

Privacy Policy

This Privacy Policy discloses the privacy practices for the "SMEJS" website and mobile app. SMEJS, the provider of the Website and app (referred to as "us" or "we"), is committed to protecting your privacy online in compliance with Personal Data Protection Act 2010 ("the Act"). Please read the following to learn what information we collect from you (the "User" or the "End User") and how we use that information. If you have any questions about our privacy policy, please email us.

PLEASE READ THIS PRIVACY POLICY CAREFULLY. BY ACCESSING OR USING OUR WEBSITE OR TICKING THE BOX FOR ACCEPTANCE OF TERMS AND CONDITIONS, YOU EXPRESSLY CONSENT TO US FOR OUR PROCESSING OF YOUR PERSONAL DATA, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTAND, AND AGREE TO BE BOUND TO ALL THE TERMS OF THIS PRIVACY POLICY AND OUR WEBSITE TERMS OF USE, AND WE ARE IN FULL COMPLIANCE WITH THE ACT. IF YOU DO NOT AGREE TO THESE TERMS, EXIT THIS PAGE AND DO NOT ACCESS OR USE THE WEBSITE AND SMEJS MOBILE APP.

1. Changes to Privacy Policy

If we decide to change our privacy policy, we will post those changes to this privacy statement, the home page, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make substantial (to which degree is at the sole discretion of the SMEJS team) changes to this policy, we will notify you here, by email, or by means of notice on our home page.

2. Gathering of Personally-Identifying Information

We will only collect, record, hold, use, disclose and store (i.e. "process") use your personal information in accordance with such laws (including the Personal Data Protection Act 2010), this Privacy Notice and the privacy terms.

This Privacy Notice explains:

- The type of personal information we collect and how we collect it
- How we use your personal information

What Kind Of Personal Information We Collect and How We Collect It

- personal information including your images to establish your identity and background;
- personal information that you provide when you apply for any of our products and services

How We Use Your Personal Information

- to improve our products and services and to develop new products and services;
- to notify you about benefits and changes to the features of products and services;
- to respond to your enquiries and complaints and to generally resolve disputes;
- to update, consolidate and improve the accuracy of our records;
- to produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual;
- to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions
- for audit, compliance and risk management purposes;
- to conduct anti-money laundering checks; for crime detection, investigation, prevention and prosecution; to comply with any sanction requirements;
- to enforce and/or defend any of our rights; and/or

3. Release of Personally Identifiable Information

We will not share, sell, rent, or trade your Personally Identifiable Information with other parties except as provided below:

We may share your information in a Business Transfer. As with any other business, we could merge with, or be acquired by another company. If this occurs, the successor company would acquire the information we maintain, including Personally Identifiable Information. However, Personally Identifiable Information would remain subject to this Privacy Policy.

4. Updating and Correcting Information

We believe that you should have the ability to access and edit the Personally Identifiable Information you provide us. You may change any of your Personally Identifiable Information by sending us an email at contact@binfo.com.my. Please indicate your name, email address, and what information you would like to update when you contact us. We encourage you to promptly update your Personally Identifiable Information if it changes. You may ask to have the information on your account deleted or removed; however, because we keep track of past transactions, you cannot delete information associated with past transactions on the Website. In addition, it may be impossible for us to completely delete all of your information because we periodically backup information.

5. Release of Non-Personally Identifiable Information

We may disclose or share Non-Personally Identifiable Information with Partners, Affiliates and Advertisers. For example, we may share aggregated demographic information (which does not include any Personally Identifiable Information) with "Third Party Advertisers" or "Third Party Advertising Companies" and other parties as provided below:

We use Third Party Advertising Companies to serve ads when you visit our Website. These companies may use Non-Personally Identifiable Information about your visits to this and other websites in order to provide, through the use of network tags, advertisements about goods and services that may be of interest to you. Some of these Third Party Advertising Companies may be advertising networks that are members of the Network Advertising Initiative ("NAI"). If you would like more information about any NAI member company, or you would like to opt-out of targeted advertising from any NAI member company, click here: http://www.networkadvertising.org/consumer/opt_out.asp

We also use Third Party Service Providers to track and analyze Non-Personally Identifiable usage and volume statistical information from our Users to administer our Website and constantly improve its quality. We may also publish this information for promotional purposes or as a representative audience for Advertisers. Please note that this is not Personally Identifiable Information, only general summaries of the activities of our Users. Such data is collected on our behalf, and is owned and used by us.

6. Security of Information

We take security seriously and take numerous precautions to protect the security of Personally Identifiable Information. Your password is encrypted. We recommend that you do not share your password with anyone. In addition, your Personally Identifiable Information resides on a secure server that only selected personnel and contractors have access to. We encrypt certain sensitive information (such as credit card information) using Secure Socket Layer (SSL) technology to ensure that your Personally Identifiable Information is safe as it is transmitted to us. Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we employ commercially reasonable security measures to protect data and seek to partner with companies which do the same, we cannot guarantee the security of any information transmitted to or from the Website, and are not responsible for the actions of any third parties that may receive any such information.

7. Data Tracking

Cookies; to facilitate and customize your experience with the SMEJS Mobile App, we store cookies on your computer. A cookie is a small text file that is stored on a User's computer for record-keeping purposes which contains information about that User. We use cookies to save you time while using the SMEJS Mobile App, remind us who you are, and track and target User interests in order to provide a customized experience. Cookies also allow us to collect Non-Personally Identifiable Information from you, like which pages you visited and what links you clicked on. Use of this information helps us to create a more user-friendly experience for all visitors. In addition, we may use Third Party Advertising Companies to display advertisements on our Website. As part of their service, they may place separate cookies on your computer. We have no access to or control over these cookies. This Privacy Policy covers the use of cookies by our Website only and does not cover the use of cookies by any Advertiser. Most browsers automatically accept cookies, but you may be able to modify your browser settings to decline cookies. Please note that if you decline or delete these cookies, some parts of the Website may not work properly.

8. Privacy Policies of Third Party Websites / Apps

This Privacy Policy only addresses the use and disclosure of information we collect from you on SMEJS Mobile App. Other websites or mobile apps that may be accessible through this SMEJS Mobile App have their own privacy policies and data collection, use and disclosure practices. If you link to any such website, we urge you review the website's privacy policy. We are not responsible for the policies or practices of third parties.