

Terms & Conditions

The subsequent text outlines the terms and conditions pertaining to the Personal Loan Facility (referred to as the "Loan") offered by Managepay Resources Sdn Bhd (referred to as "MRSB" or "QuicKredit"), with registration number 1023181-W. These terms are supplementary to the Moneylending Agreement (referred to as the "Agreement") previously established between QuicKredit and the individual beneficiary (referred to as "you"). By accepting and utilizing the Loan, you explicitly consent to abide by these stipulations. You additionally confirm that you have perused and comprehended the ensuing conditions.

1. General Provisions

- 1.1 The name you furnish below must mirror the name indicated on your National Registration Identity Card.
- 1.2 The Loan is exclusively designated for either personal or business usage.
- 1.3 No adjustments to the loan amount, loan tenure, installment sum, or due date are permissible.
- 1.4 Every conversation between QuicKredit personnel and you will be documented for evidential purposes.
- 1.5 You are obligated to promptly inform QuicKredit in written form of any alterations in your residential, business, or home address.
- 1.6 In the event that you plan to be absent from Malaysia for an uninterrupted period exceeding thirty (30) calendar days, you must notify QuicKredit in writing.

2. Installment Payment

- 2.1 The repayment of the Loan shall ensue through monthly installments throughout the predetermined tenure, or until the Loan and all affiliated interest and dues are fully satisfied.
- 2.2 Monthly installments remain compulsory, regardless of whether you draw any funds from the disbursed Loan or the designated bank account linked to you for the purpose of Loan disbursement.
- 2.3 In cases of delayed payments, QuicKredit reserves the right to establish contact through your mobile, house phone, or workplace phone, and if needed, conduct an in-person visit to your registered address.
- 2.4 Should you encounter delays or difficulties in fulfilling installment payments, QuicKredit reserves the right to introduce a guarantor into the Agreement or terminate this agreement, without being held accountable for indemnity to you.
- 2.5 In instances of delayed installment payments, a late fee equivalent to 8% per annum shall be imposed on the overdue amount, computed from the date of delinquency until the settlement date.
- 2.6 Reinforcing but not limiting its entitlements under these terms, QuicKredit reserves the sole discretion to appoint a designated agent for the collection of sums due from you in line with this agreement.

3. Early Repayment

3.1 In the event that you intend to completely settle the outstanding Loan amount, you are required to notify QuickCredit in writing with a thirty (30) day notice period.

4. Charges and Expenditures

4.1 The borrower is accountable for covering the expenses related to stamp duties and Commissioner for Oaths fees associated with the Loan.

5. Others

5.1 The validity and interpretation of these Terms and Conditions shall be in accordance with the laws of Malaysia.

5.2 If the content of these Terms and Conditions is translated into languages other than English, and any disparities arise between the English version and translated versions, the English rendition shall take precedence.

5.3 QuickCredit disclaims liability for any claims, actions, losses, damages, expenses, charges, or consequences stemming from your utilization of the Loan.

5.4 You consent to receiving promotional messages, materials, mailings, emails, and telemarketing calls from QuickCredit.

5.5 These Terms and Conditions are binding upon your successors, representatives, heirs, and assigns.

5.6 Any clause deemed unlawful, void, or unenforceable shall not undermine the remaining stipulations' legality, validity, or enforceability.

5.7 Amendments or additions to these Terms and Conditions necessitate written agreement endorsed by all involved parties.

Privacy Notice

In compliance with the Personal Data Protection Act 2010 and Personal Data Protection Regulations 2013 including their revisions, this notice is issued to all our valued customers and/ or prospective customers. This Notice will inform you of your rights with regards to your personal data that has been and/ or will be, collected and processed by us.

We may amend this Notice from time to time without further notice to you. Any such amended Notice will be displayed on our Website, <https://www.quickcredit.com/> and shall take effect immediately upon the replacement of the Notice.

1. Collection and processing of personal data

We have collected and will collect your personal data to be processed by us and/ or on your behalf in the course of your present or future dealings with Managepay Resources Sdn Bhd (Company No. 1023181-W) ("MRSB" or "QuicKredit") and its related companies ("MRSB" or "QuicKredit", "we", "us" or "our"). Your personal data allow us to achieve the Purpose in clause 3 herein that are in connection with our business.

The Customer will be deemed to have consented (or obtained the consent of the relevant individuals) to the collection, use and disclosure of personal data of relevant individuals by the Customer's continued dealing, use of QuicKredit's Services and/or acceptance of the terms and conditions contained herein.

2. Description of personal data

- a. The personal data that you will provide may include but not limited to :
- b. your name, age, identity card number or passport number;
- c. address of correspondence, including office address;
- d. gender, date of birth;
- e. marital status, details of children and/or guardian(s);
- f. occupation;
- g. income range, financial condition;
- h. contact information, including e-mail address, mobile number; house number, facsimile number, and office number;
- i. details of employer;
- j. details of dependants and/or family members;
- k. lifestyle preferences, race, religion, nationality;
- l. information of your web browser including your browsing activity on our Website; and
- m. any other specific documents required for the Purpose in Clause 3.

3. Purpose

The collection and processing of personal data includes but not limited to the following purposes:

- a. Identity verification and assessment
 - Verify your identity and ascertain the accuracy of any information provided by you;
 - Assessment of your eligibility to participate in our services and products;

- Conduct relevant searches and communicating with the relevant Government authorities or credit rating agencies or any third parties for compliance with the rules and regulations as set out by the Ministry of Local Government Development.

b. Agreements & Arrangements

- Entry into necessary agreements, contracts, memorandum, and/or arrangements to purchase the products or services from us, including investor agreement, issuer agreement, subscription agreement etc;
- Credit assessments and other background checks as deemed necessary or appropriate by us;
- Collection of outstanding payments from our clients under the agreements;
- Delivery of notice, documents, forms, and other documents under the agreements, contracts, memorandum and/or arrangements;
- Necessary performance of other obligations under the agreements, contracts, memorandum and/or arrangements;

c. Services & Products

- Delivery of our main services and products or products whether present or future;
- Client relationship management procedures whichever we deem necessary and fit;
- Client profiling activities in connection with our services and products;
- Communication with you and delivery of information by e-mail, telecommunication means, including telephone calls or text messages or social media about products and services offered by Class Of Third Parties under clause 8 herein;
- Such other purposes provided for in our particular services or products offered by us;

d. Internal Record & External (Marketing)

- Marketing of our products/ services to you whether present or future;
- For purposes relating to any of the above, including but not limited to research, benchmarking and statistical analysis;
- Internal record keeping;

e. Legal Compliance

- Prevention, hindrance, reporting of any crime including but not limited to fraud, bribery and money laundering;
- Compliance to any legal or regulatory requirements relating to the provision of our services/ products and to make disclosure under the requirements of any applicable law, regulation, direction, court order, order, by-law, guideline, circular, code applicable to us or any associated, subsidiary, related companies of our group.

4. Sources

The sources that we may obtain your personal data includes but not limited to booking forms, registration forms, online forms, agreements you have signed, name cards or any identity materials that you have distributed voluntarily; and business directory(ies) or listing(s) that you have subscribed to share your information, etc.

5. Class of Third Parties Generally, your personal data with us will be kept confidential. You hereby consent and authorize us to disclose your personal data not limited to the following categories of third parties:

- a. our associated, subsidiary, related companies of the Company;
- b. our business partners including online business affiliates, retailers, distributors, agents, merchant that provide, supply, distribute or deal in general with our services or products in connection with our business and in relation to our programs;
- c. our auditors, business consultants, accountants, lawyers or other professional advisers and/or consultants as we deem necessary and appropriate;
- d. our sub-contractors or third party service or product providers as we deem necessary or appropriate, including third party property management or marketing companies or entities;
- e. any relevant Government authorities and credit rating agencies as we deem necessary or appropriate;
- f. any person to whom we are compelled to or required under law or in response to a local or state or federal authority, industry regulator, enforcement agency, statutory authority, court of laws, tribunal, arbitration centre, commission or council or association legally authorized by law; and
- g. any person or entities not limited to company secretaries, business consultants, auditors, accountants, lawyers or other professional advisers, main contractors, suppliers, master payors, buyers/clients of the Issuer for purpose of checking / verification, gathering of information and/or market intelligence and/or ascertaining the credit worthiness of the Issuer, and/or for the purpose of assisting and/or supporting QuicKredit's collection / recovery actions on the Issuer's failure to make repayment(s) of its Investment Note(s) when due.

6. Security of your Personal Data

Personal Data is our asset and therefore we place great importance on ensuring the security of your personal data. We regularly review and implement up to date technical and organizational security measures when processing your personal data.

In processing your personal data, we will take practical and reasonable steps to protect the personal data from any loss, misuse, modification, unauthorized or accidental disclosure, alteration or destruction.

7. Retention of your Personal Data

We will retain your personal data in compliance with the applicable laws of Malaysia (including Personal Data Protection Act 2010 and Personal Data Protection Regulations 2013 including their revisions), this Privacy Notice and the terms and conditions of your agreement(s) with QuicKredit for the duration of your relationship with us, for such period as may be necessary for the fulfilment of its purpose and/ or for the purpose of protecting the interests of QuicKredit and/or its customers as may be deemed necessary, where otherwise required by the law and/or where required by QuicKredit's relevant policies.

When your personal data is no longer needed, we will take all reasonable steps to ensure that all the personal data is destroyed or deleted.

8. Incomplete submission of Personal Data Where indicated, it is obligatory to provide your personal data to us to enable us to process your application for our products or services. Should you

decline to provide such obligatory personal data, we may not be able to process your application/request or provide you with our products or services.

9. Your Obligations

It is obligatory for you to supply your personal data to us in the most accurate manner. Failing which, we are unable to process your personal data on your behalf and for the Purpose stated in clause 3 herein and all relationships created or to be created between us shall then be terminated and ceased to be in effect immediately.

10. Your Rights

- a. Right to request access to personal data You are entitled to request access to your personal data that is processed by us with reasonable notice.
- b. Right to request correction of personal data You are entitled to request the correction of your personal data that is held by us with reasonable notice. With respect to this, you may:
 - i. request correction and/ or update of your personal data that is inaccurate, incomplete or out-of-date; and
 - ii. request retention of your personal data only as long as necessary for the fulfillment of the Purpose stated in clause 3 herein.
- c. Rights to limit processing of your personal data

You are entitled to limit our processing of your personal data by expressly withdrawing in full, your consent given previously, in each case, including for direct marketing purposes subject to any applicable legal restrictions, contractual conditions and within a reasonable time period.

11. Contact to make inquiries and complaints regarding personal data

If you intend to exercise your rights in clause 7 or to make inquiries or complaints regarding your personal data, our policies, procedures in relation to processing your personal data, you may contact the relevant department as follows:

Attention : Compliance Officer

Contact No. : +603-8023 1880

Fax No. : +603-8023 1889

E-mail address : compliance@quickash.com

Postal address : Lot 107, Jalan USJ 21/10, 47630 Subang Jaya, Selangor

12. Other information

You may visit our Website to learn more about our privacy policy.

13. Cookies

We may use cookies on our Website and access the information to understand your use of our Website. The cookies collected do not store any personally identifiable information nor can they harm your computer. You may disable (or enable) cookies in your web browser.

14. Changes to Privacy Notice

We may update the Privacy Policy from time to time. If we do, we will post all relevant changes to the Privacy Policy on this page and, where appropriate, will notify you of such changes by e-mail.