

Privacy Policy

This is the privacy policy ("Privacy Policy") for the Web site available at pensrose.com.sg (the "Site"). This Privacy Policy sets forth our policies regarding the collection, use and disclosure of certain information relating to your use of the Site. Your use of this Site signifies your understanding and acceptance of the terms of this Privacy Policy.

We recognise the importance of protecting your privacy and our Privacy Policy is designed to assist you in understanding how we collect, use and safeguard the personal information you provide to us, and to assist you in making informed decisions when using the Site. This Privacy Policy will be continuously assessed against new technologies, business practices and our clients' needs. As we update and diversify our products and services, this Privacy Policy may evolve. Please check this page for updates periodically. We will try to post any changes to this Privacy Policy before they become effective.

Please note: by using or registering with our Site or by providing personal information, you agree to the terms of this Privacy Policy.

THE TYPE OF INFORMATION WE COLLECT

There are several areas where you can submit information to us. References to "personal information" contained in this Privacy Policy means your name, telephone/mobile number, e-mail address, subscription details (i.e., particular information type where you request to be notified of latest news), and any other information that personally identifies you or would permit us to contact you.

INFORMATION VOLUNTARILY PROVIDED BY YOU

Expression of Interest / Registration of Updates / VVIP / Exclusive Appointment Registration: In the website, there are forms that are available for you to submit your interest with information fields to be filled in. When you provide us with this information in the information fields, it is understood that you permit us to contact you (via phone call, SMS, email or other mobile communication applications) regardless of whether the contact details (i.e. mobile numbers) are registered with the Do Not Call (DNC) Registry. For special instructions with the contact number, please key inside the comment box.

Types of communications from us are via "phone call", "SMS" or "e-mail" or other mobile communication applications.

We strive to provide top-notch service, as such, in order to keep our registered users informed about our latest news, projects, products and services, we may send e-mails and announcements regularly to your personal mobile number or email address that you provided to us.

Users with malicious intention such as but not limited to; providing the Site false and inaccurate information of particulars not belonging to themselves will be referred (with hardware and IP address) to the relevant authority for cyber harassment.

Contacting Us:

We welcome individuals with questions or problem related to use of the Site to contact us at our provided contact form on our website.

THIRD-PARTY INFORMATION

Links:

When using our Website, you may click through certain links. We are not, however, responsible for any other website, or their respective privacy policy or how they treat information about their users. We strongly advise you to review their privacy policies to find out how they are treating your personal information.

WHEN AND WITH WHOM WE MAY SHARE YOUR INFORMATION

Vendors:

We may share your personal information with individuals acting as our authorised agents in providing our service (e.g., mortgage loan, conveyancing services) should you require it, all of which agree to use it only for such specified purposes. Each vendor must agree to implement and maintain reasonable security procedures and practices appropriate to the nature of your information in order to protect your personal information from unauthorised access, destruction, use, modification or disclosure.

Legally compelled disclosure:

We will also disclose your personal information when required to do so by law, for example, in response to a court order or a subpoena or other legal obligation, in response to a law enforcement agency's request, or in special cases when we have reason to believe that disclosing your personal information is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference with (whether intentionally or unintentionally) our rights or property.

Your Acceptance of this Privacy Policy:

By using this Site, you signify your acceptance of our Privacy Policy. If you do not agree to this Privacy Policy, please do not use our Site. We reserve the right, at our discretion, to change, modify, add, or remove portions from this Privacy Policy at any time so visitors are encouraged to review this Privacy Policy from time to time. Your continued use of our Site following the posting of changes to these terms means you accept these changes.