

Privacy Policy

Policy Issue Date: 1 June 2021

Last Updated: 28 July 2025

At PEP & CO. Pte. Ltd., your privacy matters to us. Whether you're a client, partner, or simply browsing our site, we want you to know how we handle your personal data — responsibly, transparently, and in accordance with Singapore's Personal Data Protection Act 2012 (PDPA).

This policy explains what personal data we collect, how we use it, and what happens if something goes wrong.

1. What We Collect

- Your name and contact details (e.g. phone, email, mailing address)
- Company name and job title (for B2B clients)
- Identification numbers (only if legally required)
- Billing and transaction information
- Information from emails, forms, or other communications
- Technical data like IP address and browser type (if you're using our website)
- We only collect what's necessary to serve you better — no more, no less.

2. How Your Data Is Used

- Provide our services and support
- Respond to enquiries or requests
- Process payments or issue invoices
- Send you updates or marketing messages (only with your permission)
- Comply with legal or regulatory obligations
- Improve how we work and communicate
- We don't believe in using your data for anything you wouldn't reasonably expect.

3. Who We Share It With

- Our staff and trusted service providers who support our business
- Auditors, legal advisors, or regulators when required
- Partners you've directly engaged through us
- Authorities if required by law
- We don't sell your personal data. Ever.

4. Your Rights and Choices

- Ask us what personal data we hold about you
- Request corrections or updates
- Withdraw consent for non-essential uses (e.g. marketing)
- To do any of the above, just reach out to our Data Protection Officer. We'll respond as soon as we reasonably can.

5. Keeping Your Data Safe

- We take your data security seriously. From access controls to encryption and regular reviews, we take practical steps to protect your information from loss, misuse, or unauthorised access.

6. How Long We Keep It

- We don't keep your data forever. It's stored only as long as needed for business, legal, or operational reasons. After that, it's safely deleted or anonymised.

7. Website and Cookies

- Our website may use cookies to improve your experience. These help us understand how visitors use our site — nothing more. You can disable cookies in your browser settings if you prefer.

8. Overseas Transfers

- If your data needs to be shared with someone outside Singapore (for example, a cloud service provider), we ensure they provide protection equivalent to PDPA standards.

9. What Happens If There's a Breach

- We'll assess and contain it immediately
- If it's a serious breach, we'll inform the Personal Data Protection Commission (PDPC) within 3 calendar days
- If your personal data is affected, we'll notify you directly — explaining what happened, what we're doing about it, and how you can protect yourself
- We'll document everything and review our processes to prevent it from happening again
- We believe transparency and swift action are key in such situations.

10. Talk to Us

- If you have questions, concerns, or would like to make a data-related request, please contact:
- Data Protection Officer
PEP & CO. Pte. Ltd.
E-Centre@Redhill, 3791, Jalan Bukit Merah #05-18 Singapore 159471
Email: debratay@pepnco.com.sg
Phone: 93888907

11. Changes to This Policy

- We may update this Privacy Policy from time to time. If we do, we'll post the latest version on our website. Please check back periodically to stay informed.