

This privacy policy covers Fractus Pte Ltd and our websites, products and services.

Websites:

www.fractus.life

www.yalachat.life

Please read this privacy policy carefully. By accessing and using our websites, products and services you confirm that you have read, understood and agree to this privacy policy. You must not register with us or sign up to any of our Services if you do not accept this privacy policy.

Our principal activity is to provide telecommunications software, applications, systems, solutions, products and services ("Services").

In this privacy policy, "we" "us" and "our" mean Fractus Pte Ltd and "you" and "your" means the person accessing our products, websites and services.

This privacy policy provides you with details about the personal information we collect from you, how we use your personal information and your rights to control personal information we hold about you. We are committed to the privacy of our customers and will only process personal information you provide to us in accordance with applicable laws and regulations. This policy explains how we collect personal information and the uses to which we put this personal information. This policy also provides details of the security measures we take to safeguard your personal information and your privacy.

Collection and Use

When you contract with us or otherwise contact us regarding any of our Services, the information you provide to us will be stored and used to help in the process of providing our Services. Such information includes names, postal addresses, telephone numbers, email addresses, credit and debit card details as well as access to phone contact list, sms, call list, media, etc. A copy of the phone numbers and names in your mobile device address book is kept on our servers and is used for such purposes as:

- Provisioning of our Services
- Identifying customers when they contact us with a query
- Customer support
- Maintaining call records
- Identifying customer preferences so that we can give recommendations about other products and services offered by us and our carefully selected business partners that may be of interest
- Customer registration and administration
- Billing and account administration
- Credit checking
- Administration and management of our business systems
- Technical and operational administration
- Security requirements
- Complying with legal and regulatory requirements
- As otherwise required or permitted by law

We may disclose information to:

- third parties involved in the development, promotion, marketing or enhancement of our Services
- third parties for administrative purposes (such as billing, support, marketing, etc.)
- third parties for the provision of their products or services to our customers
- other third parties upon receiving your consent or as required by law

To download and install our Yala Chat App you have to provide us with your phone number so that we can access your mobile device's address book. A copy of the phone numbers and names in your mobile device's address book is kept on our servers and is used by us for the following purposes:

- to notify you when any of your contacts download and install the Yala Chat App
- to show contacts who are Yala Chat App users
- to display contact names when you receive a call via the Yala Chat App

Your details may need to be passed to other service providers in order for us to provide our Services to you.

We may disclose information to third parties that we retain to analyse aggregated anonymous statistical information about your use of our Services.

Personal information may also be disclosed in connection with a sale, transfer or reorganisation of any of our businesses, in which case we will require that personal information will continue to be treated in accordance with this privacy policy or as otherwise permitted by law.

We collect personal information that you volunteer while using our Services. We do not collect or use personal information for any purpose other than that indicated in this privacy policy. Should we wish to use your personal information for a new purpose, we shall first contact you and seek your consent to this new purpose.

We may share your personal information with other carefully selected organisations with which we have a trusted business relationship. We may use your personal information to provide you with promotional information about new and other products and services offered by us and organisations with whom we have a trusted business relationship. At any time, if you do not wish to continue receiving promotional information of this type, you may notify us at support@fractus.life whereupon we shall stop sending promotional information to you.

We will not sell or rent your personal information to any third party unless you have consented to this. If you do consent but later change your mind, you may contact us by email at support@fractus.life and we will stop any such activity.

If you would like to stop using our Yala Chat app and you would like your all shared data to be deleted, kindly please send such request to our support email support@fractus.life and we will delete all your data that was shared with us.

Confidentiality and Security

We take all reasonable care to keep your personal information confidential and to prevent any unauthorised access to your personal information. The security of your information is very important to us. We have implemented security measures to protect the personal information that we have under our control from:

- Unauthorised access
- Improper use or disclosure
- Unauthorised modification
- Unlawful destruction or accidental loss

All our employees and data processors, who have access to, and are associated with the processing of personal information, are obliged to respect the confidentiality of personal information belonging to our customers, suppliers, partners and visitors.

Whilst we take appropriate technical and organisational measures to safeguard the personal information that you provide to us, no transmission over the Internet and communication network can ever be guaranteed to be secure. As such, we cannot guarantee the security of any personal information that you transfer electronically to us.

We are not responsible for any actual, indirect or consequential damages (or any other damages or liability of any kind whatsoever, whether as a result of negligence or otherwise) that may result from a lapse in compliance with this privacy policy arising from a security breach or technical malfunction.

Third Party Websites

Our privacy policy applies only to the personal information that we collect and we cannot be responsible for personal information that third parties may collect, store and use through their websites, products and services. Our Services and websites may include links to third party websites, products and services. We do not represent or warrant that any information or material that may be obtained through any link from us is accurate, complete or current. We do not accept any responsibility for any loss or damage that may arise as a result of relying upon such information or material. Information and material contained in any third party website, products and services is outside our control and will be subject to third party intellectual property rights, separate terms of use and policies covering data use and privacy. You are strongly recommended to read applicable terms and policies before using any third party website, products or services.

Policy Changes

We may change this privacy policy either due to business reasons or changes in legislation. We shall update the "Last modified" date in the event of any change.

Children's Privacy

We do not knowingly collect personal information from children.

Access to the personal information we may hold about you

If you want to know what personal information we are holding on you then you can ask us by emailing us at support@fractus.life.

We will provide you with a readable copy of the personal information which we keep about you within a week but we may require proof of your identity before disclosing personal information. We reserve our right to charge an administration fee to cover our costs in providing such information to you.

We reserve the right to refuse to provide a copy of your personal information, but will give reasons for our refusal.

Reading and accepting this agreement you allow us to contact you via email.

Enquiries

If you have an enquiry about our privacy policy, please contact us at support@fractus.life.

Last modified date: 30th Mar 2022