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The secure area of our website supports the use of Secure Socket Layer (SSL) protocol and 128-encryption technology – an industry standard for encryption over the Internet to protect data. When you provide sensitive information, it will be automatically converted into codes before being securely dispatched over the Internet.

Our web servers are protected behind “firewalls” and our systems are monitored to prevent any unauthorized access. We will not send personal information to you by ordinary email.

Only your valid User ID and Password, which identify you uniquely, will allow you to log in to our secure website(s). This ensures that messages from authorized users only are admitted into our secure site(s).

All practical steps will be taken to ensure that personal data will not be kept longer than necessary and that PhillipCapital will comply with all statutory and regulatory requirements in Singapore concerning the retention of personally identifiable information.

**Security Assurance**

We endeavour to put in place high standards of security to protect your interests. You are responsible to ensure that your User ID and/or Password are not compromised by knowingly or accidentally share, provide or facilitate unauthorized use of it. Failure to do so exposes you to the risks of fraud and loss. PhillipCapital and/or its member companies will not be responsible for losses suffered by customers as a result of:

a. input errors or misuse of its internet services;
b. negligent handling or sharing of Password;
c. leaving a computer unattended during an online session;
d. failure to immediately report known accidents of unauthorized account access.

PhillipCapital will never ask you for your Password, in order to ensure that you are the only person who knows this information.

- You should safeguard your unique User ID and Password by keeping it secret and confidential. Do not share your User ID and Password with anyone or write them down, as you are responsible for all transactions undertaken with your User ID and Password.
- Ensure that no one can see your Password when you log in to our system.
- When choosing your unique User ID and Password for the first time, do not create it using easily identifiable information such as your birthday, telephone number or a recognizable part of your name.
- Change your Password regularly. Do not recycle your recently used Password.
- The same Password should not be used for different websites, applications or services particularly when you relate to different entities.
- Do not select the option on your browser for storing or retaining User ID and Password.
- If you think your User ID and/or password has been disclosed to a third party, is lost or stolen and unauthorized transactions may have been conducted, you are responsible to inform us immediately.

It is advisable to take the necessary precautions to protect your personal computer against viruses and other malicious programs. Besides damaging and/or destroying data, viruses and malicious programs can capture your Password keystrokes and other personal information and send them to another person without your consent. Some precautions to take:

- Ensure that you install an effective personal firewall, anti-virus, anti-spyware as well as anti-Trojan horse software. These should be updated regularly.
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- Do not open any email or attachment that is from a source unknown to you. When in doubt, delete such email without opening it.
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