

Privacy Policy

This privacy policy ("**Privacy Policy**") is the commitment of PT. BCI Digital Asia ("**We, Us, or Our,**") to protect and appreciate all personal information that is submitted through www.bindcover.com ("**Website**") and/or Bindcover Platform on Website ("**Platform**") collectively referred This Privacy Policy is a form of our compliance accordance to Information and Electronic Transaction Law (No. 11 of 2008) (the "**Law**") and Personal Data Protection in Electronic System Regulation 2016 (No. 20 of 2016) (the "**Regulation**").

By accessing and using the Website, you are deemed to have read, understood and agreed to us from above, managed, reopened, and used the information and also the personal data described below. The Privacy Policy can be changed or agreed to at any time without any previously agreed and / or announced.

This Privacy Policy includes the following matters:

1. Personal Information we collect

We request information deemed necessary when you register an account to be able to use and access the Platform, including, but not limited to your personal data such as your full name, company, email, contact number, password, B-Pin, your role, Risk Profile including : Placing Number, Risk Name, Insured, Class of Business, Deadline, Risk Details including : Interest Detail, Total Sum Insured, Rate Premium, Total Premium, Available Share, Period of Insurance, Underwriting Information, Upload Document including : Placing Slip, Claim History (if any), Survey Report, Letter of Appointment, Other Document, Risk Setting including : Security List (hide/show), Publication (private/public), Proposed Premium, Proposed Share, Placing Confirmation, Subjectivity, internet protocol address, device activity information, browser type, date and time of request, referral URL, operating system, and page statistics views and other information that will be useful or necessary ("Personal Data") to provide you with our best services from the Site.

Through the use of the Platform, We collect, process, analyses, and store Personal Data in the following ways:

- a. Personal data/information which submitted independently and voluntarily by you, including but not limited to when you :
 1. Create an account to be able to use and access the Platform;
 2. Placing Sisk(s) and Underwrite Risk(s)
 3. Give us feedback(s) by email, form, letter or phone;
 4. Whenever you use the Platform or visit our Website, we may collect certain technical data concerning your usage such as, internet protocol (IP) address, information as web pages previously or subsequently viewed, duration of every visit/session, the internet device identity (ID) or media access control address, and also information regarding the manufacturer, model and operating system of the device that you use to access the Platform and/or our Website.
- b. data that we obtain through social media, including but not limited to, like our Fan Page on Facebook; interact with us through other social media sites such as Instagram, Youtube and/or LinkedIn.
- c. Data recorded when you use the Website and Platform, including but not limited to when you visit the Site, for which we can process technical data such as your Internet Protocol (IP address).

2. The use of Personal Information

Your Personal Data is used and protected by the Company in accordance with the Applicable Legislation and this Privacy Policy. The Company collects User information with the following objectives:

- a. verify user data using the Platform;
- b. guarantee and provide a better Website and Platform user interface;
- c. provide and facilitate payment transactions made by Users on the Site, including including the process of confirming and sending User orders;
- d. to collect Site User transaction data;

- e. carry out the Company's obligations in connection with the implementation of cooperation with third parties;
- f. for the sake of market research or site development so that the Company can improve the Site, and / or to customize the site to provide the Site and products that are of most interest to you;
- g. to administer a lottery, promotion, survey, market research, or other relevant matter which aims to be made available to Users;
- h. facilitate communication between users and the Company's customer service department if there are problems; and
- i. for the purposes of publication, distribution, promotion, marketing and further development of the Company's business.
- j. You must update or correct Personal Data periodically if there are changes or errors to ensure the continuity and security of Our Site. You must provide information as requested by the Company.

3. Sharing of Personal Information

We will not transfer, sell, distribute, disclose or lend your information and Personal Data to other third parties, except with the following conditions:

- a. We may transfer Personal Data in whole or in part to third parties in the case of corporate actions including but not limited to mergers, consolidations, expropriations, or reorganizations that cause the transfer of ownership;
- b. if We discloses the information to a party that has signed a confidentiality agreement with Us;
- c. if We is obliged to disclose and / or share your personal data in an effort to comply with legal obligations under the applicable laws and regulations;
- d. In the effort to enforce or implement the Terms and Conditions, or to protect the rights, property, or safety of Us, or other parties, including but not limited to the exchange of information and Personal Data with companies and other organizations for the purpose of protecting Us and its Users including but not limited to fraud, financial loss or other risk reduction issues;
- e. Our cooperation with business partners or other third parties by providing access to Personal Data to those who work and provide services for the maintenance, development of the Site and other relevant services; and

- f. We may share Personal Data information with other third parties to support our needs in order to improve and develop Our marketing and business development interests;

We will always try our best to protect Personal Data when we provide Personal Data to the third parties. However, not in any case We can guarantee the use and management of Personal Data, so it is entirely the responsibility of third parties. The user hereby agrees to release Us in the event of abuse of Personal Data by third party.

4. The rights to access and change Personal Information

We have a database that allows Platform users to store their Personal Data. You have the right to access information and to request corrections to that information. If you want to access or correct your Personal Data, you can do it using the methods we provide on the Platform.

5. Retention of Personal Information

Your Personal Information will only be held for as long as it is necessary to fulfill the purpose for which it was collected, or for as long as such retention is required or authorised by Applicable Law. We shall cease to retain Personal Information, or remove the means by which the Personal Information can be associated with you as an individual, as soon as it is reasonable to assume that the purpose for which that Personal Information was collected is no longer being served by retention of Personal Information and retention is no longer necessary for legal or business purposes.

6. Storage of your Personal Information

The Personal Information that we collect from you may be stored at Our Storage. We will use all reasonable endeavours to ensure we provide a level of protection that is comparable to our commitments under this Privacy Policy.

7. Security of your Personal information

We will use all reasonable efforts to protect and secure your Personal Data from illegal access, specifically providing protection to you based on the following conditions:

- a. We encrypt a number of Platform using Secure Socket Layers.
- b. We divert practices related to the collection, storage and handling of information, including technical and physical security measures, to protect the system from unauthorized access.
- c. With regard to the provisions of Article 3, we discuss accessing Personal Data only to our employees, contractors, agents who need to know the Personal Data, or who are related to the agreed confidentiality agreement, as well as other related parties that stipulate the provisions regarding this privacy policy.
- d. We take technical, mandatory, and administrative steps designed to protect your Personal Data. We ask for physical, electronic and procedural safeguards relating to, storing and disclosing your Personal Data. Our security procedures require us to request verification of your identity before we disclose Personal Data to you. You are also responsible for the security assistance of your Personal Data such as for never giving a password to a third party, and for leaving your account after you have finished using the Site.

8. Changes to this Privacy Policy

We may review and amend this Privacy Policy at our sole discretion from time to time, to ensure that it is consistent with our future developments, and/or changes in legal or regulatory requirements. If we decide to amend this Privacy Policy, we will notify you of any such amendments by means of a general notice published on the Application and/or website, or otherwise to your e-mail address set out in your account. You agree that it is your responsibility to review this Privacy Policy regularly for the latest information on our data processing and data protection practices, and that your continued use of the Application or website, communications with us, or access to and use of the services following any amendments to this Privacy Policy will constitute your acceptance to this Privacy Policy and all of its amendments.

9. Acknowledgment and consent

By accepting the Privacy Policy, you acknowledge that you have read and understood this Privacy Policy and you accept all of its terms. In particular, you agree and consent to us collecting, using, sharing, disclosing, storing, transferring, or otherwise processing your Personal Information in accordance with this Privacy Policy.

10. How to contact us

If you have any questions regarding this Privacy Policy or you would like to obtain access and/or make corrections to your Personal Information, please contact admin@bindcover.com