

Privacy Notice Policy

This Privacy Notice (“Notice”) describes how the Company (as defines herein) and its respective subsidiaries, associate companies and jointly controlled entities (“Company”) use Personal Data.

Introduction

The Company offers an electronic platform for personal finance management and consumer loans via peer-to-peer lending.

Acknowledgement

In order to use the Service (each as defined above), the User must agree to the Terms and Conditions. Whereas by using this Service (including but not limited to the Platform, Mobile Application and Software, including downloading, installing or using any associated software supplied by The Company which overall purpose is similar to the Service), you hereby agree that as the User, you have read, understood, agreed and accepted the Terms and Conditions, and any future amendments and additions to this Terms and Conditions as published from time to time at <https://www.myhomecrowd.com>.

The Terms and Conditions shall constitute a legal agreement between the User and The Company, and the Users further agree to the representations made by the User.

Amendments

The Company shall reserve the right to modify, vary or change the Terms and Conditions relating to the Service at any time as the Company deems fit. Such modifications, variations or changes to the Terms and Conditions shall be effective upon the posting of an updated version at <https://www.myhomecrowd.com> and/or on its sub-webpages.

It shall be the Users sole responsibility to review this Terms and Conditions regularly whereupon the continued use of the Service by the User shall constitute the Users’ consent and acceptance to any amendments, changes, whether or not reviewed by the Users.

Collection of Personal Data

The provision of the User’s Personal Data relating to our Service is voluntary. Please note that in the event that insufficient Personal Data is supplied, or is not satisfactory to us, then your application or request for any of our Services may not be accepted or acted upon.

Any Personal Data supplied by you will be retained by us as long as necessary for the fulfilment of the Purposes of Processing as stated hereto or as required to satisfy legal regulatory, accounting requirements or to protect our interests.

Personal Information from Other Individuals

The User may in circumstances provided personal data relating to other individuals and in such circumstances the User represent and warrant that the Users are authorized to provide the other individual's personal data to The Company and that the Users have obtained the affected individual's consent for their personal data to be processed and used in the manner as set forth herein.

Purposes of Processing

The Company may use and process the Users' Personal Data for business and activities of the Company which shall include, without limitation the following ("Purposes"): -

- a. to perform the Company's obligations in respect of any contract entered into with the Users;
- b. to provide the User the Service;
- c. to process the User participation in any events, activities, focus groups, research studies, contests, promotions, polls, surveys or any productions;
- d. to process, manage or verify the User application for subscription with the Company and to provide the User the benefits offered to subscribers;
- e. to validate any bookings and process payments relating to any products or services the Users have requested;
- f. to understand and analyses the Company's sales as well as the User needs and preferences;
- g. to develop, enhance and provide products and services to meet the User' needs;
- h. to process exchanges or product returns;
- i. to facilitate or enable any checks as may be required by the Company;
- j. to process payments relating to any products or services the Company have provided;
- k. to contact the User;
- l. to respond to questions, comments and feedback from the User;
- m. to communicate with the User for any of the purposes listed herein;
- n. for internal administrative purposes, such as auditing, data analysis, database records;
- o. for purposes of detection, prevention and prosecution of crime;
- p. for the Company to comply with any regulatory, statutory or legal obligation imposed on us by any relevant authority.;
- q. to send the User alerts, newsletters, updates, mailers, promotional materials, special privileges, festive greetings from the Company, its partners, sponsors or advertisers;

- r. to notify and invite the User to events or activities organized by The Company, its partners, sponsors or advertisers; and
- s. to share the User Personal Data amongst the Company's subsidiaries, associate companies and jointly controlled entities as well as with its agent, vendor, supplier, partner, contractor or service provider who may communicate with the User to market their products, services, events or promotions.

Disclosure to Third Parties

The User's Personal Data may be transferred, accessed or disclosed to third parties for the Purposes and the Company may engage other companies, service providers or individuals to perform functions on its behalf, and consequently may provide access or disclose to the User's Personal Data to such service providers or third parties. The third parties include, without limitation:

- a. The Company's partners, which include parties with whom the Company collaborates with for certain events, programs and activities;
- b. Event management companies and event sponsors;
- c. Marketing research companies;
- d. Service providers, including, information technology (IT) service providers for infrastructure, software and development work;
- e. Professional advisors and external auditors, including legal advisors, financial advisors and consultants; and
- f. Governmental authorities to comply with statutory, regulatory and governmental requirements.

Data Tracking

In order to facilitate and customize the User's experience with the Services, the Company store cookies on the User's computer. A cookie is a small text file that is stored on a User's computer for record-keeping purposes which contains information about the User. The Company uses cookies to save User's time while using the Service, and track and target User's interests in order to provide a customized experience.

In addition, the Company may use third party advertising companies to display advertisement in the Services. The Company have no access to or control over cookies stored by such companies. This Privacy Policy covers the use of cookies by the Company's Services only.

Links to Third-Party Websites

The websites and/or the application under the Service may contain links to third parties' websites.

The Company shall not be held responsible for the collection, use, maintenance, sharing, or disclosure of data and information by such third parties.

Unsubscribe and Revocation of Consent

User may revoke the consent given to the Company for the collection of User's Personal Data via email to us at hello@home-crowd.co

Access & Correction Requests and Inquiries, Limiting the Processing of Personal Data

The User may request for access to and/or request correction of the Users' Personal Data, request to limit the processing of the User's Personal Data for the Purposes and/or make any inquiries regarding the User's Personal Data by contacting:

HomeCrowd Sdn Bhd (Company No. 1310658-M)

79-A, Jalan SS21/37, Damansara Utama,
47400 Petaling Jaya, Selangor, Malaysia

or

Email to: hello@home-crowd.co

However, the Company has the right to refuse the User requests to access and/or make any correction to the User's Personal Data for the reasons permitted under law.

Disclosure of Credit Information

I/We ("User") hereby authorise HomeCrowd Sdn Bhd, its affiliates or subsidiaries (collectively "Company"), to access or obtain any data or information from credit reporting agencies, Bank Negara Malaysia, a credit bureau and/or the Central Credit Reference Information System for the purposes of evaluating the user's credit standing in connection with this application. For such purposes, the user also authorises RAM Credit Information Sdn Bhd ("RAMCI"), registered credit reporting agencies under the Credit Reporting Agencies Act 2010 ("CRA"), to conduct credit/trade check, CCRIS and DCHEQS checks on me and disclose such credit information/report relating to the user to the Company for the purposes of this application.

And the user also authorises the Company to obtain user's necessary information and materials from the including but not limited to, the particulars of the user i.e the copy of identification card of such user, or other information and materials as may be required by the Company from the Property Developer.

The user agrees that the Company may share the user's credit information with other banks, (collectively, "Third Party") including but not limited to processing centres and other information-sharing databases. The user further agrees that the Company and/or the Third Party shall not be liable for any loss or damage arising from its disclosure of information or the processing thereof.