do not mean the Owner endorses these Social Media Channels, and you acknowledge and agree that the Owner is not responsible for their content.

## 4. Intellectual property

All copyright, trademarks and all other intellectual property rights in the Social Media Channel and its content (including without limitation the Social Media Channel design, text, graphics and all software and source codes connected with the Social Media Channel and services) are owned by or licensed to the Owner or otherwise used by the Owner as permitted by law. All content on the Social Media Channel is copyrighted by the Owner unless otherwise noted. In accessing the Social Media Channel, you agree that you will access the content solely for your personal, non-commercial use. None of the content may be downloaded, copied, reproduced, transmitted, stored, sold or distributed without the prior written consent of the copyright holder. This excludes the downloading, copying and/or printing of pages of the Social Media Channel for personal, non-commercial home use only.

## 5. Personal Data Policy

The security of your personal data is important to us. The Owner has in place safeguards to protect your personal data that are stored with us. This policy describes how we may collect, use, disclose, process and manage your personal data.

This policy applies to all individuals whose personal data is in our possession or under our control.

### What personal data we collect

“Personal data” is data that can be used to identify a natural person. Some examples of your personal data that we may collect are:

- a. Personal Particulars (e.g. name, contact details, residential address, date of birth, identity card/passport details, and/or education details);
- b. Specimen Signature(s);
- c. Financial Details (e.g. income, expenses, and/or credit history);
- d. Health Information;
- e. Employment Details (e.g. occupation, directorships and other positions held, salary, and/or benefits);
- f. Insurance Information;
- g. Information about your Risk Profile, Investments, Investment Objectives, Knowledge and Experience and/or Business Interests and Assets;
- h. Banking Information (e.g. account numbers and banking transactions); and/or
- i. Personal Opinions made known to us (e.g. feedback or responses to surveys).

### Usage of your personal data

We may use your personal data for our core business purposes, such as:

- a. For Individuals: developing and providing financial advisory services, recommending suitable products and/or services (whether made available by us or through us), including but not limited to:
  - i. Financial Planning;
  - ii. Retirement Planning;
  - iii. Medical and Health Insurance;
  - iv. Wealth Management; and
  - v. Estate Planning.
- b. For Corporate: developing and providing financial solutions, recommending suitable products and/or services (whether made available by us or through us), including but not limited to:
  - i. Business Operations Insurance;
  - ii. Group Employee Benefits;
  - iii. Employee Pension Fund; and
  - iv. Business Continuity Planning.

- c. conducting credit checks, screenings or due diligence checks as may be required under applicable laws, regulations or directives;
- d. complying with all applicable laws, regulations, rules, directives, orders, instructions and requests from any local or foreign authorities, including regulatory, governmental, tax and law enforcement authorities or other authorities;
- e. financial reporting, regulatory reporting, management reporting, risk management (including monitoring credit exposures), audit and record keeping purposes.

We may also use your personal data for marketing purposes. If we were already in possession of your personal data prior to 2 July 2014, we may have been using your personal data to market products or services to you via various channels, including through voice calls and text messages. Subject to all applicable provisions under the Personal Data Protection Act, we may continue to use your personal data to market products or services which we believe may be of interest to you unless you notify us in writing that you do not want to receive such messages.

#### Disclosure and sharing of personal data

We may share or collect your personal data on behalf of third party product and/or service providers in order to enable us to carry out the purposes set forth above.

We wish to emphasise that we shall remain fully compliant of any duty or obligation of PDPA required of us in the collection, use and disclosure of your personal data that you provide to us.

#### Retention of personal data

Your personal data is retained as long as the purpose for which it was collected remains and until it is no longer necessary for any other legal or business purposes.

#### 6. Governing law

These Terms of Use shall be governed by and construed in accordance with the law of Singapore and you hereby submit to the exclusive jurisdiction of the Singaporean courts.

## DISCLOSURE

The Owner holds the Financial Adviser Representative Licence issued by the Monetary Authority of Singapore (“MAS”), and is authorised to provide the following financial advisory services:

- Life Policies
- Securities other than collective investment schemes
- Collective investment schemes
- Marketing of any collective investment schemes
- Arranging of any contract of insurance in respect of life policies

In addition, we have the capability to advise on these products and services not regulated under the Financial Advisers Act:

- Advice on General & Group Insurance
- Advice on Loan Products
- Advice on Wills & Trusts
- Advice on Financial Planning
- Advice on Alternative Investments

## DISCLAIMERS

You use this Social Media Channel and its services at your own risk.

The Social Media Channel and its services are provided on an “AS IS” and “AS AVAILABLE” basis. The Owner does not represent or endorse and warrant in any way, whether express or implied, including but not limited to, to meet the implied warranties of satisfactory quality, fitness for a particular purpose, non-infringement, compatibility, security and accuracy.

The Owner will not be liable for any indirect or consequential loss or damage whatsoever (Including without limitation loss of business, opportunity, data, profits) arising out of or in connection with the use of the Social Media Channel and its services, including errors or omissions in the Social Media Channel’s content.

The Owner does not warrant that the functionality of the Social Media Channel and its services will be uninterrupted or error free, that defects will be corrected or that the Social Media Channel and its services or the server that makes them available are free of any virus or other malicious, destructive, or corrupting code, programme or macro.

By providing links to other sites, the Owner does not guarantee, approve or endorse the information or products available at these sites, nor does a link indicate any association with or endorsement by the linked site to this Social Media Channel.

The information provided is meant for information purposes only and should not be construed as the provision of professional advice (whether financial, investment, insurance, tax, legal or otherwise). Financial Alliance Pte Ltd disclaims any responsibility to update such views.

This material is intended for general information purposes only and should not be relied on as advice, as it does not have regard to the specific investment objectives, financial situation and particular needs of any particular person who may be in receipt of this material. It shall not be construed as an offer or solicitation to buy, sell or subscribe for any investment or life insurance product.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs, and the surrender value payable may be less than the total premiums paid.

For investment product, historical investment performances are quoted for reference only. Past performance is not a guarantee for future return.