

## **Privacy Policy**

### **Introduction**

imSME is Malaysia's first online referral platform for SME loan/financing, which is owned and managed by Credit Guarantee Corporation Malaysia Berhad .

We value your privacy and strive to protect your personal information in compliance with the laws of Malaysia. Credit Guarantee Corporation Malaysia Berhad ("CGC") will only collect and use your personal information in accordance with such laws (including the Personal Data Protection Act 2010) and this privacy policy deals with personally identifiable information (referred to as "data") that may be collected about you through our services or facilities (which includes the imSME portal). This policy does not apply to other entities that are not owned or controlled by CGC, nor does it apply to persons that are not employees or agents of CGC, or that are not under CGC's control. Unless stated otherwise, the expression "CGC" includes its related companies (including but not limited to subsidiaries). Please take time to read this site's Terms of Use.

### **1. Importance of Consent**

You may be required to provide CGC with your personal data when you request information or sign up for our products and services (which includes the imSME portal). In doing so, you consent to its use by CGC in accordance with this Privacy Policy.

Your sensitive personal data (including data relating to your physical or mental health, the commission or alleged commission of offences, etc.) shall be collected by us if you use the imSME portal which require you to disclose such sensitive personal data to us. CGC will only use your sensitive personal data to provide the service(s) you signed up for. If CGC collect, use, maintain or disclose your sensitive personal data, we will ask for your express consent.

You have the choice, at any time, not to provide your personal data/sensitive personal data or to revoke your consent to CGC processing of your personal data/sensitive personal data. However, failure to provide such personal data/sensitive personal data or revocation of your consent to process personal data/sensitive personal data provided may result in CGC being unable to provide you with effective and continuous products and services.

### **2. Collection of Data**

As on many websites, the imSME portal may also automatically receive general information that is contained in server log files, such as your IP address and cookie information. Information collected will generally include your name, e-mail address, contact number, other contact details, age, financial information such as your business income, or your identity card, and credit history upon your completion of the registration and quick contact forms available on the imSME portal. These information are required for us to provide the necessary feedback to all your enquiries. To enable us to monitor the activity on imSME portal, we also collect information such as the number of users, the date and time of visits, the number of pages viewed and the information downloaded.

The personal data which CGC collects can be either obligatory or voluntary. Obligatory personal data are those required in order to provide you with products and services. If you do

not provide us with obligatory personal data, CGC would not be able to provide you with our products and services.

Voluntary personal data are those which are not mandatory in order for CGC to provide you with our products and services. If you do not provide CGC with the voluntary personal data, you can still sign up for our products and services. Obligatory and voluntary personal data differs for each product and service and will be indicated accordingly.

Data from you are obtained in numerous ways, such as:

- (a) When you sign up for or use one of the many services CGC provide (which includes the imSME portal).
- (b) When you contact CGC through various methods, such as emails and letters, telephone calls and conversations you have with CGC staff. If you contact us or we contact you using telephone, we may monitor or record the phone call for quality assurance, training and security purposes.
- (c) From our analysis of your transactions (e.g. annual sales turnover, profitability or total number of employees).
- (d) CGC may also obtain your personal data when you participate in customer surveys or when you sign up for any of the imSME portal's promotions.
- (e) When we obtain any data and information from authorised third parties (e.g. credit reference agencies, regulatory and enforcement agencies, employers, joint account holders, guarantors, legal representatives).

### **3. Cookies**

A cookie is a package of data that allows our server to identify and interact more effectively with your computer without identifying the individual users. Like many websites, this website sets and uses cookies to enhance your user experience; to remember your personal settings for instance.

### **4. Purpose of Processing Your Personal Data**

CGC may process your personal data for the following reasons:

- (a) To assess application for our products and services matching.
- (b) To verify financial standing through credit reference checks.
- (c) To evaluate financial needs and to continue performing the contractual obligations entered into between CGC and you.
- (d) To respond to your enquiries and complaints and to resolve disputes.
- (e) For internal functions such as evaluating the effectiveness of marketing, market research, statistical analysis and modeling, reporting, audit and risk management and to prevent fraud.
- (f) Fulfillment of any regulatory requirements and for any other reasons connected with providing you the services you require.

CGC may also share your personal data with other entities such as CGC's agents or strategic partners and other third parties ("other entities") and you may receive marketing communication from CGC or from these other entities about products and services that may be of interest to you.

Should you no longer wish to receive these marketing communications, please notify us to withdraw your consent and we will stop processing and sharing your personal data with these other entities for the purpose of sending marketing communications.

You have a choice to withdraw your consent for receiving marketing or promotional materials/communication, you may contact us using the contact details appearing on the web site.

## **5. Disclosure of Personal Data**

Your personal data held by us shall be kept confidential. However, in order to provide you with effective and continuous products and services and to comply with any legal and regulatory requirements, we may need to disclose your personal data to:

- (a) Credit reference agencies when you apply for any of our credit-based products matching.
- (b) Our authorised agents and service providers with whom we have contractual agreements for some of our functions, services and activities.
- (c) Financial service providers (e.g. financial institutions, mortgage brokers, insurance companies).
- (d) Our merchants and strategic partners.
- (e) Parties authorised by you.
- (f) Enforcement regulatory and governmental agencies as permitted or required by law, authorised by any order of court or to meet obligations to regulatory authorities

The disclosure of your data may involve the transfer of your personal data to places outside of Malaysia, and by providing us your personal data you agree to such a transfer where it is required to provide you the services you have requested, and for the performance of any contractual obligations you have with CGC including for storage purposes.

## **6. Use of Data**

Your data may be used to customize and improve your user experience on this site. Efforts will be made to prevent your data from being made available to third parties unless:

- (a) provided for otherwise in this Privacy Policy;
- (b) your consent is obtained, such as when you share the data;
- (c) a service provided on our site requires interaction with a third party, or is provided by a third party;
- (d) pursuant to legal action or law enforcement;
- (e) when it is found that your use of this site violates the imSME portal's policy, terms of service, or other usage guidelines, or if it is deemed reasonably necessary by CGC to protect the CGC's legal rights and/or property.

In the event you choose to use links displayed on this web site to visit other websites, you are advised to read the privacy policies published on those sites.

## **7. Data Protection & Retention**

All physical, technical and organisational measures needed to ensure the security and confidentiality of personal data shall be undertaken by CGC. If we disclose any of your personal data to our authorised agents or service providers, we will require them to appropriately safeguard the personal data provided to them.

CGC will retain your personal data for as long as necessary to fulfill the purpose(s) for which it was collected or to comply with legal, regulatory and internal requirements. Thereafter, your data shall be destructed or permanently deleted.

## **8. Editing or Deleting Your Account Information**

You are provided with the ability to edit the information stored for your user account information during registration, by visiting your user account control panel. You can request for your user account to be deleted; to do so, please contact the site administrator. Please see the site's Terms of Use for more information.

## **9. Data Correction/Update**

You have the right to access your personal data. If you would like to request access to your personal data, please contact us. Please note that depending on the information requested we may charge a small fee. We may also take steps to verify your identity before fulfilling your request for access to your personal data.

CGC is committed to ensure that the personal data we hold about you is accurate, complete, not misleading and up-to-date. If there are any changes to your personal data or if you believe that the personal data we have about you is inaccurate, incomplete, misleading or not up-to-date, please contact us so that we may take the necessary steps to update your personal data.

## **10. Contact Us**

If you need to contact us, call us at 603 -7880 0088 or visit us at <http://www.imsme.com.my>.

## **11. Changes to this Privacy Policy**

Changes may be made to this policy from time to time. You will be notified of substantial changes to this policy either through the posting of a prominent announcement on the site, and/or by a mail message sent to the e-mail address you have provided, which is stored within your user settings.

### **Security Policy**

**Monitoring System** – For security purposes and to ensure that the website of imSME remains available to web users, the imSME portal uses special software programs for monitoring network traffic to identify unauthorized attempts to upload or change information, or otherwise to cause damage to the imSME's server system. These programs collect no information that directly identify individuals, but they do collect information that could help imSME to identify attempt to tamper with its website.

If you use the imSME portal, you should take note that all activities may be monitored and recorded. Anyone using the imSME portal expressly consents to such monitoring and recording.

**Log information** – The imSME server automatically records information that your browser sends whenever you visit its website. These server logs may include information such as the date and time of your visit, your Internet Protocol address, browser type, browser language, browser screen size, and one or more cookies that identify your browser. The information collected is only used to compile statistics, on an aggregated basis, for the usage of the imSME portal.

**Cookies** – What are cookies? A cookie is a small piece of information that is sent to your browser when you access a website. The use of cookies is an industry standard and they are found at most major websites.

On those pages where the imSME portal uses “cookies” to facilitate your use of the website, it does not collect personal information about you. Cookies help to store user preferences and track usage trends on an aggregated basis. The imSME portal uses cookies to define user sessions as well as to provide a number of key features for the website usage reports. These cookies are unique to imSME domain and cannot be altered or retrieved by any service on another domain.

**Google Analytics** – The imSME portal makes use of [Google Analytics](#), an external service provided by Google, to obtain reports about the usage of its website. The information sent by the browser is also sent to servers operated by Google, and is used to provide imSME with aggregated statistics about the number of browser visits, usage patterns and searches performed on the imSME portal.

**Information from e-mail you send to the imSME portal** – If you decide to send an e-mail message, the message will usually contain your return e-mail address. If you include personally-identifying information in your e-mail because you want the imSME portal to address issues specific to your situation, the imSME portal may use that information in responding to your request. Also, e-mail is not totally secured against interception. Please send necessary information to help the imSME portal processes your request.

**Voluntary Submission of Information** – On some of the imSME web pages, the imSME portal provides forms that let you voluntarily submit personal information (such as e-mail address, contact number or name). For example, this occurs when you are submitting a feedback/enquiry/complaint form to the imSME portal.

All submitted information is used only for the expressed purposes for which it is intended and is not made available to any third party.

**Personal Information Storage Security** – CGC maintains strict security standards to safeguard your personal information submitted via email or voluntary submission of information as mentioned above. CGC will always ensure that the transmission, processing and storage of your personal data are in compliance with the Privacy Policy.