



| Terms of Service | Refund Policy | Privacy Policy | **for I-Healthy Investment (S) Pte Ltd (UEN: 200822799K)**

Terms of Service

Terms & Conditions for using this website managed by **I-Healthy Investment (S) Pte Ltd** (Singapore Registered Company; **UEN: 200822799K**)

This website (the "**Site**") is owned and operated by **I-Healthy Investment (S) Pte Ltd** ("**I-Healthy Investment**", "**The Business**", "**Business**", "**we**", "**us**" or "**our**"). The use of this Site and the content and information available on this Site (collectively the "**Services**") shall be subject to acceptance of and compliance with the terms and conditions set forth in these terms of use (collectively, the "**Terms of Use**") and elsewhere on this Site. The terms "**you**," "**your**", "**yours**", "**member**" "**members**" and "**yourself**" refer to all visitors/members to this Site. Your agreement to comply with and be bound by these Terms of Use is deemed to occur upon your first use of the Site. If you do not agree to these Terms of Use, you should not review information or obtain goods, services or products from this Site. The Business has the total right to edit or delete any content in the Site, including this Agreement, without notifying you.

Use of This Site

You agree not to:

- a. reproduce, copy, distribute, modify, publish, transmit, display, use, reuse, re-publicize, assign, sublicense, sell, or exploit for any public or commercial purpose, any portion of the Site, use of the Site, or access to the Site.
- b. attempt to change, add to, remove, deface, hack or otherwise interfere with this Site or any material or content displayed on this Site; and/or
- c. access or use this Site in any way that could or is intended to damage or impair the Site, or any server or network underlying the Site, or interfere with anyone else's use and enjoyment of the Site.

Use of Information

We have a group privacy policy which sets out how we handle personal data that you may provide or that we may collect, in connection with your access or use of this website. The policy is available on this website. You accept and agree to the terms set out in the policy and consent to the collection, use and disclosure of your personal data in accordance with the policy.

Submissions

You may post reviews of products or services, comments, suggestions, or other messages (collectively referred to as "Submissions") so long as the content of your Submission is not unlawful, threatening, abusive, spiteful, defamatory, invasive of privacy, obscene, profane, sexually explicit, fraudulent or otherwise objectionable or injurious to third parties (including, but not limited to, any content that encourages conduct that would constitute a criminal offense, give rise to civil liability, or otherwise violate applicable law). You may not use a false e-mail address, impersonate any person or entity, or otherwise mislead as to the origin of your Submission. The Site reserves the right (but not the obligation) to monitor, edit and remove any Submission. By posting or sending us any Submission, you grant The Site a non-exclusive, perpetual, irrevocable and fully sublicensable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, and display such Submission in any media.

Promotions

From time to time, we may offer and/or co-sponsor contests and games on the Site. Each of these activities shall be governed by specific rules accessible from the Site.

Disclaimer and Exclusion of Liability

1. This Site, the Services, the information on this Site and use of all related facilities are provided on an "as is, as available" basis without any warranties whether express or implied.
2. To the fullest extent permitted by applicable law, we disclaim all representations and warranties relating to this Site and its contents, including in relation to any inaccuracies or omissions in this Site, warranties of merchantability, quality, fitness for a particular purpose, accuracy, availability, noninfringement or implied warranties from course of dealing or usage of trade.
3. We do not warrant that this Site will always be accessible, uninterrupted, timely, secure, error free or free from computer virus or other invasive or damaging code or that this Site will not be affected by any Acts of God or other force majeure events, including inability to obtain or shortage of necessary materials, equipment facilities, power or telecommunications, lack of telecommunications equipment or facilities and failure of information technology or telecommunications equipment or facilities.
4. While we may use reasonable efforts to include accurate and up-to-date information on this Site, we make no warranties or representations as to its accuracy, timeliness or completeness. We shall not be liable for any direct, indirect, incidental, special, consequential or punitive damages, howsoever caused, resulting from your access to, use of or inability to use, reliance on or downloading from the site, or any delays, inaccuracies in the information or in its transmission including but not limited to damages for loss of business or profits, use, data or other intangible, even if we have been advised of the possibility of such damages.
5. The above exclusions and limitations apply only to the extent permitted by law. None of your statutory rights as a consumer that cannot be excluded or limited are affected.

6. Notwithstanding our efforts to ensure that our Site/system is secure, you acknowledge that all electronic data transfers are potentially susceptible to interception by others. We cannot, and do not, warrant that data transfers pursuant to this Site, or electronic mail transmitted to and from us, will not be monitored or read by others.
7. Although we use reasonable endeavours to ensure that any software made available on this Site is suitable for downloading, installation and use by you, all such software is provided "as is" without any warranty. Specifically, and without limitation, we do not warrant that any such software is virus free, without defects, compatible with other software or operating systems or suitable for any specific purpose. We accept no liability for any loss or damage caused by the downloading, installation or use of any such software, and the general exclusions and limitations above apply to such downloading, installation or use by you.

Links to this Site

You may not create a link to any page of this Site without our prior written consent. If you do create a link to a page of this Site, you do so at your own risk and these Terms of Use will apply to your use of this Site by linking to it.

Third Party Advertisements and Links to Third Party Sites

The Site may display advertisements from third parties, such as banner advertisements and pop-up texts, and links to third party sites, on the Site. We are not responsible for the content of such advertisements or links, any products, services or other materials relating to such advertisements, any linked site, or any link contained in a linked site. The display of any such advertisement or link does not imply endorsement by The Site of the advertisement or linked site or any content therein. In no event will the Business be liable, directly or indirectly, to anyone for any damage or loss arising from or relating to any use, continued use or reliance on any third party advertisement displayed on the site, any products, services or other materials relating to any such advertisement, any linked third party site or any link contained in a linked site.

Intellectual Property Rights

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We will not hesitate to take legal action against any unauthorised usage of its trademarks, name or symbols to preserve and protect its rights in the matter. All rights not expressly granted herein are reserved. Other product and company names mentioned herein may also be the trademarks of their respective owners.



Changes to Terms of Use

These Terms of Use may be modified from time to time. Any modifications to these Terms of Use will be effective upon posting. You should therefore read these Terms of Use before you place any order. Your continued use of the Site after any modifications to the Terms of Use indicates your acceptance of the modified Terms of Use

Governing Law and Jurisdiction

This Site may be accessed from all countries around the world where the local technology permits. As each country has differing laws, by accessing this Site both we and you agree that the laws of the Republic of Singapore, without regard to the conflict of laws principles thereof, will apply to all matters relating to these Terms of Use.

You accept and agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore in respect of any dispute or difference arising out of and/or in connection with these Terms of Use.



Refund Policy

Returns

Our policy lasts 7 days. If 7 days have gone by since your order, unfortunately we can't offer you a refund or exchange.

To be eligible for a refund, you have to inform us on the same day the service is delivered and attached evidence proof and describe in details of the issue you encountered (wrong locations, missing items etc).

Refunds (if applicable)

Once your refund is investigated and approved, we will refund you within 7 working days. Refund can be full or partial depending on the type of issues. Refund can be in the form of cash, voucher or gift card. Any decision made by the Management is final.

Contact us

Email: enquiry@i-healthyinvestment.com.sg

Privacy Policy

This Privacy Policy describes how your personal information is collected, used, and shared when you visit or make a purchase from <https://www.i-healthyinvestment.com.sg> or <https://www.happy-life.com.sg> (the “Site”).

Personal information we collect

When you visit the Site, we automatically collect certain information about your device, including information about your web browser, IP address, time zone, and some of the cookies that are installed on your device. Additionally, as you browse the Site, we collect information about the individual web pages or products that you view, what websites or search terms referred you to the Site, and information about how you interact with the Site. We refer to this automatically collected information as “Device Information”.

We collect Device Information using the following technologies:

- “Cookies” are data files that are placed on your device or computer and often include an anonymous unique identifier. For more information about cookies, and how to disable cookies, visit <http://www.allaboutcookies.org>.
- “Log files” track actions occurring on the Site, and collect data including your IP address, browser type, Internet service provider, referring/exit pages, and date/time stamps.
- “Web beacons”, “tags”, and “pixels” are electronic files used to record information about how you browse the Site.

Additionally when you make a purchase or attempt to make a purchase through the Site, we collect certain information from you, including your name, billing address, delivery address, payment information including credit card numbers, PayNow account details, email address, and phone number. We refer to this information as “Order Information”.

When we talk about “Personal Information” in this Privacy Policy, we are talking both about Device Information and Order Information.

How do we use your personal information?

We use the Order Information that we collect generally to fulfil any orders placed through the Site (including processing your payment information, arranging for shipping, and providing you with invoices and/or order confirmations). Additionally, we use this Order Information to:

- Communicate with you
- Screen our orders for potential risk or fraud and
- When in line with the preferences you have shared with us, provide you with information or advertising relating to our products or services.

We use the Device Information that we collect to help us screen for potential risk and fraud (in particular, your IP address), and more generally to improve and optimize our Site (for example, by generating analytics about how our customers browse and interact with the Site, and to assess the success of our marketing and advertising campaigns).



Sharing your personal Information

We share your Personal Information with third parties to help us use your Personal Information, as described above. We also use Google Analytics to help us understand how our customers use the Site; you can read more about how Google uses your Personal Information here: <https://www.google.com/intl/en/policies/privacy/>. You can also opt-out of Google Analytics here: <https://tools.google.com/dlpage/gaoptout>.

Finally, we may also share your Personal Information to comply with applicable laws and regulations, to respond to a subpoena, search warrant or other lawful request for information we receive, or to otherwise protect our rights.

Behavioural advertising

As described above, we use your Personal Information to provide you with targeted advertisements or marketing communications we believe may be of interest to you. For more information about how targeted advertising works, you can visit the Network Advertising Initiative's ("NAI") educational page at <http://www.networkadvertising.org/understanding-online-advertising/how-does-it-work>.

You can opt out of targeted advertising by using the links below:

- <https://www.facebook.com/settings/?tab=ads>
- <https://www.google.com/settings/ads/anonymous>
- <https://advertise.bingads.microsoft.com/en-us/resources/policies/personalized-ads>
- Include opt-out links from whichever services being used

Additionally, you can opt out of some of these services by visiting the Digital Advertising Alliance's opt-out portal at: <http://www.optout.aboutads.info/>.

Do not track

Please note that we do not alter our Site's data collection and use practices when we see a Do Not Track signal from your browser.

Your rights

If you are a European resident, you have the right to access personal information we hold about you and to ask that your personal information be corrected, updated, or deleted. If you would like to exercise this right, please contact us through the contact information below.

Additionally, if you are a European resident we note that we are processing your information in order to fulfil contracts we might have with you (for example if you make an order through the Site), or otherwise to pursue our legitimate business interests listed above. Additionally, please note that your information will be transferred outside of Europe, including to Canada and the United States.

Data retention

When you place an order through the Site, we will maintain your Order Information for our records unless and until you ask us to delete this information.



Changes

We may update this privacy policy from time to time to reflect, for example, changes to our practices or for other operational, legal or regulatory reasons.

Minors

The Site is not intended for individuals under the age of 16.

Contact us

For more information about our privacy practices, if you have questions, or if you would like to make a feedback, please contact us by email at enquiry@i-healthyinvestment.com.sg or by mail using the details provided below:

I-HEALTHY INVESTMENT (S) PTE LTD

ATTN: DIRECTOR

BLK 70 LORONG 4 TOA PAYOH #01-349 SINGAPORE 310070