

Personal Data Notice for Customers

This Notice and Consent is issued to all our current or prospective customers and/or members pursuant to the requirements of the Personal Data Protection Act 2010 ("PDPA") in Malaysia. We, flexi2pay Sdn Bhd and/or its group of Companies ("the Company" or "we" or "us") wish to inform you that we maintain certain personal information about you as part of our records.

As our valued customer, we would like you to understand that in connection with your commercial dealings with the Company, it is necessary for the Company to collect and process data about yourself and/or your business entity. We therefore hope that you will spend some time to go through this notice.

Nature of Personal Data We Process:

The personal data that we collect in relation to you may include but not limited to the following:

- a. General administration;
- b. Manage and maintain your account(s) and facility(ies) with us;
- c. Update, consolidate and improve the accuracy of our records;
- d. Enter into relevant sale and purchase agreement;
- e. Communication of services, sale and purchase transactions;
- f. Payment transaction processing;
- g. Settlement of fund, Refund or Cancellation, Dispute and/or Chargeback of the payment transaction;
- h. Recurring payment service;
- I. Respond to your enquiries and complaints and to generally resolve disputes;
- j. Produce data, reports and statistics which have been aggregated in a manner that does not identify you as an individual;
- k. Conduct research and survey, which solely for analytical purposes including but not limited to data mining and analysis of your transactions with us;
- l. Meet the disclosure requirements of any law binding on us;
- m. For audit, compliance and risk management purposes;

Other than the above, we do not collect personal data for any other reasons. Should there be a new purpose for the collection data, we shall inform you accordingly and obtain your concurrence to the same, where necessary.

Personal data that we may collect:

- a. Personal information such as Name, Age, Race, Gender, Nationality, IC Number, Passport Number, Date of Birth;
- b. Contact Details such as Mobile Number; Email; Correspondence Address; Delivery Address; Region or State of stay;
- c. Bank Account number;
- d. Statutory body number, job sector, company, monthly income;

You may at any time inform us if you do not wish to receive marketing communications from us or our related corporations by contacting us directly.

The above description of personal data is merely a general description of the various types of personal data that we collect from various members. The nature of personal data differs from

members to members. In other situations, there may be a need to collect more personal data depending upon the nature of transaction, business and so forth.

You may choose whether or not to provide your personal data to us, including sensitive personal data. Sensitive personal data may include such things as information on physical or mental health or medical condition, political opinions, religious or other similar beliefs, commission or alleged commission of any offence.

Confidential and Secure Disclosure of Personal Data

We treat the confidentiality of your personal data very seriously, which is of utmost importance to us. Personal Data provided to the Company by you will be kept confidential. However, in certain circumstances, it would be necessary for us to provide or disclose your personal data for purposes stated above to the following categories of persons and where we do so, we would merely disclose data that is necessary for the purpose of such disclosure:

- a. entities within the flexi2pay including all related companies, subsidiaries, and associated companies;
- b. anybody or person to whom the Company is compelled or required to do so under any laws or in response to any competent or government, state, provincial, local government, statutory or municipal authority, industry regulators, agency or body;
- c. law enforcement authorities;
- d. such sub-contractors or third-party service or product providers (an example would be auditors, lawyers, company secretaries, service providers, events and training organisers telecommunications companies, cloud computing or data back-up service providers and other advisers).

In addition, where we consider it necessary or appropriate for the purposes of the conduct of business, data storage or processing or customer management, we may transfer your personal data to third party service or product providers within all countries in which the Company is established, under strict conditions of confidentiality and similar levels of security safeguards.

Data Security

We consider it is our responsibility to provide our customers with reasonable protection in respect of their personal data protections. We shall endeavour to implement the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of your personal data and the accidental loss or destruction of, or damage to, your personal data.

Data Sharing with Partnered Merchant

We may use your personal data to provide you with information about our and third-party services and/or products, which may be related to your interests, unless requested otherwise by you.

We may, in some circumstances, disclose your personal data to partnered merchants. Such disclosure will only occur where you have subscribed for particular Services or Products which require such disclosure, and/or where your consent has been obtained, subject at all times to

any laws (including regulations, guidelines and/or obligations). We take reasonable steps to ensure that the 3rd parties we are sharing your personal data with also have appropriate privacy and confidentiality obligations.

Your Rights of Access and Correction

The contact to whom written requests for access to personal data or correction and/or deletion of personal data or for information regarding policies and procedures and types of personal data handled by contacting us support@flexi2pay.com.

In the event of any inconsistency or conflict between the English language version and other language version of this Personal Data Protection Notice, the English language version shall prevail.