



Privacy Policy:

Privacy Policy of marum-estate.com

IMPORTANT NOTICE.

The terms “Sir Stamford Raffles Group” or “SSRG” or “us” or “we” refers to the owner of the website. The term “you” refers to the user or viewer of this Site.

1. The Kingdom of Cambodia legislation controls the collection, use, and storage of personal information (“data”). This Privacy Policy is being provided to existing and prospective individual (including employees of SSRG) and entities (“Relevant Persons”) dealing with SSRG and its subsidiaries, from whom data have been and / or may in the future be collected.
2. Relevant Persons have in the past and may or will in the future be required to provide data to SSRG in connection with and / or in the course of their dealings with SSRG. Data on the Relevant Persons may also be acquired by SSRG from publicly available sources and from within the SSRG.
3. The data that may be collected from Relevant Person include their name, identity card number / passport number (for foreigners), address, email address, telephone number, employer’s details, financial position, family members, and personal information about them (and in respect of job application, includes qualification, employment history, knowledge, experience and expertise).
4. Relevant Persons are obliged to provide data that are identified as mandatory. In respect of data identified as optional, the provision of such data by Relevant Persons is voluntary. If a Relevant Person does not supply such data identified as mandatory, this may result in SSRG being unable to provide services or otherwise deal with the Relevant Person.
5. A Relevant Person’s data may be used or processed by SSRG or on its behalf for the purposes stated below and any other incidental and associated purposes relating to any of the above.
 1. carrying out its instructions, providing projects, products and / or services (whether by a member of SSRG or a selected third party), evaluating and assessing suitability for employment (where relevant), and responding to enquiries by that Relevant Person or made on its behalf;
 2. researching, designing, launching, promoting and marketing financial and other facilities, services, products or projects of SSRG and third party (including but not limited to the exchange of non-financial information with selected business partners and developing marketing lists for exchange with selected business partners), and monitoring the provision, operation, and use of such services or products or projects;
 3. provision of reference (status enquiries);

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138 Robinson Road Oxley Tower #07-03

Singapore 068906

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4. carrying out credit and other status checks and debt collection and assisting other institutions to do so;
 5. assessing ongoing credit-worthiness of Relevant Persons;
 6. operating internal controls including determining amounts owed to or by Relevant Persons, payment to or collection of such amounts from Relevant Persons and from any person providing security for Relevant Person's obligations, and enforcing any charge or other security granted by or for Relevant Persons;
 7. performing treasury functions;
 8. the enforcement of Relevant Persons' obligation, including without limitation the collection of amounts outstanding from Relevant Persons and those providing security for Relevant Persons' obligations;
 9. assessing and analysing any insurance claim and assisting other insurance companies to conduct claims checks;
 10. forwarding publicity materials or other information to Relevant Persons from a member of SSRG and charitable organization from time to time;
 11. meeting any legal, governmental, or regulatory requirement in Kingdom of Cambodia or any other applicable jurisdiction, including disclosure or notification requirements; and
 12. assisting any person who is acquiring or participating in any contractual agreement between SSRG and the Relevant Person to evaluate the transactions for such acquisition or participation; and any other incidental and associated purposes relating to any of the above.
6. Data held relating to a Relevant Person will be kept confidential, but it may be provided to:
1. any person under a duty of confidentiality to SSRG;
 2. any company or division within the SSRG (whether such company or division operates in Kingdom of Cambodia or elsewhere);
 3. any relevant agent, contractor, or third-party service provider who provides administrative, telecommunications, computer, payment, management, audit, insurance, professional, or other services to the SSRG;
 4. any banking, financial or other institution in which the Relevant Person has or proposes to have dealings;
 5. any credit reference agency and in default debt collection agencies or similar provider of debt collection or credit information services to SSRG;
 6. lawyers, auditors, tax advisors, investment banks, and other professional advisors;
 7. any insurance company and any association or federation of insurance companies (whether or not based in Kingdom of Cambodia);
 8. any person or corporation to whom a member of the SSRG transfers or proposes to transfer its interest and / or obligations in respect of that Relevant Person or any product or service provided to the Relevant Person;



9. any nominee, trustee, co-trustee, centralized securities depository or registrar, custodian, insurance company, estate agent, solicitors, or other person who is involved with the provision of services or products or projects by a member of SSRG to that Relevant Person; or
 10. any person by whom a member of SSRG is required by applicable legal, governmental or regulatory requirements to make disclosure; or to any person reasonably requiring the same in order for SSRG to carry out the purposes permitted in paragraph 5 above.
7. SSRG may disclose data to any or all the parties stated above and may do so notwithstanding the recipient's place of business is outside Kingdom of Cambodia, or that such information following disclosure will be collected, held, processed, or used by such recipient in whole or in part outside Kingdom of Cambodia.
 8. A Relevant Person is entitled to ask whether SSRG holds data on them and to request access to and the correction of any such data held. A reasonable fee will be charged for processing each data access request.
 9. Requests for access to or correction of data held by SSRG, should be addressed to The Authorised Data Protection Officer at enquiries@ssrg.sg.
 10. If Relevant Persons do not want to receive any marketing or follow up regarding projects, products and special promotions from SSRG, please notify us in writing, no fee will be charged.
 11. To help SSRG to provide a better service to you, please ensure that your personal data such as contact details including your home and office addresses, your telephone number (including your mobile telephone number), email address, and other details registered with us are up to date.
 12. The provisions of this Privacy Policy will form part of the account terms and conditions and / or the agreement or arrangements that you have or may enter into with SSRG. If any inconsistency is found, the provision of this Privacy Policy shall prevail.

Modifying this Privacy Policy

This Privacy Policy is subject to change from time to time. Thus, you are advised to review this page periodically for any changes. Please read this Privacy Policy frequently to be aware of any changes. January 2024.

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