

Terms and Conditions

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The access and/or use of this website is at your sole risk. Under no circumstances shall North Star be liable for any losses, damages, costs or expenses whatsoever (whether direct, indirect, consequential, incidental, special or economic including loss of profits) whether in an action in contract, tort or otherwise arising directly or indirectly from or in connection with:

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- the use of or reliance on the products, services, information or other content contained on this website or on any other website linked to this website;
- the failure of performance, error, omission or defect of any network, line or server system or the transmission to any computer hardware or software used in accessing this website of any computer virus or other corrupting or destructive codes, programs, macros or elements of any kind; or
- the access by any unauthorized person to any information transmitted by you to North Star or vice versa through this website.

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links is not an endorsement by North Star of the website or the contents therein, and you are put on notice that any access by you of such linked websites is at your own risk.

Submission of Feedback and Information

Any feedback or other information submitted to North Star at this website (whether by e-mail or otherwise) shall be deemed to be non-confidential and shall become the property of North Star, who shall be entitled to use such feedback and information on an unrestricted basis for any purpose (including without limitation, reproduction, disclosure to third parties, transmission, publication, broadcast, and in relation to the development, marketing and promotion of any products or services). Please note that North Star shall not be subject to any obligation of confidentiality in relation to, and gives no assurances that any ideas, concepts, know-how, processes or techniques contained in any feedback or other information submitted to North Star will be treated as confidential or proprietary.

Intellectual Property Notice

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Nothing on this website should be construed as granting, by implication, estoppel, or otherwise, any licence or right to use any intellectual property contained in this website, without the prior written approval of North Star.

In particular, the name "North Star" or the North Star logo may not be used in any way, including in advertising or publicity pertaining to distribution of materials on this website without North Star' prior written permission.

No hyperlinking of this website to any other website or the mirroring or reproduction of any information on this website on any other website or the use of any information therein for any public or commercial purpose is permitted without the prior written consent of North Star, which consent may be granted or refused at its sole discretion and may be subject to terms and conditions imposed by North Star.

Additional Terms

There may be additional terms and conditions elsewhere on this website governing the products, services, information and content featured on this website which also form part of these Terms of Use and to which you hereby also agree.

Revision of Terms of Use

North Star reserves the right to revise these Terms of Use at any time without notice by updating this version. By using this website, you agree to be bound by any such revisions.

Personal Data

"Act" refers to the Personal Data Protection Act (No. 26 of 2012) of Singapore.

"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 North Star have or are likely to have access, including data in its records as may be updated from time to time.

Examples of such Personal Data you may provide to North Star 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, network data 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.

By interacting with or submitting information to North Star, you agree and consent to North Star collecting, using, disclosing and sharing your Personal Data to North Star's authorised service providers and relevant third parties for the purposes that you have submitted your Personal Data for.

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

Generally, we collect Personal Data in the following ways:

- (a) when you submit an application form or other forms to us;
- (b) when you interact with our employees, authorized representatives or customer service officers, for example, via telephone calls, letters, face-to-face meetings and emails;
- (c) when you use some of our products or 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 initiatives or to any request for additional Personal Data;
- (f) when you are contacted by, and respond to, our employees, authorized representatives and customer service officers;
- (g) when we receive references from business partners and third parties, for example, where you have been referred by them;
- (h) when you submit your Personal Data to us for any other reasons.

When you browse our website, you generally do so anonymously but please see the section below on cookies. North Star do not at our website automatically collect Personal Data unless you provide such information or login with your account credentials.

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 your requests.

Generally, North Star collect, use and disclose your Personal Data for the following purposes:

- (a) responding to your queries and requests;
- (b) managing the administrative and business operations of North Star and complying with internal policies and procedures;
- (c) facilitating business asset transactions (which may extend to any mergers, acquisitions or asset sales) involving any of the Companies;
- (d) matching any Personal Data held which relates to you for any of the purposes listed herein;

- (e) resolving complaints and handling requests and enquiries;
- (f) preventing, detecting and investigating crime and analyzing and managing commercial risks;
- (g) providing media announcements and responses;
- (h) monitoring or recording phone calls and customer-facing interactions for quality assurance, employee training and performance evaluation and identity verification purposes;
- (i) organising promotional events;
- (j) legal purposes (including but not limited to obtaining legal advice and dispute resolution);
- (k) conducting investigations relating to disputes, billing or fraud;
- (l) 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 North Star (including but not limited to responding to regulatory complaints, disclosing to regulatory bodies and conducting audit checks, due diligence and investigations); and
- (m) opening or continuation of accounts and establishing or providing you with any products or services that you apply for;
- (n) facilitating the continuation or termination of your application to our products and services (including but not limited to administering contractual arrangements, account maintenance, account closure, processing renewal of contracts and customer relationship management);
- (o) facilitating the daily operation of the products and services (including but not limited to billing, customer service, customer verification, technical support, maintenance and troubleshooting);
- (p) processing of payment instructions, direct debit facilities and/or credit facilities requested by you;
- (q) enforcement of repayment obligations (including but not limited to debt collection, filing of claims and retrieval of payments from losses made by service partners);
- (r) administering and processing any insurance claims and payments arising under the respective policies;
- (s) credit and internal risk management (including but not limited to performing credit checks and disclosures to law enforcement agencies);
- (t) generating internal reports (including but not limited to annual, operational and management reports);
- (u) processing referral payments and commission fees to our external partners;
- (v) administering fee adjustments, refunds and waivers;
- (w) analysing your use of our products and services so as to help us improve, review, develop and efficiently manage the products and services offered to you; and
- (x) purposes which are reasonably related to the aforesaid.

Furthermore, where permitted under the Act, North Star may also collect, use and disclose your Personal Data for the following purposes

- (i) analytics and tracking, including facilitating the sale of analytical data
- (ii) conducting market research and surveys to enable us to understand and determine customer location, preferences and demographics to develop special offers and marketing programmes in relation to our products and services, and to improve our service delivery and your customer experience at our touchpoints;
- (iii) providing additional products and services and benefits to you;
- (iv) 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 North Star;
- (v) leads generation and management for marketing North Star's products and services;
- (vi) administering contests, competitions and marketing campaigns, and personalising your

experience at North Star;

(vii) communicating to you advertisements involving details of our products and services, special offers and rewards, either to our customers generally, or which we have identified may be of interest to you (including but not limited to upselling, cross selling and telemarketing);

(viii) organising promotional events and corporate social responsibility projects; and

(ix) purposes which are reasonably related to the aforesaid.

In addition, where permitted under the Act and subject to the provisions of any applicable law, your Personal Data may be disclosed to the vendors or other third party service providers in connection with promotions and services offered by North Star.

If you have provided your Singapore telephone number(s) and have indicated that you consent to receiving marketing or promotional information via your Singapore telephone number(s), then from time to time, North Star may contact you using such Singapore telephone number(s) (including via voice calls, text, fax or other means) with information about our products and services or those products and services offered by our preferred partners (including discounts and special offers).

In relation to particular products and 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.

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

Please be aware that once we receive confirmation that you wish to withdraw your consent for marketing or promotional materials/communication, it may take up to 30 working days for your withdrawal to be reflected in our systems. Therefore, you may still receive marketing or promotional materials/communication during this period of time. Please note that even if you withdraw your consent for the receipt of marketing or promotional materials, we may still contact you for other purposes in relation to the products and services that you apply for with North Star.

North Star 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) North Star's related corporations and employees to provide content, products and services to you, address your questions and requests in relation to your customer accounts, subscription and billing arrangements with us as well as our products and services, to activate, deactivate, install, maintain and operate our systems and/or services;

(b) companies providing services relating to insurance and consultancy to North Star;

(c) agents, contractors or third party service providers who provide operational services to North Star, such as courier services, telecommunications, information technology, payment, printing, billing, payroll, processing, technical services, training, market research, call centre, security or other services to North Star;

(d) vendors or third party service providers in connection with marketing promotions and services offered by North Star or its preferred partners;

(e) 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

North Star;

(h) collection and repossession agencies in relation to the enforcement of repayment obligations for debts;

(i) external banks, credit card companies and their respective service providers;

(j) our professional advisers such as auditors and lawyers;

(k) 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

(l) any other party to whom you authorise us to disclose your Personal Data to.

Use of Cookies

A cookie is a small piece of information that is placed on your computer when you visit certain websites.

North Star uses cookies on its websites for the following purposes:

(a) enabling certain features and functions on our websites, eg. remembering your user-id, favourite channel selections, browsing and other service preferences;

(b) building up a profile of how you and other users use the website;

(c) improving the efficiency of our website;

(d) administering services to you and to advertisers; and

(e) establishing usage statistics

Most internet browsers provide you the option of turning off the processing of cookies (please see the "help" section of your browser), but this may result in the loss of functionality, restrict your use of the website and/or delay or affect the way in which it operates.

Advertisements on the North Star website may be provided by third party advertisers and their agencies. These may generate cookies to track how many people have seen a particular advertisement (or use the services of third parties to do this), and to track how many people have seen it more than once. North Star does not control these third parties and their cookie policies and if you have questions about their cookie policies, please contact North Star and we will try our best to assist by providing you information about these third party advertising agencies.

North Star is not responsible for the Personal Data policies (including Personal Data protection and cookies), content or security of any third party websites linked to the North Star website.

Contacting Us – Withdrawal of Consent, Access and Correction of your Personal Data

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; or

(c) would like to obtain access and make corrections to your Personal Data records, please contact North Star as follows:

Write To: Data Protection Officer
North Star Food Products Pte. Ltd.
1 Fusionopolis Place
#10-10 Galaxis
Singapore 138522

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 North Star on your behalf.

If you withdraw your consent to any or all use of your Personal Data, depending on the nature of your request, North Star may not be in a position to continue to provide its products and services to you, administer any contractual relationship in place, which in turn may also result in the termination of any agreements with North Star, and your being in breach of your contractual obligations or undertakings. North Star's legal rights and remedies in such event are expressly reserved.

Laws & Jurisdiction

By accessing this website or obtaining facilities, products and other services through it, the user agrees that such access and/ or use, as well as these Terms of Use shall be governed by and construed in accordance with Singapore laws and further agrees to submit to the exclusive jurisdiction of the Singapore courts.

No failure or delay by North Star's to exercise or enforce any of its rights under these Terms of Use will operate as a waiver of such rights nor will such failure or delay in any way prejudice or affect its right at any time thereafter to act strictly in accordance with these Terms of Use.