

# Privacy policy

## Our Commitment to Privacy

Our Privacy Policy was developed as an extension of our commitment to combine quality products and services with integrity in dealing with our users. The 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 our site and our products and services.

## What Information Do We Collect?

When you visit our site you may provide us with two types of information: personal information you actively choose to disclose ("Active Information") and use information collected, in a way not visible to you, on an aggregate anonymous basis as you and others browser our site ("Passive Information").

### Active Information You Choose to Provide

In order to gain use of the site (become a "user"), we require you to disclose the following information:

Name

Address

Phone Number Enroller ID

### Passive Information Collected

What is a Cookie?

Cookies are a feature of web browser (Internet Explorer, Netscape Navigator, etc.) software that allows web servers to recognize the computer used to access a site. They are small pieces of data that are stored by a user's web browser on one site to simplify subsequent interactions with that site by the same user or to use the information to streamline the user's transaction on related web pages. This makes it easier for a user to move from site to site and to complete transactions over the Internet. Cookies should make your online experience easier and more personalized.

Our site utilizes cookies to collect information about how our site is used. Passive Information gathered may include the date and time of visits, the site pages viewed, time spent at our site, the sites visited just before and just after our site. If you do not wish to transmit "cookie" information about yourself, you may turn of the cookie function in your web browser; please consult the "Help" section of your browser to correctly do so.

Our site's servers also automatically identify your computer by its Internet Protocol address which is a unique string of numbers that is assigned to your computer by your Internet Service Provider. Your IP address may be used to address problems with our server or to administer our site or to gather broad demographic information about our users. We passively collect your IP Address.

## How Do We Use the Information Collected?

Broadly speaking, persons we employ directly, or as contractors or agents, that they collaborate with us, use Active Information for purposes of administering our business activities, providing

customer services such for example support or making available other products or services we think may be of interest to our users. We may use the Active Information or Passive Information you provide to us to inform you about changes to our site, new services, features or products we offer, or other information we think you shall find valuable. If at any time you do not wish to receive such information, you may “opt-out” of doing so by sending an email to us at [privacy@worldgmn.com](mailto:privacy@worldgmn.com)

We use Passive Information to gather information about our users and to enhance and design our site to make it easier, faster and friendlier to use. Additionally, cookies help us know information about how many people visit our site, when they visit and how they use our service. Passive Information may result in your viewing of particular advertising based on your user habits for your viewing on our site and a shopping experience customized to you in content, services and goods. Also, we may use your personal information to: (a) administer the website; (b) improve your browsing experience by personalizing the website; (c) enable your use of the services available on the website; (d) send to you goods purchased via the website, and supply to you services purchased via the website; (e) send statements and invoices to you, and collect payments from you; (f) send you general (non-marketing) commercial communications; (g) send you email notifications which you have specifically requested; (h) send to you our newsletter and other marketing communications relating to our business or the businesses of carefully-selected third parties which we think may be of interest to you by post or, where you have specifically agreed to this, by email or similar technology (you can inform us at any time if you no longer require marketing communications); (i) provide third parties with statistical information about our users – but this information will not be used to identify any individual user; (j) deal with enquiries and complaints made by or about you relating to the website.

### **Your Information In Relation to Others we Link To**

You may be able to access other websites through our site. When you do so you are doing so subject to their policies regarding privacy and data collection and you should read those sites’ privacy policies to make sure you agree to them before using such sites. When you choose to shop at such sites, you should read their privacy policies to make sure you agree to them before making purchases.

### **Sharing Information with Advertisers or Other Third Parties**

We may disclose anonymous information about user habits, characteristics and user patterns, based on aggregate user statistics to advertisers on our site.

The parties who perform services for us (credit card processors, merchant bank, our Internet Service Provider) may also have access to your information in performing such services.

If we should buy or sell assets of our company to another company, it’s possible that we should buy or sell your information too. These operations will be made with the utmost respect as provided in this document.

### **Sharing Information with the Government or As Otherwise Required by Law**

We may be required by subpoena, law or government agency to disclose both Active and Passive Information you have provided to us.

### **How Do we Secure Active Information and Passive Information?**

We secure your personal information submitted by you by using reasonable efforts to prevent

unauthorized access or disclosure, or accidental loss or destruction of Active Information and Passive Information. Your postings on this site and other communications you may have with us via email may not be secure unless we advise you that security measures are in place prior to your sending information.

Therefore, if you choose to communicate with us through these means, you are assuming the risk of doing so and we request that you do not send or post sensitive information through these means.

If you not respect our warnings you will be solely responsible for the violations and the damage that may result. In this way, you agree to leave the company free of any claim or action.

### **How Can You Choose Not to Receive Information About Products or Services By Us or to Correct, Delete or Access Your Information**

If you desire not to receive information about products or services we think may be of interest to you or if you wish to access, delete or correct your information, please send us an email to info @ worldgmn.com.

### **User Agreement ("Agreement") Acceptance or Terms Through Use**

By using this site and/ or by clicking "I agree" to this Agreement, you ("User") signify your agreement to these terms and conditions. If you do not agree to this Agreement please do not use this site and do not click "I agree".

wor(l)d (the "Company") reserves, in its sole discretion, the right to amend to upgrade or to complete this Agreement from time to time, by posting any changes to the Agreement (available at [www.worldgmn.com](http://www.worldgmn.com)) with their new effective date. You understand and agree that your continued use of this site after the date on which the Agreement has changed constitutes your acceptance of such changes. The Company will be able to communicate to you this changes on the through the channels of communication of the company too. You agree to leave the company free of any action or claim about these upgrades or amends.

The Company, without giving prior notification, reserves the right at its sole discretion of adopting the necessary measures (by way of example, for any reason whatsoever including but not limited to the following, and not limited to the actions listed here, suspension, cancellation) if the unquestionable right causes agreed by the Company occur or any way for any breach of this Agreement or the instructions on this site by User.

The users acknowledge that under in any circumstances any action won't be taken directly or indirectly against The Company for the adoption of the measures above named.

International data transfers Information that we collect may be stored and processed in and transferred between any of the countries in which we operate in order to enable us to use the information in accordance with this privacy policy. Information which you provide may be transferred to countries which do not have data protection laws equivalent. In addition, personal information that you submit for publication on the website will be published on the internet and may be available, via the internet, around the world. You expressly agree to such transfers of personal information.

### License to Use this Site

Upon your agreement to this Agreement, the Company hereby grants you a non-exclusive, non-transferable limited license to use this site in strict accordance with the terms and conditions in this Agreement and as permitted via instructions on this site. You agree not to make any false or fraudulent statements in your use of or to gain access to this site. You acknowledge and agree that all content and services available on this site are property of the Company and its advertisers and licensors and are protected by copyrights, moral rights, trademarks, service marks, patents, trade secrets, and other proprietary rights and laws in Singapore and internationally. All rights not expressly granted herein are fully reserved by the Company, its advertisers and licensors. You agree to pay for any and all purchases and services made using your name and credit card through this Site, not to challenge any such charges and to pay for all collections and/or attorneys fees resulting from any non-payment.

### Security

You agree that if you are issued a Username and Password by the Company, you shall use your best efforts to prevent access to this site through your Username and Password by anyone other than yourself, including but not limited to, keeping such information strictly confidential, notifying the Company immediately if you discover loss or access to such information by another party not under your control and supervision, and by using a Username and Password not easily guessed by a third party.

You agree that you shall not try to reverse engineer, reverse assemble, reverse compile, decompile, disassemble, translate or otherwise alter any executable code, contents or materials on or received via this site. You understand that such actions are likely to subject you to serious civil and criminal legal penalties and that the Company shall pursue such penalties to the full extent of the law to protect its rights and the rights of its other licensors.

### International Users

Accessing this site, and services, products or contents available on this site, except as expressly allowed through instructions and truthful statements by the User in regard to use of this site, from places outside Singapore or where their contents are illegal, is prohibited. Those who choose to access this site from other locations do so knowingly on their own initiative and voluntarily at their own risk and are responsible for compliance with local laws.

### Export

You agree that you shall comply with all applicable export and import control laws and regulations in your use of this site, or materials or services received through this site, and, in particular, you shall not export or re-export or transmit anything on or received through this site in violation of local or foreign export laws and/or without all required Singapore and foreign government licenses or permits.

### User's License Grant to site

You agree to the Site Submission Rules found here as part of this Agreement if provided on the site by the Company. By submitting, posting, displaying on this site or communicating to the

Company through this site (collectively “Submissions”), you grant the Company a perpetual, irrevocable, worldwide, royalty-free, and non-exclusive license to reproduce, adapt, modify,

translate, publish, publicly perform, publicly display and distribute any Submissions.

You confirm and warrant to the Company that you shall have all the rights, power and authority necessary to grant the foregoing license. The Company shall not treat any Submission as confidential and shall not incur any liability as a result of any similarities that may appear in future Company services or products. You acknowledge that you are fully responsible for the message, including its legality, reliability, appropriateness, originality and copyright. You hereby represent and warrant that your Submission does not infringe the rights of any third party.

### **Third Party Sites**

You may be transferred to online merchants or websites owned, controlled or offered by third parties through links or frames from this site. Access to and the use of such websites is at your own risk and your responsibility and subject to the terms and conditions applicable to such access and/or use. These third party websites may contain information or material that is illegal, unreasonable or that some people may find inappropriate or offensive.

You acknowledge that the Company is not responsible for the accuracy, copyright compliance, legality, decency, or any other aspect of the contents or any transmissions received through such sites. For the avoidance of doubt, the inclusion of such a link or frame to a third party website does not imply endorsement or recommendation of such third party website, or any product or service offered, or as verifying any information contained in any such third party website by the Company. You agree that the Company and its licensors have not liability whatsoever from such third party sites and your usage of them.

### **Disclaimer of Warranties**

To the fullest extent permitted by law, the company disclaims all warranties and conditions, express or implied, including without limitation for any warranty or condition of title, non-infringement of third party rights, satisfactory quality, merchantability, fitness for any purpose, availability of this site at any particular time or location, correction of any defects or errors, freedom from computer virus there contaminants or other malicious, destructive or corrupting code, agent program or macros in conjunction with this site, its contents or the service provided, not with standing any other provisions of this agreement.

The contents and information contained in this site are provided as and when available without warranty of any kind. The Company, advertisers and/or its licensors makes no representations or warranties that the contents or any information receive through this site are true, accurate, adequate, reliable, complete, reasonable or correctly our use of this site is solely at your risk and your sole responsibility.

User agrees that he has not relied other warranties, representations or statements other than in this agreement.

### **Limitation of Liability**

TO THE FULLEST EXTENT PERMITTED UNDER LAW, THE COMPANY, OR ANY OF ITS

EMPLOYEES, AGENTS, CONTRACTORS, ADVERTISERS AND/OR LICENSORS SHALL NOT BE LIABLE FOR ANY DAMAGES, LOSSES, EXPENSES OR COSTS WHATSOEVER (INCLUDING WITHOUT LIMITATION, ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES, LOSS OF PROFITS, LOSS OF OPPORTUNITY, LOSS OF GOOD WILL, LOSS OF BUSINESS) THAT RESULT FROM, OR ARISE OUT OF THE USE OF, OR INABILITY TO USE, THIS SITE, THE INFORMATION CONTAINED ON OR

**RECEIVED THROUGH USE OF THIS SITE, OR ANY SERVICES OR PRODUCTS RECEIVED THROUGH THIS SITE.**

**THIS LIMITATION APPLIES** WHETHER THE ALLEGED LIABILITY IS BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR ANY OTHER BASIS, EVEN IF THE COMPANY, HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE OR SUCH LOSS OR DAMAGE WAS REASONABLY FORESEEABLE. 06

Under no circumstances shall the Company be liable regardless of the form of action for any failure of performance, system, server or connection failure, error, omission, interruption, breach of security, computer virus, malicious code, corruption, delay in operation or transmission, transmission error or unavailability of access in connection with your accessing this site and/or using the services provided through this site even if the Company had been advised as to the possibility.

**Indemnification**

You agree to defend, indemnify, and hold harmless the Company, its affiliates, subsidiaries, employees, agents, advertisers, licensors and contractors (collectively, "Indemnified Persons") from and against any and all liabilities, claims, losses, costs and expenses, including legal costs on an indemnity basis), directly or indirectly arising out of, related to or in connection with your access and use of this site, or any services, information or products provided through this site, any third party's access and use of the services provided through this site or your breach of any term of this Agreement. You acknowledge and agree that each Indemnified Person has the right to assert and enforce its rights hereunder, in which event you shall cooperate with the Indemnified Person in asserting any available defenses.

**Legal Compliance**

The Company may suspend or terminate, or adopt any measure deemed necessary in its sole discretion, this Agreement or User's use immediately upon receipt of any notice which alleges that User has used this site for any purpose that violates any local, state, federal or law of other nations, including but not limited to the posting of information that may violate third party rights, that may defame a third party, that may be obscene or pornographic, that may harass or assault others, that may violate hacking or other criminal regulations, etc. of its agents, officers, directors, contractors or employees. In such event, the Company may disclose the User's identity and contact information, if requested by a government or law enforcement body or as a result of a subpoena or other legal action, and the Company shall not be liable for damages or results thereof and the User agrees not to bring any action or claim against Company for such disclosure.

### Choice of Law and Forum

This Agreement shall be governed by and construed in accordance with the laws of Singapore. Further, any disputes relating to or in connection with this Agreement will be governed by the laws of Singapore without regard to its principles of conflicts of laws. You and the Company hereby agree and submit to the jurisdiction of the Singapore courts. This Agreement shall not be governed by the United Nations Convention on Contracts for the Sale of Goods.

### Miscellaneous

This Agreement constitutes the entire agreement and understanding between you and the Company in relation to its subject matter and supersedes and cancels in all respects all prior or

contemporaneous (oral, written or electronic) agreements, representations, arrangements, understandings and undertakings between the parties with respect to the subject matter hereof and shall not be changed except by written agreement signed by an officer of the Company. The failure to exercise or delay in exercising a right or remedy under this Agreement shall not constitute a waiver of the right or remedy or a waiver of any other rights or remedies and no single or partial exercise of any right or remedy. The rights and remedies contained in this Agreement are cumulative and not exclusive of any rights or remedies provided by law. If any provision of this Agreement is prohibited by law or held to be unenforceable, the remaining provisions hereof shall not be affected, and this Agreement as much as possible under applicable law shall continue in full force and effect as if such unenforceable provision had never constituted a part hereof and the unenforceable provision shall be automatically amended so as to best accomplish the objectives of such unenforceable provision within the limits of applicable law.

The User shall not assign, delegate or otherwise transfer any of its rights or obligations under this Agreement.