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| PRIVACY POLICY | | Approved by BOD |

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1. INTRODUCTION

This privacy policy sets out how AYA mBanking of AYA Bank uses and protects any information that you provide AYA Bank.

AYA Bank is devoted to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when accessing your account information, you can be assured that such information will only be used in accordance with this privacy statement.

AYA Bank has a firm policy of protecting the confidentiality and security of information that we collect from our Investors. We do not share your non-public personal information with unaffiliated third parties. Information is only shared with your consent except for the specific purposes below, in accordance with all applicable laws. Please read this policy carefully. It gives you important information about how we handle your personal information.

To further this commitment, we have adopted this Privacy Policy ("**Privacy Policy**") to help you make an informed decision about whether to use or continue using the AYA mBanking App. This Privacy Policy will inform you about AYA mBanking App's policies and procedures regarding the collection, use and disclosure of your personal data

By using AYA mBanking App, you signify your assent to this Privacy Policy, this Privacy Policy may be revised periodically. If we make material changes to this Privacy Policy, we will provide you with additional notice of such changes by updating the description of the AYA mBanking App in the applicable App store or by providing in-App alerts. Your continued use of the AYA mBanking App shall constitute your agreement to this Privacy Policy and any future revisions.

AYA Bank reserves the right to change this policy at any time.

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2. USE OF INFORMATION

We limit the collection and use of non-public personal information to the minimum we believe is necessary to deliver superior service to you. Information collected are used for purposes such as allowing you to set up a user account which will be associated with your email and/or your phone number and be used to process inquiries/requests made by you as well as to render the AYA mBanking app Services to you.

Services can include advising you about our investments, services and other opportunities, maintaining your account with us, processing distribution and contribution transactions (online/offline/mobile) and administering our business.

3. WHAT WE COLLECT

The AYA mBanking app may request access to users by passing through the AYA mBanking app includes all information you provide when you filled mBanking register such your name, email address, phone number and password and user bank accounts when you opened at AYA bank.

We may obtain the following information:

1. First name, last name and job title
2. Contact information including home address, email address, business address, home telephone numbers and business telephone numbers
3. National Identification Numbers / Passport Details
4. Employee Identification Numbers
5. Banking information such as wiring information
6. Accounts with us and transactions and interactions by us, with us or through us

The app may request access to in person, by telephone or electronically.

1) Camera

The app requires your permission to use device's camera, which allows the app to turn on/off camera or flash. This is necessary for using functions of scanning QR code, taking and sending photos to your Personal Profile on app.

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2) Read SMS

The app requests access to read SMS messages when customer do financial transaction and non-financial transactions for more transaction level secure.

3) ATM Location Access

Apps can request permission to access for ATM location of AYA Bank.

4. DISCLOSURE

We do not disclose any kind of non-public personal information about our AYA mBanking app to anyone or where disclosure is required by law. Except in specific, limited situations, without your consent, we will not make any disclosures of non-public personal information to other companies who may want to sell their products or services to you.

We may disclose your information for the following reasons:

- (i) To law enforcement agencies and to governmental authorities, as required by all applicable law;
- (ii) To our legal advisors and other professional advisors for establishing, exercising or defending our legal rights;
- (iii) Where we believe in good faith that disclosure is necessary to prevent a threat to life, health or security of an individual or corporate entity, investigate suspected unlawful activity, such as fraud, privacy and infringement of intellectual property; and
- (iv) To our trusted service providers, agents, business partners and sub-contractors who work on our behalf, who do not have an independent use of the information we disclose to them, and have agreed to adhere to the rules set forth in this Privacy Policy.

5. WHAT WE DO WITH THE INFORMATION WE GATHER

We require this information to understand your needs and provide you with better service, and in particular for the following reasons:

- Internal record keeping;
- We send email about new investment properties, investor statements, valuation statements or other information which we think may be valuable using the email address which you have provided;

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- From time to time, we may also use your information to contact you for general account information. We may contact you by email, phone, fax or mail;
- We may use the information to customize our website to provide better service to you;
- We are required by law to provide certain information, including NRIC/ID/ Passport and addresses, to the Internal Revenue Department and State and Regional taxing authorities.

6. SECURITY

We are committed to ensuring that your information is secure. In order to prevent unauthorized access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect.

Controlling your personal information by AYA mBanking App

- (a) We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so.
- (b) We employ technical and organizational security measures to protect the information you give to us from any deliberate or undeliberate manipulation, loss, destruction or access by unauthorized persons. Our security measures are improved and adapted on a regular basis.
- (c) However, although we endeavor to provide reasonable security for information we process and maintain, please be aware that no security system can prevent all potential security breaches.
- (d) You have the right to demand information regarding your personal data from us. If you have any queries, require further explanations or wish to obtain information on your data stored by us or if you wish such data to be corrected, blocked or deleted, please contact:

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