

Privacy Policy

- 1) The PDPA 2010, which regulates the processing of personal data in commercial transactions, applies to PayHalal and for the purpose of this written/electronic notice, the terms "personal data " and " processing" shall have the meaning prescribed in the PDPA 2010.
- 2) This T&C serves as a written/electronic notice to inform the user that their personal data is being processed by or on behalf of PayHalal. By agreeing to this T&C, the user also agrees for PayHalal to use its personal data for the purposes described below.
- 3) The personal data processed by PayHalal may include your name*, contact details*, email address*, username*, and password*.
- 4) 4.0 PayHalal will process user's personal data, including any additional information users may subsequently provide, for the following purposes ("Purposes"):
 - i. fulfilling PayHalal and user's contractual obligations under the T&C;
 - ii. to communicate with user;
 - iii. to analyse the sales or marketing data;
 - iv. to manage Services including customer services and billing;
 - v. to conduct research to develop and improve the Services;
 - vi. to conduct surveys to determine use and satisfaction with PayHalal;
 - vii. to generate statistics in relation to PayHalal's website;
 - viii. to promote and market special offers and other services to users;
 - ix. to provide the user with information on products, events, or services that might be of interest to the user. Users may unsubscribe to this promotional notification accordingly;
 - x. to personalize the advertising and content in respect of PayHalal's website;
 - xi. to facilitate data processing services by PayHalal and;
 - xii. any purpose which is related to any of the above purposes;
- 5) User's personal data shall be collected from the information provided by the user to PayHalal on PayHalal's website.
- 6) Users may access and amend their personal data through the user's Account or by informing to PayHalal in writing. PayHalal may refuse to comply with the user's request for access or correction to its personal data under the PDPA 2010 and if PayHalal refuses to comply with such request, PayHalal will inform the user of its refusal and reason(s) for such refusal.
- 7) User's personal data may be disclosed to related and/or associated companies of PayHalal, its licensees, business partners, and/or service providers.
- 8) PayHalal's privacy statement for the Services shall be published on its website and is incorporated herein by reference. The privacy statement sets forth the user's and PayHalal's rights and responsibilities with regard to the user's personal information. Users agree that PayHalal may in its sole discretion, modify its privacy statement. PayHalal will post such a revised statement on its website. Users agree to monitor PayHalal's website periodically to be notified of such revisions. By using PayHalal's Services after any modifications to the privacy statement, the user is deemed to have agreed to these modifications. Users

acknowledges that if it does not agree to such modifications, the user may terminate the Services pursuant to the terms of this T&C.

- 9) Users acknowledge and agree that while using the Services, PayHalal will capture certain transaction and user information ("Data").
- i. In relation to the above, the users agree to the following:
 - a. to provide PayHalal, and PayHalal shall capture, only the Data that is required by the Software and necessary for PayHalal to provide the Services; and
 - b. to provide such notice and obtain such consent with regard to any third-party personal data the user supplies to PayHalal in the future. PayHalal shall not be responsible for any consequences resulting from the user's failure to provide notice or receive consent from such individuals to provide outdated, incomplete, or inaccurate information.
 - ii. Users represent and warrant that user has provided notice to, and obtained consent from, third-party individuals whose personal data the users supplied to PayHalal as part of the Services with regards to:
 - a. the purposes for which such third party's personal data has been collected;
 - b. the intended recipients or categories of recipients of the third party's personal data;
 - c. which parts of the third party's data are obligatory and which parts, if any, are voluntary; and
 - d. how the third-party can access and, if necessary, rectify the data user holds about them.
 - iii. In relation to the above, PayHalal agrees to the following:
 - a. to use the Data in its personally identifiable form only as necessary to complete the requested transaction which includes, among others:
 - (i) as necessary to perform the Services contemplated in this T&C (including distributing the Data to third parties providing services requested by user;
 - (ii) to maintain the Data as long as necessary or as required by law and used internally for record-keeping, internal reporting, and support purposes;
 - (iii) to compile and disclose Data in aggregate that does not identify individual user data, including, but not limited to, calculating user averages by region or industry; and
 - (iv) to provide the Data as required by law or court order, or to defend PayHalal's rights in a legal dispute.
 - b. PayHalal shall not disclose the Data to third parties or use the Data, except in accordance with this T&C.