



PRIVACY POLICY

iMoney Data Privacy Policy Statement

iMoney is all about empowering consumer choice, giving you all the information you need to make smart financial decisions. To show that we value your privacy, we are empowering you to decide on the personal information you share with us, and let you in on how we use it.

After all, making intelligent decisions is what iMoney is all about.

1. SERVICES

iMoney provides its consumers with a comparative listing of various financial products to assist the consumer in making smart financial decisions. In particular, iMoney assists its consumers in choosing the optimal credit card, loan, broadband plan, savings account, investment plan, and insurance plan based on the preferences, spending habits, and practices of the consumer, by providing information necessary to the consumer. iMoney may likewise assist the consumer in applying for the enumerated financial products with third parties and duly coordinate with third-party financial institutions, insurance companies, and service providers on behalf of the consumer for this purpose.

2. GENERAL INFORMATION

iMoney commits to protect your personal information by complying with the operative legislation concerning personal data protection in Malaysia, such as Act 709 otherwise known as Personal Data Protection Act 2010 and any other related data privacy law, collectively, referred in this policy as “the Act.”

This Privacy and Personal Data Protection Policy (“Policy”) details how iMoney collects and uses your personal data, and informs you about the personal data protection measures iMoney has put in place.

3. THE INFORMATION WE COLLECT

In providing the Services to you, iMoney may collect, store, and use your personal data. To access our Services, or to process a transaction between yourself and a third party, we may request personal information such as your name, address, phone number, email address and other information that renders you identifiable. Thus, when you opt to avail of iMoney’s Services, you consent to the collection, storage, use, disclosure, transfer, and processing of your information only as described in this Policy.

INTELLIGENT MONEY SDN BHD.

Unit 25-01, Level 25 Tower B, The Vertical Business Suite, Bangsar South
No.8 Jalan Kerinchi, 59200, Kuala Lumpur, Wilayah Persekutuan

Unless you provide your personal information for the use of iMoney's Services or a third party through this website, you remain anonymous when you browse this website. We do not collect personal information if you are only browsing this website.

In the matter of Minors which are considered vulnerable data subjects, iMoney Services are intended for users who are at least 18 years of age only. iMoney does not knowingly collect or solicit any information from anyone under the age of 18 or knowingly allow such persons to register for the Services. In the event that we learn that we have inadvertently collected personal information from a Minor under age of 18, we will delete that information as quickly as possible. Protecting the privacy of minors and youth is very important to us. If you believe that we might have any information from or about a Minor under 18, please contact us at privacy@imoneygroup.com.

Our services may contain links to the services or websites of third parties, including our providers, partners or collaborators with microsites on this website. Such third party services and websites have its own privacy policies and terms and conditions. We encourage you to read them before using the third party services or websites.

4. HOW AND WHERE WE COLLECT, STORE, AND TRANSMIT DATA

iMoney collects personal information from you only when you choose to provide the same to iMoney when you use our Services, such as when you apply for a financial product with a third-party financial institution through our website, or when you provide personal information to iMoney through our Customer Care Agents. This personal information encompasses information communicated to us when you voluntarily create and submit a login or complete an application form presented on our website, which makes it possible to identify you. By volunteering personal information, you undertake to communicate accurate and up-to-date information that does not prejudice the interest of any third parties.

iMoney implement reasonable and appropriate security measures required under the Act when we collect, store, and process your personal information in Malaysia. We shall comply with the applicable laws and regulations should we transfer the storage and/or processing of your personal information outside the country.

5. PURPOSE OF INFORMATION

Upon giving us consent, we may collect, store, use, disclose, transfer, and/or process the information for the following purposes:

- Refer you to the financial product(s), and/or financial institutions (or their authorized representatives) specified by you while completing application forms on our website; and/or

- To enable you to access and use iMoney’s services, our main website (including any microsites); and/or
- To personalize and improve aspects of our overall service to you and our other users, as well as carrying out research such as analyzing market trends and customer demographics; and/or
- To communicate with you, in order to verify the personal information provided, or to request any additional information that is vital to fulfilling the service you have applied for; and/or
- To send you information about products and services which we think may be of interest to you; and/or
- To send you information about events, products and services which may be of interest to you, whether directly from us or from our third-party providers, partners or collaborators;
- To undertake credit/trade checks with any registered Credit Reporting Agency and provide a reliable, standardized information of credit history and financial condition;
- To pass on information about you as set forth in Section 6 below (Passing on information about you); and / or
- To serve as necessary requirements as required by the law and other legal process, such as court orders, legal obligation and prevent imminent harm or danger to public security, safety, and order.

6. PASSING ON INFORMATION ABOUT YOU

iMoney may disclose and transfer your personal data to third parties, including:

- i. where required by any regulatory authority of competent jurisdiction;
- ii. to discharge any legal obligation imposed on us by law or pursuant to an order of a court of competent jurisdiction;
- iii. financial institutions, whose products are listed on the iMoney website, and/ or their authorized representatives;
- iv. to our auditors, consultants, accountants, or other financial or professional advisers where needed for corporate audits or to investigate or respond to a complaint or security threat;
- v. to any of our related, affiliated and/or associated companies, whether within or outside Malaysia;
- vi. to our partners and other third-party service providers who provide services on our behalf or when we collaborate with them in respect of particular products or services (“Providers”). Such Providers may provide technological maintenance or work on our behalf to help fulfill business transactions, such as providing online cloud services. Such Providers may also collect information on our behalf on our

- websites. These Providers are required to comply with the terms of our privacy policies and may not use your personal information other than on our behalf and subject to contracts that protect the confidentiality of the information; and
- vii. to third party organizations, agencies , providers, associates or collaborators, such as registered Credit Reporting Agencies for whom we may collaborate or work together in respect of a specific product, service, campaign or event, including but not limited to development of microsites and credit / trade scoring . Such third parties have their own privacy policies and terms and conditions. We encourage you to read them and satisfy yourself as to the purposes for which the provider will use your personal information.

As part of our provisions of services to you and/or our operations, any of your personal data may be transferred, accessed, stored or processed in other jurisdictions, such as the United States, whose data protection laws may differ from Malaysia. In such cases, we will handle your personal data in accordance with this iMoney Data Privacy Policy Statement and ensure that our data processor complies with applicable data privacy laws.

7. RETAINING YOUR INFORMATION

Collected personal information is retained for the period necessary to carry out the purposes stated in Section 5 (Purpose of Information) above. To protect the confidentiality of your personal data within the context of Section 5 (Purpose of Information) above, iMoney undertakes to exert all reasonable efforts and to take all practical steps to ensure that collected data is protected against any loss, misuse, unauthorized or accidental modification, access or disclosure, alteration or destruction, during the period of retention of the information. We guarantee that your personal data is permanently deleted once it is no longer required to fulfill its original purpose, or as required by the law. You may immediately request the deletion or disposal of your personal information through the contacts below (Section 13. Conflict & Inquiry).

8. ACCESSING DATA AND ENSURING ACCURACY

iMoney takes all reasonable steps to ensure that your information is accurate, complete, not misleading and kept up-to-date, consistent with the purpose for which the information was collected.

If you like to have access to your personal information; determine how your personal information were used; to whom it was disclosed to, and / or the reason for the disclosure of your personal information to the intended recipients, you may request it to us either through company's email or telephone number. You may also request to correct personal information that is inaccurate, incomplete, misleading or outdated. Further, should you wish to withdraw your consent to the collection, storage, and use of your personal

information, please let us know and we will address your concern. For contact details, please see Section 13. Inquiry below.

We will exert reasonable efforts to resolve and/or address requests for access and information changes, as well as notices on withdrawal of consent, insofar as iMoney's database is concerned, within a reasonable time from receipt of said request. iMoney shall have no obligation to correct personal information already transmitted to third parties pursuant to your application for the third parties' financial products.

9. KEEPING YOU INFORMED

You agree to receive communications from us regarding other services and offers we think may be of interest to you via email, post, short message service (SMS), web push, messaging apps, by text of products or telecall through our Customer Care Agents.

Whenever you provide us with personal information, you have an opportunity to object or withdraw your consent to us and others using and sharing your information for marketing purposes. Unless and until we receive your objection or withdrawal of your consent, you are consenting to such uses.

Any electronic marketing communications we send you will include clear and concise instructions to follow should you wish to unsubscribe at any time.

Should you no longer wish to be contacted by us, you can advise us at any time through the contact details below in Section 13. Inquiry. Moreover, you can also ask us to stop passing your information to third parties for marketing purposes, which we will do.

10. IMPROVING OUR SERVICE TO YOU

In order to ensure the Services we provide you continue to meet your needs, we may ask you for feedback on your experience of using the website. Any feedback you provide will only be used as part of our program of continuous improvement and will not be published on the website.

11. THIRD PARTY PROVIDERS AND DATA PRIVACY

If you decide to utilize the services or products of a third-party provider or participate in an event of a third-party provider or enter into a contract with a third party provider through this website (including microsites), the information you have provided to us together with any further information requested by, and supplied by you or us to the third party provider will be held by the provider for the purposes set out in that provider's privacy policy. Therefore, you are strongly advised to read the relevant provider's privacy policy and satisfy yourself as to the purposes for which the provider will use your personal information before utilising the services or product, participating in the event or entering

into the contract. We have no responsibility for the uses to which a provider puts your personal information.

12. WEBSITE BROWING AND COOKIES

A cookie is a very small text file placed on your computer. Cookies help us to:

- understand browsing habits on this Website;
- understand the number of visitors to this Website and the pages visited; and
- remember you when you return to this Website so we can provide you with a better browsing experience.

Most cookies are deleted as soon as you close your browser, these are known as session cookies. Others, known as persistent cookies, are stored on your computer either until you delete them or they expire. By using this Service or visiting our website, you consent to us using cookies.

This website uses the following cookies:

Google Analytics

The Google Analytics cookie allows us to see information on user website activity including, but not limited to page views, referral and average time spent on the website. The information is de-personalised and is displayed as numbers, meaning it will not be tracked back to individuals, which helps to protect your privacy. Using Google Analytics we can see what content is popular on our website, and strive to ensure you have the best user experience possible.

DoubleClick

We use Google Analytics remarketing codes to log when users view specific pages or take specific actions on the website. This allows us to provide targeted advertising in the future.

You can choose to block or delete cookies through your browser settings. If you decide to block or delete our cookies, you will not be able to benefit from the full range of our Services and this may affect the performance of our website on your system.

13. INQUIRY

In the event of any conflict between this English language iMoney's Policy and its corresponding Bahasa Malaysia Policy, the terms in this English language Policy shall prevail.

For questions or concerns regarding this Policy, the processing of your information, and your rights under the Act, you may contact us through the following details:

Contact Number: +603 2856 1800

Email Address: privacy@imoney-group.com

Office Address: Unit 25-01, Level 25, Tower B, The Vertical Business Suites, Bangsar South, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur, Malaysia

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