

CAR LEASING TERMS AND CONDITIONS

1. HIRING

- (1) The Owner (**KT LEASING PTE LTD and or GLOBAL ADVANCE LEASING**) will let and the Hirer will take on hire from the Owner the Vehicle and its related accessories described in the Schedule hereto (hereinafter called the Vehicle) upon the terms and conditions herein and the Hirer shall be a mere bailee of the Vehicle and no interest in the same shall pass to the Hirer.
- (2) The hiring shall commence on the date specified in the Schedule hereto and shall continue for the period (hereinafter called "the period of hire") therein stated. Provided that at the expiration of the period of hire, unless the Vehicle is delivered to the Owner at such address as the Owner may from time to time nominate, the Hirer is deemed to have renewed this Agreement from month to month and shall continue to be governed by all the terms and conditions herein stated, in particular the payment of rentals herein.
- (3) Upon the delivery of the Vehicle to the Hirer, the Hirer shall inspect the Vehicle and forthwith in writing notify the Owner of any defect in the Vehicle. If the Hirer fails to do so within 48 hours from the date of delivery the Vehicle shall be deemed to have been delivered to and accepted by the Hirer in good order and condition.

2. DEPOSIT

- (1) The Hirer shall upon the signing of this Agreement pay to the Owner a deposit of the amount specified in the Schedule (hereinafter called "the deposit")
- (2) The deposit shall not bear any interest.
- (3) The Owner shall (without prejudice to its other rights against the Hirer) be at liberty to apply or use the deposit towards discharging or satisfying wholly or in part any payments due from the Hirer to the Owner or any of the obligations or liabilities of the Hirer under this Agreement. In the event of the deposit or any part thereof being applied or utilised by the Owner in pursuance of this clause and as long as this Agreement shall continue to be in force, the Hirer shall on demand in writing by the Owner forthwith pay to the Owner any such sum as shall restore the deposit to the full amount specified in the Schedule and any such sum so further paid by the Hirer to the Owner shall be treated as and shall form part of the deposit.
- (4) Upon the expiration or earlier termination of this Agreement or any extensions or renewal thereof, provided the Hirer has observed and performed all the obligations on the part of the Hirer hereunder and has discharged all the Hirer's liabilities to the Owner, the Owner shall refund any then remaining balance of the deposit (without interest) to the Hirer.

3. PAYMENT OF RENTAL

- (1) The Hirer shall during the period of hire pay to the Owner without demand free of any deductions whatsoever the periodic rentals set out in the Schedule hereto which shall be payable in advance unless otherwise stipulated the first such rental to be paid on the same day as the issuance of the Owner's Vehicle Release Form and subsequent rentals to be paid on the first day of each month.
- (2) All payments of rental shall be made to the Owner at the address of the Owner hereinbefore mentioned or such other address as the Owner may from time to time specify and payments made by post shall be at the risk of the Hirer.
- (3) Nothing shall be taken to prevent the accrual of rentals during the period of hire or any renewal or extension thereof.

4. TAXES

- (1) The Hirer agrees to reimburse the Owner for any increase in the cost of road tax or the imposition of any other taxes or expenses not currently existing under legislation or rules made thereunder.
- (2) The Hirer is liable up to the full amount of the Goods and Services Tax (GST).
- (3) The Rental rate is inclusive of the Road Tax. The Hirer is fully responsible for the cost, administration, and usage of the cashcard under the ERP System.

5. **INTEREST ON OVERDUE RENTALS & OTHER CHARGES**

Without prejudice to any other rights which the Owner may have hereunder:

- (1) A monthly administrative charge of \$50 before GST and late payment interest of 12% per annum are chargeable on arrears accrued. The Hirer shall pay on all overdue rentals or other charges interest at the rate per month stipulated in the Schedule hereof or such other rate as the Owner may from time to time determine calculated on a monthly compounding interest basis from the respective due dates until payment thereof.
- (2) The Owner reserves its rights to apply any monies received from the Hirer first towards the satisfaction of such interest.

6. **MAINTENANCE OF VEHICLE**

The Hirer paying the rentals punctually and performing the terms and conditions herein contained, the Owner shall at its costs:-

- (1) maintain or procure the maintenance of the Vehicle in good condition including normal servicing of the Vehicle but without being liable in any way for vehicle breakdown.
- (2) where tyres are worn as a result of fair wear and tear, provide tyres or rethreading of such worn tyres where deemed necessary for the Vehicle. Such provision shall be limited to one set of tyres (new or rethreaded), excluding the spare tyre, per year. Such provision shall exclude the repair of punctured tyres and/or any damage to the tyre which repairs and costs of such repairs shall be the Hirer's responsibility and at the Hirer's expense.
- (3) The Hirer shall undertake at his own expense to bring the vehicle back for servicing and repairs at a workshop designated by the owner.

7. **INSURANCE AND RISK**

- (1) The Hirer acknowledges that he is familiar with the general conditions of the Owner's standard policy of insurance which is available for inspection at the Owner's office (during normal office hours). The Hirer hereby undertakes to do everything necessary to maintain the said policies in full effect and not do anything whereby the said policies may or will be vitiated. In this respect, the Hirer shall indemnify and hold the Owner indemnified from and against all losses, claims, actions, costs and expenses should such policies be vitiated as a result of the Hirer's acts or omissions.
- (2) The vehicle is under motor insurance policy containing an Excess Clause of any amount prescribed by the policy in force. The maximum excess stipulated in the contract terms are subject to change and review from time to time. Additional excess applies to drivers with less than 2 years driving experience and or below 23 or above 65 years of age.
- (3) The Vehicle is NOT covered by a motor insurance policy covering personal accident or death liability by the Hirer, his passengers or such additional driver of the Hirer and the Owner shall not be responsible for any liability, claims, injuries or otherwise for any accident, death or other losses arising from the use of the Vehicle. However, Hirer may take up at the Hirer's own expense a separate Personal Accident Insurance (PAI) arranged by the owner. A copy of such policy is available for inspection at the Owner's office (during normal office hours).
- (4) The Hirer agrees to make payment to the owner when accident Excess is applicable and payable in the event of an accident.
- (5) In the event the Hirer refuse payment of excess when demanded by the owner, The Hirer agrees to automatically assume full responsibility and undertake to fully discharge and indemnify the Insurer and owner against all claims, liabilities, losses, damages, lawsuits, court judgement, arbitration awards, costs, expenses and the like (including, without limitation, legal fees, court fees or other fees and costs) arising out of or in connection with or resulting from or incidental to any losses, damages or injuries of whatever nature which may be suffered by any parties arising directly or indirectly from or in connection with the accident.

8. **NOTICE OF ACCIDENTS / REPAIRS**

- (1) The hirer shall report all breakdowns and accidents involving the Vehicle to the Owner within **24 hours**. Where the Vehicle is involved in any accident resulting in injury to persons or damage to property or the Vehicle, the Hirer shall immediately notify the Owner and the police or other relevant authorities immediately in writing of the accident and in respect of any claim not within the Hirer's agreement for indemnity, no admission compromise offer promise of payment or indemnity shall be made by the Hirer without the Owner's consent in writing. The Hirer shall supply such information and assistance in connection with the accident as the Owner or its insurers may require.
- (2) The Hirer shall not without the prior written consent of the Owner give any instructions for any repairs to the Vehicle or for the replacement of any part thereof rendered necessary by the accident.
- (3) The Hirer agrees that in the event of any claim being made against the insurers, the Owner may at its absolute discretion conduct any negotiations or effect any settlement with the insurers and the Hirer agrees to abide by any settlement or arrangement with the insurers by the Owner. Any money payable by the insurers shall be paid to the Owner as the Owner shall direct.
- (4) In the event the Hirer fails to report to the owner any accidents involving the hired vehicle that resulted in a claim against the vehicle motor insurance policy, The Hirer agrees to automatically assume full responsibility and undertake to fully discharge and indemnify the Insurer and owner against all claims, liabilities, losses, damages, lawsuits, court judgement, arbitration awards, costs, expenses and the like (including, without limitation, legal fees, court fees or other fees and costs) arising out of or in connection with or resulting from or incidental to any losses, damages or injuries of whatever nature which may be suffered by any parties arising directly or indirectly from or in connection with the accident.

9. **REPLACEMENT OF VEHICLE**

- (1) If for any reason the Vehicle described in the schedule or any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the vehicle with an alternative vehicle of similar capacity or rental category and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the Hirer shall be repaid any hire charge for unutilized rental and deposit (if any) paid by him but shall have no other claim of any kind whatsoever against the Owner.
- (2) If for any reason the Owner deems it impracticable to repair any damage caused to the Vehicle (but not amounting to a total loss) the Owner shall have the right (but not the obligation) to replace the Vehicle with an alternative vehicle of similar capacity or rental category. When no such vehicle is available, the Hirer shall be repaid any hire charge for unutilized rental and deposit (if any) paid by him but shall have no other claim of any kind whatsoever against the Owner.
- (3) Free replacement of vehicle is provided should the Vehicle be required for mechanical repairs due to fair wear and tear or inspection by the Land Transport Authority. No replacement shall be provided in cases of damage due to accidents or mechanical repair owing to the Hirer's negligence in the use of or use for purpose other than for which the Vehicle is designed. No replacement vehicle will be provided in Malaysia.

10. **CUSTODY AND USE OF VEHICLE**

During the continuance of the hiring, the Hirer shall

- (1) Ensure Vehicle is only driven by the Hirer or by the person or persons who have been expressly designated and authorized in the schedule hereof. The driver or drivers must be in possession of a valid driving licence and shall at all times drive the Vehicle in a careful and skillful manner, observing the traffic regulations and laws in the event of any breach thereof, the hirer shall indemnify the owner against all related property damages, claims, losses, fines and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following:-
 - (i) the Hirer shall observe and operate the vehicle in a skillful and observe all traffic regulations
 - (ii) the Hirer shall ensure that the Vehicle do not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e.one driver and four passengers);

- (iii) the Hirer shall not drive the vehicle whilst under the influence of intoxicating liquor or drugs;
 - (iv) it is expressly forbidden to hire the Vehicle out to third persons or to let unauthorised persons or learners to use the Vehicle or permit the Vehicle to be used for purposes which conflict with the law (for instance: in connection with theft, drug trafficking, smuggling or any other criminal action) or for the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the Vehicle being seized, confiscated, or forfeited under this Clause the Hirer shall indemnify the Owner to the value of the vehicle or replace the same at his own expense with a similar vehicle of equal value and shall bear all costs and expenses to which the owner may incur or be put or exposed.
- (2) Keep the Vehicle at the Hirer's address shown in this Agreement, or such other address as notified to the Owner from time to time and further ensure that the Vehicle shall not be driven out of the main island of Singapore without the written consent of the Owner and payment of additional charges to the Owner.
 - (3) Not lend, sublet, hire, sell, assign, transfer, charge, dispose of or part with possession of or otherwise deal with the Vehicle or any interest therein nor create nor allow to be created any lien on the Vehicle.
 - (4) Keep the Vehicle free from distress execution or other legal process.
 - (5) At such intervals as specified or notified by the Owner to deliver the Vehicle to a garage or service station approved by the Owner for inspection and/or servicing. Except as provided herein, the Hirer shall not make or permit to be made any repairs or adjustments to the Vehicle but shall promptly notify the Owner of all cases of breakdown or damage giving a description of the cause of the breakdown or particulars of the damage and the location of the Vehicle. The Hirer shall report any faulty operation and or other defects experienced with the Vehicle and except until so reported, it shall be presumed that the Vehicle is in good mechanical and operating condition.
 - (6) Take all reasonable steps to safeguard the Vehicle from loss or damage and the Owner shall have at all times free and full access to examine the Vehicle or any part thereof.
 - (7) Not fit any accessories to or modify the Vehicle in any way without the previous consent of the Owner and prior to the expiry or termination hereof, to remove any approved accessories and to reinstate the Vehicle to its former condition at the cost of the Hirer.
 - (8) Not remove or deface any labels marks or insignias affixed to the Vehicle.
 - (9) Observe and comply with all requirements, instructions, and directives of the government authorities as well as all statutory provisions, regulations, rules and byelaws for the time being in force in connection with the possession and use of the Vehicle.
 - (10) Not use the Vehicle for the purpose of racing pace-making reliability trials or for testing purposes.
 - (11) Not use the Vehicle in any corrosive environment, or for carrying or transporting any corrosive, explosive or dangerous materials.
 - (12) Refuel vehicle with minimum 95 Octane petrol / 98 Octane petrol (For Premium Continental)/ Diesel Euro 5 for Diesel Vehicles. Strictly no industrial grade diesel is allowed. Upon returning of the vehicle, Hirer should refill the fuel back to the same level as per given. Any petrol shortage will be charged at \$50 per 1/4 tank.

11. TERMINATION

- (1) If the Hirer shall make default in payment of any rental or any monies payable to the Owner hereunder or shall fail to observe or perform any of the other terms and conditions of this Agreement the Owner reserves the right to resume possession of the hired vehicle at any time from the Hirer in the Owner's interest without prejudice.
- (2) The Owner shall not be liable to the Hirer or any person for loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the Vehicle nor shall the Owner be liable to any person for monies, goods, articles or things not belonging to the Owner which are in or alleged to be in the Vehicle at the time the Owner resumes possession of the Vehicle.
- (3) Upon early termination and or breach of this Agreement, and if the Hirer shall duly return the Vehicle to the Owner, the Owner shall reserve the right to recover from the Hirer all cost, interest, charges or expenses incurred including but not limited to damages calculated in accordance with Clause 11 (3)(i) and (ii) hereunder :-

- (i) 70% of the net rental receivable for the unexpired period if the Hirer contracted a 1 Year Lease Agreement with the Owner
- (ii) 50% of the net rental receivable for the unexpired period if the Hirer contracted a 2 Year Lease Agreement with the Owner
- (4) The remedies provided for above shall be without prejudice to any other rights which the Owner may possess.

12. **FORCE MAJEURE**

Neither of the parties hereto shall be liable for the suspension or termination of or the failure to perform its obligation under this Agreement, in the event of wars, strikes, riots, lock-outs, Acts of God, civil commotion, labour unrest, fire, explosion, and any other perils whatsoever, and matters beyond the control of the Owner.

13. **OWNER'S RIGHT TO REPOSSESS**

Upon the termination of this Agreement pursuant to Clause 11 hereof the Owner may without notice retake possession of the Vehicle and may for that purpose by its servants or agents without previous notice enter upon any land or premises on or in which the Vehicle is believed by the Owner to be situated.

14. **DELIVERY UP OF VEHICLE**

Upon expiration or earlier termination of the period of hire specified in the Schedule or earlier termination of this Agreement the Hirer shall at the Hirer's expense deliver the Vehicle in good order repair and condition (ordinary wear and tear resulting from the proper use thereof alone excepted) to the Owner at its address hereinbefore mentioned or at such other address as the Owner shall specify or if required by the Owner shall hold the Vehicle available for collection by the Owner or its servants or agents. The Hirer shall reimburse the Owner on demand for all costs of retaking possession and of restoring the Vehicle to such good order and condition.

15. **LEGAL AND OTHER COSTS**

The Hirer shall pay to the Owner all expenses (including legal costs on a full indemnity basis) incurred by or on behalf of the Owner in ascertaining the whereabouts of the Vehicle, taking possession of them by reason of the Hirer's breach of any of the provisions herein and preserving and storing the Vehicle thereafter and any legal proceedings taken by the Owner to enforce the provisions of this Agreement.

16. **EXCLUSION OF CONDITIONS, WARRANTIES ETC.**

It is hereby agreed that no condition warranty or stipulation of any kind is given by the Owner in respect of the Vehicle and all conditions warranties and stipulations express or implied statutory or otherwise as to the quality description or otherwise of the Vehicle or as to its fitness for any purpose are hereby expressly excluded. The Owner shall not in any event be liable for any loss of any kind whatsoever suffered by the Hirer as a result of the Vehicle or pay any part of it being unusable out of order or unserviceable.

17. **INDEMNITY AND EXEMPTION OF LIABILITY**

- (1) It is hereby further agreed that the Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as a result of presence or use of the Vehicle or as a result of any defect therein and in taking delivery of the Vehicle the Hirer shall be deemed to have satisfied itself that the Vehicle is in all respects roadworthy and in a proper and safe condition.
- (2) The Hirer further agrees to pay for all fines and penalties in respect of or arising out of the use of the Vehicle that may be imposed by any authority, including legal costs, if any, on a full indemnity basis.

18. **INDULGENCE**

No relaxation, forbearance, delay or indulgence by the Owner in enforcing any of the terms and conditions of this Agreement or the granting of time by the Owner to the Hirer shall be prejudiced, affect or restrict the rights and powers of the Owner hereunder nor shall any waiver by the Owner of any breach hereof operate as a waiver of any subsequent or any continuing breach hereof.

19. **NOTICES**

Any notices required or permitted to be given shall be deemed validly given if served personally or if sent by recorded post to the last known address of the Hirer or the Owner, as the case may be. Any such notice sent by recorded post shall be deemed to have been received by the other party within 48 hours after the time of posting.

20. **GST-** The hirer is liable up to the full amount of the Goods and Services Tax (GST) as and when it is imposed.

21. **NO VARIATION OF TERMS**

The Owner shall be bound only by the provision of this Agreement notwithstanding any proposal representation or arrangement that may have been made or suggested either before or at the signing hereof of any person whatsoever or in any advertisement or advertising matter or otherwise. The terms or conditions of this Agreement may be revised and or updated from time to time and the latest version will be posted on website www.gal.com.sg.

22. **INTERPRETATIONS**

In this Agreement unless the context otherwise requires:

- (1) "the Vehicle" shall include all additions and accessories thereto and all replacements and renewals thereof whether made before or after the date of this Agreement.
- (2) the captions to the clauses of this Agreement are for reference only and are not an aid in the interpretation of the provisions of this Agreement.
- (3) words importing the singular number only shall include the plural number and vice versa; and
- (4) words importing only one gender shall include any gender.

23. Notwithstanding any other provision herein, the Owner shall be entitled at any time and without notice to the Hirer to continue and consolidate all or any account or liability of the Hirer in respect of any other account or liability which Hirer either alone or jointly may have with the Owner anywhere and to set-off or transfer any sum or sums standing in one or more of such account towards satisfaction of any other account or liability which the Hirer either alone or jointly may have with the Owner or in any respect whatsoever whether such liability be actual or contingent primary or collateral.

24. **APPLICABLE LAW**

This Agreement shall be governed by and construed in accordance with the laws of the Republic of Singapore and the parties agree to submit to the jurisdiction of the Courts of the Republic of Singapore.

PERSONAL DATA PROTECTION POLICY

The purpose of this document is to inform you how Global Advance Leasing manages Personal Data which is subject to Singapore Personal Data Protection Act (No. 26 of 2012) (the "PDPA") which governs the collection, use and disclosure of individuals' personal data by organizations.

Global Advance Leasing is committed to safeguarding the personal information entrusted to us by our customers. We manage your personal information in accordance with the obligations guided by Personal Data Protection Commission Singapore. This policy outlines the principles and practices we follow in protecting your personal information. This policy also applies to any person providing services on our behalf.

HOW DO WE COLLECT PERSONAL DATA?

We generally collect Personal Data in the following ways:

- when you submit any form, including but not limited to application forms or other forms relating to any of our products and services;
- when you enter into any agreement or provide other documentation or information in respect of your interactions with us, or when you use our products and services;
- when you interact with our staff, including customer service officers, for example, via telephone calls (which may be recorded), letters, fax, face-to-face meetings, social media platforms and emails;
- when you use our electronic services, or interact with us via our websites or use services on our websites;
- when you request that we contact you or request that you be included in an email or other mailing list;
- when you respond to our promotions, initiatives or to any request for additional Personal Data;
- when your images are captured by us via CCTV cameras while you are within our premises, or via photographs or videos taken by us or our representatives when you attend events at our premises;
- when you are contacted by, and respond to, our marketing representatives and customer service officers;
- when we seek information about you and receive your Personal Data in connection with your relationship with us, including for our products and services or job applications, for example, from business partners, public agencies, your ex-employer, referral intermediaries and the relevant authorities; and/or
- when you submit your Personal Data to us for any other reasons.

We normally collect customer data directly from customers. We may collect your data from other persons with your consent or as authorized by law.

We inform our customers, before or at the time of collecting personal data, of the purposes for which we are collecting the data. However, we do not provide this notification when a customer volunteers information for an obvious purpose such as producing a credit card for a purchase payment when the data will only be used to process the payment.

If you provide us with any Personal Data relating to a third party (e.g. information of your spouse, children, parents, and/or employees), by submitting such information to us, you represent to us that you have obtained the consent of the third party to provide us with their Personal Data for the respective purposes.

You should ensure that all Personal Data submitted to us is complete, accurate, true and correct. Failure on your part to do so may result in our inability to provide you with the products and services you have requested, or delays in providing you with products and services you have requested, or processing your applications.

PURPOSE FOR COLLECTION OF PERSONAL DATA

We collect only the personal data that we need for the purposes of providing services to our customers, including personal data needed to:

- Create and Maintain customer profile in our system database

- Offer, Arrange, Deliver requested products and services
- Handle, process and respond to your queries, feedbacks, requests and complaints.
- Provide customer service and support, including but not limited to customer relationship management, facilitating and providing reminders of your service booking requests and appointments, managing your test-driving sessions, providing you with administrative support, administering insurance coverage, processing your payments and providing delivery and pick up services.
- Follow up with customers to determine satisfaction of our products and services
- Meet regulatory requirements
- Notify customers of upcoming promotions

DISCLOSURE OF PERSONAL DATA

Global Advance Leasing will use and disclose customer personal data only for the purposes for which the information was collected, except as authorized by law. For example, we may use customer contact information to deliver our products and provide our services. We will take reasonable steps to protect your Personal Data against unauthorized disclosure.

Subject to provisions of any applicable law, your Personal Data may be disclosed for the purposes listed above, to the following entities or parties:

- Employees and related corporations and business associates of Global Advance Leasing;
- Companies providing services relating to Global Advance Leasing;
- Agents, Contractors, sub-contractors or third party service providers who provide operational services to Global Advance Leasing;
- External banks, credit card companies and their respective service providers;
- Our professional advisers such as consultants, auditors and lawyers;
- Companies providing insurance and warranty services to our automotive customers;
- Foreign embassies, travel agencies and hotels in relation to facilitating overseas travel arrangements;
- Relevant government ministries, regulators, statutory boards or authorities or law enforcement agencies to comply with any laws, rules, guidelines and regulations or schemes imposed by any government authority; and/or any other party to whom you authorize us to disclose your Personal Data to.

CONSENT

We ask for consent to collect, use or disclose customer personal data, except in specific circumstances where collection, use or disclosure without consent is authorized or required by law. We may assume consent in cases where you volunteer information for an obvious purpose.

In cases where we collected personal data before 1 January 2014, we assume your consent for the purposes for which the personal data was collected, unless the individual has withdrawn consent. If there is a fresh purpose for the use of the personal data, consent will be obtained anew.

Our customers may withdraw consent to the use and disclosure of personal data at any time, unless the personal data is necessary for us to fulfill our legal obligations. We will respect your decision, but we may not be able to provide you with certain products and services if we do not have the necessary personal information.

HOW DO WE SAFEGUARD PERSONAL DATA?

Global Advance Leasing will take reasonable efforts to protect Personal Data in our possession or our control by making reasonable security arrangements to prevent unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks. However, we cannot completely guarantee the security of any Personal Data we may have collected from or about you, or that for example no harmful code will enter our website (for example viruses, bugs, Trojan horses, spyware or adware). You should be aware of the risks associated with using websites.

While we strive to protect your Personal Data, we cannot ensure the security of the information you transmit to us via the Internet or through the use of our electronic services, and we urge you to take every precaution

to protect your Personal Data when you use such platforms. We recommend that you change your passwords often, use a combination of letters and numbers, and ensure that you use a secure browser.

If applicable, you undertake to keep your username and password secure and confidential and shall not disclose or permit it to be disclosed to any unauthorized person, and to inform us as soon as reasonably practicable if you know or suspect that someone else knows your username and password or believe the confidentiality of your username and password has been lost, stolen or compromised in any way or that actual or possible unauthorized transactions have taken place. We are not liable for any damages resulting from any security breaches, on unauthorized and/or fraudulent use of your username and password.

ACCESS TO RECORDS CONTAINING PERSONAL DATA

Customers of Global Advance Leasing have access rights to their own personal data in a record that is in our custody or under our control, subject to some exceptions. For example, organizations are required under the Personal Data Protection Act to refuse to provide access to information that would reveal personal data about another individual. Organizations are authorized under the Act to refuse access to personal data if disclosure would reveal confidential information. Access may also be denied if the information is privileged or contained in mediation records.

If we denied a request in whole or part, we will provide the reasons for the refusal. In some cases where exceptions to access apply, we may withhold that information and provide you with the remainder of the record.

QUESTIONS AND COMPLAINTS

If you have a question or concern about any collection, use or disclosure of personal data by Global Advance Leasing, or about a request for access to your own personal data, please contact us as follows:

KT LEASING PTE LTD / Global Advance Leasing

Email: enquiry@gal.com.sg

Call: **6100 0425**