

Data Protection & Privacy Policy

Last updated in Mar 2026



Debia Pte. Ltd. (“Debia”, “we”, “our”, or “us”) is committed to protecting the privacy and personal data of individuals and organisations that interact with our services.

This Privacy Policy describes how Debia collects, uses, discloses and protects personal data in accordance with the Singapore Personal Data Protection Act (PDPA) and applicable data protection standards.

By using our services or interacting with us, you consent to the collection, use and disclosure of your personal data as described in this policy.

1. Personal Data We Collect

“Personal Data” refers to data that can identify an individual directly or indirectly. Depending on the nature of your interaction with Debia, we may collect the following categories of personal data:

Identity and Contact Information

- Name
- Email address
- Phone number
- Business contact details

Business and Merchant Information

- Company name
- Merchant information
- Business registration information
- Settlement and payout information

Transaction Information

- Payment transaction data
- Settlement records
- Payment identifiers

Technical Information

- IP address
- Device type
- Operating system
- Browser information
- System logs

Communication Information

- Correspondence with Debia
- Support requests
- Feedback or enquiries

In certain circumstances, additional information may be collected where required for **regulatory compliance (e.g. KYC / AML obligations)**.

2. Purpose of Collection Personal Data

Debia collects and processes personal data for legitimate business purposes including:

- Providing and operating Debia's payment services
- Processing payment transactions and settlements
- Managing merchant relationships
- Providing customer support
- Sending service-related communications
- Improving our services and system performance
- Preventing fraud and ensuring security
- Complying with regulatory and legal obligations

Personal data will only be used for purposes that a reasonable person would consider appropriate in the circumstances.

3. Consent

Where required under applicable laws, Debia will obtain consent before collecting, using or disclosing personal data.

Individuals may withdraw their consent at any time by contacting us. Withdrawal of consent may affect our ability to provide certain services.

4. Disclosure of Personal Data

Debia may disclose personal data to trusted third parties where necessary for business operations, including:

- Payment networks and financial institutions
- Payment partners and technology providers
- Cloud infrastructure and IT service providers
- Professional advisors (legal, compliance, auditors)
- Regulatory authorities and government agencies where required by law

All such parties are required to protect personal data and use it only for authorised purposes.

Debia **does not sell personal data to third parties.**

5. Cross-Border Data Transfers

In the course of providing our services, personal data may be transferred to jurisdictions outside Singapore.

Where such transfers occur, Debia ensures that appropriate safeguards are implemented to ensure that personal data remains protected in accordance with the requirements of the **PDPA**.

6. Accuracy of Personal Data

Debia makes reasonable efforts to ensure that personal data collected is accurate and complete.

Individuals are encouraged to inform us promptly if their personal data requires correction or updating.

7. Access and Correction

Individuals may request:

- Access to their personal data held by Debia
- Correction of inaccurate or incomplete personal data

Requests will be handled in accordance with the PDPA and may be subject to reasonable administrative procedures.

8. Retention of Personal Data

Debia retains personal data only for as long as necessary to fulfil the purposes for which it was collected, including satisfying legal, regulatory, accounting or reporting requirements.

When personal data is no longer required, it will be securely deleted or anonymised.

9. Protection of Personal Data

Debia implements reasonable security measures to protect personal data against:

- Unauthorised access
- Unauthorised disclosure
- Loss or misuse
- Alteration or destruction

Security safeguards include:

- Secure system architecture
- Restricted access controls
- Encryption and network protection measures
- Internal data protection procedures

10. Data Breach Notification

In the event of a data breach that may result in significant harm to individuals, Debia will assess the situation promptly and notify the **Personal Data Protection Commission (PDPC)** and affected individuals where required under applicable law.

11. Cookies and Website Technologies

Debia's website may use cookies or similar technologies to enhance user experience, analyse website usage and improve our services.

Users may adjust their browser settings to disable cookies if they prefer.

12. Changes to this Privacy Policy

Debia may update this Privacy Policy from time to time to reflect changes in legal requirements, operational practices or technological developments.

The updated version will be published on our website and will take effect from the date indicated at the top of this policy.

13. Data Protection Contact

If you have any questions regarding this Privacy Policy or wish to exercise your data protection rights, please contact Debia at:

Email:

hello@debia.co

Debia will respond to enquiries and requests within a reasonable timeframe in accordance with applicable data protection regulations.