



PRIVACY POLICY

1. GENERAL

Bayo Pay (M) Sdn Bhd (hereinafter referred "BPSB", "we", "us", "ours") value your privacy and comply with the Personal Data Protection Act 2010. This Privacy Policy is issued by BPSB with respect to the provision of financial services including the issuance of prepaid products and/or services by BPSB.

This Privacy Policy describes the type of personal data we collect and how we collect it, how we use your personal data, the parties that we disclose your personal data, how you can access and update your personal data, and how to contact us.

By using our mobile application, accessing our website (<https://bayo.my/>) and/or our other websites and/or microsites (if any) and applying for, registering and/or subscribing for any of our products and/or services, you are deemed to have read and agreed to the terms of this Privacy Policy.

You may be required to provide us with your personal data when you apply for, register and/or subscribe for any of our products and/or services. In doing so, you consent to its use by us in accordance with this Privacy Policy.

2. PERSONAL DATA COLLECTION AND USE

Personal data refers to any information that relates directly or indirectly to you, which allow someone to identify you, including, your full name, date of birth, age, gender, race, nationality, identification details (including but not limited to National Registration Identification Card ("NRIC") or passport), mobile number, mailing address, e-mail address, employment information and as well as financial details (including source of funds) and other information relevant to BPSB. The list of the personal data stated above is not exhaustive and may include other information depending on the nature of the services or transactions.

In order for us to provide you with our products and/or services, we may collect, record, hold, use, disclose and store your personal data, including, but not limited to:

- a. Personal data that you provide to us** through your relationship with us, including but not limited to, information provided by you when using our mobile application and/or website, when interacting with the merchants and/or our partners, when participating in customer surveys, competitions and promotions including:
 - Personal data from you, such as your profile picture, photos or videos, gender, age, ethnicity, precise location-based information, e-mail and



PRIVACY POLICY

mailing addresses, phone numbers, device ID numbers, and passwords when you sign up or register any of our products and/or services, and any other information that you directly give us through our mobile application and/or website.

- Information about your interactions with our mobile application and/or website, your engagement with particular merchants or our partners, and the products and services that you have purchased.
- Information you disclose through your interactions with the merchants and/or our partners.
- Information about your interactions with our mobile application and/or website, your engagement with particular merchants or our partners, and the products and services that you have purchased.
- Information necessary to complete a transaction.
- Information received from you through various methods such as application form, email, letters, our mobile application, website, customer service centre, social media, walk-in, other distribution channel or telephone calls. All the inbound and outbound telephone calls may be monitored and recorded for training, quality assurance and security purposes.
- Information such as files and messages that you store in your account with us.
- Information made known to the public in general.

b. Information collected from our mobile application and website.

- Information from you, including your web browser type, Internet Protocol (IP) address (a number that is automatically assigned to your computer when you signed up with an Internet Service Provider), domain name, user profiles, and/or a date/time stamp for your visit, and, with respect to your mobile phone, the unique device identifier.
- Cookies and URL information to gather information regarding the date and time of your visit and the information for which you searched and viewed. Cookie is an element of data that a website can send to your browser which may then store in your system.
- Information from corresponding technologies used in connection with mobile phones, including the device ID, to record date, time, search and viewing information related to your mobile phone.

PRIVACY POLICY

- Information from third party service providers, with your consent, which may include your profile content or other types of personally identifiable information.
 - Information about how you use and interact with our mobile application and website through third party analytics services which may use Cookies to gather information such as the pages you visited, your IP address, a date/time stamp for your visit and the sites that redirected you to the Platform.
- c. Information from third parties or other sources** which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

You are responsible to ensure that the personal data you have provided to us is accurate, complete and not misleading as that such personal data is kept up-to-date.

In addition to the above stated purposes, we may process your personal data for one or more of the following purposes: -

- to provide you with our products and/or services;
- to facilitate your application and registration of our products and/or services;
- to manage and maintain your account;
- to process your payment transaction, including without limitation, sending notification to you;
- to respond to your enquiries/complaints and to resolve your disputes;
- for security and internal audits purposes;
- for marketing research, statistical analysis/modelling, reporting, audit and risk management;
- for fulfilment of any legal and regulatory obligation and for other reasons connected with providing you with our products and/or services;
- to assist in fraud prevention or crime detection or for the purpose of investigation or prosecution;
- to share, transfer, retrieve disclose, update and/or processing your personal data with our subsidiaries, affiliates and/or any related corporations; or our business/strategic partners, agents, vendors, service providers, merchants, advisors and or licensees;
- for cross selling, marketing and promotions;

PRIVACY POLICY

- to promote the products, services and special promotions offered by BPSB and our subsidiaries, affiliates and any related corporations where applicable;
- to promote products, services or special promotions offered by our business partners;
- to send notification for operational and administrative purposes;
- for the purpose of protecting BPSB interests;
- for any other purposes as may be directed or consented to by you;
- for such other purposes as set out in any other terms and conditions by BPSB.

At any one time, you may contact us using the contact details found below to opt out of receiving marketing or promotional materials/communication from us.

Your personal data may be transferred to places outside of Malaysia if required for the above purposes.

3. DISCLOSURE OF YOUR PERSONAL DATA

We may disclose your personal data to:

- our subsidiaries, affiliates and/or any related corporations; or our business/strategic partners, agents, contractors, vendors, service providers, merchants, advisors and or licensees;
- regulatory authorities, government agencies and enforcement agencies as permitted or required by the law, authorized by any other order of court or to meet obligations to regulatory authorities;
- payment network operators;
- third parties authorized and consented to by you;

Your personal data may also be disclosed to other third parties with whom we have commercial relationships, for marketing, advertising of other products and services related purposes, unless you have indicated that you do not wish for such disclosure to such third parties, and as required or authorized under law or provided in co-operation with any governmental authority.

The disclosure of your personal data may involve transferring of your personal data to places outside Malaysia, and by providing your personal data to us you agree to such transfer where it is required to provide you the services you requested, and for the performance of any contractual obligations you have with us.

4. PROTECT YOUR PERSONAL DATA

The security of your personal data is our priority. We take reasonable steps to protect your personal data that we receive from you. When we disclose your personal data to relevant third parties, we will require them to appropriately safeguard the personal data provided to them.

Your personal data will be retained as long as necessary to fulfill the purposes for which it was collected and comply with legal, regulatory and internal requirements. Thereafter, we shall permanently delete your personal data which are no longer necessary for the fulfillment of the purposes for which they are to be used.

Please take note that the mobile application and website is linked to internet and no method of transmission over the internet is 100% secure. Therefore, we cannot provide any assurance on its security of transmission of information to us and you do so at your own risk.

5. ACCESSING/ UPDATING YOUR PERSONAL DATA

We are committed to ensure that the personal data we hold about you is accurate, complete, not misleading and up-to-date. If there are any changes to your personal data, you may update your personal data by: -

- i. contacting us using the contact found below;
- ii. accessing to our mobile application and website.

Please note that depending on the information requested we may charge a small fee. We may also take steps to verify your identity before fulfilling your request for access to your personal data.

6. THIRD-PARTY APPLICATIONS AND WEBSITES

BPSB mobile application and website may contain links to third parties' websites or applications. We have no control and are not responsible for the privacy practices or the content of the third parties' websites or applications. This Privacy Policy do not apply to these third parties' websites and applications.

7. USE OF COOKIES

BPSB uses cookies in our mobile application or website with some basic information which helps us to identify if you have visited the site before and if you have provided our products and online services and help to collect data.



PRIVACY POLICY

Cookies allow us, among other things, to maintain your session and required details during the application, subscription, registration process and during transactions (session cookie, to collect online usage data for statistical/analytics purposes (analytics cookie), and help you access and use cloud data storage and other enhanced features and settings.

When you sign into your account or identifier to access a product, by changing its setting, to stop accepting cookies or to prompt you before accepting a cookie from the websites that you visit. Our mobile application or website will not function properly if the cookie setting is disabled.

8. CHANGES TO THE PRIVACY POLICY

We may update this privacy statement and policies from time to time and that such revisions may result in additional uses or disclosures of your personally identifiable information. This is done through our internal legal review process, assessment and granted management approval before publishing. We will do our best to keep you aware of the updates. We encourage you to periodically review the latest information on our privacy practices via our website. We may make non-significant changes to this Privacy Policy that generally will not affect our use of your personally identifiable information.

9. HOW TO CONTACT US

If you have any questions or comments about our Privacy Policy, or any concerns or a complaint regarding the treatment of your privacy by us pursuant to the Malaysian Personal Data Protection Act 2010, please contact us using any of the following:

Bayo Pay (M) Sdn Bhd
72-3 Jalan PJU 5/22, Encorp Strand,
Pusat Perdagangan Kota Damansara,
47810 Petaling Jaya, Selangor Darul Ehsan,
Malaysia.

Phone: 03-7621 5151
Email: support@bayo.my

Version 01/2022

Revised: 11 August 2022