

FINEXUS CARDS - PRIVACY STATEMENT

About this Privacy Statement

This privacy statement applies to the FINEXUS Cards website/ portal located at www.finexuscards.com / Kayaaku Wallet mobile app owned and operated by **Finexus Cards Sdn Bhd [Company Registration No. 200501024587 (706720-U)]**.

By using or accessing the FINEXUS Cards website/ portal/ mobile app, you shall be deemed to have accepted this Privacy Statement ("this Statement"). If you do not accept this Statement, please immediately discontinue your access to the FINEXUS Cards website/ portal/ mobile app.

FINEXUS Cards reserves the right to change the contents and/or services offered on the FINEXUS Cards website/ portal/ mobile app including this Statement at any time and without notice. By your continued use or access of the FINEXUS Cards website/ portal/ mobile app you shall be deemed to have agreed to and accepted any changes in this Statement. You are advised to periodically review this Statement for changes.

In addition to this Statement, specific privacy provisions may apply to certain sections of the FINEXUS Cards website/ portal/ mobile app. These specific privacy provisions must be read together with this Statement. In the event of any inconsistency between this Statement and the specific provisions, the specific provisions shall prevail.

For the purposes herein, all words and expressions shall have the same meaning as in the Terms of Use, except where otherwise expressly stated.

Collection of Personal Information

FINEXUS Cards website/ portal/ mobile app are committed to ensure the privacy of its user subject to the terms and conditions herein. The information collected by FINEXUS Cards about you will depend on how you use the facilities and features on the FINEXUS Cards website/portal/ mobile app.

When you use the FINEXUS Cards website/ portal/ mobile app, the information collected will generally include your Login ID, Password, personally identifiable information, contact details and identification numbers. This information is necessary for us to provide the services you applied. Personal information provided by you upon application shall be used to enroll you for our products and/or services available.

To enable us to monitor the activity on the FINEXUS Cards website/ portal/ mobile app, we also collect information such as the number of users, the date and time of visits, the number of pages viewed and the information downloaded. In addition to this, we collect personal information when you use the online application forms to apply for our products and/or services available on the FINEXUS Cards website/ portal/ mobile app.

Use and Disclosure of Information

Personal information supplied by you through the FINEXUS Cards website/ portal/ mobile app shall be used in providing FINEXUS Cards' services. FINEXUS Cards may also use your personal information to market products and services to you based on your interests and to mainly assist in customizing and delivering its services and products that may be of interest to you.

FINEXUS Cards will not use or disclose information collected about you, including information collected using cookies, other than for the purpose made known to you, a purpose you would reasonably expect, a purpose required, authorized or permitted by or under law, or a purpose otherwise authorized by you.

You agree that FINEXUS Cards shall not disclose your personal information unless the following circumstances apply:

- for the purpose of processing your Instruction(s) given through the FINEXUS Cards website/ portal/ mobile app;
- when cross selling and cross servicing the products and/or services of FINEXUS Cards; and/or
- to any third-party service providers, contractors, agents who provide administrative, telecommunication, computer payment or securities clearing or other services to FINEXUS Cards in connection with the operation of its business. In such cases, FINEXUS Cards will require that such persons within their limits and control undertake to keep your information confidential.

Demographic or statistical information collated from any information provided by you upon your use of the FINEXUS Cards website/ portal/ mobile app may be divulged to any third party. Such demographic or statistical information shall be in the form of a summary or compilation of information, which is not personally identifiable.

If you do not wish to be solicited for products or services offered by FINEXUS Cards, please indicate accordingly when requested.

Information Security and Data Confidentiality

You are responsible for maintaining the secrecy of your Login ID and Password for the FINEXUS Cards portal. FINEXUS Cards will not be able to secure your information if you reveal your Login ID and Password to anyone. FINEXUS Cards personnel are not authorized to ask you for your Password.

Transmission of data during login, registration and personal information update between the browser and server in the FINEXUS Cards portal/ mobile app is encrypted using the proven 128-bit Secure Socket Layer ("SSL") technology. SSL is a secure way of transferring information between two computers on the Internet using encryption. Strong end to end encryption is also adopted within FINEXUS Cards' and its appointed vendor's computer networks and resources.

All your personal data collected from the FINEXUS Cards portal/ mobile app is stored in secured repositories in our secured data center. Backups are performed to ensure that your personal information is safe against system failures. These backups are stored in a secured location.

FINEXUS Cards takes reasonable care to ensure that the FINEXUS Cards website/ portal/ mobile app are safe and secure, however please be informed that no data transmission over the Internet can be guaranteed as fully secure. As such, FINEXUS Cards cannot guarantee or warrant the security of any information you send to us through the FINEXUS Cards website and FINEXUS Cards portal. You submit information at your own risk. Once FINEXUS Cards receives your information, FINEXUS Cards will take all reasonable steps to protect the data held in its system.

Your access to your Personal Information

FINEXUS Cards regards confidentiality and privacy of your information of paramount importance. Upon request, we may provide you access to the personal information we hold about you. The information will be limited to your address, occupation, age, sex, marital status, accounts with us and the balances and statements relating to those accounts. You can also inform FINEXUS Cards by calling us or in writing of any changes or errors in your personal information and FINEXUS Cards will update its records or correct any errors as soon as possible as to ensure accuracy and completeness of your personal information.

Accuracy of Information

Keeping your data and information accurate and updated is very important to FINEXUS Cards. You can help us keep accurate records by informing us of any changes. If you have reasons to believe that your records with us are inaccurate, incomplete or not updated, please write in to us. We will promptly rectify your records accordingly.

Systems Security and Monitoring Systems Security and Monitoring

FINEXUS Cards has adopted a combination of the following systems security and monitoring measures for online transactions:

- Firewall systems, strong data encryption, anti-virus protection and round-the-clock security surveillance systems to detect and prevent any form of illegitimate activities on our network systems.
- Regular security reviews of our systems by our internal System Auditor as well as external security experts.
- When you have a broadband connected to the Internet (always-on connection), consider installing a personal firewall. At a minimum, power-off your PC when not in use.

We also take every effort in ensuring collaboration with major vendors/manufacturers to keep abreast

of information security technology developments, for possible and future implementation.

Employee Access

For the FINEXUS Cards portal/ mobile app, only authorized personnel have physical access to the data repositories in limited circumstances and they are prohibited from making any unauthorized disclosure of your personal data. Employee access is only limited to authorized personnel who are fully trained in handling your information.

These authorized personnel are required to ensure the confidentiality of your information and to respect your privacy at all times. Employees who have access to your information will be subjected to disciplinary action should they fail to observe this privacy policy.

Use of "Cookies"

The FINEXUS Cards website/ portal may send you a "cookie". A cookie is a package of data that allows our server to identify and interact more effectively with your computer without identifying the individual users. Most current browser program can be configured to refuse, reject or delete such cookies.

Links to other Sites

The FINEXUS Cards website/ portal/ mobile app may be linked to other websites but FINEXUS Cards is not responsible for the privacy practices or the contents of these linked sites. FINEXUS Cards advises you to read the privacy practices of those linked sites.

Enquiries and Complaints

You may address any queries, concerns or complaints regarding the use of your personal information or this Statement, using the contact information provided below.

Contact Information:

Address	FINEXUS Cards Sdn Bhd 200501024587 (706720-U) P.O. Box 11695, 50754 Kuala Lumpur
Telephone	FINEXUS Cards Call Centre +6 03 4051 9911
Fax Number	+6 03 4051 9901
Email	info@finexuscards.com
Website	www.finexuscards.com

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