

PERSONAL DATA PROTECTION POLICY

We at StemCord Pte Ltd (“the Company”, “we”, “us” or “our”) take our responsibilities under Singapore’s Personal Data Protection Act 2012 (the “PDPA”) seriously. We also recognise the importance of the personal data you have entrusted to us and are committed to properly manage, protect and process your personal data.

This Data Protection Policy is designed to assist you in understanding how we collect, use, disclose and/or process the personal data you have provided to us, as well as to assist you in making an informed decision before providing us with any of your personal data

Type of personal data collected, used or disclosed

For the purposes of this policy “Personal Data” means information about you, from which you are identifiable, including but not limited to

- **Personal particulars** such as your name, identification card number, birth certificate number, passport number, nationality, address, telephone number, credit or debit card details, race, gender, date of birth, email address
- **Health and medical information** of mother and child such as medical declarations, spouse’s personal information, maternal blood test information, unborn child’s medical history, child’s first paediatric information, and any information related to pregnancy and delivery.
- **Information about another person** in connection with the purchase of our services or for referrals.

How personal data is collected

The personal data may have been provided to the Company in any contract entered with you, registration forms, lead forms; when you respond to our queries or request for us to contact you; when you interact with our personnel, agents, customer service officers or sales representatives via phone, email, face to face meetings, interviews, SMS, fax, mail or electronic mail; when you attend events, seminars of our partners or sponsors; when we receive referrals.

Purposes for which personal data is collected, used or disclosed

The Company may use and process your Personal Data for business and activities of the Company which shall include, without limitation the following (the “Purposes”):

- To perform the Company’s obligations in respect of any contract entered with you;
- To provide you with any services pursuant to the contract entered;
- To facilitate or enable any checks as may be required pursuant to the contract entered;
- To validate and/or process payments, refunds, rebates and or charges;
- To respond to questions, comments and feedback from you;
- To process your participation in any events, promotions, activities, focus groups, research studies, promotions, polls, surveys or any productions and to communicate with you regarding your attendance thereto;
- For internal administrative purposes, such as auditing, data analysis, database records;
- For purposes of detection, prevention and prosecution of crime;
- For the Company to comply with its obligations under law;
- To share your Personal Data with businesses that provide administrative services, business process services, scanning of documents services, printing and despatch of documents, document storage, processing and archiving services, information technology services, data centre services, payment services, data analytics services, marketing including but not limited to banks, credit card, companies, credit agencies, investigators, hospitals and clinics.
- To send you alerts, newsletters, updates, mailers, promotional materials, special privileges, festive greetings from the Company, its partners, advertisers and or sponsors;
- To notify and invite you to events or activities organised by the Company, its partners, advertisers, and or sponsors.

Care, Retention and Transfer

By providing your personal data to us, you accept that we may retain your information for as long as necessary, to fulfill the purpose(s) for which it is collected in compliance with applicable laws and regulations and our prevailing internal policies. StemCord applies reasonable security measures to prevent unauthorised or accidental access, processing, erasure, loss or use including limiting physical access to data within our systems and encryption of sensitive data when transferring such data. Reasonable steps will be taken to delete, destroy or anonymise your personal data when it is no longer necessary for any of the purposes above.

Generally, all your personal data will be processed in Singapore. In certain situations, we may transfer your personal data to a country outside of Singapore for the above Purposes as may be required on a need to know basis. In such an event, we will ensure that the receiving entities are bound by laws or contractual obligations for the protection of your personal data to a standard comparable to the Singapore PDPA.

Access and Data accuracy

You are entitled to ask for a copy of the information we hold about you and to have any inaccuracies in your information corrected. To do this please write to us using the support contact details below.

If any of the Personal Data that you have provided to us changes, for example, if you change your e- mail address, telephone number, payment details or if you wish to cancel your account, please update your details by sending your request to the Company using the support contact details below.

Consent for marketing purposes

If you have given us consent to receive marketing and promotional information through electronic mail or postal mail or phone calls, text or fax or other digital mode of communication, we may from time to time contact you via your designated mode of communication to provide you with marketing, promotional information and updates about our products and services.

Withdraw Consent

If you do not consent to the Company processing your Personal Data for any of the Purposes, please notify the Company using the support contact details below.

The Company will, to the best of its abilities, effect such changes as requested within **fourteen (14)** working days of receipt of such notice of change.

Consequences of consent withdrawal

The provision of your Personal Data is voluntary. However, if you do not provide the Company your Personal Data, your request for the Services may be incomplete and the Company will not be able to process your Personal Data for the Purposes outlined above and may cause the Company to be unable perform the Company's obligations in respect of any contract entered with you.

Updates on Data Protection Policy

We may from time to time update this policy which is available on our website, www.StemCord.com/pdpa.html Please visit our website so that you are always aware of how and what information we collect, how we use the information and under what circumstances the information is disclosed.

If you provide us with information about another person, you confirm that they have appointed you to act for them and to consent to the processing of their personal data including sensitive personal data, and that you have informed them of our identity and the purposes (as set out above) for which their personal data will be processed.

Contact Us

- Write to our Data Protection Officer as follows:
Data Protection Officer
STEMCORD PTE LTD
100 Pasir Panjang Road, #03-02/03/04, Singapore 118518
- Email us at dpo@stemcord.com
- Call us at +65 6777 2002
- Talk to our staff at any of our offices

Policy Effective Date: 1 Oct 2017 **Last Update:** 1 Oct 2017