

PRIVACY POLICY BMN ONLINE AGENCY FOR INSURANCE AND ROADTAX RENEWAL ONLINE

Through the use of BMN Online Agency's social media platforms, websites (including all mobile applications and websites run by BMN Online Agency, respectively referred to as "Apps" and "Websites"), products, features, and other services provided worldwide (collectively, "Services"), and other means, your Personal Data may be collected, used, processed, and disclosed by BMN Agency, its respective subsidiaries, affiliates, associated companies, and jointly controlled entities (collectively, "BMN Online Agency," "we," "us," or "our").

This policy is applicable to all of the following parties: you, your, or yours; these include our clients, travelers, employees, agents, suppliers, contractors, and business and referral partners.

Any information that may be used to identify you or from which you can be identified is considered "personal data." Your name, nationality, phone number, bank and credit card information, email address, picture, government-issued identification numbers, biometric information, date of birth, race, marital status, religion, health information, car and insurance details, and personal interests are all included in this.

Collection of Personal Data

We use the methods indicated below to get Personal Data about you. Additionally, we could merge the gathered Personal Data with other Personal Data we own.

You provide your Personal Data to us

When you willingly provide us your Personal Data, we gather it. You could provide us your personal information, for instance, if you:

- Complete user profiles or registration forms;
- Submit data to determine your suitability as a BMN Online Agency referral partner;
- Get rewards and cashbacks.
- Engage with our social media platforms;
- Take part in our competitions or events;
- Identify yourself using biometric characteristics; and
- Complete demographic forms.

When our services are used

While using our apps, websites, and services normally, personal data may be gathered. Here are a few instances:

- your location (for the purpose of identifying driving habits and places);
- comments, evaluations, and affirmations;
- transaction details (such the mode of payment and the distance traveled);
- details on your interactions (such as features utilized and material seen) with our apps, website, or services;
- device data, including the IP address, file titles and versions, hardware model and serial number, and advertising identifiers; and
- private information you provide in messages while utilizing our in-app communication tools.
- the car information you provide to confirm the car before buying insurance

From other sources

We ensure that the transfer of Personal Data to us complies with relevant regulations when we obtain information from external sources. Among these sources are:

- referral initiatives;
- our business associates, including transportation, enterprise, payment, and agency partners;
- banking and insurance companies;
- data accessible to the public;
- official sources of information
- if users add you to their emergency contact list; and
- Partners or providers of marketing services.

Personal Data about referral-partners

If you are a partner in referrals, we could gather:

- telematics data, which includes information on your braking, acceleration, and speed;
- device information, including the names of installed applications, GPS position, IMEI number, and accelerometer data; and
- The details of your car's registration.
- Your coverage for car insurance

Sensitive Personal Data

A certain amount of the data that we gather involves sensitive content. This covers details on your health or religious convictions, national ID numbers, race, and marital status. This information is only gathered by us when it's required to meet legal or regulatory obligations.

In-app image-taking

Certain partners of BMN Online Agency may utilize mobile cameras to obtain personal data, including driver's license and identity cards. BMN Online Agency does neither support or oppose the usage of such a camera. The relevant partner is in charge of the gathering, using, and disclosing of Personal Data from individual mobile cameras. In the event that you have any questions concerning their use of personal cameras, kindly contact the appropriate partner.

Personal Data of minors

Please refrain from allowing minors in your care to submit personal data to BMN Online Agency as a parent or legal guardian. If BMN Online Agency receives such Personal Data about a minor, you accept and agree to be governed by this Policy, take responsibility for the minor's activities, and consent to the processing of the minor's Personal Data.

When you provide personal data of other individuals to us

You could occasionally provide us Personal Data belonging to other people, such your spouse, relatives, or friends. You might choose them as your emergency contact, for instance. If you give us their personal information, you guarantee that you have their consent to collect, use, and disclose such information in the ways described in this policy.

Use of Personal Data

Your Personal Data may be used, combined, and processed by BMN Online Agency for the following uses (the "Purposes").

Providing services and features

We will use your personal information to provide, customize, uphold, and enhance our goods and services. Using your Personal Data in this way includes:

- We provide you services from our different business sectors;
- ask you to provide services;
- set up, manage, and maintain your account;
- confirm your existence;
- verify your car and handle payments;
- furnish, get, provide, or assist with finance or insurance options;
- monitor your driving habits and look for unusual driving behaviors;
- activate features that allow you to customize your app, such lists of your favorite locations and past travel stops;
- carry out internal tasks required to deliver our Services, such as resolving operational issues and software defects, analyzing data, testing, and research, as well as keeping an eye on and analyzing use and activity patterns;
- safeguard the equipment or facilities utilized to provide the Services, as well as their security or integrity;
- handle and organize your rewards;
- facilitate communication between our users;
- handle, oversee, or validate your application to become a subscriber of BMN Online Agency and to provide you with subscriber perks; and
- make it possible for our partners to oversee and assist with insurance solutions.

Safety and security

We use the information you provide us with to protect our services, users, and ourselves. This comprises:

- verifying referral partners prior to granting them access to our services;
- recognizing risky driving behaviors, such as excessive speeding, abrupt braking, and acceleration, and giving partners tailored feedback;
- preventing, detecting, and combating fraud or dangerous actions by employing device, location, profile, use, and other Personal Data;
- keeping an eye on adherence to Referral's Code of Conduct, rules, and terms and conditions; and
- identifying, averting, and pursuing criminal activity.

Customer support

We use Personal Data to address problems with customer service. As an illustration, we might:

- look into and resolve issues;
- keep an eye on and enhance our replies to customer support;
- react to inquiries, remarks, and criticism; and
- let you know about the actions done to address customer service concerns.

Research and development and security

The Personal Data we gather might be put to use in research, analysis, testing, and product development. This helps us create new features, products, and services, comprehend and analyze your requirements and preferences, safeguard your personal information, improve and enhance the safety and security of our services, and make insurance and financing solutions easier.

Legal purposes

As permitted or mandated by relevant legislation, we may utilize the Personal Data we gather to look into and settle claims or disputes.

Additionally, we may use your personal information if our legal counsel or any other local or international legal, regulatory, governmental, or other body requires, advises, recommends, expects, or requests that we do so.

We could use your personal information, for instance, to:

- abide by court orders and other mandates imposed by law, government, or regulation;
- uphold other agreements or our Terms of Service; and
- defend our assets or rights in the case of a lawsuit or disagreement.

Your Personal Data may also be used in conjunction with business asset transactions, joint ventures, mergers, acquisitions, sales of company assets, financing, consolidation, restructuring, and the purchase of all or a portion of our firm by another entity.

Marketing and promotions

We could use your Personal Data to promote the products, services, events, and promotions of BMN Online Agency and BMN Online Agency's partners. As an illustration, we might:

- provide you with notifications, bulletins, updates, mailers, promotional items, exclusive benefits, and holiday greetings; and
- keep you informed, extend an invitation, and oversee your involvement in our activities;

You may get such marketing communications from us by email, postal mail, phone calls, online messaging services, short message services, and push notifications.

Disclosure of Personal Data

For the purposes of the sharing, we must disclose Personal Data to other parties. These entities consist of:

Other users

We could disclose where you're at to referrals, for instance, if you are a client.

We may provide your customer with your name, photo, average rating, complete name, and age if you are a recommendation.

With third-parties

For instance, if a client uses the client Service function or activates the Renew Automatically option, we could disclose their name and other information to insurers or reinsurers.

With subsidiaries and affiliates

We provide Personal Data to our affiliates, affiliated businesses, subsidiaries, and jointly managed organizations.

With BMN Online Agency's service providers and business partners

We could provide our suppliers, advisors, marketing partners, research companies, and other service providers or business partners access to Personal Data. This comprises:

- facilitators and processors of payments;
- suppliers of anti-money laundering and background check services;
- suppliers of cloud storage;
- suppliers of marketing platforms and partners;
- suppliers of data analytics;
- research partners, such as those carrying out surveys or other initiatives on behalf of or in collaboration with BMN Online Agency;
- partners for referrals and agents;
- partners in finance and insurance; and
- Third-party car providers, vendors, or partners in vehicle solutions.

With our legal advisors and governmental authorities

Your Personal Data may be disclosed to government agencies, law enforcement officers, legal counsel, and other parties.

Retention/Deletion/Disposal of Personal Data

We will keep personal information for as long as it takes to accomplish our business goals, unless the law requires or permits a longer retention period. In compliance with the deletion and disposal processes, personal data that is no longer needed will be safely and irrevocably erased, disposed of, or anonymized.

International transfers of Personal Data

When utilizing our services, your personal information may be moved from the nation, state, and city where you now reside (your "Home Country") to a different nation, state, and city (your "Alternate Country"). You are aware of this and agree that your personal information may be transferred from your home country to the other country.

Cookies

In connection with your use of the Websites and Apps, BMN Online Agency and third parties we partner with may use cookies, web beacons, tags, scripts, local shared objects like HTML5 and Flash (sometimes referred to as "flash cookies"), advertising identifiers (including mobile identifiers like Apple's IDFA or Google's Advertising ID), and similar technology (collectively, "Cookies"). Cookies can be uniquely identified and can be found on our websites, in emails we send to you, on your computer or mobile device, and in other places. Cookies have the potential to communicate Personal Data about you and how you use the service, including your IP address, search preferences, browser type, information about adverts you've seen or clicked on, and the time and date of usage. Cookies might be kept for the duration of a single session or they can be persistent.

On the Websites and Apps, BMN Online Agency could let third parties to employ Cookies in order to gather the same kinds of Personal Data that BMN Online Agency uses for its own purposes. It's possible for third parties to link the personal information they gather to additional information they may have about you from other sources. It's not always the case that we can see or manage the Cookies they utilize.

Furthermore, in order to enable the display of targeted advertising, we could also disclose to third parties non-personally identifiable Personal Data, such as location information, advertising identifiers, or a cryptographic hash of a shared account identifier (such an email address).

You can disable, block, or deactivate cookies in your internet browser by modifying its settings, deleting your browsing history, and emptying its cache. This will prevent your Personal Data from being collected by cookies on the websites. You may also use the settings on your mobile device to restrict how much of this Personal Data we share with third parties.

Amendments and updates

By posting the revised Policy on the Websites, BMN Online Agency reserves the right to change, update, or alter the provisions of this Policy at any time. You agree to any changes, updates, or amendments to this Policy by continuing to use the Apps, Websites, or Services, buy items from BMN Online Agency, or interact or contact with BMN Online Agency after such changes, updates, or amendments.

For any questions about your personal information, please get in touch with our Data Privacy Officer at:

Level 41, Vista Tower, The Intermark,
348 Jalan Tun Razak 50400
Kuala Lumpur, Malaysia

WhatsApp Us

The original of this Privacy Statement is written in the English language. In the event of any conflict between the English and other language versions, the English version shall prevail.