PRIVACY NOTICE

AMPERSANDPAY(&PAY)

AmpersandPay (as defined below) values your privacy and strives to protect your personal data in compliance with the laws of Malaysia.

We will only collect and use your personal data in accordance with such laws (including the Personal Data Protection Act 2010), this Privacy Notice and the privacy terms in your agreement(s) with us.

This Privacy Notice explains:
• What kind of personal data we collect and how we collect it;
• How we use your personal data;
• The parties that we disclose the personal data to; and
• The choices we offer, including how to access and update your personal data.

Your privacy matters to us, so please take the time to get to know our practices and if you need further information, please contact AmpersandPay Support at 03- 2722 7156

For the purposes of this Privacy Notice, please note that:

- "AmpersandPay " refers to Ampersand Pay Sdn Bhd

- "We / Our / Ours / Us" refers to Ampersand Pay Sdn Bhd

- For the avoidance of doubt, this Privacy Notice is applicable only if you are an individual. Where you are a corporate entity or organisation, to the extent that you have provided or will provide personal data about your directors, shareholders, employees, authorised representatives, agents and/or other individuals, you confirm that you have explained or will explain to them that their personal data will be provided to, and processed by, us and you represent and warrant that you have obtained their consent to the processing (including disclosure and transfer) of their personal data in accordance with this Privacy Notice.

<u>For What Kind Of Personal Data We Collect And How We Collect It:</u>

In order to enable us to deal with your inquiries, open and operate an account/facility for you and/or to generally provide you with our products and services, we may need to and/or may be required to collect, record, hold, store, use and/or disclose (i.e. "process") your personal data, which includes any data which relates directly or indirectly to you and/or your transactions with us. This data includes, but is not limited to, your name, address, occupation, contact details, information captured on security systems (including a recording of your image on Closed Circuit Television (CCTV)), the information contained in any of your account(s) you may have with us either singly or jointly with any other person, the type of products and/or services that you have subscribed to with us and such other necessary data regarding yourself and your

transaction(s) with us. We may obtain this data from yourself when you apply for any of our products and services and from a variety of sources, including but not limited to:

a) through your relationship with us, for example information provided by you in application forms, when using our products or services, when taking part in customer surveys, competitions and promotions, and during financial reviews;

b) through your verbal and written communications with us and/or our authorised agents;

c) from third parties connected with you, such as employers, joint account holders, guarantors, security providers, co-partners, co-directors and co-shareholders, subject to your prior consent;

d) from any credit reporting agencies, credit reference agencies and governmental agencies, or information obtained from any publicly available sources, directories, or registries (such as, but not limited to, the Malaysian Insolvency Department and the Companies Commission of Malaysia);

e) through recorded footage from Closed Circuit Televisions (CCTV) at our premises;

f) from an analysis of the way you use and manage your account(s)/facility(ies) with us, from the transactions you make and from the payments which are made to/from your account(s)/facility(ies);and/or

g) from such other sources in respect of which you have given your consent to the disclosure of information relating to you and/or where otherwise not restricted.

How We Use Your Personal Data

We may use your personal data for one or more of the following purposes:

a) to establish your identity and background;

b) to assess and process your application(s)/request(s) for our products and services;

c) to verify your financial standing through credit reference checks;

d) to establish your creditworthiness;

e) to enable us to consider whether to provide or continue to provide to you any of our products and services;

f) to manage and maintain your account(s) and facility(ies) with us;

g) to better manage our business and your relationship with us;

h) to better understand your current and future investment needs and your financial situation;

i) to provide you with information on our and third party products, services and offers which may be of interest to you;

j) to improve our products and services and to develop new products and services;

k) to notify you about benefits and changes to the features of products and services;

l) to administer offers, competitions, campaigns and promotions;

m) to respond to your enquiries and complaints and to generally resolve disputes;

n) to update, consolidate and improve the accuracy of our records;

o) to produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual;

p) to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us;

q) to meet the disclosure requirements of any law binding on AmpersandPay ;

r) on AmpersandPay ; for audit, compliance and risk management purposes;

s) to assess financial and insurance risks;

t) to transfer or assign our rights, interests and obligations under your agreement(s) with us;

u) to protect or enforce our rights under your agreement with us, including to recover any debt owing to us;

v) to conduct anti-money laundering checks;

w) for crime detection, prevention and prosecution;

x) for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

CCTV footage, in particular, may also be used for the following purposes:

· for quality assurance purposes;

· for public safety;

- detecting and deterring suspicious, inappropriate or unauthorised use of our facilities, products, services and/or premises;

- detecting and deterring criminal behavior; and/or

- conducting incident investigations

A cookie is a small text file that a website can send to your browser, which may then store it on your system. We use cookies in some of our pages to collect information about users of our website (for example, store users' preferences and record session information) and the information that we collect is then used to ensure a more personalised service level for our users. You can adjust settings on your browser so that you will be notified when you receive a cookie. Should you wish to disable the cookies associated with these technologies, you may do so by changing the settings on your browser. However, by doing so, you may not be able to use certain functions or enter certain part(s) of our websites.

We will ask for your consent before using your personal data for a purpose other than those that are set out in this Privacy Notice and in the privacy terms in your agreement(s) with us

Disclosure Of Your Personal Data

As a part of providing you with our products and services and the management and/or operation of the same, we may disclose your personal data to the following parties:

a. companies and/or organisations within AmpersandPay ;

b. companies and/or organisations that act as our agents and/or professional advisers;

c. companies and/or organisations to whom we have outsourced the performance of operational functions to assist us in processing, administering and/or otherwise fulfilling transactions that you have requested for;

d. companies and/or organisations to whom we have outsourced the performance of operational functions to assist us in providing value added services that you have requested for;

e. your advisers (including but not limited to accountants, auditors, lawyers, financial advisers or other professional advisers) where authorised by you;

f. any person notified by you as authorised to give instructions or to use the account(s)/facility(ies) or products or services on your behalf

g. any third party as a result of any restructuring of facilities granted to you or the sale of debts, or the acquisition or sale of any company by AmpersandPay, provided that any recipient uses your personal data for the same purposes as it was originally supplied to us and/or used by us;

h. the police or any public officer conducting an investigation in connection with any offence including suspected offences;

i. any guarantors or security providers for the facility(ies) granted by us to you;

j. any rating agency, insurer or insurance broker or direct or indirect provider of credit protection;

k. any court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over AmpersandPay ;

l. the Central Credit Bureau or any other authority or body established by Bank Negara Malaysia or any other authority having jurisdiction over us;

m. any credit reporting agencies or credit reference agencies;

n. any financial institutions, merchants, VISA International Services Association, MasterCard International Incorporated, E-Wallet Issuers and other card associations in relation to any credit card and/or debit card issued to you by us;

o. any person, authorities or regulators to whom AmpersandPay is permitted or required to disclose to under the laws of any country;

p. any person intending to settle any moneys outstanding under any of your account(s) with us; and/or

q. any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us,

subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to AmpersandPay (whether in or outside Malaysia), for any of the purposes set out above.

Additionally, the individual entities within the AmpersandPay, our merchants and strategic partners may contact you about products, services and offers, which we believe may be of interest to you or benefit you financially. Notwithstanding the foregoing, we will only disclose your personal data (excluding data relating to your affairs or account) to our merchants and strategic partners for such purpose where your express prior consent has been obtained.

You may choose not to receive any direct marketing materials from AmpersandPay by writing in to us at AmpersandPay Sdn Bhd, V02-05-3A, 5th Floor, V-Office 2, Lingkaran SV, Off Jalan Peel, 55100 Kuala Lumpur (or such other address notified by us) with your request and we will abide by your latest written instructions to us.

We will otherwise treat your personal data as private and confidential and apart from the parties stated above, we will not disclose your data to any other party except:

a. where you have given permission;

b. where we are required or permitted to do so by law;

c. where required or authorised by any order of court;

d. where we may transfer rights and obligations under your agreement(s) with us; and/or

e. where we are required to meet our obligations to any relevant regulatory authority.

Security Of Your Personal Data

Information is our asset and therefore we place great importance on ensuring the security of your personal data. We regularly review and implement up-to-date technical and organisational security measures when processing your personal data. Our employees are trained to handle the personal data securely and with utmost respect, failing which they may be subject to disciplinary action.

Retention Of Your Personal Data

We will retain your personal data for such period or duration as required by your relationship with us, in compliance with this Privacy Notice and/or the terms and conditions of your agreement(s) with us, for such other period as may be necessary to protect the interests of AmpersandPay and/or its customers as may be deemed necessary, or where otherwise required by the law and/or where required by AmpersandPay 's relevant policies.

What If Personal Data Provided By You Is Incomplete?

Where indicated, it is obligatory to provide your personal data to us to enable us to process your application for our products or services. Should you decline to provide such obligatory personal data, we may not be able to process your application/request or provide you with our products or services.

Your Rights To Access And Correct Your Personal Data

We can assist you to access and correct your personal data held by us. Where you wish to have access to your personal data in our possession, or where you are of the opinion that such personal data held by us is inaccurate, incomplete, misleading or where relevant, not up-to-date, you may make a request to us by writing to us at AmpersandPay Sdn Bhd, V02-05-3A, 5th Floor, V-Office 2, Lingkaran SV, Off Jalan Peel, 55100 Kuala Lumpur. We will use reasonable efforts to comply with your request to access or correct your personal data within 21 days of receiving your written notice and the relevant processing fee (if any), subject to our right to rely on any statutory exemptions and/or exceptions. Please note that we may have to withhold access to your personal data in certain situations, for example when we are unable to confirm your identity or where the data requested for is of a confidential commercial nature or in the event we receive repeated requests for the same data. Nevertheless, we will notify you of the reasons for not being able to accede to your request. Please also note that we may exercise our discretion in allowing the corrections requested and/or may require further documentary evidence of the new data to avoid fraud and inaccuracy. You can also assist us to keep your personal data (such as your current mailing address) up to date, as it will enable us to serve you better.

Exercising Choices Over The Disclosure, Retention And Use Of Your Personal Data

Subject always to our contractual rights and obligations under relevant laws and regulations, you may exercise your choice in respect of the disclosure, retention and use of your personal data. Should you wish to do so, kindly contact us at the contact details provided below.

Revisions To Privacy Notice

This Privacy Notice may be revised from time to time. Notice of any such revision will be given on our website and/or by such other means of communication deemed suitable by us.

Contacting Us About Your Privacy And How We Handle Your Personal Data

Should you have any query in relation to this Privacy Notice or how we handle your personal data, kindly speak to Customer Support Officer at:- 03 – 2722 7156

Mailing Address:

Customer Support
Ampersand Pay Sdn Bhd
VO1-11-16,11th Floor,
V-Office 1, Lingkaran SV,
Sunway Velocity
55100 Kuala Lumpur,
Malaysia.