

Uniqapay- Privacy Policy

1. Introduction

Uniqapay ("we," "us," or "our") is committed to protecting the privacy and security of your personal information. This Privacy Policy outlines how we collect, use, disclose, and protect your information when you use our remittance services in Malaysia, including our website, mobile application ("App"), and related services ("Services").

We are bound by the Personal Data Protection Act 2010 ("PDPA") of Malaysia and other applicable laws and regulations. By using our Services, you consent to the practices described in this Privacy Policy.

2. Information We Collect

We collect various types of information to provide and improve our Services, comply with legal obligations, and enhance your experience.

2.1 Information You Provide Directly:

- **Account Information:** Name, address, date of birth, nationality, identification documents (e.g., NRIC, passport), contact information (e.g., phone number, email address), and account credentials.
- **Transaction Information:** Remittance details, payment information (e.g., bank account details, card information), recipient information (name, address, bank details), and transaction history.
- **Verification Information:** Information required to verify your identity, including photos, videos, and biometric data (where permitted by law).
- **Customer Support Information:** Communications and information provided when you contact our customer support.
- **Marketing Information:** Preferences for receiving marketing communications.
- **Feedback and Surveys:** Information you provide when participating in surveys or providing feedback.

2.2 Information We Collect Automatically:

- **Device Information:** Device type, operating system, IP address, device identifiers, and mobile network information.
- **Usage Information:** How you use our Services, including pages visited, features used, and transaction patterns.
- **Location Information:** Geolocation data when you use our App, with your consent.
- **Cookies and Tracking Technologies:** Information collected through cookies, web beacons, and similar technologies to enhance your browsing experience and analyze usage patterns.

2.3 Information We Collect from Third Parties:

- **Verification Services:** Information from third-party verification services to confirm your identity and prevent fraud.

- **Financial Institutions:** Information from banks and payment processors to facilitate transactions.
- **Publicly Available Information:** Information from public sources, such as social media and online directories.
- **Business Partners:** Information from partners that we work with to provide you services.

3. How We Use Your Information

We use your information for the following purposes:

- **Providing and Improving Services:** To process transactions, manage your account, and enhance our Services.
- **Verification and Security:** To verify your identity, prevent fraud, and ensure the security of our Services.
- **Compliance with Legal Obligations:** To comply with anti-money laundering (AML), counter-terrorism financing (CTF), and other legal requirements.
- **Customer Support:** To respond to your inquiries and provide support.
- **Marketing and Promotions:** To send you marketing communications about our Services and promotions, with your consent.
- **Analytics and Research:** To analyze usage patterns, improve our Services, and conduct research.
- **Personalization:** To personalize your experience and provide relevant content.

4. Disclosure of Your Information

We may disclose your information to the following parties:

- **Service Providers:** Third-party service providers who assist us in providing our Services, such as payment processors, verification services, and IT providers.
- **Financial Institutions:** Banks and other financial institutions to facilitate transactions.
- **Regulatory Authorities:** Government agencies and regulatory bodies as required by law.
- **Business Partners:** Trusted partners who help us offer integrated services.
- **Law Enforcement:** Law enforcement agencies when required to comply with legal obligations or protect our rights.
- **In Connection with Business Transfers:** In the event of a merger, acquisition, or sale of assets, your information may be transferred to the acquiring entity.
- **With Your Consent:** We may share your information with other parties with your consent.

5. Data Security

We implement reasonable security measures to protect your information from unauthorized access, disclosure, alteration, and destruction. These measures include:

- **Encryption:** Using industry-standard encryption to protect sensitive data.
- **Access Controls:** Restricting access to your information to authorized personnel.

- **Regular Security Audits:** Conducting regular security assessments and audits.
- **Secure Storage:** Storing your information on secure servers.

6. Data Retention

We retain your information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, comply with legal obligations, resolve disputes, and enforce our agreements. Generally, we will retain transactional data for a minimum of 6 years to comply with AML/CTF regulations.

7. Your Rights

Under the PDPA, you have the following rights regarding your personal information:

- **Right to Access:** You can request access to your personal information that we hold.
- **Right to Correction:** You can request correction of inaccurate or incomplete personal information.
- **Right to Withdraw Consent:** You can withdraw your consent to the processing of your personal information, subject to legal restrictions.
- **Right to Limit Processing:** You can request to limit the processing of your personal information in certain circumstances.
- **Right to Data Portability:** You can request to receive your personal data in a machine-readable format.
- **Right to Object:** You can object to the processing of your personal information for direct marketing purposes.

To exercise these rights, please contact us using the contact information provided below.

8. Cross-Border Transfers

Your information may be transferred to and processed in countries outside of Malaysia, where data protection laws may differ from those in Malaysia. We will take appropriate measures to ensure that your information is protected in accordance with this Privacy Policy and applicable laws.

9. Children's Privacy

Our Services are not intended for children under the age of 18. We do not knowingly collect personal information from children. If we become aware that we have collected personal information from a child under 18, we will take steps to delete it.

10. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal obligations. We will notify you of any material changes by posting the updated policy on our website or through other communication channels. Your continued use of our Services after the effective date of the revised Privacy Policy constitutes your acceptance of the changes.

11. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy, please contact us at:

Uniq (M) Sdn Bhd.

Level 37-02, Menara Affin @ TRX,

Lingkaran TRX, Tun Razak Exchange

55188 Kuala Lumpur

Tel: +603 2110 2700

12. Bahasa Malaysia Version

A Bahasa Malaysia version of this Privacy Policy is available upon request. In the event of any inconsistency between the English and Bahasa Malaysia versions, the English version shall prevail.