

Privacy Policy

This Privacy Policy is prepared by MyKapital Platform Sdn Bhd (Registration No.: 202401026022 (1571871-M)) ("**Company**") for our platform user ("**User**" or "**you**") to safeguard the privacy and personal data of individuals who use our platform, MyKapital ("**Platform**"). The protection of your personal data is of paramount importance to us, and we are committed to ensuring its confidentiality and security. This Privacy Policy outlines the methods and purposes of data collection, usage, storage and protection which are in strict adherence to the Personal Data Protection Act 2010 ("**Act**").

1. WHO ARE WE

When we say 'we' or 'us' in this Privacy Policy, we are referring to the Company.

2. WHAT TYPES OF INFORMATION ARE COLLECTED

2.1 The Platform may collect the following data from you, including but not limited to:

- (a) **Personal Information:** Name, identification details (such as identification number or passport number), contact information (such as address, email address, telephone number), business contact information, nationality, race, gender, date of birth, marital status, employment history, credit and references check, photograph, social security details and financial information (such as credit card numbers, debit card numbers or bank account details).
- (b) **Usage Information:** Details of your visits to the Platform and the areas or resources that you accessed to, including date and time, pages viewed, response times and interactions with the Platform.
- (c) **Internet Information:** Device information, browsing history, log information, IP address and browser type.

2.2 The data may be collected by a variety of methods and sources, including but not limited to:

- (a) **Cookies:** Data collected when you navigate or browse through the Platform.
- (b) **Registration on our Platform:** Information provided when you create or register an account on our Platform.
- (c) **Forms submission on our Platform:** Data entered by you in any forms available on the Platform.
- (d) **Enquiries or Problem Reports:** Information collected when you make an enquiry, report a problem or issue to the Company.

- (e) **Participation in Events:** Data gathered when you participate in conferences, campaigns, seminars, offers, programs sponsored, organised and/or managed by the Company or its service providers.
 - (f) **Interaction with Customer Service Officers:** Information or data collected when you interact with our customer-facing employees, such as our customer service officers, our marketing and sales representatives and agents.
- 2.3 The Platform may also collect, record, hold, store and/or process your information from other sources. These sources include, but not limited to, third party background checks, registered credit reporting agency, regulatory authorities and any relevant authority, central depository or depository agent.
- 2.4 Please note that this Platform is intended for Users who are at least 18 years old. We do not knowingly collect personally identifiable information from individuals under the age of 18. If you are a parent or guardian and you discover your child has provided us with personal data, please contact us promptly so that we can take necessary steps to remove that information from our servers.

3. HOW DO WE USE YOUR PERSONAL DATA

- 3.1 You hereby acknowledge, confirm and consent that we may collect, record, hold, store and/or process your personal data for the following purposes:
- (a) to verify your identity;
 - (b) tailoring our services and investment related information to your preferences;
 - (c) developing, enhancing, marketing and providing products and services tailored to your needs;
 - (d) to facilitate your engagement in investment and fundraising activities available on our Platform;
 - (e) to promote, offer or market our current and/or future services to you;
 - (f) to send you materials and publications including providing you with alerts, newsletter, education materials, updates and/or information that you requested or signed up to or information about event(s) that may be of interest to you;
 - (g) ensuring that content from our Platform is presented in the most effective manner for you and for your computer;
 - (h) researching, designing and launching services or products including seminars, events or forums;

- (i) to enable effective communication between the Company and the User. This includes responding to inquiries, processing requests and addressing any concerns or complaints promptly. It allows us to provide the necessary support and assistance whenever needed;
- (j) to ensure compliance with company policies, all applicable laws and regulations, by-laws, orders, guidelines, directives and such other requirements in force and as amended from time to time;
- (k) records are collected and maintained as part of our routine business operations, serving various purposes such as tracking transactions, managing accounts, and fulfilling regulatory requirements; and
- (l) for any other purposes for which you have provided us your personal data.

3.2 Please be informed that if required for any of the foregoing purposes, your personal data may be transferred to and maintained on computers located outside of Malaysia where the data protection laws may differ than those from Malaysia. Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

4. WHO MIGHT WE DISCLOSE YOUR PERSONAL DATA WITH

4.1 We may disclose your personal data to the following parties:

- (a) the management company, trustee and any other parties involved in the relevant interest scheme approved under the Interests Schemes Act 2016 that you have purchased or subscribed to, through our Platform (but excluding other interest holders of the relevant interest scheme);
- (b) our trustee, banks, agent, contractors, suppliers, service providers, vendors, professional advisers, affiliates and associated companies for the purposes set out in this Privacy Policy;
- (c) any persons for the purposes of compliance with legal and regulatory requirements; and
- (d) any other persons which the Company deems necessary.

4.2 The aforementioned parties are committed to treating your personal data with confidentiality, in accordance with this Privacy Policy and with all applicable data protection principles. They will only process such personal data for the specified purposes and within the terms set out herein.

- 4.3 We are committed to safeguarding the personal data under our control and employ rigorous measures to protect it. While we make every effort to ensure a high level of protection for personal data shared, we cannot guarantee its absolute security.

5. WHERE DO WE STORE YOUR PERSONAL DATA

- 5.1 Your personal data shall be stored either in physical copies in our offices, our associates' offices or stored electronically on servers located in Malaysia, managed by us or our designated service providers.
- 5.2 The personal data you provided will be retained only for the duration necessary to fulfil the purposes described in paragraph 2 above, or to meet legal, regulatory or accounting requirements, or to safeguard our interests.

6. CHANGES OF BUSINESS OWNERSHIP AND CONTROL

- 6.1 We may, from time to time, expand, reduce or sell our business, and this may involve the transfer of certain divisions or the whole business to other parties. Your personal data will, where it is relevant to any division so transferred, be transferred along with that division and the new owner or newly controlling party will, under the terms of this Privacy Policy, be permitted to use your personal data for the purposes for which it was supplied by you.

7. COOKIES

- 7.1 We utilise cookies and similar tracking technologies to monitor activity on the Platform and retain certain information. Cookies are files with small amount of data which may include an anonymous unique identifier and cookies are stored on your device. This helps us to provide you with a good experience when you browse the Platform and also allows us to improve our Platform. By continuing to browse the Platform, you are agreeing to our use of cookies. You have the option to block cookies by configuring your internet browser settings. However, this may limit the functionality of, or your ability to access our Platform.

8. SECURITY

- 8.1 We will strive to protect and keep confidential all personal data collected by us. The Platform has imposed the following security measures to protect personal data and any other sensitive information that may be held by us:
- (a) access to your personal data is password-protected;
 - (b) we regularly monitor our system for possible vulnerabilities and attacks, and we carry out penetration testing to identify ways to further strengthen security;

- (c) ensuring our employees to always protect the confidentiality of your personal data and not to misuse your personal data; and
 - (d) properly disposing of personal data that is no longer needed to ensure that it cannot be accessed or recovered by unauthorised individuals.
- 8.2 Unfortunately, no data transmission over the internet can be guaranteed as completely secure. Although we will do our best to protect your personal data, we cannot guarantee or warrant the security of any personal data transmitted to us and Users do so at their own risk.
- 8.3 You are also reminded to maintain the confidentiality of the login credentials, including usernames and passwords.

9. THIRD PARTY LINKED WEBSITES

- 9.1 Our Platform may contain links to other sites or advertisements that are not operated by us. Those external sites are solely responsible for the information collected and the services offered by them.
- 9.2 You are reminded that the Company has no control over how those third parties linked websites operate and shall not be held responsible for the content on any third parties linked website or your use of or inability to use any third parties linked websites.
- 9.3 You shall bear full responsibility for accessing and using any third parties linked websites, including the information, materials, products and services available on or through such third parties linked websites.

10. DATA INTEGRITY

- 10.1 You are responsible for ensuring that the data that you provide to us is accurate, complete and not misleading and that such data is kept up to date. You shall promptly keep us informed in the event the data becomes inaccurate, incomplete, misleading or not up to date and thereafter provide us the true, accurate, complete and updated data.
- 10.2 In the event the required data is not provided, or the provided information is inaccurate or insufficient, we reserve the right to reject your application to become a registered user of our Platform or to deny your access to the Platform as registered user.

11. RIGHTS OF THE USER AND CONSENT

- 11.1 By using our service, making an application, registering on our Platform, visiting or browsing our Platform, you consent to the collection, use and processing of your personal data and other activities as set out in this Privacy Policy.

11.2 You are entitled to certain rights regarding your personal data and usage of our services:

- (a) **Right to Access:** You have the right to access to the personal data we have collected, processed and stored relating to you with a prescribed fee under the law.
- (b) **Right to Rectification:** You have the right to rectify any inaccuracies or misrepresentations in the data we hold about you if you discover that any information concerning you is incorrect, incomplete, or misleading.
- (c) **Right to be Informed:** You have the right to be informed about how the personal data is processed.
- (d) **Right to Withdraw Consent:** You have the right to withdraw your consent to the processing of personal data for which you are the data subject, by providing written notice to us.
- (e) **Right to Prevent Processing:** You have the right to prevent processing for purposes of direct marketing as well as in situations where you believe such processing is causing or is likely to cause substantial damage or substantial distress to yourself or another person and the damage or distress is or would be unwarranted.
- (f) **Rights to Data Portability:** You have the right to request us to transmit your personal data to another data controller of your choice by giving us a written notice by way of electronic means. However, please note that such request is subject to technical feasibility and compatibility of the data format.

11.2 Please note that the refusal to consent to the processing of your personal data, the withdrawal of your consent or the restriction of the processing of your personal data may result in the inability to provide you or continue to provide you with our services through our Platform and/or process your request.

12. SENSITIVE PERSONAL INFORMATION

12.1 For the purpose of identity verification and compliance with applicable anti-money laundering and counter-terrorism financing laws, we may collect and process your sensitive personal information, including biometric information or any other personal data classified as sensitive under the Act.

12.2 The processing of your sensitive personal data will be undertaken only with your explicit consent and strictly for the purposes specified in this Privacy Policy.

12.3 We will implement reasonable administrative, technical, and physical safeguards to ensure that your sensitive personal data is securely stored and protected against loss, misuse, alteration, unauthorised access, disclosure, or destruction.

12.4 You may withdraw your consent to the processing of your sensitive personal information at any time by providing written notice to us. However, please note that withdrawal of consent may limit or affect our ability to continue providing certain services or access to our platform.

13. Account deletion policy

13.1 Accounts on the Platform can be anonymised or deleted at your request. Please contact the Platform administrator at hello@mykapital.my for further details. Please note that, account deletion will lead to the deletion of all personal data, and it cannot be recovered.

14. SEVERABILITY

14.1 We have made every effort to ensure that this Privacy Policy adheres strictly with the relevant provisions of the Act and other applicable laws. However, in the event that any of these provisions are found to be unlawful, invalid or otherwise unenforceable, that provision is to be deemed severed from this Privacy Policy and shall not affect the validity and enforceability of the rest of the Privacy Policy. This clause shall apply only within jurisdictions where a particular term is illegal.

15. WAIVER

15.1 In the event either you or the Company fail to exercise any right or remedy contained in this Privacy Policy, that does not mean you or the Company (as applicable) have waived that right or remedy and so shall not be construed as a waiver.

16. CHANGES TO PRIVACY POLICY

16.1 We reserve the right to amend or update this Privacy Policy at any time without prior notice. Any changes to the Privacy Policy will be made available on the Platform and will become effective immediately upon publication. You shall be deemed to have accepted and agreed to be bound by the revised terms in the event that you continue to use the Platform following any amendments or updates to the Privacy Policy.

17. LANGUAGE

- 15.1 This Privacy Policy is written in English and Bahasa Malaysia. In the event of any inconsistency or conflict between the English version and Bahasa Malaysia version of this Privacy Policy, the English version shall prevail.

18. CONTACT US

- 18.1 Any questions, complaints, comments and requests regarding this Privacy Policy should be addressed to:

Email Address : hello@mykapital.my

Office Address : Block D5, level 3A, Setia Walk, Persiaran Wawasan, Pusat Bandar Puchong, 47160 Puchong, Selangor

Telephone No. :

Officer :

Last updated: This Privacy Policy was last updated on 10 October 2025