

PDPA POLICY

1. Introduction

1.1 This is the privacy policy ("**Privacy Policy**") of **Mr Pay Later Sdn. Bhd** regarding the collection and processing of your Personal Data by Mr Pay Later in accordance with the Personal Data Protection Act 2010 ("**PDPA**") and the laws of Malaysia.

1.2 You hereby agree and accept that by registering and/or continuing to use the services you authorize and consent to your personal data being processed by and where required, disclosed to classes of third parties as identified by Mr Pay Later for the purposes of Mr Pay Later providing the services to you. For the avoidance of doubt, you also hereby explicitly consent to Mr Pay Later processing any sensitive Personal Data relevant such purposes.

2. Collection of Personal Data

The term "**Personal Data** " means any information in our possession or control that relates directly or indirectly to an individual to the extent that the individual can be identified or are identifiable from that and other information in our possession such as name, address, mobile number, NRIC, date of birth and email address, it may encompass any other personal identifiable information that you may disclose to us. For the purposes of this PDPA Policy, personal information encompasses sensitive personal information which relates to information relating to your health, political opinions, religious beliefs, or other beliefs of a similar nature.

3. The purpose of acquiring and processing your Personal Data

3.1 We do not sell or disclose your information in an unauthorized manner to any third parties. Your information is used strictly for the following purposes (collectively referred to as the "**Purposes**"):

- a) To verify your identity;
- b) To verify your eligibility to register as a user of the website;
- c) To process your registration as a user, providing you with a log-in ID for the website and maintaining and managing your registration;
- d) To providing you with customer service and responding to your queries, feedback, claims or disputes;
- e) to communicate with you;
- f) to maintain and update internal record keeping;
- g) to facilitate payment in connection with the business or contractual dealings between Mr Pay Later and you;

- h) to notify you of any changes to our terms and conditions or the products and services offered to you;
- i) to conduct research, survey and/or prepare reports/statistics to improve the content and layout of the website, to improve our services and for marketing and promotional purposes;
- j) for detecting, investigating and preventing fraudulent, prohibited or illegal activities;
- k) to comply with any legal or regulatory requirements applicable to Mr Pay Later, and to make disclosure under the requirements of any law, regulation, direction, court order, by-law, guideline, circular or code applicable to Mr Pay later;

3.2 For general web browsing, although no Personal Data is revealed to us, certain technical and statistical information is available to us via our internet service provider such as cookies, your IP address, the time, date and duration of your visit. We capture your IP address during registration on our website to protect our application.

4. Your Rights

4.1 You are responsible for providing accurate and complete information to us about yourself (i.e. personal information) and for making sure this personal information is updated when it becomes inaccurate, outdated, or incomplete by contacting Mr Pay Later.

4.2 In the event you may need to provide us with personal information relating to third parties (for example about your spouse or children or whereby you designate a person in charge e.g. from an organisation or company) to allow them to directly deal with us, you are required to (i) obtained their consent or otherwise entitled to provide their personal information to us and for us to use accordingly, and (ii) informed them to read this Privacy Policy.

5. Use of cookies

5.1 We collect information about your use of our websites from cookies. Cookies are electronic packets of information stored on your computer and used by websites to keep track of visitors and registered users, and this is one of the methods of uniquely tracking visitors for different purposes. Cookies in themselves do not identify the individual user, just the computer used to access the website.

5.2 You are not obliged to accept cookies. If you are concerned, you can change your browser setting either to accept all cookies, to notify you when a cookie is issued, or not to receive cookies at any time. However, you should understand that certain features on the website will not function properly if you set your browser to not accept cookies.

6. Retention of your Personal Data

We will retain your personal information in compliance with this Policy and/or the terms and conditions of your agreement(s) with Mr Pay Later for the duration of your relationship with us. We are required to keep this information as it may be necessary to protect the interests of Mr Pay Later and/or its customers. Therefore, we reserve the right to keep your personal information when it is required by the law and/or by Mr Pay Later's relevant policies.

7. Security of your Personal Data

7.1 We are committed to ensure that your Personal Data is stored securely. In order to prevent unauthorised access, disclosure or other similar risks, we endeavor, where practicable, to implement appropriate technical, physical, electronic and procedural security measures in accordance with the applicable laws and regulations and industry standard to safeguard against and prevent the unauthorized or unlawful processing of your Personal Data, and the destruction of, or accidental loss, damage to, alteration of, unauthorised disclosure of or access to your Personal Data.

7.2 We will make reasonable updates to its security measures from time to time and ensure the authorised third parties only use your Personal Data for the Purposes set out in this Privacy Policy, and to adequately safeguard your Personal Data.

7.3 The Internet is not a secure medium. However, we will put in place various security procedures regarding the website and your electronic communications with us. All our employees and data processors, who have access to, and are associated with the processing of your Personal Data, are obliged to respect the confidentiality of your Personal Data.

7.4 Please be aware that communications over the Internet, such as emails/web mails are not secure unless they have been encrypted. Your communications may be routed through several countries before being delivered – this is the nature of the World Wide Web/Internet.

7.5 We cannot and does not accept responsibility for any unauthorised access or interception or loss of Personal Data that is beyond Mr Pay Later's reasonable control.

8. Website

8.1 If any part of the website links you to other websites, those websites do not operate under this Privacy Policy and we do not accept any responsibility or liability arising from those websites.

8.2 Likewise, if you subscribe to an application, content, or a product from our strategic partner and you subsequently provide your Personal Data directly to that third party, that Personal Data will be subject to that third party's privacy/Personal Data protection policy (if they have such a policy) and not to this Privacy Policy.

8.3 We recommend you to read and understand the privacy/Personal Data protection statement/policy posted on those other websites in order to understand their procedures for collecting, processing, using and disclosing Personal Data and before submitting your Personal Data to those websites.

9. Contact details

If you have any questions about this Privacy Policy or would like to make a complaint or data access or correction request, you may contact Mr Pay Later at the contact details below:

Mr Pay Later

Address: No. 6-2 Block B, Jalan PJS 8/12 Dataran Mentari, Bandar Sunway, 46150, Selangor

Contact Number: 016-583 8618

Email Address: admin@mrpaylater.com