Privacy and Cookie Policy

We appreciate your visit of our website and we respect your personal information. As such, we have implemented the following privacy policy ("Privacy Policy") which describes how we handle your personal information whenever you visit any PPG CARDS ("PPG Cards", "we", "us" or "our") websites, which includes the website www.ppgcards.net, and other related sites operated by PPG CARDS (our "Website").

By accessing our Website, you are agreeing to our Terms of Use and this Privacy Policy, and therefore our collection of your information pursuant to this Privacy Policy. If you do not agree with any provision in our Terms of Use and/or this Privacy Policy, please immediately cease accessing our Website.

We reserve the right to modify or amend this Privacy Policy at any time without your prior notice, and your continued access of our Website signifies your acceptance of our modified or amended Privacy Policy. You understand and agree that it is your sole responsibility to review this Privacy Policy from time to time for any changes.

Collection of Information

We collect information about you when (i) you access or use our Website; and (ii) you complete any registration on our Website.

(a) Browsing our Website

We automatically collect some non-personal information when you browse our Website. For example, we may collect your IP address, the type of web browser software used, content viewed and pages visited prior to our Website. This automatic collection is done so that we can tailor our Website to be more user-friendly and suit the needs of visitors. In order to facilitate such automatic collection, we may employ "cookies" and "web beacons", amongst other generally acceptable web technologies.

(b) Registration via our Website

We will collect personal information about you which you provide to us when using our Website, for example, when you activate your PPG Card, log in to manage your PPG Card, contact us through the Website, request information or otherwise provide personal information to us. Such information may include(but is not limited to) your Lifestyle Card number, your full name, address, telephone number and email address. You must ensure that the personal information you provide to us is accurate and complete.

PPG Cards Limited

Use of your information

We collect, use, store and otherwise process your non-personal and Personal Information generally for providing our services to you, allowing you to transact via our Website, improving the efficiency, attractiveness and user-friendliness of our Website to you.

If you wish to withdraw consent for us to use this information at any time for either us and/or our partners', then you should inform us using the contact us function on our website.

Disclosing information

We will not disclose personal information obtained from you to any third parties other than required by

- Our Partners/third party service providers who have a contract with us to perform the services
 necessary for you to use our Website, including but not limited to payment service providers who
 transact your card transactions when you make a purchase, third party sellers who will be supplying
 the product that you purchase, and delivery companies who will deliver your purchased product to
 you;
- 2. governmental, regulatory or law enforcement bodies who have a legal right to demand for your Personal Information; and
- 3. affiliated entities and/or third parties (as well as their professional advisors) to whom PPG CARDS may sell, divest, transfer, assign, share or otherwise engage in a transaction that involves, some or all of PPG CARDS' assets, including but not limited to your Personal Information, in the course of a corporate divestiture, corporate restructuring, merger, acquisition, joint venture, bankruptcy, dissolution, reorganisation, or any other similar transaction or proceeding.

Except as provided above, we do not sell, rent or otherwise disclose your Personal Information to third parties.

Please note however that third party sellers on our Website, and third party websites that are linked to our Website, possess their own privacy policies (of which PPG CARDS has not reviewed nor is PPG CARDS endorsing). Therefore, please do check their privacy policy before you decide to browse their websites or provide any Personal Information through their websites. You acknowledge that PPG CARDS has no control over the conduct, activities and privacy policies of such third parties, and therefore agree that PPG CARDS has no liability whatsoever in relation to the use of your Personal Information by such third parties and will release PPG CARDS from any claims that you may have arising out of your use of such third party websites or services.

PPG Cards Limited

Security

We contract only with reputable cloud computing service providers and payment gateway service providers who take all commercially reasonably measures (such as encryption, physical security, restricted access etc.) to protect your Personal Information. However, third parties or criminal organizations may unlawfully hack, intercept, or access transmissions, private communications and data storage facilities. Other visitors of our Website may also collect and misuse the Personal Information that you make publicly available (eg. via postings or reviews, etc.). We have no control whatsoever over the acts of the aforesaid third parties. Therefore, we do not guarantee or warrant that your Personal Information, transmissions and private communications will always remain private.

Personal Information of minors

Our Website and associated services are not directed to persons under the age of 18 or minors as may be defined by applicable law. We do not knowingly collect Personal Information from minors, however, we are not able to ascertain on our end whether such individuals are minors. Therefore it is the responsibility of parents or guardians to ensure that their minors do not provide us with Personal Information without their consent. If a parent or guardian becomes aware that his or her minor has provided us with Personal Information without their consent, he or she should contact us promptly. If we become aware that a minor under 18 has provided us with Personal Information without their parent or guardian's consent, we will delete such information from our files.

Cookies

Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the site's or service provider's systems to recognize your browser and capture and remember certain information. For instance, we use cookies to help us remember and process the items in your shopping cart. They are also used to help us understand your preferences based on previous or current site activity, which enables us to provide you with improved services. We also use cookies to help us compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future.

We use cookies to:

Compile aggregate data about site traffic and site interactions in order to offer better site experiences and tools in the future. We may also use trusted third party services that track this information on our behalf.

You can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. You do this through your browser (like Internet Explorer) settings. Each browser is a little different, so look at your browser's Help menu to learn the correct way to modify your cookies.

PPG Cards Limited

If you disable cookies off, some features will be disabled It won't affect the users experience that make your site experience more efficient and some of our contents functions will not function properly.

Governing Law and Jurisdiction

The terms and conditions of this Privacy Policy are governed by the laws of UK. In the event of any disputes arising from this Privacy Policy, you shall first attempt in good faith to settle the dispute amicably with us. However, if no amicable resolution is reached within 30 days, both Parties agree to submit to the exclusive jurisdiction of the Courts of UK.

Our Security Management

If you have any questions regarding this Privacy Policy, your Personal Information, or suggestions to improve the confidentiality of your Personal Information as registered with us, please contact Us by sending an email from the contact information page on our Website.

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