



1. PERSONAL DATA PROTECTION ACT

Personal Data Protection Act

The Personal Data Protection Act (PDPA) establishes a data protection law that governs the collection, use, disclosure and care of personal data. The PDPA also provides for the establishment of a national Do Not Call (DNC) Registry. The DNC Registry allows individuals to register their Singapore telephone numbers to opt out of receiving marketing phone calls, mobile text messages such as SMS or MMS, and faxes from organisations.

Personal Data Protection

The Muslim Converts' Association of Singapore (Darul Arqam Singapore) respects your privacy and recognises that your personal data is important to you.

Darul Arqam Singapore collects, uses and discloses your personal data for the purposes of providing services to you, to enhance your customer experience with us, to improve our services and to share with you invitations and events in Darul Arqam Singapore.

To see the purposes for which Darul Arqam Singapore collects, uses and discloses your personal data, please refer to Darul Arqam Singapore Personal Data Protection Policy.

Do Not Call (DNC) Registry

The PDPA provides for the establishment of a National Do Not Call (DNC) Registry, which allow individuals to register their Singapore telephone numbers to opt out of receiving marketing phone calls, mobile text messages such as SMS or MMS, and faxes from organisations from 2 January 2014 onwards. These changes will generally not affect informational and service related messages sent by Darul Arqam.

Darul Arqam aims to comply with the requirements of the PDPA and respects your choices. If you have registered your telephone number with the DNC Registry, we will not send you communication messages via phone calls, text messages and faxes. However, if you have previously given us consent to contact you for such purposes, we will continue to do so until you withdraw your consent.

If you would like to ensure that you will be kept informed of Darul Arqam's latest courses, events and services via your telephone, you can opt in to receive such messages by managing your contact mode with Darul Arqam.

2. PERSONAL DATA PROTECTION POLICY

The purpose of this document ("Data Protection Policy") is to inform you of how The Muslim Converts' Association of Singapore manages Personal Data which is subject to the Singapore Personal Data Protection Act (No. 26 of 2012) ("the Act"). Please take a moment to read this Data Protection Policy so that you know and understand the purposes for which we collect, use and disclose your Personal Data.

By interacting with us, submitting information to us, or signing up for any Services offered by us, you agree and consent to The Muslim Converts Association of Singapore as well as their respective representatives and/or agents (collectively referred to herein as "Darul Arqam", "Darul Arqam Singapore", "us", "we" or "our") collecting, using, disclosing and sharing amongst themselves your Personal Data, and disclosing such Personal Data to the relevant third parties in the manner set forth in this Data Protection Policy.

This Data Protection Policy supplements but does not supersede nor replace any other consents you may have previously provided to Darul Arqam in respect of your Personal Data, and your consents herein are additional to any rights which to any of the Companies may have at law to collect, use or disclose your Personal Data.

Darul Arqam may from time to time update this Data Protection Policy to ensure that this Data Protection Policy is consistent with our future developments, and/or any changes in legal or regulatory requirements. Subject to your rights at law, you agree to be bound by the prevailing terms of the Data Protection Policy as updated from time to time. Please check back regularly for updated information on the handling of your Personal Data.

2.1. Personal Data

- 2.1.1.** In this Data Protection Policy, “Personal Data” refers to any data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.
- 2.1.2.** Examples of such Personal Data you may provide to us include (depending on the nature of your interaction with us) your name, NRIC, passport or other identification number, telephone number(s), mailing address, email address and any other information relating to any individuals which you have provided us in any forms you may have submitted to us, or via other forms of interaction with you.

2.2. Collection of Personal Data

- 2.2.1.** Generally, we collect Personal Data in the following ways:
- a) when you submit an application form or other forms relating to any of our Services (defined below);
 - b) when you interact with our employees, for example, via telephone calls, letters, face-to-face meetings and emails;
 - c) when you use some of our services, for example, websites and apps including establishing any online accounts with us;
 - d) when you request that we contact you, be included in an email or other mailing list;
 - e) when you respond to our invites, events, initiatives or to any request for additional Personal Data;
 - f) when you are contacted by, and respond to, our employees;
 - g) when we receive references from third parties, for example, where you have been referred by them;
 - h) when we seek information from third parties about you in connection with the Services you have applied for; and
 - i) when you submit your Personal Data to us for any other reasons
- 2.2.2.** When you browse our website, you generally do so anonymously but please see the section below on cookies. We do not at our website automatically collect Personal Data unless you provide such information or login with your account credentials.

2.2.3. 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.

2.2.4. 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.

2.3. Purposes for the Collection, Use and Disclosure of Your Personal Data

Generally, Darul Arqam collects, uses and discloses your Personal Data for the following purposes:

- a) responding to your queries and requests;
- b) managing the administrative and business operations of Darul Arqam and complying with internal policies and procedures;
- c) matching any Personal Data held which relates to you for any of the purposes listed herein;
- d) resolving complaints and handling requests and enquiries;
- e) preventing, detecting and investigating crime and analyzing and managing commercial risks;
- f) providing media announcements and responses;
- g) monitoring customer-facing interactions for quality assurance, employee training and performance evaluation;
- h) organising events;
- i) legal purposes (including but not limited to obtaining legal advice and dispute resolution);
- j) conducting investigations relating to disputes, billing or fraud;
- k) meeting or complying with any applicable rules, laws, regulations, codes of practice or guidelines issued by any legal or regulatory bodies which are binding on Darul Arqam (including but not limited to responding to regulatory complaints, disclosing to regulatory bodies and conducting audit checks, due diligence and investigations); and
- l) purposes which are reasonably related to the aforesaid.

2.4. In addition, Darul Arqam collects, uses and discloses your Personal Data for the following purposes:

- a) If you are a customer or an employee of an organisation which is a customer of Darul Arqam:
 - i. opening or continuation of accounts and establishing or providing you with the Services you subscribe to;
 - ii. facilitating the continuation or termination of your subscription to our Services (including but not limited to administering subscription arrangements, processing renewal of membership and customer relationship management);
 - iii. facilitating the daily operation of the Services (including but not limited to customer service, customer verification);
 - iv. processing of payment instructions, direct debit facilities and/or credit facilities requested by you;
 - v. enforcement of repayment obligations (including but not limited to debt collection, filing of claims and retrieval of payments);
 - vi. administering and processing any insurance claims and payments arising under the respective policies;
 - vii. credit and internal risk management (including but not limited to performing credit checks and disclosures to law enforcement agencies);
 - viii. generating internal reports (including but not limited to annual, operational and management reports);
 - ix. administering fee adjustments, refunds and waivers;
 - x. analysing your use of our Services so as to help us improve, review, develop and efficiently manage the Services offered to you; and
 - xi. purposes which are reasonably related to the aforesaid.

2.5. Furthermore, where permitted under the Act:

- a) Darul Arqam may also collect, use and disclose your Personal Data for the following “Darul Arqam Additional Purposes”:
 - i. providing additional Services and benefits to you, including loyalty and reward programmes from Darul Arqam;
 - ii. matching Personal Data with other data collected for other purposes and from other sources (including third parties) in connection with the provision, marketing or offering of Products and Services by Darul Arqam;
 - iii. communicating to you advertisements involving details of our Services,
 - iv. organising events and corporate social responsibility projects; and
 - v. purposes which are reasonably related to the aforesaid.

2.6. If you have provided your Singapore telephone number(s) and have indicated that you consent to receiving information via your Singapore telephone number(s), then from time to time, Darul Arqam may contact you using such Singapore telephone number(s) (including via voice calls, text, fax or other means) with information about our Services.

2.7. In relation to particular Services or in your interactions with us, we may also have specifically notified you of other purposes for which we collect, use or disclose your Personal Data. If so, we will collect, use and disclose your Personal Data for these additional purposes as well, unless we have specifically notified you otherwise.

2.8. You have a choice to withdraw your consent for receiving materials/communication. You may contact us using the contact details found below.

2.9. Please be aware that once we receive confirmation that you wish to withdraw your consent for materials/communication, it may take up to 30 working days for your withdrawal to be reflected in our systems. Therefore, you may still receive materials/communication during this period of time. Please note that even if you withdraw your consent, we may still contact you for other purposes in relation to the Services that you hold or have subscribed to with Darul Arqam.

3. Disclosure of Personal Data

3.1. Darul Arqam will take reasonable steps to protect your Personal Data against unauthorised disclosure. Subject to the provisions of any applicable law, your Personal Data may be disclosed, for the purposes listed above (where applicable), to the following:

- a) Darul Arqam's employees to provide content, Services to you, address your questions and requests in relation to your subscription and courses arrangements;
- b) any business partner, investor, assignee or transferee (actual or prospective) to facilitate business asset transactions (which may extend to any merger, acquisition or asset sale) involving any of the Companies;
- c) our professional advisers such as auditors and lawyers;
- d) relevant government regulators, statutory boards or authorities or law enforcement agencies to comply with any laws, rules, guidelines and regulations or schemes imposed by any governmental authority; and;
- e) any other party to whom you authorise us to disclose your Personal Data to.

4. Contacting Us - Withdrawal of Consent, Access and Correction of your Personal Data

4.1. If you:

- a) have any questions or feedback relating to your Personal Data or our Data Protection Policy;
- b) would like to withdraw your consent to any use of your Personal Data as set out in this Data Protection Policy; or
- c) would like to obtain access and make corrections to your Personal Data records, please contact Darul Arqam as follows:

Data Protection Officer
The Muslim Converts' Association of Singapore
32 Onan Road, The Galaxy Singapore 424484
dpo@darul-arqam.org.sg

4.2. Please note that if your Personal Data has been provided to us by a third party (e.g. a referrer), you should contact that organisation or individual to make such queries, complaints, and access and correction requests to Darul Arqam on your behalf.

4.3. If you withdraw your consent to any or all use of your Personal Data, depending on the nature of your request, Darul Arqam may not be in a position to continue to provide its Services to you.

5. Governing Law

5.1. This Data Protection Policy shall be governed in all respects by the laws of Singapore.