

By - Laws

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| S. 8.3 | All monthly payment due to the Society by members shall be recoverable by deduction from the monthly salary through their respective employers who shall forward all sums deducted to the Society. No person shall be accepted as a member, unless his employer has agreed in writing to deduct and remit all such sums due from his employees to the Society. | Payments |
| S. 8.4. | Every member shall agree to the deduction of all payments due to the Society by his employer and shall sign for the full amount of his salary as if no such deduction had been made. | |
| S. 11.18. | When a member is granted a loan or becomes a surety for a loan he shall agree to the deduction of instalments and interest from his salary by his employer, and he shall sign for the full amount of his salary as if no such deduction had been made. He shall authorise his employer to pay over to the Society and balance of his salary which may be due to him, on cessation of his membership if the Society makes a claim thereof. | Authorisation of Deduction |

Co-operative Societies Act, 2008

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| S. 16. (1) | The by-laws of a Society shall, when registered bind the Society and the members thereof to the same extent as if they were signed by each member and contained covenants on the part of each member for himself and his personal representatives to observe all the provisions of the by-laws. | By-laws to bind members |
| S.40 | No member of a Society shall exercise any of the rights of a member unless he has made such payment to the society in respect of membership, or has acquired such shares or interest in the Society, as may be prescribed under this Act or by the by-laws. | Members not to exercise rights until due payment made |

Loan Policy

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| 8. | A member who cancels a loan without any valid reason after it has been approved will be barred for further loan for a period of three (3) months. | Cancellation of Approved Loan |
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SIGNATURE:

NAME:

DATE:

Singapore Mercantile Co-operative Society Ltd

A. Privacy Policy

Your privacy is important to Singapore Mercantile Co-operative Society Ltd ("SMCS"). In compliance with the provisions of the Personal Data Protection Act 2012 of Singapore ("PDPA"), our Privacy Policy sets out how Singapore Mercantile Co-operative Society Ltd ("SMCS") uses and protects the information provided by you.

Singapore Mercantile Co-operative Society Ltd ("SMCS") respects your privacy and is committed to protecting your privacy. We may change the Policy from time to time by updating this page. You should check this page from time to time to ensure that you are updated with any changes.

1. Your Personal Data

In this Privacy Policy, "Personal Data" as defined in the Personal Data Protection Act ("PDPA"), refers to data, whether true or not, about an individual who can be identified from that data, or from that data and other information to which the organisation has or is likely to have access to. This can include a broad range of information ranging from your name, address, contact details, age, your assets and financial situation. Personal data in Singapore is protected under the PDPA.

2. Collection of your Personal Data

We collect Personal Data that you voluntarily provide through, for examples, Co-operative membership activities, our website and mailing list. By asking us to assist you with your membership needs, you consent to the collection and use of the information you have provided to us for the purposes described in this Policy. This Privacy Policy supplements but does not supersede nor replace any other consent which may have previously provided to us nor does it affect any right which we may have in connection with the collection, use, disclosure and retention of your Personal Data.

3. Purpose for Collection, Use, Disclosure and Retention of Your Personal Data

We may collect, use, disclose and retain your Personal Data as long as it is required or relevant for the Co-operative activities or regulatory purposes, including but not limited to, the following purposes:

- Membership and membership related activities such as membership drives, membership benefits and services, and assisting you with your requests and enquiries;
- Industrial relations related services;
- Training (including overseas courses and workshops);
- Updates on Singapore Mercantile Co-operative Society Ltd ("SMCS") activities and events
- Co-operative Movement's activities and events;
- Market research and customisation of website according to your interests;
- Improve our services and help resolve any problems;
- Compliance with applicable laws and regulations, and
- Any other entities authorised by Singapore Mercantile Co-operative Society Ltd ("SMCS") to carry out the purposes above.

4. Disclosure of your Personal Data

Singapore Mercantile Co-operative Society Ltd ("SMCS") makes reasonable efforts to limit disclosure of your personal information to its designated service providers in the same manner as set forth in this paragraph. We may disclose your Personal Data to the unaffiliated third parties if we believe in good faith that such disclosure is necessary to:

- Comply with the law or in response to a subpoena, court order, government request, or other legal process;
- Protect the interests, rights, safety, or property of Singapore Mercantile Co-operative Society Ltd ("SMCS") and our affiliates;
- Enforce any terms of service on this website;
- Provide you with the services or products requested by you and to perform other activities related to such services and products, including billing and collection;
- Provide you with information from Singapore Mercantile Co-operative Society Ltd ("SMCS") to which you consented; or
- Operate Singapore Mercantile Co-operative Society Ltd's ("SMCS") systems properly.

5. Third Party Sites

Our website may contain links to other websites operated by third parties independent of Singapore Mercantile Co-operative Society Ltd ("SMCS"). Once you use these links and leave our site, you should note that we do not have any control over the other websites. We cannot be responsible for the protection and privacy practices of such websites operated by third parties. You should exercise caution and learn about the privacy policies applicable to the website(s).

6. Security

We are committed to ensuring that your information is secure and endeavour to protect your Personal Data against risks of unauthorised access in accordance with applicable laws. Any personal information you provide to Singapore Mercantile Co-operative Society Ltd ("SMCS") is kept on secure servers. Singapore Mercantile Co-operative Society Ltd ("SMCS") uses reasonable administrative, technical, personnel and physical measures to:

- Safeguard personal information against loss, theft, unauthorized use, disclosure, or modification, and
- Ensure the integrity of the personal information.

7. Control of your Personal Data

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to reveal the information. We take all reasonable measures to ensure that your Personal data remains accurate, complete and up-to-date. You may also inform us when there are any updates to your Personal Data, or if you believe that any information we are holding on you is incorrect or incomplete, by contacting us. We will promptly correct any information found to be incorrect.

8. Consistency

The Privacy Policy forms a part of the Terms and Conditions governing your relationship with us and is to be read in conjunction with the Terms and Conditions. In the event of inconsistency, the provisions of the Terms and Conditions shall prevail.

B. Website Information and Content

The use of this website is subject to the following:

1. Use of Website

All information furnished by us is supplied in strict confidence for your exclusive use.

You undertake not to divulge the information to any third party for commercial purposes without the written consent of Singapore Mercantile Co-operative Society Ltd ("SMCS"), and shall indemnify and keep Singapore Mercantile Co-operative Society Ltd ("SMCS") indemnified at all times against all claims, actions, proceedings, losses and damages arising from the breach of such undertaking. You are solely responsible for all information retrieved, stored and transmitted through this website.

You shall comply with the rules of any network or Internet Service Provider through which you access this website. From time to time this website may also include links to other websites. These links are provided for your convenience to provide further information. They do not signify that we endorse the website(s). We have no responsibility for the content of the linked website(s).

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- you may copy the content to individual third parties for their personal use, but only if you acknowledge the website as the source of the material.

You may not, except with our express written permission, distribute or commercially exploit the content. Nor may you transmit it or store it in any other website or other form of electronic retrieval system.

2. Right of access

Singapore Mercantile Co-operative Society Ltd ("SMCS") reserves all rights to deny or restrict access to this website to any particular person, or to block access from a particular Internet address to this website, at any time, without ascribing any reasons whatsoever.

3. Indemnity

All information and services on this website are provided "AS IS". We make no representation about the suitability of the content of this site for any purpose. All content is provided without any warranty of any kind. Access to and usage of this website is at your own risk and you agree to indemnify and keep Singapore Mercantile Co-operative Society Ltd ("SMCS") indemnified against all losses (direct, indirect, incidental and consequential), claims, demands, damages, expenses (including attorney's fees) caused by, including but not limited to, any failure of performance, error, omission, interruption, defect, delay in operation of transmission, computer virus, or line failure or liabilities whatsoever including but not limited to defamation, infringement of intellectual property rights, death, bodily injury, property damage or pecuniary losses howsoever arising out of or in connection with your access to Singapore Mercantile Co-operative Society Ltd ("SMCS") Website, and the use of information or services provided by Singapore Mercantile Co-operative Society Ltd ("SMCS").

Singapore Mercantile Co-operative Society Ltd ("SMCS") does not warrant that any web sites linked to this website will be free of any operational errors, nor that it will be free of virus or other harmful component. Singapore Mercantile Co-operative Society Ltd ("SMCS") is not liable for any information provided by other websites linked to this website and vice versa.

4. Governing Law

The use of this website shall be governed by all applicable laws of the Republic of Singapore relating to the Services, including but not limited to, Broadcasting Act, Computer Misuse Act, Copyright Act, Electronic Transactions Act, Telecommunications Act, including any regulation made pursuant thereto and any terms and conditions of any license granted Singapore Mercantile Co-operative Society Ltd ("SMCS") by the local Internet Service Provider. Singapore Mercantile Co-operative Society Ltd ("SMCS") hereby submits to the exclusive jurisdiction of the Singapore courts.

5. Disclaimer

Singapore Mercantile Co-operative Society Ltd ("SMCS") reserves the right to modify this website and the contents, presentation, user facilities and availability of services, at its sole discretion from time to time without any advance notice. Singapore Mercantile Co-operative Society Ltd ("SMCS") does not warrant or guarantee the timeliness, currency, accuracy, completeness or fitness for a particular purpose of the information or services provided. You have the responsibility of evaluating the accuracy, completeness and usefulness of the website and information provided and that usage is at your own risk. Singapore Mercantile Co-operative Society Ltd ("SMCS") will not be liable for any loss, damage or injury caused in whole or in part by Singapore Mercantile Co-operative Society Ltd ("SMCS")'s negligence in procuring, compiling, collecting, interpreting, reporting, communicating or delivering the information. The content of this site may include technical inaccuracies or typographical errors.

Signature: _____

Name: _____

Date: _____