

Privacy Policy

This Privacy Policy is issued according to the Personal Data Protection Act 2010 of Malaysia which come into force on 15th November 2013 with respect to commercial transactions. "XEND" or "We" in this policy refers to XEND SDN. BHD., including its branches in Malaysia under its brand XENDNOW.

Your consent is important

When you sign up for XEND's service, you consent to the processing of personal data in accordance with this Privacy Policy.

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

Collection of Personal Data

Personal data means to any information that relates directly or indirectly to an individual, who is identified or identifiable from that information or from that and other information in the possession of XEND, including any sensitive personal data and expression of opinion about the individual.

Personal data include name, address, other contact details, age, occupation, CCTV image, financial information such as income, or income tax particulars or bank account information, identity card or passport, place of birth, credit history and transaction history have been collected, stored, used and processed by XEND from time to time.

Sensitive personal data (including, data relating to your physical or mental health, the commission or alleged commission of offences etc.) if you apply for certain services such as Express and Logistics Delivery, Warehousing, Trucking and Customised Logistics Solutions which require you to disclose such sensitive personal data to XEND. XEND will only use sensitive personal data to provide the service(s) signed up by the Customer. XEND will ask for your consent to collect, use, maintain or disclose sensitive personal data.

How XEND collects your personal data

XEND obtains your personal data in various ways, such as:

• When you register or use any of our services, or websites.

• When you contact any of XEND entities through application forms, emails and letters, telephone calls and conversations you have with our staff at our branch.

- When you participate in customer survey and competitions or promotions.
- From authorised third parties (e.g. credit reference agencies, regulatory and enforcement agencies, recruitment agencies, employers, schools, universities, legal representatives).

Personal data we collect from our websites

Internet Protocol (IP) Address

An IP address is a number that is automatically assigned to your computer when you signed up with an Internet Service Provider. When you visit XEND website, your IP address is automatically logged into our server. We may use your IP address to help diagnose problems with our server, and to administer our website. From your IP address, we may identify the general geographic area from which you are accessing our website. Generally we do not link your IP address to anything that can enable us to identify you unless it is required by law and regulation.

Purpose of processing Personal Data

XEND uses Personal Data for the following reasons:

- To assess your shipping application
- To verify your financial standing through credit reference checks
- To manage and maintain your account and facility
- To evaluate your financial needs and to continue performing the contractual obligations entered into between the XEND and you.
- To respond to your enquiries and complaints and to resolve disputes.
- To comply with legal and regulatory obligations
- To provide the information or services that you require
- For marketing or promotional materials/communication purposes

• From time to time, XEND may share your personal data with other entities within XEND, our agents or strategic partners and other third parties ("other entities") as XEND deems fit and you may receive marketing communication from us or from these other entities about products and services that may be of interest to you. If you no longer wish to receive these marketing communications, please notify XEND to withdraw your consent and we will stop processing and sharing your personal data with these other entities for the purpose of sending you marketing communications.

You have a choice to withdraw consent for receiving marketing or promotional materials/communication; You may contact XEND using the contact details found below. Please be aware that once XEND receives confirmation that you wish to withdraw consent for marketing or promotional materials/communication, it may take up to fourteen (14) working days for withdrawal to be reflected in XEND systems. Therefore, you may still receive marketing or promotional materials/communication during this period of time. Please note that even if you opt out from receiving marketing or promotional materials, XEND may still contact you for other purposes in relation to the accounts, facilities or services.

Disclosing your personal data

Your personal data held by XEND shall be kept confidential. However, your personal data will be shared with the following list of person:

• Our affiliated companies

• Our authorised agents, merchants, strategic partners, and service providers such as mortgage brokers, insurance companies, with whom we have contractual agreements for some of our functions, services and activities

• Parties authorised by you

• Governmental agencies as required by law or regulation, authorised by any order of court or to meet obligations to regulatory authorities that you hold or have subscribed to with XEND

The disclosure of your data may involve the transfer of your personal data to countries other than 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 XEND including for storage purposes.

How XEND protects your personal data

XEND takes all appropriate measures needed to ensure the security and confidentiality of personal data. 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.

How long may XEND keep your personal data

XEND will only keep your personal data for as long as it is reasonably necessary for the purposes for which it was collected or to comply with legal requirements and contractual obligations. Afterwards, your personal data will be permanently deleted from our system.

Changes to this Privacy Policy

Please note that this Privacy Policy may be modified any time. XEND will notify you of any material changes to this Privacy Policy by posting a notice on our website or by notifying you via email. You should review back frequently to stay informed on how we are protecting your information.

Access and Correction to your personal data

We are committed to ensure that your personal data is accurate, complete, not misleading and upto-date. You may request XEND to change, access, update or delete your personal data if you believe that the personal data we have about you is inaccurate, incomplete, misleading or not upto-date by contacting us so that we may take steps to update your personal data.

XEND will take steps to verify your identity before fulfilling your request for access to your personal data. XEND has the right to refuse your request for access to your Personal Data for reasons permitted by law.

How to contact XEND

If you have any enquiries or feedback about this Privacy Notice, please email us at <u>enquiries@xendnow.my</u>.