



# Terms of Service & Privacy Policy

Governing the use of the GroupBee homeowner platform and VendorOS, prepared in accordance with Singapore's Personal Data Protection Act 2012 and related legislation.

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| <b>Effective date</b>          | 1 July 2026   |
| <b>Last updated</b>            | 30 June 2026  |
| <b>Operated by</b>             | GroupBee Pte. Ltd. (UEN 202537015D)                     |
| <b>Registered address</b>      | 10 Ubi Crescent, #05-96, Ubi Techpark, Singapore 408564 |
| <b>Data Protection Officer</b> | Tan Yan Wei — yanwei@groupbee.sg                        |

*This is a working legal draft prepared to give GroupBee Pte. Ltd. broad, structured contractual and PDPA-aligned protection appropriate to its current SaaS lead-generation model. It is not a substitute for advice from a Singapore-qualified lawyer, and should be reviewed and signed off by one before being published live on groupbee.sg or relied upon in a dispute.*

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# Terms of Service

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## 1. Introduction & Acceptance

**1.1.** These Terms of Service (“Terms”) form a legally binding agreement between you and GroupBee Pte. Ltd., a company incorporated in Singapore under UEN 202537015D, with its registered office at 10 Ubi Crescent, #05-96, Ubi Techpark, Singapore 408564 (“GroupBee”, “we”, “us”, or “our”).

**1.2.** These Terms govern your access to and use of the GroupBee website ([www.groupbee.sg](http://www.groupbee.sg)), the homeowner portal, the VendorOS vendor dashboard, and any related services (collectively, the “Service”).

**1.3.** By creating an account, submitting an interest form, registering as a vendor, or otherwise accessing the Service, you confirm that you have read, understood, and agree to be bound by these Terms and our Privacy Policy (Part B of this document). If you do not agree, you must not use the Service.

**1.4.** If you are using the Service on behalf of a company or other legal entity (for example, as a vendor representative), you represent that you have the authority to bind that entity, and “you” will refer to both you and that entity.

## 2. Who Can Use GroupBee

**2.1.** The Service is intended for: (a) individuals who are or will become homeowners of HDB and/or EC residential estates in Singapore seeking home-related services (“Homeowners”); and (b) businesses that provide renovation, interior design, air-conditioning, defect inspection, curtains and blinds, smart home, or other home-related services and wish to be discovered by Homeowners (“Vendors”).

**2.2.** You must be at least 18 years old and able to form a legally binding contract under Singapore law to register an account. GroupBee does not knowingly permit use of the Service by minors.

**2.3.** Vendors must hold all licences, permits, and registrations required under Singapore law to lawfully provide the services they list (including, where applicable, registration with the Building and Construction Authority or equivalent bodies), and must provide GroupBee with a valid Singapore business registration number (UEN) upon request.

## 3. Description of the Service

**3.1.** GroupBee operates a demand-generation and lead-capture platform. It is not a marketplace that processes payments between Homeowners and Vendors, and GroupBee is not a party to, and does not guarantee, any contract, renovation work, sale, or service ultimately agreed between a Homeowner and a Vendor.

**3.2.** The Service has two principal components:

- **Homeowner Portal** — allows Homeowners to register interest in home-related categories (e.g. renovation, aircon, defect inspection, curtains & blinds, smart home) tied to their estate, move-in timeline, and renovation stage.
- **VendorOS** — a CRM-style dashboard that allows approved Vendors to view, respond to, and manage Homeowner interest submissions (‘leads’) for the estates and categories they are approved to serve.

**3.3.** GroupBee currently operates on an open-marketplace basis for its pilot/beta phase: there is no slot cap, waitlist, or exclusivity arrangement limiting the number of Vendors per category per estate, unless and until GroupBee notifies Vendors in writing that an exclusivity or slot-based model has come into effect for a given estate or category.

## 4. Accounts & Registration

**4.1.** You agree to provide accurate, current, and complete information when registering, and to keep that information up to date. You are responsible for safeguarding your account password and for all activity that occurs under your account.

**4.2.** You must notify us immediately at yanwei@groupbee.sg if you suspect any unauthorised use of your account or any other breach of security.

**4.3.** Vendor accounts are subject to GroupBee's approval. We may, at our sole discretion, approve, reject, or place on hold any Vendor registration, including where we are unable to verify a Vendor's business registration, licensing, or category fit.

## 5. Subscription Plans, Fees & Billing (Vendors)

**5.1.** Vendor access to VendorOS is provided on a subscription basis. Current plans, which may be updated from time to time, are:

| Plan       | Price           | Coverage                      |
|------------|-----------------|-------------------------------|
| Starter    | SGD 199 / month | Up to 5 estates               |
| Growth     | SGD 499 / month | Unlimited estates (pre-scale) |
| Enterprise | Coming soon     | Not currently available       |

**5.2.** Subscription fees are billed monthly in advance, exclusive of GST unless stated otherwise, and are payable by the payment method you provide. Fees are charged in Singapore Dollars (SGD).

**5.3.** Subscriptions automatically renew each billing cycle unless cancelled at least 7 days before the renewal date through VendorOS or by emailing yanwei@groupbee.sg. Cancellation takes effect at the end of the then-current billing cycle; we do not provide pro-rated refunds for early cancellation.

**5.4.** Except where required by Singapore law, all fees are non-refundable, including where a Vendor receives few or no leads during a billing cycle. GroupBee does not guarantee any minimum number of leads, conversions, or revenue under any plan.

**5.5.** We may change subscription pricing or plan features on a prospective basis, with at least 30 days' written notice (email or in-platform notice) to active Vendors before the change takes effect on their next renewal.

**5.6.** Late or failed payment may result in suspension of VendorOS access until payment is received, without prejudice to any other rights GroupBee may have.

**5.7.** The Growth plan's unlimited-estate coverage is offered during GroupBee's pre-scale phase. Once GroupBee introduces an Enterprise plan, the Growth plan's coverage and/or pricing may be revised on a prospective basis in accordance with the notice period in Section 5.5; this will not affect estates already active under a Vendor's subscription at the time of the change for the remainder of that billing cycle.

## 6. Lead-Matching: How It Works & What We Don't Promise

**6.1.** When a Homeowner submits interest in a category for their estate, that interest (a "lead") becomes visible only to Vendors who are (a) approved on the Service, and (b) registered for that estate and category. Leads are not broadcast publicly.

**6.2.** When a Homeowner submits interest in a category, their full lead details — including name, phone number, email address, estate, move-in timeline, renovation stage, and category interest — become visible to approved Vendors serving that estate and category through VendorOS. Homeowners are informed of this at the point of interest submission and consent to it as part of the signup process. GroupBee is not responsible for what a Vendor does with contact details once disclosed, beyond what is set out in Part B (Privacy Policy).

**6.3.** GroupBee makes no representation or warranty regarding: the volume of leads a Vendor will receive; the quality, intent, or conversion likelihood of any lead; or the conduct, reliability, pricing, or workmanship of any Vendor. Lead volume during the beta/pilot phase may be limited and is not indicative of future performance.

**6.4.** GroupBee may, at its discretion and with prior notice, introduce slot caps, waitlists, or category exclusivity for specific estates in future releases of the Service. Any such change will not retroactively entitle a Vendor to a refund for past subscription periods.

## 7. Vendor Obligations

### 7.1. Vendors must:

- provide accurate brand, contact, registration, and category information, and update it promptly if it changes;
- respond to Homeowner leads professionally and in a timely manner;
- only contact a Homeowner using details obtained through the Service for the purpose of responding to that Homeowner's specific interest submission, and not for unrelated marketing without separate consent;
- comply with all Singapore laws applicable to their trade, including consumer protection, advertising, and licensing requirements;
- not misrepresent their affiliation with GroupBee, HDB, or any government body;
- not request or attempt to bypass the Service to solicit Homeowners for unrelated services unless the Homeowner has independently consented.

**7.2.** GroupBee may request supporting documents (e.g. ACRA business profile, trade licences) to verify a Vendor's eligibility and may suspend an account pending verification.

## 8. Homeowner Obligations

**8.1.** Homeowners must provide accurate information when submitting interest, and acknowledge that submitting interest in a category will result in that information being shared with approved Vendors serving the relevant estate and category, as described in Part B.

**8.2.** Homeowners agree to engage with Vendors in good faith and acknowledge that GroupBee does not vet the commercial terms, pricing, or workmanship of any Vendor and is not a party to any resulting transaction.

## 9. Acceptable Use

**9.1.** You agree not to: (a) use the Service for any unlawful purpose; (b) upload false, misleading, defamatory, or infringing content; (c) attempt to access another user's account or non-public areas of the Service; (d) scrape, harvest, or bulk-extract data from the Service; (e) introduce malware or interfere with the Service's operation; (f) reverse-engineer or attempt to extract the Service's source code; or (g) use the Service to send unsolicited commercial messages in violation of the Spam Control Act 2007 or the Do Not Call provisions of the PDPA.

**9.2.** We may investigate and take appropriate action, including suspension or termination, against any account reasonably suspected of violating this Section 9.

## 10. Relationship Between Homeowners and Vendors

**10.1.** GroupBee is an introduction and lead-generation platform only. Any agreement for renovation, installation, inspection, or other services entered into between a Homeowner and a Vendor is solely between those two parties.

**10.2.** GroupBee is not responsible for, and disclaims all liability arising from: the quality, safety, legality, or timeliness of any service performed by a Vendor; any dispute, loss, or damage arising from a Homeowner-Vendor transaction; or any representation made by a Vendor that is inconsistent with these Terms.

**10.3.** GroupBee encourages Homeowners to exercise their own due diligence (e.g. checking licences, past reviews, and quotations) before engaging any Vendor found through the Service.

## 11. Intellectual Property

**11.1.** The Service, including its software, design, branding (including the GroupBee name and logo), text, and underlying technology, is owned by or licensed to GroupBee and is protected under the Copyright Act 2021 and other applicable Singapore intellectual property laws.

**11.2.** Subject to your compliance with these Terms, GroupBee grants you a limited, non-exclusive, non-transferable, revocable licence to access and use the Service for its intended purpose. No other rights are granted.

**11.3.** Any content a Vendor uploads (e.g. business name, logo, descriptions, images) remains owned by the Vendor, but the Vendor grants GroupBee a non-exclusive, royalty-free licence to display that content on the Service and in related marketing of the Service.

## **12. Disclaimers of Warranty**

**12.1.** To the maximum extent permitted by Singapore law, the Service is provided on an “as is” and “as available” basis, without warranties of any kind, whether express, implied, or statutory, including implied warranties of merchantability, fitness for a particular purpose, accuracy, or non-infringement.

**12.2.** GroupBee does not warrant that the Service will be uninterrupted, timely, secure, or error-free, or that any defects will be corrected, particularly given the Service is currently in active pilot/beta development.

## **13. Limitation of Liability**

**13.1.** To the maximum extent permitted by law, GroupBee, its directors, officers, employees, and agents shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits, revenue, data, business opportunity, or goodwill, arising from or relating to your use of the Service, even if advised of the possibility of such damages.

**13.2.** To the maximum extent permitted by law, GroupBee's total aggregate liability to you for any claim arising out of or relating to the Service shall not exceed the total subscription fees actually paid by you to GroupBee in the three (3) months immediately preceding the event giving rise to the claim, or SGD 500, whichever is higher.

**13.3.** Nothing in these Terms excludes or limits liability that cannot be excluded or limited under Singapore law, including liability for death or personal injury caused by negligence, or for fraud or fraudulent misrepresentation.

## **14. Indemnity**

**14.1.** You agree to indemnify and hold GroupBee harmless from and against any claims, losses, liabilities, damages, costs, and expenses (including reasonable legal fees) arising from: (a) your breach of these Terms; (b) your violation of any law or third-party right; or (c) any dispute between you and another user of the Service (including any Homeowner-Vendor transaction).

## **15. Suspension & Termination**

**15.1.** GroupBee may suspend or terminate your account, with or without notice, if we reasonably believe you have breached these Terms, engaged in fraudulent or harmful conduct, or if required to do so by law.

**15.2.** You may terminate your account at any time by request to yanwei@groupbee.sg. Vendor subscription cancellation is governed by Section 5.3.

**15.3.** Upon termination, your right to access the Service ceases immediately. Sections 7, 10–14, 17, and 18 survive termination.

## **16. Changes to the Service or These Terms**

**16.1.** GroupBee may modify, suspend, or discontinue any part of the Service at any time, including features such as the open-marketplace model described in Section 3.3.

**16.2.** We may update these Terms from time to time. Material changes will be notified by email to registered users or by a prominent notice on the Service at least 14 days before taking effect. Continued use of the Service after changes take effect constitutes acceptance.

## **17. Governing Law & Dispute Resolution**

**17.1.** These Terms are governed by the laws of the Republic of Singapore, without regard to conflict-of-law principles.

**17.2.** The parties shall first attempt to resolve any dispute arising out of or relating to these Terms through good-faith negotiation. If unresolved within 30 days, either party may refer the dispute to mediation at the Singapore Mediation

Centre.

**17.3.** If mediation does not resolve the dispute, it shall be referred to and finally resolved by arbitration in Singapore administered by the Singapore International Arbitration Centre (SIAC) in accordance with the SIAC Arbitration Rules, by one arbitrator, conducted in English. This clause does not prevent either party from seeking interim injunctive relief from the Singapore courts.

## **18. General Provisions**

**18.1. Entire Agreement.** These Terms, together with the Privacy Policy and any vendor onboarding agreement signed separately, constitute the entire agreement between you and GroupBee regarding the Service.

**18.2. Severability.** If any provision of these Terms is held invalid or unenforceable, the remaining provisions shall continue in full force and effect.

**18.3. No Waiver.** GroupBee's failure to enforce any right or provision shall not be deemed a waiver of that right or provision.

**18.4. Assignment.** You may not assign or transfer your rights under these Terms without GroupBee's prior written consent. GroupBee may assign these Terms in connection with a merger, acquisition, or sale of assets.

**18.5. Third Parties.** Save as expressly stated, no person who is not a party to these Terms shall have any right to enforce them under the Contracts (Rights of Third Parties) Act 2001.

**18.6. Electronic Contracting.** You agree that acceptance of these Terms by electronic means (including ticking a checkbox) constitutes a valid and binding signature under the Electronic Transactions Act 2010.

Part B

# Privacy Policy

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## 19. Our PDPA Commitment

**19.1.** GroupBee Pte. Ltd. is committed to protecting personal data in accordance with the Personal Data Protection Act 2012 (No. 26 of 2012) and its subsidiary legislation, including the Personal Data Protection Regulations 2021 and the Personal Data Protection (Notification of Data Breaches) Regulations 2021 (collectively, the “PDPA”).

**19.2.** This Privacy Policy explains what personal data we collect, why, how we use and protect it, and the rights available to you. It applies to Homeowners, Vendors, and visitors to [www.groupbee.sg](http://www.groupbee.sg).

## 20. Personal Data We Collect

**20.1. From Homeowners:** name, email address, phone number, estate/development, move-in date, renovation stage, and category interests submitted through the interest form.

**20.2. From Vendors:** business/brand name, contact person name, business email, phone number, business registration number (UEN), categories and estates served, and supporting verification documents where provided.

**20.3. Automatically collected:** authentication session data via Supabase Auth cookies (see Section 29), and basic technical data such as IP address and browser type, used for security and service functionality — not for advertising or marketing trackers.

**20.4.** We do not knowingly collect sensitive categories of personal data (e.g. NRIC numbers, financial account numbers, or health data) through the Service and ask that you do not submit such data through any free-text field.

## 21. Purposes of Collection, Use & Disclosure

**21.1.** We collect, use, and disclose personal data for the following purposes:

- to create and administer Homeowner and Vendor accounts;
- to match Homeowner interest submissions with approved Vendors serving the relevant estate and category;
- to operate, maintain, and improve the Service, including VendorOS;
- to communicate with you about your account, leads, billing, or service updates;
- to verify Vendor eligibility, licensing, and business registration;
- to detect, investigate, and prevent fraud, abuse, or violations of these Terms;
- to comply with legal and regulatory obligations under Singapore law;
- with your separate consent, to send marketing communications about new estates, features, or promotions.

## 22. Consent & Withdrawal of Consent

**22.1.** By submitting an interest form, registering an account, or ticking the combined PDPA & Terms of Service consent checkbox at signup, you consent to the collection, use, and disclosure of your personal data as described in this Privacy Policy.

**22.2.** You may withdraw your consent at any time by deleting your account via Settings, or by emailing [yanwei@groupbee.sg](mailto:yanwei@groupbee.sg). Withdrawing consent may mean we can no longer provide some or all of the Service to you (for example, a Homeowner who withdraws consent will no longer be visible to Vendors and active leads may be closed).

**22.3.** Withdrawal of consent does not affect the lawfulness of any collection, use, or disclosure that occurred before the withdrawal was given effect, and we may retain certain data where required by law (see Section 25).

## 23. Disclosure to Third Parties & Data Intermediaries

**23.1. Approved Vendors.** When a Homeowner submits interest in a category, their full lead details — including name, phone number, email address, estate, category interest, move-in timeline, and renovation stage — become immediately visible to approved Vendors serving that estate and category through VendorOS. Homeowners are informed of this data sharing at the point of interest submission as part of the consent process described in Section 22. GroupBee does not disclose Homeowner personal data to Vendors outside this lead-matching process, and does not sell personal data to third parties.

**23.2. Service providers / data intermediaries.** We engage third-party service providers (“data intermediaries” under the PDPA) to process personal data on our behalf, including Supabase (database hosting and authentication) and providers used for email delivery and analytics. These providers are contractually required to protect personal data to a standard comparable to the PDPA and to use it only for the purposes we direct.

**23.3. Legal disclosures.** We may disclose personal data where required by law, court order, or to a government authority such as the Personal Data Protection Commission (PDPC), or where necessary to protect GroupBee’s legal rights, safety, or property.

**23.4. Business transfers.** If GroupBee undergoes a merger, acquisition, or sale of assets, personal data may be transferred to the successor entity, subject to that entity continuing to honour the commitments in this Privacy Policy.

**23.5.** We do not sell personal data to third parties, and we do not disclose Homeowner personal data to Vendors outside the lead-matching process described in Section 23.1.

## 24. Overseas Transfer of Personal Data

**24.1.** Some of our data intermediaries (including Supabase) may store or process personal data on servers located outside Singapore. Where this occurs, GroupBee takes steps required under Section 26 of the PDPA to ensure that overseas recipients are bound by legally enforceable obligations to protect personal data to a standard comparable to the protection under the PDPA, whether through contract, certification (e.g. APEC Cross-Border Privacy Rules), or other means recognised under the PDPA.

**24.2.** Where practicable, GroupBee selects hosting regions and configurations that keep Singapore user data within Southeast Asia or otherwise minimise unnecessary cross-border transfer.

## 25. Data Retention & Deletion

**25.1.** We retain personal data only for as long as necessary to fulfil the purposes described in Section 21, or as required by law (for example, accounting and tax records under the Income Tax Act and Companies Act, generally retained for 5 years).

**25.2.** Homeowner interest data that has not resulted in any Vendor interaction is reviewed and deleted or anonymised after 24 months of inactivity, unless the Homeowner has an active account.

**25.3.** When you delete your account via Settings, we will delete or anonymise your personal data within a reasonable period, except for data we are legally required to retain (e.g. billing records for Vendors).

## 26. Protection of Personal Data

**26.1.** We implement reasonable technical and organisational security arrangements to protect personal data against unauthorised access, collection, use, disclosure, copying, modification, or disposal, including encrypted authentication (Supabase Auth), access controls limiting Vendor visibility to data relevant to their approved estates/categories, and restricted internal access to production data.

**26.2.** No method of transmission or storage is 100% secure. While we strive to protect personal data, we cannot guarantee absolute security.

## 27. Data Breach Notification

**27.1.** In the event of a data breach that GroupBee assesses to be notifiable under Part VIA of the PDPA — namely, a breach that results in, or is likely to result in, significant harm to affected individuals, or that affects 500 or more individuals — GroupBee will notify the Personal Data Protection Commission (PDPC) as soon as practicable, and in

any case no later than three (3) calendar days from the date we complete our assessment that the breach is notifiable.

**27.2.** Where a breach is likely to cause significant harm, we will also notify affected individuals as soon as practicable, providing information on the nature of the breach, the data involved, and steps individuals can take to protect themselves.

**27.3.** Our internal assessment process aims to determine notifiability within 30 calendar days of discovering a suspected breach, consistent with PDPC guidance.

## 28. Your Rights: Access & Correction

**28.1.** Subject to certain exceptions under the PDPA, you have the right to: (a) request access to the personal data we hold about you; (b) request correction of inaccurate or incomplete personal data; and (c) be informed of how your personal data has been or may have been used or disclosed in the past year.

**28.2.** To exercise these rights, contact our Data Protection Officer at [yanwei@groupbee.sg](mailto:yanwei@groupbee.sg). We will respond within a reasonable time, generally within 30 days, and may charge a reasonable fee for access requests as permitted under the PDPA.

**28.3.** We may decline a request where permitted under the PDPA (for example, where disclosure would reveal another individual's personal data, or where the request is frivolous).

## 29. Cookies & Similar Technologies

**29.1.** We use Supabase Auth cookies that are strictly necessary to keep you signed in and to maintain session security. We do not currently use third-party advertising or marketing trackers on the Service.

**29.2.** If this changes in future (for example, to add analytics), we will update this Privacy Policy and, where required, seek your consent before deploying non-essential cookies.

## 30. Marketing Communications & the Spam Control Act

**30.1.** We will only send you marketing or promotional messages if you have given consent (for example, by opting in at signup), in accordance with the PDPA's rules on marketing messages and the Spam Control Act 2007's requirements for commercial electronic messages.

**30.2.** Every marketing message will include a functional unsubscribe mechanism. You may withdraw consent to marketing at any time without affecting your ability to use the core Service.

**30.3.** Service-related messages (e.g. lead notifications, billing receipts, account security alerts) are not marketing messages and will continue to be sent as necessary to operate your account.

## 31. Children's Data

**31.1.** The Service is not directed at individuals under 18. We do not knowingly collect personal data from minors. If we become aware that we have inadvertently collected personal data from a minor, we will take steps to delete it.

## 32. Changes to This Privacy Policy

**32.1.** We may update this Privacy Policy from time to time to reflect changes in our practices or in Singapore law. Material changes will be notified by email or prominent notice on the Service at least 14 days before taking effect.

## 33. Contact Us & Our Data Protection Officer

If you have any questions, concerns, or requests relating to this Privacy Policy or how your personal data is handled, please contact:

|                                |  |
|--------------------------------|--|
| <b>Data Protection Officer</b> | Tan Yan Wei (Founder & Director)                           |
| <b>Email</b>                   | <a href="mailto:yanwei@groupbee.sg">yanwei@groupbee.sg</a> |

|                           |   |
|---------------------------|---|
| <b>General enquiries</b>  | hello@groupbee.sg                                       |
| <b>Registered address</b> | 10 Ubi Crescent, #05-96, Ubi Techpark, Singapore 408564 |

You may also lodge a complaint with the Personal Data Protection Commission (PDPC) at [www.pdpc.gov.sg](http://www.pdpc.gov.sg) if you believe GroupBee has not complied with the PDPA.

## Part C

## Other Singapore Laws That Apply

### 34. Other Applicable Singapore Legislation

Beyond the PDPA, the following Singapore laws are relevant to how GroupBee operates and have informed the drafting of these Terms and this Privacy Policy:

| Legislation   | Relevance to GroupBee  |
|---|--|
| Spam Control Act 2007                                     | Governs unsolicited commercial electronic messages (email/SMS). Relevant to any marketing emails GroupBee or Vendors send to Homeowners — see Section 30.  |
| Electronic Transactions Act 2010                          | Confirms that electronic acceptance of these Terms (e.g. the signup checkbox) is legally valid and enforceable, including the combined PDPA + ToS checkbox at signup.                                    |
| Consumer Protection (Fair Trading) Act 2003               | Prohibits unfair practices and false/misleading claims to consumers. Relevant to how GroupBee and Vendors describe pricing, lead volume, and service availability.                                       |
| Computer Misuse Act 1993                                  | Criminalises unauthorised access to or interference with computer systems — underpins Section 9 (Acceptable Use) prohibitions on hacking, scraping, and unauthorised access.                             |
| Copyright Act 2021  | Protects GroupBee's branding, content, and platform code, and Vendor-submitted content — see Section 11 (Intellectual Property).   |
| Contracts (Rights of Third Parties) Act 2001              | Determines whether non-signatories can enforce these Terms — expressly excluded save as stated in Section 18.5.  |
| Business Names Registration Act 2014 / Companies Act 1967 | Basis for verifying Vendor UEN and business registration status as part of Vendor onboarding — see Section 7.2.  |
| Goods and Services Tax Act 1993                           | Relevant to whether GST applies to subscription fees, depending on GroupBee's GST-registration status — see Section 5.2.   |
| Cybersecurity Act 2018 (as amended 2024)                  | Sets broader cybersecurity expectations for digital service providers; informs GroupBee's security posture under Section 26, even though GroupBee is not designated critical information infrastructure. |

**Important note:** This document has been prepared to give GroupBee a comprehensive, structured Terms of Service and Privacy Policy reflecting its current SaaS lead-generation model, PDPA obligations, and the broader Singapore legal landscape referenced above. It is a strong working draft, not a certified legal opinion. Before this document replaces the current live page at [groupbee.sg/terms-and-privacy](https://groupbee.sg/terms-and-privacy), GroupBee should have it reviewed by a Singapore-qualified corporate/commercial lawyer — particularly the limitation of liability (Section 13), indemnity (Section 14), and dispute resolution (Section 17) clauses, which carry the most legal weight if a Vendor or Homeowner dispute ever escalates.