



PM Credit Privacy Policy

We, BENDERA PESONA SDN BHD (Company No. 1214230-W), with our registered office and principal place of business at 58a, Jalan SPU 1, Bandar Saujana Putra, 42610 Jenjarom, Selangor, Malaysia, and our subsidiary companies (collectively "PM Credit"), provide a range of telecommunication services as well as money lending services. We are committed to protecting all Personal Data kept by us and providing our customers with the highest levels of customer service. PM Credit is bound by the Personal Data Protection Act 2010, General Consumer Code of Practice for the Communications and Multimedia Industry Malaysia, and the Communications and Multimedia Act 1998, which set out a number of principles concerning consumer protection in Malaysia, as well as the relevant provisions of laws, regulations, and bylaws imposed by Bank Negara Malaysia, Kementerian Perumahan Kerajaan Tempatan, and other related government agencies.

Definitions

- **"Personal Data"**: Any personal information of individuals subscribing to PM Credit's services, which are identifiable to the customer. This includes information shared with PM Credit during the process of applying for the money lending service known as "PM Credit". Such information includes the applicant's name, Identity Card No., address, contact number, account number, account balances, payment history, account activity, race, gender, financial data, salary, bank account information, employment details, credit assessment reports, loan payment history, and any other information available in the application form.
- **"Sensitive Personal Data"**: Information regarding the customer's physical or mental health or condition, political opinions, religious beliefs, commission or alleged commission of any offense, or any other Personal Data determined by law.
- **"Third Parties"**: A person or a company not party to a contract or a transaction with PM Credit, excluding PM Credit's agents, subsidiaries, contractors, sub-contractors, and professional advisors.

1. Scope

This Notice applies to all operations and business units of PM Credit. To the extent any operations or business unit of PM Credit already has a data protection notice in place, this Notice shall supersede and replace any such notice.

2. Responsibility

The Customer Service Division is responsible for customer access and correction of personal data, notice, and choice process to limit processing of personal data.



3. Effective Date

This notice is effective as of 1st January 2023.

4. Personal Data Protection Principles

4.1 General Principle:

- 4.1.1. PM Credit will use, process, record, hold, store, share, and disclose ("process") Personal Data with the consent of the customer.
- 4.1.2. Continuance of use of PM Credit's services and/or products constitutes the customer's consent for the processing of its Personal Data by PM Credit.
- 4.1.3. PM Credit will record and maintain a record of consent by your continued use of our services as appearing on our active customer database.

4.2 Notice and Choice Principle:

- 4.2.1. PM Credit will process customer's Personal Data for the following reasons and may disclose such information accordingly:
 - 4.2.1.1. To process and check details on loan applications for credit or other facilities or services.
 - 4.2.1.2. To perform background checks, credit checks, and debt collections.
 - 4.2.1.3. To perform daily operations in the provision of the loan application, loan management, or services.
 - 4.2.1.4. To companies and organizations that act as PM Credit's payment channels.
 - 4.2.1.5. To other service providers or third parties nominated by PM Credit.
 - 4.2.1.6. To send information, promotions, and updates including marketing and advertising materials.
 - 4.2.1.7. To companies and organizations that act as PM Credit's agents or contractors for recovery purposes.
 - 4.2.1.8. To regulatory bodies or other government authorities.
 - 4.2.1.9. To any party involved in or related to a legal proceeding.
 - 4.2.1.10. To protect PM Credit's vital interests.
 - 4.2.1.11. For the administration of justice.
 - 4.2.1.12. To promote PM Credit's products and/or services.
 - 4.2.1.13. For the exercise of any functions conferred on any person by or under any law.
- 4.2.2. PM Credit collects personal data from customer application forms, website, or any other accredited channels.



- 4.2.3. Customers who have provided their Personal Data prior to this Policy may contact PM Credit to know what types of Personal Data have been processed and the purpose of processing.
- 4.2.4. PM Credit will not use or disclose customers' Personal Data without prior written consent, except as permitted or required under any enactment, law, statute, or code.
- 4.2.5. Customers will have the opportunity to 'opt-out' of having their Personal Data used for purposes not directly related to the Services or PM Credit's Websites.

4.3 Disclosure Principle:

- 4.3.1. PM Credit will only disclose Personal Data to comply with government agency notification requirements and/or for the purpose for which the Personal Data is processed where you have consented to disclosure.
- 4.3.2. PM Credit may contact you on behalf of external business partners about goods, offers, or services that may be of interest to you. In those cases, Personal Data that may identify you will not be transferred to the third party.
- 4.3.3. PM Credit may disclose your Personal Data to subsidiaries or any other entity for the purpose outlined in paragraph 4.2.1.

4.4 Security Principle: PM Credit is responsible for taking prudent steps to safeguard the confidentiality and security of all Personal Data. These steps include appropriate procedural, organizational, and technical measures to protect Personal Data from accidental or unlawful destruction, accidental loss, alteration, or disclosure.

4.5 Retention Principle: PM Credit will employ several safeguards appropriate to the sensitivity of the information to protect Personal Data against loss or theft, unauthorized access, disclosure, copying, use, or modification.

4.6 Data Integrity Principle:

- 4.6.1. PM Credit strives to maintain complete, current, and accurate information about its customers. Any inaccurate information brought to PM Credit's attention will be corrected as quickly as possible.
- 4.6.2. Customers are obliged to provide complete and correct information. Failure to do so may result in the customer's application for services being rejected or canceled.

4.7 Access Principle: Customers can access their Personal Data held by PM Credit and may request amendments for accuracy and completeness.

5. Sensitive Personal Data

- 5.1. PM Credit does not process Sensitive Personal Data in its ordinary course of business.



- 5.2. If needed, PM Credit will obtain explicit consent from the customer before processing Sensitive Personal Data.
- 5.3. PM Credit may process Personal Data without the customer's consent only in limited circumstances permitted by law.

6. PM Credit's Website

- 6.1. When visiting PM Credit's website, the web servers record anonymous information such as the time, date, and URL of the request.
- 6.2. Customers are required to maintain the secrecy of their Login ID and Password.

7. IP Addresses and Cookies

- 7.1. PM Credit collects and manages IP addresses as part of the service of providing internet session management and for security purposes.
- 7.2. PM Credit's websites may transmit a "cookie" to customers' computers to identify and interact more effectively with them.

8. Collection of Other Data

PM Credit collects information sent by your device, which may include your device's Internet Protocol (IP) address, operating system, browser type, and other related information.