

MINTEREST MONEY WEBSITE TERMS

Updated and Effective from 18 January 2021

1. ABOUT MINTEREST WEBSITE

- 1.1. This website (“**Website**”) belongs to Minterest Money Pte. Ltd. (“**Minterest Money**”) and facilitates access to Minterest Money’s loan application platform (“**Platform**”). These terms and conditions (“**Website Terms**”) govern your use of our Website, as a visitor.
- 1.2. The Website belongs to Minterest Money and facilitates access to the Platform.
- 1.3. This Website uses cookies and collects the personal data of visitors, in accordance with the terms of our Privacy Policy. The Website Terms include the terms of our Privacy Policy.
- 1.4. By visiting and remaining on this Website, you agree to be bound by the Website Terms. If you do not accept these Website Terms, you are not authorised to use or remain on this Website.
- 1.5. We may change these Website Terms from time to time, at our discretion. Visitors are responsible for keeping themselves updated on the latest set of Website Terms at all times.

2. SCOPE OF MINTEREST’S PLATFORM

- 2.1. Minterest Money is a Singapore-incorporated company that holds a moneylending licence issued by the Registrar of Moneylenders, Ministry of Law Singapore (“**MinLaw**”) to offer Loans to individuals and businesses. All unsecured personal loans provided by Minterest Money will be subject to the prevailing borrowing limits issued by MinLaw.

3. REGISTRATION, APPLICATION AND NO INVESTMENT ADVICE

- 3.1. You may be presented with the opportunity to register and apply for a loan through this Website. When you register and apply for a loan, you agree to provide current, complete and accurate information about yourself and you acknowledge that we will be relying on the information for the purposes of processing your application. We shall be entitled to treat an application received as being properly authorised by you and binding upon you, and we are not required to further investigate or enquire the authenticity or authority of the application. You acknowledge and agree that we have no obligation to process or approve an application received by us within a certain time or at all.
- 3.2. If any information you provide is untrue, inaccurate, not current or incomplete, we have the right to cancel your registration, reject any application you have submitted, terminate any agreement we have with you, and restrict your future use of this Website and our products and services.
- 3.3. We reserve the right to reject any registration and decline any application for a loan. We are not obliged to notify you in respect of the status of the application or inform you of the reason(s) if we decide not to process or to reject the application. We may at our discretion request for additional information or verification from you and may treat the application as being withdrawn if such request is not met in a timely manner.

4. YOUR ACCOUNT AND SECURITY

- 4.1. When you successfully register with us to apply for a loan, you may be required to create an account on our Website (“**Loan Account**”).
- 4.2. You are responsible for the safeguard of any user id or passwords created by you and/or use of any one-time password dispatched to you.
- 4.3. We will not be liable to you for any loss, damage, liability, cost or expenses incurred by you as a result of the loss or unauthorised use of any such user ID or passwords.
- 4.4. You agree that the information submitted via the Website is only encrypted and secured upon transmission to us and agree that we use commercially reasonable security procedures to verify that such information originated from you and is not altered during transmission to us. You agree that we are not liable to you if any transmission is delayed, lost or otherwise fails to reach us, or if the information set out within the application is modified, intercepted or otherwise accessed by a third party during the process of transmission.

5. INTELLECTUAL PROPERTY RIGHTS

- 5.1. We and our licensors own all of the rights, including any intellectual property rights, in or to the Website and any content in the Website.

6. LICENCE TO USE WEBSITE AND ITS CONTENT

- 6.1. Subject to the Website Terms:
 - (a) visitors to our Website have an exclusive, non-transferable, right to view, download for caching purposes and print pages from the Website, strictly for their own personal use;
 - (b) you are not allowed to republish, sell, rent, sub-licence, perform, edit, modify, reproduce (otherwise than for personal use), redistribute, exploit for any commercial purpose (otherwise than for the intended purposes of our Platform) any content from this Website; and
 - (c) we reserve the right, in our absolute discretion, to prohibit or block access to our Website by any party, at any time, without assigning any reason.

7. ACCEPTABLE USE

- 7.1. You may not use or allow the use of this Website:
 - (a) otherwise than for the intended purpose;
 - (b) for or in furtherance of any illegal or criminal activity;
 - (c) in any way that may interfere with or disrupt the smooth and efficient operation or performance of the Website;
 - (d) with a view to reverse engineering, altering or modifying any part of the Website, or our computer systems or protocols;

- (e) to copy, store or transmit any spyware, computer virus, Trojan Horse, worm, keystroke-logger, or other malicious software;
- (f) to facilitate the use or transmission of any robot, spider, search/retrieval programme or other manual or automatic device or process to retrieve, index, "data mine", or in any way reproduce or circumvent the navigational structure, protocols or presentation of the Website or any of its contents;
- (g) to transmit or send any unsolicited commercial communication or advertisement; or
- (h) to harass, threaten, impersonate or intimidate another person or entity.

8. RESTRICTED ACCESS

- 8.1. Access to certain sections of this Website may be restricted to persons who have registered or opened an account with our Platform.

9. LINKS TO OTHER WEBSITES

- 9.1. Our Website may contain links to third party websites. These links are provided solely for your convenience only and we do not endorse or accept any responsibility for any content contained therein or for any dealings that you may have with these websites.

10. NO WARRANTIES

- 10.1. Our Website is provided on an "as is" basis and we do not warrant that:
- (a) access to the Website or any of its functionality will be timely, uninterrupted or error free;
 - (b) defects will be corrected; and
 - (c) the Website will be free of infection by computer viruses or other harmful or corrupting code or software or that any information or content on our Website is complete, true, accurate and non-misleading.