

EVOLET APP

Privacy Policy

Please read this policy carefully. By clicking or checking "SIGN UP", I agree to Matrix Ideal Sdn Bhd (Company Registration Number:1227428-X) ("Matrix") Privacy Policy, I agree and consent to the Collection, Use, Disclosure, Storage, Transfer and/or Processing of my personal data for the purpose stated herein, and under the terms of Matrix's Privacy Policy or similar statements available at Matrix registration page or in the course of providing you with the services or access to the platform, you acknowledge that you have read and understood the terms of this Privacy Policy and that you have agreed and consented to the collection, use disclosure, storage, transfer and/or processing of your personal data as described and under the terms herein. Kindly be informed that as technology, law and our business evolve, we may need to update our Privacy Policy from time to time. We reserve the right to amend or update our Privacy Policy without prior notice to you and we encourage you to regularly review our Privacy Policy.

Introduction

Welcome to Evolet Application ("Site") run by Matrix Ideal Sdn Bhd (referring to individually and collectively as "Evolet", "we" "us" or "our"). Evolet takes its responsibilities under applicable privacy laws and regulations ("Privacy Laws") seriously and is committed to respecting the privacy rights and concerns of all users of our Site (we refer to the products offered on our Site and the service we provide as described in our Site, collectively as the "Product" and "Service" respectively). This Privacy Policy is designed to assist you in understanding how we collect, store, use, disclose and/or process the personal data you have provided to us and/or we possess about you, whether now or in the future, as well as to assist you in making an informed decision before providing us with any of personal data. Please read this privacy notice carefully.

By using the Service, registration for an account with us, visiting our Site, or accessing the Services, you acknowledge and agree that you accept the practices, requirements and/or policies outline din this Privacy Policy, and you hereby consent to us collecting, using, disclosing and/or processing your personal data as described herein. IF YOU DO NOT CONSENT TO THE PROCESSING OF YOUR PERSONAL DATA AS DESCRIBED IN THIS PRIVACY POLICY, DO NOT USE OUR SERVICES OR ACCESS OUR SITE. Kindly note that our Privacy Policy will be subject to changes from time to time and we reserve the right to amend the policy at any time without prior notice to you and we encourage you to review our policy regularly.

The policy applied in conjunction with other notices, contractual clauses, consent clauses that apply in relation to the collection, storage, use, disclosure and/or processing of your personal data by us and is not intended to override those notices or clauses unless we state expressly otherwise.

Data Collection

1. We will/may collect the personal data about you: -
 - (i) When you register and/or use our Service or Site or open an account with us;
 - (ii) When you submit any form, including but not limited to application form or other forms relating to any products and services, whether online or offline;

- (iii) When you enter into any agreement or provide other documentation or information in respect of your interaction with us, or when you use our products or services;
- (iv) When you interact with us, such as via telephone calls (which may be recorded), letters, fax, face-to-face meetings, social media Sites and emails, including when you interact with our customer service or agents;
- (v) When you use our Site which includes but not limited to through cookies which we may deploy when you interact with our Site.;
- (vi) When you carry out transactions through our Services or Site;
- (vii) When you provide us with feedback or complaints; or
- (viii) When you submit your personal data to us for any reason whatsoever.

The above does not purport to be exhaustive and sets out some common instances of when personal data about you may be collected.

2. During the course of your use of the Site and the provision of the Services, we may collect personal data about you as follows: -
 - (a) Identity data, such as your name, gender, profile pictures and date of birth including not limited to your passport, national registration identification card and whatsoever related to your identity data;
 - (b) Contact data, such as billing address, delivery address, email address and phone numbers;
 - (c) Biometric data, such as voice files when you use our voice search function, and facial and other bodily features and voice of yourself and/or another person featured in your video when you upload videos onto the Site
 - (d) Government issued identification or other information required for our due diligence, know your customer (e-KYC), identify verification and/or fraud prevention purposes;
 - (e) Account data, such as bank account details, bank statements, credit card details and payment details (such account data may also be collected);
 - (f) Transaction data, such as details about orders and payments, and other details of products and Services related to you;
 - (g) Technical data, such as internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug in types and versions, operating system and platform, international mobile equipment identity, device identifier, IMEI, OS address,

cookies (where applicable) and other information and technology on the devices you use to access the Platform.

- (h) Profile data, such as your username and password, orders related to you, your interest, preferences, feedback and survey responses;
 - (i) Usage data, such as information on how you use the Site, products and services or view any content on the Site, including the time spend on the Site, items and data searched for the Site, access times and dates, as well as websites you were visiting before you came to the Site and other similar statistics;
 - (j) Marketing and communication data, such as your preference in receiving marketing from us or our appointed vendor, supplier, agent, your communication preference and your chat, email or call history on the Site or with third party customer service providers;
 - (k) Additional information we may request you to submit for due diligence check s as required for identity verification (such as copies of government issued identification, e.g. passport, ID cards and etc) or if we believe you are violating our Privacy Policy or Terms of Use.
3. We may collect personal data from you, third parties (including but not limited to our agents, vendors, contractors, partners and anyone who provide service to us, who collect your personal information and/or perform functions on our behalf, or with whom we collaborate, including but not limited to payment service providers, government sources of data, financial providers, credit bureaus, delivery, marketing and other services partners), our affiliates, or such data may be collected automatically when you use the Site or the Services, as set out in this section.
 4. Where we collect personal data from third parties and/or our affiliates, we will only collect your personal data, where permitted by law, for or in connection with the purposes for which those third parties or our facilitates are engaged, for the purpose of our collaboration with the third parties or affiliates or for the requirement to carry out verification or due diligence check. During the course of your use of Site and our provisions of the Services, you agree that you have provided your consent (whether to us, the third party or our affiliates) to the transfer of your personal data from third parties and/or our affiliates for the purposes set out in this Privacy Policy or any other terms.
 5. You must only submit personal data which is accurate and not misleading and you must keep it up to date and inform us of any changes to the personal data you have provided to us. We shall have the right to request for documentation and carry out the necessary checks to verify the personal data provided by you as part of our self-verification processes or as required under law.
 6. We will only be able to collect certain categories of personal data if you voluntarily provide the personal data to us or as otherwise provided for under this Privacy Policy. If you choose not to provide your personal data to us or subsequently withdraw your consent to our use of your personal data, we may not be able to provide you with certain features or functionality on the Service or access to the Site.

7. If you provide personal data of any third party to us, you represent and warrant that you have obtained the necessary consent, license and permission from that third party to share and transfer his/her personal data to us, and for us to collect, store, use and disclose that data in accordance with this Privacy Policy.

Use and Disclosure of your Personal Data

8. The Personal Data we collect from you or via third party may be used for certain purpose, as follows: -
 - (a) Providing Services: -
 - (i) To consider and/or process your application/transaction with us or your transaction or communication with third parties via the Site and/or Services;
 - (ii) to provide customer support for your orders;
 - (iii) to verify and carry out payment transaction (including any bank transfers, offline payment, remittance, or e-wallet transactions) in relation to payment related to you and/or Service used by you. in order to verify and carry out such payment transactions, payment information, which may include personal data, will be transferred to third parties such as out payment service providers;
 - (iv) to facilitate your use of the Services or access to the Site;
 - (v) to display your name, username or profile on the Site; and
 - (vi) to respond to your queries, feedback, claim or disputes, whether directly or through our third-party service providers.
 - (b) Marketing and advertising
 - (i) To provide you with information we think you may find useful or which you have requested from us (provide you have opted to receive such information);
 - (ii) To send you marketing or promotional information about our Services on our Site from time to time (provide you have opted to receive such information);
 - (iii) To help us conduct marketing and advertising; and
 - (iv) To promote the Service and use information that you give to us, such as reviews of the Services.
 - (c) Legal and Operational Purpose
 - (i) For identification, verification and due diligence;

- (ii) To carry out due diligence or other screening activities including but not limited to background checks in accordance with legal or regulatory requirements or internal policies and/or procedures that may be required by law or those that have been put in place by us;
 - (iii) To ascertain your identity in connection with fraud detection purpose;
 - (iv) To compare information, and verify with third parties in order to ensure that the information is accurate;
 - (v) To process any complaints, feedbacks, enforcement action and take down requested in relation to any content you have uploaded to the Site or any platform;
 - (vi) To produce statistics and research for internal and statutory reporting and/or record keeping requirements;
 - (vii) To store, host, back up your personal data;
 - (viii) To prevent or investigate any actual or suspected violations of our Terms of Use, Privacy Policy, fraud, unlawful activity, omission or misconduct, whether relating to your use of our Services or any other matter arising from your relationship with us;
 - (ix) To comply with legal and regulatory requirements (including, where applicable, the display of your name, contact details and company details), including any law enforcement requests, in connection with any legal proceedings, or otherwise deemed necessary by us; and
 - (x) Where necessary to prevent a threat to life, health or safety.
- (d) Analytics, research, business and development:
- (i) To understand your user experience with the Services and the Site;
 - (ii) To improve the layout or content of the pages of the Site and customise them for users;
 - (iii) To identify visitor on the Site;
 - (iv) To conduct surveys, including carrying out research on our users' demographics and behaviour;
 - (v) To improve our current technology via machine learning or other means;
 - (vi) To derive further attributes relating to you based on personal data provided by you (whether to us or third parties), in order to provide you with more targeted and/or relevant information;

- (vii) To conduct data analysis, testing and research, user movement, monitoring and analysing usage and activity trends;
 - (viii) To further develop our Services.
- (e) Other
 - (i) Any other purpose to which your consent has been obtained; and
 - (ii) To conduct automated decision-making processes in accordance with any of the above purposes.

By using our Services, you hereby agree and consent that Evolet may access, preserve and disclose your Personal Data if required to do so by law or pursuant to an order of court or by any governmental or regulatory authority having jurisdiction over Evolet or in good faith and belief that such access preservation or disclosure is reasonably necessary to: (1) comply with legal process; (2) comply with a request from any governmental or regulatory authority having jurisdiction over Evolet; (3) enforce the Evolet Privacy Policy; and (4) respond to any threatened or actual claims asserted against Evolet or other claim that violates the rights of third parties.

Updating Your Personal Data

9. It is important that the personal data you provide to us is accurate and complete for you to continue using the Site and for us to provide the Services. You are responsible for informing us of changes to your personal data, or in the event you believe that the personal data we have about you is inaccurate, incomplete, misleading or out of date.
10. You can update your personal data anytime by accessing your account on the Site.
11. We take steps to share the updates to your personal data with third parties and our affiliates with whom we have shared your personal data if your personal data is still necessary for the above stated purpose.

Accessing and Correcting Your Personal Data

12. You may request information about your personal data which we have collected, or enquire about the way in which your personal data may have been used, disclose, stored or processed by us via the personal account information setting on our Site or by written notice to us using the contact details below. You may also request correction of any error or omission in your personal data which we have collected in the same way. In order to facilitate processing of your request, it may be necessary for us to request further information relating to your request. Where permissible under law, we may refuse such correction requests if deemed vexatious or unreasonable.
13. Where permitted by applicable data protection laws, we reserve the right to charge a reasonable administrative fee for retrieving your personal data records. If so, we will inform you of the fee before processing your request.

Security of your Personal Data

14. To safeguard your personal data from unauthorised access, collection, use, disclosure, processing, copying, modification, disposal, loss, misuse, modification or similar risks, we have introduced appropriate administrative, physical and technical measures such as:-
 - (i) Restricting access to personal data to individuals who require access;
 - (ii) Maintaining technology products to prevent unauthorised computer access;
 - (iii) Implementing other security measures as required by applicable law

Despite the above efforts, there can be no guarantee of absolute security. While we take commercially practical steps to protect your Personal Data, we cannot be held responsible and/or accept any responsibility for any unauthorised access, unlawful interceptions or loss of personal data transmitted to or from Evolet, and by using our Services, you hereby also acknowledge the above.

Retention of Personal Data

15. We will only retain your Personal Data for as long as we are either required or permitted to by law or as relevant for the purposes for which it was collected.
16. We will cease to retain your personal data or remove the means by which the data can be associated with you, as soon as it is reasonable to assume that such retention no longer serves the purposes for which the personal data was collected and is no longer necessary for any legal or business purpose.
17. In the event you cease to use our Services or your permission to use our Services is terminated or withdrawn, we may continue to store, use and/or disclose your Personal Data in accordance with this Privacy Policy and our obligations under the Privacy Laws. Subject to applicable law, we may dispose of your Personal Data without prior notice you.

Collection of Computer Data

18. We or our authorised service providers may use cookies, web beacons, and other similar technologies in connection with your use of the Services or access of the Site.
19. When you visit the Site through your computer, mobile device, or any other device with Internet connectivity, our company servers will automatically record data that your browser sends whenever you visit a Site, such as the technical data and usage data outlined in Section 2 above.
20. This data is collected for analysis and evaluation in order to help us improve our site and the Services we provide, as well as to help us to personalise the content to match your preferred interests more quickly. The data is also collected to make the Site more convenient and useful to you, and to provide more relevant advertising related to the market, Services and features to you.

21. Cookies are small text files (typically made up of letters and numbers) placed in the memory of your browser or device when you visit a website or view a message. They allow us to recognise a particular device or browser. Web beacons are small graphic images that may be included on our Site. They allow us to count users who have viewed these pages so that we can better understand your preferences and interest.
22. You may be able to manage and delete cookies through your browser or device settings. However, certain cookies are required to enable core functionality, so please note that changing and deleting cookies may affect the functionality available on the Site or through our services.

Third Party Sites

23. The Site may contain links to other websites operated by other parties, such as our business affiliates, merchant or payment gateways. We are not responsible for the privacy practices of website operated by these other parties. You are advised to check on the applicable privacy policy of those websites to determine how they will handle any information they collect from you.

Internet and Site Use

24. You acknowledge that the provision of your personal data to us over the internet is entirely at your own risk.
25. You further acknowledge that if you post your rating and/or review on the Site (if any), your rating and/or review will become public information and will be retained by us even after your account has been terminated. Your Personal Data will not be visible to others through any rating and/or review that you post.
26. If any part of the Site links you to other websites, those websites do not operate under this Privacy Policy and we do not accept any responsibility or liability arising from those websites.
27. We suggest you to read and understand those websites' privacy policy before you provide your personal data to those websites.
28. We use cookies (an alphanumeric identifier that we transfer to your computer's or mobile device's hard drive so that we can recognise your web browser or mobile device, track your visits to the Site or remember your username and/or password each time log-in) to monitor your use of the Site. All such demographic data collected through cookies are not personal data and we may use this data in aggregated, statistical and/or anonymised form. You may disable cookies by changing the settings on your web browser (if any) or mobile devices, although this may mean that certain features on the Site will not function properly if you set your web browser or mobile device to not accept cookies.

29. In addition to using cookies and related technologies as described above, we may also permit certain third-party companies to help us tailor advertising that we think may be of interest to users and use other data about user activities on our Site and/or Service. These companies may deliver ads that might also place cookies and otherwise track user behaviour.
30. The Site may integrate with social sharing features and other related tools which allow you to share information with your friends or the public, depending on the settings you establish with the social sharing network. The social sharing network's use of your personal data made available by Evolet is governed by that social sharing network's privacy policy, not by this Privacy Policy. By connecting your social sharing network account through the Site, you agree that we may collect your personal data from your social sharing network account only in accordance with your privacy setting you have set up under your social sharing network account only in accordance with your privacy policy settings you have set up under your social sharing network account and for the purposes provided under this Privacy Policy.

Information on Children

31. This Site and/or Services are not intended for children under the age of eighteen (18). We do not knowingly collect or maintain any personal data or non-personally-identifiable information from anyone under the age of 18 nor is any part our Services directed to children under the age of 18.
32. As a parent or legal guardian, please do not allow such children under your care to submit personal data to Evolet. In the event that the personal data of a child under the age of 18 in your care is disclosed to Evolet, you hereby consent to the processing of the child's Personal Data and accept and consent to be bound by this Privacy Policy on behalf of such child. We will close any accounts used exclusively used by such children and will remove and/or delete any Personal Data we believe was submitted without parental consent under the age of 18.

Your Right

33. To the extent that the prevailing personal data protection and privacy laws of the countries we operate in allow, you have the right to the following: -
 - (i) To request for access to your Personal Data held by us;
 - (ii) To request for a copy of your Personal Data held by us;
 - (iii) Subject to Sections 15, 16 and 17 to withdraw (in full or in part) your consent to processing your Personal Data; and/or
 - (iv) To request to update or correct your Personal Data held by us.

We may at our sole discretion charge a small fee (such amount as permitted under the applicable law) to cover the administrative costs involved in processing your request to access your personal data. Notwithstanding the foregoing, we reserve our right to rely on any statutory exemptions and/or exceptions to collect, use and disclose your personal data.

Questions, Feedback, Concerns, Suggestions or Complaints

34. If you have any questions on personal data protection or data privacy, please refer to our list of frequently asked questions on data protection/privacy.

35. If your queries are not covered in our FAQ, or if you have any queries or complaints about this Privacy Policy or how we handle your personal data, please feel free to contact us via our online chat service or as follows:-

Telephone	:	012-493 8336 (Careline)
Email Address	:	support@evolet.io

EVOLET - Terms & Conditions

Closure of Account

1. The Customer acknowledges and agrees to close the EVOLET account in accordance with the terms and conditions hereunder.
2. Closure of the EVOLET account may be conducted by the Customer Online at evolet.io secured site and the EVOLET account will be duly closed in real time upon subject to the terms and conditions hereunder.
3. Upon closure, There are THREE (3) methods in which the EVOLET account balance may be transferred being:
 - (i) **Instant Transfer to a Prepaid MasterCard:** The remaining balance in the EVOLET account can be transferred instantly to the Customer's registered MasterCard wallet. The transfer will be processed immediately.
 - (ii) **Withdrawal from an ATM Machine:** User may withdraw the remaining balance from an ATM machine. Users must ensure that the EVOLET card is active and the ATM withdrawal limit is sufficient to cover the balance amount.
 - (iii) **Transfer to a Bank Account:** The remaining balance can be transferred to the Customer's registered bank account. The transfer request will be processed immediately, though it may take up to 3-5 business days for the funds to reflect in the bank account, depending on the receiving bank's policies.
4. Transactions history or account statements will NOT be available at evolet.io after the closure of the EVOLET account.

Fee and Charges

1. There are no charges or fees for closing the EVOLET account. The account closure process and the transfer of the remaining balance are free of charge.

Customer Support

1. In case of any issues or queries related to closure of the EVOLET account, the Customer can contact EVOLET Customer Support through the contact details provided on the evolet.io website

QQ PAY Sdn Bhd (Licence number 766276-M)

Privacy Policy link: <https://qqpay.com.my/>

Responsibility

1.1 QQ PAY Sdn Bhd (Licence number 766276-M) respects your rights to privacy. QQ Pay Sdn Bhd deals with personal information collected by it in accordance with this Privacy Policy (Policy). When used in this Policy, “Personal Information” has the meaning given in the Act, being in general terms, information or opinion about an identified individual, or an individual who is reasonably identifiable whether the information or opinion is true or not and whether the information or opinion is recorded in material form or not.

1.2 QQ Pay Sdn Bhd has implemented practices, procedures and systems to ensure compliance with the Act and the Malaysia Privacy Principles and to deal with complaints and enquiries concerning your Personal Information.

1.3 QQ Pay Sdn Bhd collects information only by lawful and fair means.

1.4 If you are a customer of QQ Pay Sdn Bhd, this Policy should be read in conjunction with QQ Pay Sdn Bhd Customer Agreement.

1.5 By interacting with QQ Pay Sdn Bhd, submitting information to QQ Pay Sdn Bhd, or signing up for any services offered by QQ Pay Sdn Bhd, you are deemed to agree and consent to us (as well as our related body corporates, representatives and/or agents) collecting, using or disclosing and sharing amongst ourselves your Personal Information in the manner set forth in this Privacy Policy.

1.6 If you choose to use our Service, then you agree to the collection and use of information in relation to this policy. The Personal Information that we collect is used for providing and improving the Service. We will not use or share your information with anyone except as described in this Privacy Policy.

1.7 The terms used in this Privacy Policy have the same meanings as in our Terms and Conditions, which is accessible at QQ Pay Sdn Bhd unless otherwise defined in this Privacy Policy.

Information Collection and Use

For a better experience, while using our Service, we may require you to provide us with certain personally identifiable information. The information that we request will be retained by us and used as described in this privacy policy.

Link to privacy policy of third-party service providers used by the app:

- [Google Play Services](#)

Information We Collect

- Your Account Information. You provide your mobile phone number, your name & email address when you create an account with us.
- Your Remittance Profile. When you apply KYC for remittance, we will only collect your information as per Central Bank of Malaysia (BNM) regulation which includes your personal details such as name, gender, nationality, date of birth, your address information, your identity information, your occupation and source of funds, your selfie image, image of your identity card, and your digital signature. This information will only be used for us to verify that you are a genuine person before you be able to send money abroad. In rare cases where we cannot verify your identity, we may call you directly to ask for further information.
- Customer Support. You may provide us with information related to your use of our Services, including your phone number, your device information and your identity information.

Log Data

We want to inform you that whenever you use our Service, we collect data and information on your phone called Log Data. This Log Data may include information such as your device Internet Protocol (“IP”) address, device name, device location, device type, device mobile number, operating system version, the configuration of the app when utilizing our Service, the time and date of your use of the Service, and other statistics. This data will only be used in case there is an error on the app and we need to troubleshoot problem and it will not be shared to externally or to other 3rd-party individuals or companies.

Cookies

Cookies are files with a small amount of data that are commonly used as anonymous unique identifiers. These are sent to your browser from the websites that you visit and are stored on your device’s internal memory.

This Service does not use these “cookies” explicitly. However, the app may use third party code and libraries that use “cookies” to collect information and improve their services. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your device. If you choose to refuse our cookies, you may not be able to use some portions of this Service.

Service Providers

We may employ third-party companies and individuals due to the following reasons:

- To facilitate our Service;
- To provide the Service on our behalf;
- To perform Service-related services; or
- To assist us in analysing how our Service is used.

We want to inform users of this Service that these third parties have access to your Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

Security

We value your trust in providing us your Personal Information, thus we are striving to use commercially acceptable means of protecting it. But remember that no method of transmission over the internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

Links to Other Sites

This Service may contain links to other sites. If you click on a third-party link, you will be directed to that site. Note that these external sites are not operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. Thus, you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. These changes are effective immediately after they are posted on this page.