

This Privacy Policy sets out the manner in which we collect, use, manage and protect the data that is capable of identifying you as an individual whether on its own or in conjunction with other data accessible by us “Personal Data”) in compliance with the Personal Data Protection Act 2012.

## **I. GOBEAR + YOUR DATA = PRICE COMPARISON**

1. We believe we provide a great service aimed to make your life easier when you are searching for certain insurance products. For the purpose of making the desired price comparison between the products of the various Financial Services Providers, it is however necessary for us to collect and use certain Personal Data. The specific Personal Data you are requested to submit through our Website, may vary depending on the product you require a price comparison for. In any event, the Personal Data requested is necessary for the purpose of providing you with the price comparison you are searching for.

2. Furthermore, it is necessary for us to disclose and forward your Personal Data to the Financial Services Provider that you select by clicking on the “buy” button on our Website (the “**Selected Financial Services Provider**”) for the purpose of processing the product or service in an easy way you may want to purchase from the Selected Financial Services Provider.

## **II. CONVENIENCE IS KING**

1. We try to make the use of our Website and services as easy and convenient as possible. To increase your user-experience of our Website, we may also collect certain Personal Data such as the type of insurance products you are searching for, how you are searching for the insurance products. We may use this information to personalise and manage our Website for you and to display advertising that you may find interesting.

2. You have the option to create an account through our Website. If you create an account with us, we will collect the following information: your name, your email and all other information you agree to provide us at the time of creating your account or subsequently. In order for you to easily repeat your searches and desired comparisons we will collect your search history and the Personal Data you have provided to us to generate the quote.

3. If you only perform an ad hoc search and request for an ad hoc price comparison through our Website without creating an account with us, we will collect your IP address, timing of accessing our Website, your device, duration of your visit and track the usage of our Website. In order to prevent or fix problems with our software, we may collect some technical information from your browser.

### **III. CONSENT IS CRUCIAL**

1. The use of our Website and our services is entirely voluntary but if you do decide to visit, access, use or obtain any content or data from our Website or by obtaining or using any of the services rendered by us through our Website, you:

- a. expressly consent that we will collect and use your Personal Data; and
- b. authorise us to disclose and forward your Personal Data to the Selected Financial Services Provider, as set out in this Privacy Policy.

### **IV. IT'S STILL YOUR KINGDOM**

1. We will not sell your Personal Data to any third parties. There may be instances however that we will need to share your Personal Data to certain suppliers, agents or service providers that assist us or that we use for optimizing, monitoring or researching the usage, performance and operation of our Website as well as the services we provide through our Website. We only share your Personal Data with such third parties in so far as necessary to perform their services and

tasks and we will ensure that these third parties protect your Personal Data in a manner consistent with this Privacy Policy and will not use your Personal Data for any other purposes than those specified by us.

## **V. MANAGE YOUR KINGDOM**

1. Since it's your Personal Data it's only fair that you have control of what happens to it. These are your rights and powers:
  - a. You are entitled to withdraw your consent to any use or disclosure of your Personal Data by contacting us [here](#);
  - b. You have access to the Personal Data we hold and you can ask us about the ways in which your Personal Data is used or disclosed by contacting us [here](#);
  - c. You have the right to update, rectify or make corrections to your Personal Data using the 'my account' page or by contacting us directly [here](#).

## **VI. PROTECTION IS KEY**

1. We take the protection of your Personal Data from unauthorised access by others seriously. We shall make reasonable security arrangements to prevent the unauthorised, use, collection, disclosure or copying of your Personal Data.
2. We will store all data in Singapore. In the event there is a need for us to transfer your Personal Data out of Singapore, we will only do so after we have been assured that your Personal Data will receive a comparable level of protection as laid down in this Privacy Policy and/or the PDPA.

## **COOKIE POLICY**

### **I. GOBEAR COOKIES**

1. Our Website is our business and we use all kind of tools to operate it as efficient and optimal as possible. One of the ways we do that is by using cookies when you browse our Website. A cookie is a small data file that is stored on your computer or on your mobile device (“**Cookie**” or “**Cookies**”). There are different kinds of Cookies that we use for different kinds of purposes:

a. Technical Cookies: these Cookies are necessary to provide you with our services and to make our Website function properly and to manage your account and log in through social media platforms.

b. Functional Cookies: are aimed to make your next visit to our Website less time-consuming. We will recognise your browser and remember your preferences such as data provided for product searches, product searches, login information to your account, language, the version of the Website you use and any other preferences.

c. Analytical, Targeting and Tracking Cookies: are used to track the online behaviour of our visitors and allow us to help improve the way our website works, for example, by ensuring that our visitors easily find what they are looking for and that we can continue to provide our visitors with relevant content. We also use these Cookies to understand your online preferences for online advertisement purposes. This allows us to present you with tailor made offers based on your online behaviour.

## **II. TO COOKIE OR NOT TO COOKIE**

1. In so far as your Personal Data is being collected by our Cookies, you have the option to disable the use of such Cookies in your browser settings when accessing our Website. Please note that disabling such Cookies may however result in loss of functionality of our Website and/or delay or affect the way our Website operates and/or (partially) restrict your use of the Website.

## **III. WE’D LIKE TO STAY IN TOUCH**

1. If you create an account with us, sign-up through Facebook, or if you don't create an account but you do submit your email address we can send you: news updates, account information updates and other Website announcements. If you want to hear more from us you can opt to receive more information which will include messages and content we think would be interesting for you including targeted advertisements and marketing messages from us. As soon as you're no longer interested in these extra mailings, you can choose to unsubscribe from our mailing list by following the instructions in the email you received or through the settings in your account.