

Privacy Policy

As part of Mobiversa's day to day business, we value your privacy and strive to protect your personal information in compliance with the laws of Malaysia. We are committed to safeguard and respect the privacy of your personal information which you provide your personal data and your consent for the purposes of conducting our business and to deliver the service you expect. In order to enable us deal with your inquiries, open and operate an account/facility in credit card application and/or merchant application for you or to provide with our products and services, we may be required to process your personal and/or financial information. The type of personal information we receive from you including but not limited to:

- A. Personal information to establish your identity and background
- B. Personal information to establish your financial standing
- C. Personal information that you provide when you apply for any of our products and services
- D. Personal information that may be required and you provide for risk/fraud management

How we use your Personal Information

- A. Review and Verification of Reports
- B. Processing of New Merchants Applications
- C. Processing of Additional Merchant Outlets
- D. Prevention, prosecution, investigations of fraud or other illegal activity to conduct investigations of violations of any governing terms and conditions
- E. Requirements of a civil or criminal legal process and/or as required by law or regulation and/or for regulator compliance purpose
- F. To vendors, suppliers, counter parties, persons who provide a service to Mobiversa or are acting as Mobiversa's agents
- G. To compare information/data for accuracy, and verify it with third parties
- H. Marketing and promotions of products and services of Mobiversa

Protection of Personal Data

Some of our functions and activities are outsourced to service providers which include data processing services, mailing services, data storage, merchant sign-up and card applications processing based in Malaysia and overseas. The usage of your personal data is in line with the performing of the outsourced functions and subject to strict confidentiality and data security standards.

Administrative and physical security measures will be used to protect your Personal Data. These measures include computer safeguards and secured files and facilities. We take reasonable steps to securely destroy your Personal Data when we no longer require it. We will keep your data only as long as we must to deliver our products and services, unless we are required by law or regulation or for litigation and regulatory investigations to keep it.

The following practices are adopted in relation to on-line personal data collection.

- A. On-Line Security – Strict standards of security and confidentiality to protect any information provided on-line.
- B. On-Line Correction – Personal data provided and submitted through on-line may not be facilitated to be corrected, updated or deleted on-line.

Our service providers and staffs are bound by contractual duty to keep confidential any data they come into contact with against unauthorized or accidental access, processing, erasure, loss, use and retention.

Sensitive personal data or information consists of information relating to the following:

- A. Camera
- B. Modify Phone State
- C. Disable Incoming Call During Payment Process
- D. Network State
- E. Internet
- F. User Current Location

Any detail relating to the above clauses as provided to body corporate for providing service; and any of the information received

under above clauses by body corporate for processing, stored or processed under lawful contract or otherwise:

"Third Party" refers to any person or entity other than you or us. Personal Information that may be collected and manner of its use
Personal Information provided by you in relation to the use of the Website: In order for us to successfully deliver your order to you, we collect your Personal Information as may be required for the purposes connected thereto when you place an order on the Website. We may be required to disclose such Personal Information to the Third Parties solely in connection with purchase, sale and delivery of your order in accordance with the terms and conditions stipulated by such Third Party.

We use the details provided by you during check out to ensure that orders have are successfully delivered on time, and to keep you informed on the status of your order.

Personal Information provided by you in relation to the registration process: In order to provide you a safe, efficient, smooth and customized experience and in order to take advantage of certain features available on the Website including, but not limited to, public forums, accessing or uploading reviews or taking part in surveys, you will be asked to complete an online registration form which will provide us with Personal Information. In the event you register with us, you will also be asked to choose a user identity and password in order to identify yourself during future uses of the Website.

We also collect the information that is not Personal Information you provide as part of registration and the administration and personalization of your account profile.

While we recommend that you register yourself with us to maximize your experience on the Website, this is feature is optional and you may opt out of registering on the Website and continue to use the Website as a guest. However, if you choose to by on the Website, you will have to provide certain Personal Information that is necessary for us to process and complete delivery.

Cookies: Cookies are small pieces of information saved by your browser. Cookies are used to record various aspects of your visit and assist us to provide you with uninterrupted service. Cookies may be set in your browser by us when you access the Website or may be set in when you visit Third Party websites. This anonymous information is maintained distinctly and is not linked to the Personal Information that you submit to us.

We use cookies collected to:

- Authenticate your login information
- Enable our security features
- Show you advertising
- Improve and develop the features of the Website.

Please feel free to change your browser settings if you do not wish to accept cookies. However, please note that changing your browser setting may affect your experience on the Website.

Collection of Sensitive personal data or information: We do not collect, store or process Sensitive personal data or information as part of our services on our Website.

Others: In addition to the cookies, we may also collect information to enable us to better understand you so that we can improve your user experience; to assist our customer service and technical support personnel; and put processes in place to prevent fraud and unlawful use. In an effort to make the Website effective and improve the Website, certain information may be collected each time you access the Website. Such information may be saved in server logs in an encrypted form which may not identify you personally. Such information or data may include, but shall not limit to, IP address, your server details, duration of your visit, date, time or purpose of your visit. In addition to cookies we use web beacons, ad tags, pixels to advertise as part of the Website. The above-mentioned data may be used by us and may be shared with our sponsors, investors, advertisers, developers, strategic business partners or other associates to enhance and grow the user experience in relation to the Website.

Other uses of the information provided: We make all efforts to ensure that we collect only such Personal Information that we believe to be relevant in order to record, support, facilitate your access to the Website.

Sharing information with Third Party service providers in relation to the Website: To the extent necessary to provide you the Website, we may provide your Personal Information to Third Party contractors who work on behalf of or with us to provide you with such services, to help us communicate with you or to maintain the Website.

Communication: We may offer email, app notifications, short message service (sms), multimedia message service (mms) or other forms of communication to share information with you about certain promotions or features the Website may choose to offer or about our affiliates, subsidiaries, business partners, advertisers and sponsors. You may receive such communication when you have registered as a user.

Legal proceedings: In the event we are required to respond to subpoenas, court orders or other legal process, your Personal Information may be disclosed pursuant to such subpoena, court order or legal process, which may be without notice to you.

Security Statement

We strive to ensure the security, integrity and privacy of your Personal Information and to protect your Personal Information against unauthorized access or unauthorized alteration, disclosure or destruction. We are not responsible for any breach of security or for any actions of any Third Parties that receive your Personal Information. The Services also linked to many other sites and we are not/shall be not responsible for their privacy policies or practices as it is beyond our control.

Notwithstanding anything contained in this Privacy Policy or elsewhere, we shall not be held responsible for any loss, damage or misuse of your Personal Information, if such loss, damage or misuse is attributable to a Force Majeure Event.