



Privacy Policy

This Privacy Policy (“Policy”) governs the manner in which PG Pay Solution Sdn. Bhd. (“the Company”, “us” or “we”) collects, uses, maintains, secures, retains and discloses information collected from you (“you”) of the PG Pay App (“the App”). We are committed to ensure the processing of personal data by us is in accordance with the Personal Data Protection Act 2010 (“PDPA”). This notice is issued pursuant to PDPA’s requirements to all persons who enter into any dealing or transaction with us.

Information Collection and Use

We may collect, store and use the following information:

1. information about your use of the App (which may include your IP address, geographical location, browser type and version, operating system, length of visit and page views;
2. information that you provide to the Company including your name, gender, date of birth, address, email address, national registration identity card (NRIC) number, passport number and contact number when you register for the App, subscribe to the App’s newsletter, fill out a form in connection with our services; and
3. any other information that you choose to send to us.

We may use the information collected to:

1. Administer the App;
2. Anticipate and resolve problems with any services supplied to you;
3. Send you general (non-marketing) commercial communications;
4. Send you email notifications, which you have specifically requested;
5. Send you our newsletter and communications which we think may be of interest to, by post or by email, as indicated by you when you register through the App;
6. Provide third parties with statistical information about our users, however this information will not be used to identify any individual user;
7. Respond to enquiries or requests submitted by you relating to the App;
8. Keep the App secure and prevent fraud; or
9. Verify compliance with the terms and conditions governing the use of the App.

Information as to services provided by the Company

We collect information which includes but is not limited to your full name, date of birth, gender, contact details including address, telephone number and e-mail address.

As part of the services offered to you through the App, the information you provide to us may be transferred to countries outside of Malaysia. By way of example, this may happen if any of our servers are from time to time located in a country outside of Malaysia or one of our service providers is located in a country outside Malaysia. If we transfer your information outside of Malaysia in this way, we will take steps to ensure that your rights continue to be protected. In addition, if you use our services while you are outside Malaysia, your information may be transferred outside Malaysia in order to provide you with those services.

We may use third parties for the fulfilment of our obligations hereunder. However, except as set out in this Policy, we will not disclose any personally identifiable information without your permission unless we are legally entitled or required to do so (for example, if required to do so by legal process or for the purposes of prevention of fraud or other crime) or if we believe



that such action is necessary to protect and/or defend our rights, property or personal safety and those of our users/customers etc.

We may receive personal data about you from third parties. In such event, we may add this data to the data we already received from you for the purposes described in this Policy.

We will not, without your express consent provide your personal information to any third parties for the purpose of direct marketing.

Data Protection

Leading technologies including encryption software is used to safeguard any data given to us and strict security standards are maintained to prevent unauthorised access.

Storage Security

We adopt appropriate data collection, storage and processing practices and security measures to prevent loss, unauthorized access, alteration, and disclosure of your personal data, which shall include your personal information, username, password, and data stored on the App. To safeguard your personal data, all electronic storage and transmission of personal data are secured and stored with appropriate security technologies.

We shall keep all personal data confidential and endeavours to implement the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of personal data and accidental loss or destruction of, or damage to, personal data.

you acknowledge that the transmission of information over the Internet is inherently insecure and we cannot guarantee the security of data being sent over the Internet. you are responsible for keeping your password and other login details confidential.

Collection Of Non-Personal Information

We may automatically collect non-personal information about you and aggregate details, which you have submitted to us (for example, the town where you live). you cannot be identified from this information and it is only used to assist us in providing an effective service on the App. We may from time-to-time supply third parties with this non-personal or aggregated data for uses in connection with the App.

Third party Services

The App contains links to other services and websites. We cannot be responsible for the personal data protection policies and practices of other service providers or websites if:

1. you accessed the third-party services or website using links from the App; or
2. you linked to the App from a third-party website.

We do not control the content or links that appear on these websites and are not responsible for the practices employed by websites linked to or from the App. In addition, these websites or services, including their content and links, may be constantly changing. We recommend that you check the policy of each site you visit and contact the owner or operator of such website if you have any concerns or questions.



Sharing of Personal Information

We may use third party service providers to help us operate the App or administer activities on our behalf, such as sending out newsletters or surveys. We may share your information and relevant personal data within or outside the App, under conditions of confidentiality and similar level of security safeguards. Such transfer of personal data will only be permitted to be carried out provided that the same is permitted by law and when we are satisfied that there are sufficient security standards to protect the integrity and confidentiality of such personal data with these third parties for those limited purposes provided that you have given us your permission.

Disclosures

We may disclose your personal information to our employees, officers, agents, suppliers or subcontractors on a need-to-know basis only and as far as reasonably necessary for the purposes set out in this Policy. In addition, we may disclose your personal information:

1. to the extent that we are required to do so by law;
2. for the administration of justice;
3. in order to protect your vital interest;
4. in order to establish, exercise or defend our legal rights; or
5. for compliance with any legal obligation to which your right is affected.

Keeping Our Records Accurate and Contacting the Company

We aim to keep information about you as accurate, complete, not misleading and kept up-to-date as possible. you have a right to request access to your personal information and if you would like to review or change the details you have supplied us with, please write to us or contact us at:

PG Pay Solution Sdn. Bhd.
Plot 21, Technoplex, Medan Bayan Lepas,
Taman Perindustrian Bayan Lepas Phase IV,
11900 Bayan Lepas, Penang, Malaysia.
(For attention: Privacy Policy)

If you have any questions about this Policy or changes to your personal details, please contact us by email at enquiry@pgpay.my or write to us at the address provided above.

Changes to this Policy

We reserve the right to update this Policy at any time by posting a new version. Please check our Policy page on a regular basis. Regularly reviewing this page ensures you are updated on the information which is collected, how it is used and under what circumstances, if any, it is shared with other parties.