

QCOMMUNITY APP STANDARD TERMS OF USE

Effective date : 01/01/2018

Last updated : 28/09/2022

1. User relationship with QORNERSTONE
 - a) The use of QORNERSTONE products, software, services and websites (via Qommunity Resident) referred to as the "Services" in this document and excluding any services under a separate agreement is subjected to the terms of a legal agreement between you and QORNERSTONE.
 - b) "QORNERSTONE" means Qornerstone Private Limited and IBASE Technology Private Limited, both wholly owned subsidiaries of Qornerstone Inc., whose principal business is performed at 140 Paya Lebar Road, #10-11, Singapore 409015.
 - c) This document explains how the agreement is made up and sets out the terms of that agreement.

2. Accepting the Terms of Use
 - a) In order to use the Services, you must first agree to the Terms. You may not use the Services if you do not accept the Terms.
 - b) You accept the Terms by:
 - i. clicking to accept or agree to the Terms, where this option is made available to you by QORNERSTONE in the user interface for any Service; or
 - ii. by actually using the Services. In this case, you understand and agree that QORNERSTONE will treat your use of the Services as acceptance of the Terms from that point onwards.
 - c) You may not use the Services and may not accept the Terms if:
 - i. you are not of legal age to form a binding contract with QORNERSTONE, or
 - ii. you are a person barred from receiving the Services under the laws of the Singapore or other countries including the country in which you are resident or from which you use the Services.
 - d) Before you proceed to use the Services, you may like to print or save a local copy of this document for your records.

3. Data Protection Notice
 - a) This Data Protection Notice ("Notice") sets out the basis which Qornerstone ("we", "us", or "our") may collect, use, disclose or otherwise process personal data of our customers in accordance with the Personal Data Protection Act ("PDPA"). This Notice applies to personal data in our possession or under our control, including personal data in the possession of companies, which have purchased Qornerstone products for purpose of processing personal data to provide services to you.

PERSONAL DATA

- b) As used in this Notice: "customer" means an individual who (a) has contacted us through any means to find out more about any goods or services we provide, or (b) may, or has, purchased Qornerstone software solutions; and "personal data" means data, whether true or not, about a customer 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.
- c) Personal data which we may collect from you include your name, contact information such as your address, email address and/or mobile number, photographs and other audio-visual information, and financial information such as bank account information. Other terms used in this Notice shall have the meanings given to them in the PDPA (where the context so permits).

COLLECTION, USE AND DISCLOSURE OF PERSONAL DATA

- d) We collect your personal data which you provide to us voluntarily through the Qommunity app, or other Qornerstone products, or provided to us by an authorised 3rd party (like your property management company), for the purpose of providing the Services to you. We shall seek your consent before collecting any additional personal data and before using your personal data for a purpose which has not been notified to you (except where permitted or authorised by law).
- e) We may collect and use your personal data for any or all of the following purposes:
 - i. performing obligations in the course of or in connection with our provision of the goods and/or services requested by you;
 - ii. verifying your identity;
 - iii. responding to, handling, and processing queries, requests, applications, complaints, and feedback from you;

- iv. managing your relationship with us;
 - v. processing payment or credit transactions;
 - vi. sending you information about our software solutions and services including notifying you of our marketing events, initiatives and promotions, lucky draws, membership and rewards schemes and other promotions;
 - vii. complying with any applicable laws, regulations, codes of practice, guidelines, or rules, or to assist in law enforcement and investigations conducted by any governmental and/or regulatory authority; any other purposes for which you have provided the information; transmitting to any unaffiliated third parties including our third party service providers and agents, and relevant governmental and/or regulatory authorities, whether in Singapore or abroad, for the aforementioned purposes; and
 - viii. any other incidental business purposes related to or in connection with the above.
- f) We may disclose your personal data:
- i. where such disclosure is required for performing obligations in the course of or in connection with our provision of the goods or services requested by you;
 - ii. or to third party service providers, agents and other organisations we have engaged to perform any of the functions listed in clause 3(e) above for us.
- g) The purposes listed in the above clauses may continue to apply even in situations where your relationship with us (for example, pursuant to a contract) has been terminated or altered in any way, for a reasonable period thereafter (including, where applicable, a period to enable us to enforce our rights under any contract with you).

WITHDRAWING YOUR CONSENT

- h) The consent that you provide for the collection, use and disclosure of your personal data will remain valid until such time it is being withdrawn by you in writing. You may withdraw consent and request us to stop using and/or disclosing your personal data for any or all of the purposes listed above by submitting your request in writing or via email to our Data Protection Officer at the contact details provided below. Upon receipt of your written request to withdraw your consent, we may require reasonable time (depending on the complexity of the request and its impact on our relationship with you) for your request to be processed and for us to notify you of the consequences of us acceding to the same, including any legal consequences which may affect your rights and liabilities to us. In general, we shall seek to process your request within ten (10) business days of receiving it. Whilst we respect your decision to withdraw your consent, please note that depending on the nature and scope of your request, we may not be in a position to continue providing the Services to you and we will not, in such circumstances, notify you before completing the processing of your request.
- i) Please note that withdrawing consent does not affect our right to continue to collect, use and disclose personal data where such collection, use and disclose without consent is permitted or required under applicable laws.

ACCESS TO AND CORRECTION OF PERSONAL DATA

- j) If you wish to make (a) an access request for access to a copy of the personal data which we hold about you or information about the ways in which we use or disclose your personal data, or (b) a correction request to correct or update any of your personal data which we hold about you, you may submit your request in writing or via email to our Data Protection Officer at the contact details provided below.
- k) Please note that a reasonable fee may be charged for an access request. If so, we will inform you of the fee before processing your request. We will respond to your request as soon as reasonably possible. Should we not be able to respond to your request within thirty (30) days after receiving your request, we will inform you in writing within thirty (30) days of the time by which we will be able to respond to your request. If we are unable to provide you with any personal data or to make a correction requested by you, we shall generally inform you of the reasons why we are unable to do so (except where we are not required to do so under the PDPA).

PROTECTION OF PERSONAL DATA

- l) To safeguard your personal data from unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks, we have introduced appropriate administrative, physical and technical measures such as up-to-date antivirus protection, encryption and the use of privacy filters to secure all storage and transmission of personal data by us, and disclosing personal data both internally and to our authorised third party service providers and agents only on a need-to-know basis.

You should be aware, however, that no method of transmission over the Internet or method of electronic storage is completely secure. While security cannot be guaranteed, we strive to protect the security of your information and are constantly reviewing and enhancing our information security measures.

ACCURACY OF PERSONAL DATA

- m) We generally rely on personal data provided by you (or your authorised representative). In order to ensure that your personal data is current, complete and accurate, please update us if there are changes to your personal data by informing our Data Protection Officer in writing or via email at the contact details provided below.

RETENTION OF PERSONAL DATA

- n) We may retain your personal data for as long as it is necessary to fulfil the purpose for which it was collected, or as required or permitted by applicable laws. We will cease to retain your personal data, or remove the means by which the data can be associated with you, as soon as it is reasonable to assume that such retention no longer serves the purpose for which the personal data was collected, and is no longer necessary for legal or business purposes.

TRANSFERS OF PERSONAL DATA OUTSIDE OF SINGAPORE

- o) We generally do not transfer your personal data to countries outside of Singapore. However, if we do so, we will obtain your consent for the transfer to be made and we will take steps to ensure that your personal data continues to receive a standard of protection that is at least comparable to that provided under the PDPA.

DATA PROTECTION OFFICER

- p) You may contact our Data Protection Officer if you have any enquiries or feedback on our personal data protection policies and procedures, or if you wish to make any request, in the following manner: Attention to Willie Lian, DPO, 140 Paya Lebar Road, #10-11, Singapore 409015; or by email: willie@qornerstone.com.

EFFECT OF NOTICE AND CHANGES TO NOTICE

- q) Notice applies in conjunction with any other notices, contractual clauses and consent clauses that apply in relation to the collection, use and disclosure of your personal data by us. We may revise this Notice from time to time without any prior notice. You may determine if any such revision has taken place by referring to the date on which this Notice was last updated. Your continued use of our services constitutes your acknowledgement and acceptance of such changes.

4. Provision of the Services by QORNERSTONE

- a) QORNERSTONE (may) have subsidiaries and affiliated legal entities around the world ("Subsidiaries and Affiliates") that through these companies will be providing the Services to you on behalf of QORNERSTONE. You acknowledge and agree that Subsidiaries and Affiliates will be entitled to provide the Services to you.
- b) QORNERSTONE is constantly innovating in order to provide the best possible user experiences. You acknowledge and agree that the form and nature of the Services which QORNERSTONE provides may change from time to time without prior notice to you.
- c) As part of these continuing innovation initiatives, you acknowledge and agree that QORNERSTONE may stop (permanently or temporarily) providing the Services (or any features within the Services) to you or to users generally at QORNERSTONE's sole discretion, without prior notice to you.
- d) You may stop using the Services at any time. You do not need to specifically inform QORNERSTONE when you stop using the Services.
- e) You acknowledge and agree that if QORNERSTONE disables access to your account, you may be denied from accessing the Services.
- f) You acknowledge and agree that while QORNERSTONE may not currently have set a fixed upper limit on the data transmissions you may send/receive through the Services or on the amount of

storage space allocated for use for the provision of Services, such fixed upper limits may be set by QORNERSTONE at any time, at QORNERSTONE's discretion.