

Privacy Policy

CompAsia Sdn Bhd ("CompAsia") is committed to protecting and respecting the privacy of individuals who visit InstaCash by CompAsia's websites ("InstaCash site") or register to use InstaCash's services. In order to inform you of its policies and activities with respect to the collection, use and transfer of Personal Data, CompAsia is providing you with an electronic copy of this Privacy Notice (the "Policy"). This Policy applies to all websites that are owned, licensed or operated by CompAsia Group and/or companies that it controls or being controlled by, directly or indirectly (collectively, "CompAsia"), unless a particular website displays its own privacy policy. When required by local law, the relevant CompAsia entity performs the formalities with the local data protection authorities with respect to the processing of Personal Data.

In this Policy, "Personal Data" means information which relates to an individual and which identifies that individual, either directly or indirectly (together with other information that is reasonably likely to come into CompAsia's possession), such as your name, NRIC, e-mail address, mobile number, residential address, banking details and signature.

Please read the following carefully to understand CompAsia's views and practices regarding your Personal Data and how CompAsia will treat it. By visiting InstaCash site, downloading the InstaCash app or by subscribing through CompAsia's products and services, providing information through CompAsia's relevant forms, you are accepting and consenting to the practices described in this Policy.

1. Collection of Personal Data:

When expressing an interest in obtaining information about the services, downloading the InstaCash app or requesting information on services or products, CompAsia may require you to provide personal contact information, such as your name, NRIC, e-mail address, mobile number, residential address, banking details, signature and any other information you submit to CompAsia to or through the services. Providing Personal Data to CompAsia is voluntary. However, if you do not provide Personal Data to CompAsia, you will not be able to benefit from some of the functionalities offered by the InstaCash site and CompAsia's marketing department, such as communication, downloading of InstaCash app and enrolling/subscribing in other products/programmes offered by CompAsia.

The information about you consists of the information that you furnish on InstaCash site or by corresponding with CompAsia by phone, e-mail or otherwise. It includes information you provide when you register and download the InstaCash app, subscribe to CompAsia's services, or other social media functions on website, enter into promotion or survey Information CompAsia collects from you.

CompAsia may also receive Personal Data from other sources, including third parties (for example, business partners, sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers, credit reference agencies), and combine this information with the Personal Data CompAsia already had about you. This helps CompAsia to update, expand and analyse CompAsia records, identify new customers, and create more tailored advertising to provide products and services that may be of interest to you.

2. Purposes and Use of Personal Data / How CompAsia Use Your Personal Information

The purposes, for which your Personal Data is collected, are described below, along with a brief description of how your Personal Data may be handled in each case.

Information you give to CompAsia will be used as follows:

- to carry out the functionalities upon downloading the InstaCash app;
- to carry out CompAsia's obligations to provide you with the information, products and services that you request from CompAsia;

- to provide you with information about other products, programmes and/or services CompAsia offers that may accommodate to your need as enquired about;
- to provide you, or permit selected third parties to provide you, with information about other products, programmes and/or services that may interest you. If you are an existing customer, CompAsia will only contact you by electronic means (e-mail) with information about products, programmes and/or services similar to those which were the subject of a previous programmes or negotiations of a subscription/sale to you. If you are a new customer, and where CompAsia permits selected third parties to use your data, CompAsia (or the permitted selected third parties) will contact you by electronic means only if you have consented to this. If you do not want CompAsia to use your data in this manner or to disseminate your details to permitted third parties for marketing purposes, you may contact CompAsia via e-mail or post (addresses given in the Policy); and
- to notify you about changes to CompAsia services.

Information CompAsia collects about you will be used as follows:

- to administer InstaCash site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- to allow you to participate in interactive features of InstaCash app and/or CompAsia services, when you choose to do so;
- as part of CompAsia's efforts to keep the InstaCash site safe and secure;
- to measure or understand the effectiveness of advertising CompAsia serves to you and to deliver relevant advertising to you; and
- to make suggestions and recommendations to you about services, products or programmes that may interest you.

3. Disclosure of your Information

CompAsia may place all or parts of its files onto a secure computer network and with restricted access to Personal Data. Your Personal Data will be kept confidentially but unless it is within the ambit of permitted disclosures under the prevailing laws/guidelines and/or you have consented to such disclosure, CompAsia may disclose, disseminate and/or transfer your Personal Data to the following data users within CompAsia for specific and legitimate purposes:

- other departments, entities and/or units within CompAsia, our affiliates in and outside Malaysia;
- professional advisors including advocates and solicitors, auditors, rating agencies, trustees, insurers & brokers on a need to know basis for the purposes of providing their services/advices to us;
- licensees, vendors/suppliers, service providers or parties as appointed and authorized by CompAsia;
- analytics and search engine providers that assist CompAsia in the improvement and optimization of InstaCash site, subject to such third party complying with applicable data protection laws and regulations;
- any specified bureau used to process internal corporate data, providing secure processing facilities and data access in line with statutory provisions; and
- regulatory, government bodies or other authorities if required or authorised to do so to discharge any regulatory function under any law or in relation to any order or judgment of a court.

4. Storage of Personal Data

By submitting your Personal Data, you agree to the transfer, storing or processing of the same. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Policy and applicable data privacy laws and

regulations.

CompAsia may retain your information for a period of time consistent with the original purpose of collection. CompAsia also may retain your information during the period of time needed for CompAsia to pursue its legitimate business interests, conduct audits, comply with CompAsia legal obligations, resolve disputes and enforce its agreements.

CompAsia may collect information regarding customer activities on InstaCash site and from CompAsia's other products, programmes and/or services.

5. Your Rights

You have the right to access, review, correct, erase or otherwise modify any of the information or Personal Data that you have previously provided to us.

You have the right to request to remove your Personal Data from InstaCash site systems by exercising this right at any time by contacting us at 03-7931 3417 or e-mail us at below address: support@getinstacash.com.my

6. Data Security

CompAsia uses various technological and procedural security measures in order to protect the Personal Data we collect, use or transfer from loss, misuse, alteration or destruction. All information you provide to CompAsia is stored on our secure servers. Where CompAsia has given you (or where you have chosen) a password which enables you to access certain parts of InstaCash site, you are responsible for keeping this password confidential. Unfortunately, the transmission of information via the internet is not completely secure. Although CompAsia will do its best to protect your personal data, CompAsia is not able to guarantee the security of your data transmitted to InstaCash site; any transmission is at your own risk. Once CompAsia received your information, CompAsia will use strict procedures and security features to try to prevent unauthorized access.

7. Modifications or Updates

CompAsia reserves the right to update the Policy at any time and without notice. You will be automatically bound by these modifications when you use the InstaCash site, and should periodically read the Policy.

8. Privacy Queries

If you have any questions or concerns about CompAsia's Privacy Policy or processing of your personal data, you can contact CompAsia, visit our InstaCash site or send an e-mail to: support@getinstacash.com.my