

IT POLICY FOR CONSUMER

Amendment Record Sheet

<u>Serial No</u>	<u>Page No</u>	<u>Amendment Made</u>	<u>Date of Amendment</u>
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1. Purpose

This policy defines the principles and responsibilities governing the secure, reliable, and responsible use of Skipper Limited's digital platforms, services, and IT infrastructure by consumers, which include customers, vendors, partners, and authorized third parties.

It ensures that consumers are provided with a **safe and trustworthy digital environment** while interacting with Skipper Limited.

2. Scope

This policy applies to all consumers who:

- Use Skipper's web or mobile applications
- Interact with customer or vendor portals
- Receive digital communications from Skipper
- Engage in business transactions through IT-enabled channels

3. Policy Principles

a) Secure Access & Authentication

- All consumer-facing IT systems will implement secure login methods (e.g., OTP, password protection, encryption).
- User credentials must be kept confidential and must not be shared.

b) Data Privacy & Confidentiality

- Consumer's personal and business information will be collected, stored, and processed in accordance with applicable data privacy laws.
- Skipper will ensure data is used only for its intended purpose and is protected from unauthorized access.

c) Acceptable Use

- Consumers are expected to use IT platforms ethically and lawfully.
- Use of Skipper IT systems for fraud, data scraping, malware, or unauthorized access is prohibited.

d) IT System Access & Support Commitments

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- Skipper aims to ensure reasonable access to digital platforms such as vendor portals, customer communication tools, and mobile apps during standard business hours.
- Scheduled maintenance and upgrades may result in temporary unavailability, which will be communicated in advance where applicable.
- Support for technical issues is available via the IT Helpdesk or designated communication channels.

e) Digital Communication Standards

- Skipper will ensure that all digital communication with consumers is professional, secure, and free from misleading content or scams.
- All official messages will be sent from verified domains or platforms.

f) Cybersecurity Grievance Redressal Mechanism

- Consumers have the right to raise concerns related to cybersecurity threats or data handling.
- All grievances can be logged at: supportdesk@skipperlimited.com
- Skipper will log, investigate, and close such issues responsibly as part of its commitment to consumer protection and regulatory compliance.

g) Third Party Data Sharing & NDA compliance

- Any sharing of consumer data with external parties (vendors, partners, consultants, service providers) will be governed by a legally binding Non-Disclosure Agreement (NDA).
- Such NDA will include:
 - Clear responsibilities for protecting Skipper and consumer data
 - Restrictions on unauthorised use, disclosure, or storage
 - Requirements to follow Skipper's Information Security Policies
- Data will be shared strictly on a need-to-know basis, with appropriate access controls, encryption, and audit logs.

4. Consumer Responsibilities

Consumers are expected to:

- Protect their login credentials and systems from unauthorized access
- Use only approved portals, apps, and official communication channels
- Report lost devices, stolen credentials, or suspicious emails immediately

5. Policy Enforcement

- Breach of this policy may lead to restricted access or legal action, depending on severity
- Any misuse, fraud, or cyberattack attempt will be escalated to the IT Security team

6. Policy Review

This policy will be reviewed annually or in response to significant changes in digital service models or cybersecurity threats.