

1. Collection & Use of Information

"Personal Data" means information about you from which you are identified with, including but not limited to name, identification card number, passport number, nationality, mailing, billing, shipping and email address, phone number, fax number, bank account information, credit and debit card information, date of birth, your designation in your company, your company details, any information about you or your company which you have provided to us in your application form, registration forms or any other similar forms and/or information about you that has been or may be collected, stored, used and processed by us from time to time.

1.1 Sources from which Personal Data may be obtained

In addition to the Personal Data you provide to us directly, there are variety of sources in which we may collect your Personal Data from, such as:

- a) Fill up and completing application or registration forms or any other similar forms via online or otherwise;
- b) When you complete a sale or purchase transaction online using our e-commerce service;
- c) When you register at our website as a user;
- d) From social media platforms' pages, if you subscribe, follow, like or are a fan of our pages;
- e) When you enter contests organized by us
- f) From cookies used on websites;
- g) When you interact with us at any events, activities or social media platforms.

1.2 Purposes of Collection and Processing

MOLPay collects personal data to set up and manage accounts for our ecommerce services and to handle orders of goods and services from MOLPay which shall include, without limitation the following:

- a) website registration, enabling sales and other transactions, processing payments and settlement, sending payouts, handling orders, providing receipts
- b) providing customer service, providing dispute resolution, chargebacks, refunds, or related issues
- c) marketing and surveys, sending service update notices
- d) recovering debt and collections, detecting and preventing fraud, detecting and preventing violations of our legal agreements
- e) measuring, improving and customizing our services
- f) fulfilling other technical, logistical, financial, tax, legal, compliance, administrative, or back office functions for and/or in connection with all other purposes necessary and/or incidental to our business and all purposes necessary for or related to any of the above purposes.

In the course your dealings with us, we may also use and process your Personal Data for other purposes such as:

- a) to send alerts, newsletters, updates, promotional materials from us or our partners;
- b) to invite to event or activities organized by us or our partners; and
- c) to share your Personal Data amongst our holding companies, affiliates or subsidiaries for promotion, events or activities organized by the same.

1.3 Transfer of Personal Data

We may transfer your Personal Data to places outside Malaysia when carrying out any of the purposes stated herein.

1.4 Disclosure to Third Party

Your Personal Data may be disclosed and transferred amongst our holding companies, affiliates, subsidiaries, associate companies and jointly controlled entities which may include companies in different jurisdictions.

When processing your Personal Data, we may disclose the same to the following persons including but without limitation to:

- a) Our business partners whom shall include parties which we collaborate with;
- b) Merchants concerned on a need-to-know basis to complete the sale transaction and handling orders;
- c) Third Party Service providers;
- d) Our auditors, lawyers, consultants, insurers, advisers, bankers and agents; and
- e) All other persons or bodies who provide us with services necessary and/or incidental to our business.

2. Data Protection & Security

MOLPay protects your Personal Data against unauthorized access, use or disclosure. Your Personal Data will be stored either in hard copies in MOLPay's office or stored in server operated by MOLPay or any of its service providers.

All internet communication is secured using Secure Socket Layer (SSL) technology with high security 256bit encryption. Some of our security features include the following:

- a) Hardware firewall
- b) DoS Attack Prevention
- c) 3D-Secure Compliance ("Verified by Visa" & "MasterCard SecureCode")

MOLPay is PCI DSS compliant. However, you are advised to follow certain security practices yourself. You must never share your Account or login details with anyone. If you are concerned that any of your login details have been compromised, you can change them any time you like once you are logged on, and immediately contact our Customer Services.

3. Notification of Changes

If MOLPay decides to change our privacy policy, MOLPay will post those changes on its website so the users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. If, at any point, MOLPay decides to use personally identifiable information in a manner different from that stated at the time it was collected, MOLPay will notify users by way of an e-mail.

Users will have a choice as to whether or not we use their information in this different manner. MOLPay will use information in accordance with the privacy policy under which the information was collected.

4. Personal Data Protection Notice

This Personal Data Protection Notice ("Notice") is issued pursuant to the Personal Data Protection Act 2010 ("Act"). It explains the type of data we collect or have collected and how we collect the data, the purposes of processing the data, parties which we disclose or have disclosed the data to and the choices available to you including how to access and correct your personal data.

By communicating with us, using our services or by virtue of your engagement with us, you acknowledge that you have read and understood this Notice and agree and consent to the use, processing and transfer of your Personal Data by us as described herein.

4.1 Collection of Personal Data

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- f) fulfilling other technical, logistical, financial, tax, legal, compliance, administrative, or back office functions for and/or in connection with all other purposes necessary and/or incidental to our business and all purposes necessary for or related to any of the above purposes.

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- c) Third Party Service providers;
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4.6 Security

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4.7 Right of Access and Correction to Personal Data

Under the Act, you have the right to access and the right for correction to your Personal Data which might have been out-of date, inaccurate or incomplete. You may also withdraw your consent or restrict the purpose for the processing of your Personal Data as set out in this Notice.

You may send the above request to the following address:

Attn: Compliance Officer

Address: J-39-1, Block J, Persiaran Multimedia, i-City, 40000 Shah Alam Selangor.

Tel No.: 03-5521 8438

Email: support@molpay.com

You may also unsubscribe to our marketing materials by clicking the unsubscribe link contained in the email we send to you and following the instructions therein.

4.8 Personal Data of Third Parties

You hereby confirm that you are authorized to provide Personal Data relating to other individuals and you have obtained their consent for their personal data to be processed and uses in the accordance to the purposes as stated in this Notice.

4.9 Changes to this Notice

MOLPay may update this Notice from time to time, and the changes will be effective after posting at the Website or notice to you. Continued use of the Gateway or Website indicates your re-acceptance of the revised notice. The most recent revision date for these terms is identified above.

5. Third-Party Links

In an attempt to provide increased value to our users, MOLPay may link to sites operated by third parties. However, even if the third party is affiliated with MOLPay, MOLPay has no control over these linked sites, all of which have separate privacy and data collection practices, independent of MOLPay. These linked sites are only for your convenience and therefore you access them at your own risk.

6. Use of Cookies

The Website uses "cookies" to identify a user's session on the Website and thereby offers continuity as the member moves around the site. Cookies are only used on the Website to store non-critical data. Cookies are pieces of information that websites transfer to your computer's hard drive for record-keeping purposes.

Cookies allow websites to maintain user information across connections. They are small strings of characters used by many websites to deliver data to your computer, and in certain circumstances, return the information to the website.

Cookies contain only information that members volunteer, and they do not have the capability of infiltrating a user's hard drive and stealing personal information. The simple function of a cookie is that of helping the user navigate a website with as little obstruction as possible.