

Privacy Policy

1. Introduction to this Privacy Policy

1.1. At International Innovation ARSVOT Malaysia (IAM), we take your privacy seriously. We are committed to complying with all data protection/privacy laws which are applicable to us.

1.2. In the course of providing you with the Services or access to the Platform (as defined in the Terms of Use), we will be collecting, using, disclosing and/or processing data, including your personal data.

1.3. This Privacy Policy exists to keep you in the know about how we collect, use, disclose and/or process the data we collect and receive during the course of providing the Services or access to the Platform to you, our customer. We will only collect, use, disclose and/or process your personal data in accordance with this Privacy Policy.

1.4. It is important that you read this Privacy Policy together with any other applicable notices we may provide on specific occasions when we are collecting, using, disclosing and/or processing personal data about you, so that you are fully aware of how and why we are using your personal data.

1.5. BY CLICKING OR CHECKING “REGISTER”, “I AGREE TO ARSVOT’S PRIVACY POLICY” OR SIMILAR STATEMENTS AVAILABLE AT THE ARSVOT REGISTRATION PAGE, YOU ACKNOWLEDGE THAT YOU HAVE BEEN NOTIFIED OF AND UNDERSTOOD THE TERMS OF THIS PRIVACY POLICY AND THAT YOU HAVE AGREED AND CONSENTED TO THE COLLECTION, USE, DISCLOSURE AND/OR PROCESSING OF YOUR PERSONAL DATA AS DESCRIBED AND UNDER THE TERMS HEREIN.

1.6. We may update this Privacy Policy from time to time. Any changes we make to this Privacy Policy in the future will be posted on this page and, where appropriate, notified to you, whereupon your continued use of the Services, access to the Platform or use of the Services, including placing Orders on the Platform, shall constitute your acknowledgment and acceptance of the changes we make to this Privacy Policy, as notified to you. Please check back frequently to see any updates or changes to this Privacy Policy.



1.7. This Privacy Policy applies in conjunction with other notices, contractual clauses and consent clauses that apply in relation to the collection, use, disclosure and/or processing of your personal data by us, and is not intended to override them unless we state expressly otherwise.

1.8. You can visit the Platform and browse without having to provide personal details. However, you will be required to sign up for an account if you wish to use the Services.

1.9. If you have any comments, suggestions or complaints in relation to your personal data, please contact our Data Protection Officer through our [Contact Us](#) page.

2. The Personal Data We Collect From You

2.1. Personal Data means any information, whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual.

2.2. During the course of your use of the Platform and the provision of the Services, we may collect personal data from you, which includes but is not limited to:

(a) **Identity data**, such as your name, gender, profile picture, and date of birth;

(b) **Contact data**, such as billing address, delivery address, email address and phone numbers;

(c) **Account data**, such as bank account and payment details;

(d) **Transaction data**, such as details about payments to and from you, and other details of products and Services you have purchased from us;

(e) **Technical data**, such as internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access the Platform;



(f) **Profile data**, such as your username and password, purchases or orders made by you, your interests, preferences, feedback and survey responses;

(g) **Usage data**, such as information on how you use the Platform, products and Services or view any content on the Platform;

(h) **Location data**, such as when you capture and share your location with us in the form of photographs or videos and upload such content to the Platform;

(i) **Biometric data**, such as voice files when you use our voice search function, and facial images when you upload videos of yourself to the Platform; and

(j) **Marketing and communications data**, such as your preferences in receiving marketing from us and our third parties and your communication preferences.

2.3. During the course of your use of the Platform and the provision of the Services, we may receive personal data from you in the following situations:

(a) When you create an account with us;

(b) When you apply for any of the Services or purchase any products available on the Platform;

(c) When you use any of the features or functions available on the Platform or Services, including the recording of any user-generated content to be uploaded on the Platform;

(d) When you subscribe to our publications or marketing collaterals;

(e) When you enter a competition, promotion or survey;

(f) When you participate in any activity or campaign on the Platform;

(g) When you log in to your account on the Platform or otherwise interact with us via an external service or application, such as Facebook or Google;



(h) When any other user of the Platform posts any comments on the content you have uploaded on the Platform or when you post any comments on other users' content uploaded to the Platform;

(i) When a third party lodges a complaint against you or the content you have posted on the Platform;

(j) When you access or use mobile games on the Platform; and

2.4. During the course of your use of the Platform and the provision of the Services, we may also receive your personal data from third parties for the purposes set out in this Privacy Policy or any other terms.

2.5. You must only submit personal data which is accurate and not misleading and you must keep it up to date and inform us of any changes to the personal data you have provided to us. We shall have the right to request for documentation to verify the personal data provided by you as part of our customer verification processes.

2.6. We will only be able to collect your personal data if you voluntarily submit the personal data to us or as otherwise provided for under this Privacy Policy. Unfortunately, if you choose not to submit your personal data to us or subsequently withdraw your consent to our use of your personal data, we may not be able to provide you with the Services or access to the Platform.

2.7. You may access and update your personal information submitted to us at any time as described below.

2.8. If you provide personal data of any third party to us, you represent and warrant that you have obtained the necessary consent from that third party to share and transfer his/her personal data to us, and for us to collect, use and disclose that data in accordance with this Privacy Policy.

2.9. If you register to be a user on our Platform using your social media account or link your IAM account to your social media account or use certain other IAM social media features, we may access personal data about you which you have voluntarily provided to your social media provider in accordance with the provider's policies and we will manage your personal data in accordance with this Privacy Policy.

3. Use and Disclosure of Personal Data

3.1. The personal data we collect from you or via third parties may be used by us, or shared with or transferred to third parties (including related companies, third party service providers and their service providers and related companies, third party sellers, and companies located both inside and outside your home country), for certain purposes, which include but are not limited to the following:

- (a) To facilitate your use of the Services or access to the Platform, including responding to your queries, feedback, claims or disputes through our outsourced customer service agents;
- (b) To process orders you submit through the Platform;
- (c) Payments that you make through the Platform for payment fee will be processed by third party company: Toyyibpay and PayPal payment gateway;
- (d) To compare information, and verify with third parties in order to ensure that the information is accurate;
- (e) To administer your account (if any) with us;
- (f) To verify and carry out financial transactions in relation to payments you make online;
- (g) To audit the downloading of data from the Platform;
- (h) To improve the layout or content of the pages of the Platform and customise them for users;
- (i) To provide you with information we think you may find useful or which you have requested from us, provided you have indicated that you have not objected to being contacted for these purposes;
- (j) To process any complaints, feedback, enforcement action and take-down requests in relation to any content you have uploaded to the Platform;
- (k) To derive further attributes relating to you based on personal data provided by you (whether to us or third parties), in order to provide you with more targeted and/or relevant information;



(l) We may also use your personal information to send you marketing or promotional materials; and

(m) We may also conduct automated-decision making processes in accordance with any of these purposes.

3.2. For the avoidance of doubt, you acknowledge and consent to IAM sharing anonymised information such as but not limited to in the following circumstances:

(a) Aggregated information. We may conduct joint data analytics projects with selected third-party providers using anonymised information to predict user interests and provide users with more targeted and/or relevant information based on aggregated information about that user's activities outside the Platform

(b) Behavioural-based advertising. We may collaborate with selected third parties using anonymised information to derive certain models that would facilitate more accurate advertising to selected users.

3.3. You may unsubscribe from receiving marketing information at any time by using the unsubscribe function within the electronic marketing material. We may use your contact information to send newsletters from us and from our related companies.

3.4. In exceptional circumstances, we may be required to disclose personal information, such as when there are grounds to believe that the disclosure is necessary to prevent a threat to life or health, or for law enforcement purposes, or for fulfilment of legal and regulatory requirements and requests.

3.5. We may share and permit the sharing of your personal data with third parties and our affiliates for any of the abovementioned purposes, including but not limited to, facilitating your use of the Services, completing a transaction with you, managing your account and our relationship with you, marketing and fulfilling any legal or regulatory requirements and requests as deemed necessary by us. In sharing your personal data with them, we endeavour to ensure that the third parties and our affiliates keep your personal data secure from unauthorised access, collection, use, disclosure, processing or similar risks and retain your personal data only for as long as they need your personal data to achieve the abovementioned purposes.

3.6. If you are located in Malaysia, we may transfer or permit the transfer of your personal data outside of Malaysia for any of the purposes set out in this Privacy Policy.

4. Withdrawal of Consent to Continued Use, Disclosure and/or Processing of Personal Data

4.1. You may communicate the withdrawal of your consent to the continued use, disclosure and/or processing of your personal data including personal data relating to others who may be identified from that personal data for any of the purposes and in the manner as stated above at any time, by contacting our Data Protection Officer through the [Contact Us](#) page.

4.2. Please note that if you communicate your withdrawal of your consent to our use, disclosure or processing of your personal data for the purposes and in the manner as stated above, we may not be in a position to continue to provide the Services to you or perform on any contract we have with you, and we will not be liable in the event that we do not continue to provide the Services to, or perform our contract with you. Our legal rights and remedies are expressly reserved in such an event.

5. Updating Your Personal Data

5.1. It is important that the personal data you provide to us is accurate and complete for you to continue using the Platform and for us to provide the Services. You are responsible for informing us of changes to your personal data, or in the event you believe that the personal data we have about you is inaccurate, incomplete, misleading or out of date.

5.2. You can update your personal data anytime by accessing your account on the Platform. If you are unable to update your personal data through your account, you can do so by contacting us through our [Contact Us](#) page.

5.3. We take steps to share the updates to your personal data with third parties and our affiliates with whom we have shared your personal data if your personal data is still necessary for the above-stated purposes.

6. Accessing Your Personal Data

6.1. If you would like to request information about your personal data which we have collected, or enquire about the ways in which your personal data



may have been used, disclosed or processed by us within the past year, please contact our Data Protection Officer through our [Contact Us](#) page. In order to facilitate processing of your request, it may be necessary for us to request further information relating to your request.

6.2. We reserve the right to charge a reasonable administrative fee for retrieving your personal data records. If so, we will inform you of the fee before processing your request.

6.3. We will respond to your request as soon as reasonably possible. If we are unable to respond to your request within twenty-one (21) days from the date of your request, we will inform you in writing. If we are unable to provide you with any personal data or to make a correction requested by you, we shall generally inform you of the reasons why we are unable to do so (except where we are not required to do so under the applicable data protection laws).

7. Security of Your Personal Data

7.1. To safeguard your personal data from unauthorised access, collection, use, disclosure, processing, copying, modification, disposal, loss, misuse, modification or similar risks, we have introduced appropriate administrative, physical and technical measures such as:

- (a) Restricting access to personal data to individuals who require access;
- (b) Maintaining technology products to prevent unauthorised computer access; and
- (c) Using 128-bit SSL (secure sockets layer) encryption technology when processing your financial details.

7.2. If you believe that your privacy has been breached by ARSVOT, please contact us through our [Contact Us](#) page.

7.3. You should be aware, however, that no method of transmission over the internet or method of electronic storage is completely secure. While security cannot be guaranteed, we strive to protect the security of your information and are constantly reviewing and enhancing our information security measures.



7.4. Your password is the key to your account. Please use unique numbers, letters and special characters, and do not share your ARSVOT password to anyone. If you do share your password with others, you will be responsible for all actions taken in the name of your account and the consequences. If you lose control of your password, you may lose substantial control over your personal data and other data submitted to ARSVOT. You could also be subject to legally binding actions taken on your behalf. Therefore, if your password has been compromised for any reason or if you have grounds to believe that your password has been compromised, you should immediately [Contact Us](#) and change your password. You are reminded to log out of your account and close the browser when you are finished with using a shared computer.

8. Retention of Personal Data

8.1. We will only retain your personal data for as long as we are either required to by law or as is relevant for the purposes for which it was collected.

8.2. We will cease to retain your personal data, or remove the means by which the data can be associated with you, as soon as it is reasonable to assume that such retention no longer serves the purposes for which the personal data was collected, and is no longer necessary for any legal or business purpose.

8.3 All emails collected will be shared with 3rd party for the sole purpose of customer's order confirmation and customer service.

9. Collection of Computer Data

9.1. We or our authorised service providers may use cookies, web beacons, and other similar technologies for storing data to help provide you with a better, faster, safer and personalised experience when you use the Services or access the Platform.

9.2. When you visit the Platform through your computer, mobile device, or any other device with internet connectivity, our company servers will automatically record data that your browser sends whenever you visit a website. This data may include:

(a) Your computer or device's IP address;



- (b) Browser type;
- (c) Webpage you were visiting before you came to the Platform;
- (d) The pages within the Platform which you visit; and
- (e) The time spent on those pages, items and data searched for on the Platform, access times and dates, and other statistics.

9.3. This data is collected for analysis and evaluation in order to help us improve our website and the services and products we provide.

9.4. Cookies are small text files (typically made up of letters and numbers) placed in the memory of your browser or device when you visit a website or view a message. They allow us to recognize a particular device or browser and help us to personalise the content to match your preferred interests more quickly, and to make the Services and the Platform more convenient and useful to you.

9.5. You may be able to manage and delete cookies through your browser or device settings. For more information on how to do so, visit the help material of your browser or device.

9.6. Web beacons are small graphic images that may be included on our Service and the Platform. They allow us to count users who have viewed these pages so that we can better understand your preference and interests.

11. IAM's Right to Disclose Personal Data

11.1. YOU ACKNOWLEDGE AND AGREE THAT ARSVOT HAS THE RIGHT TO DISCLOSE YOUR PERSONAL DATA TO ANY LEGAL, REGULATORY, GOVERNMENTAL, TAX, LAW ENFORCEMENT OR OTHER AUTHORITIES OR THE RELEVANT RIGHT OWNERS, IF ARSVOT HAS REASONABLE GROUNDS TO BELIEVE THAT DISCLOSURE OF YOUR PERSONAL DATA IS NECESSARY FOR THE PURPOSE OF MEETING ANY OBLIGATIONS, REQUIREMENTS OR ARRANGEMENTS, WHETHER VOLUNTARY OR MANDATORY, AS A RESULT OF COOPERATING WITH AN ORDER, AN INVESTIGATION AND/OR A REQUEST OF ANY NATURE BY SUCH PARTIES. TO THE EXTENT PERMISSIBLE BY APPLICABLE LAW, YOU AGREE NOT TO TAKE ANY ACTION AND/OR WAIVE YOUR RIGHTS TO TAKE ANY ACTION AGAINST ARSVOT FOR THE DISCLOSURE OF YOUR PERSONAL DATA IN THESE CIRCUMSTANCES.



Introduction

1.1 Welcome to the IAM(Organized by ARSVOT) website. These Terms of Use govern your access and use of the Platform and the use of any services, information and functions made available by us at the Platform (“Services”). Before using this Platform or the Services, you must read carefully and accept these Terms of Use and all other terms and conditions and policies pertaining to the use of the Platform and/or the Services (collectively referred to as “ARSVOT Terms and Conditions”) and you must consent to the processing of your personal data as described in the Privacy Policy set out ARSVOT. By accessing the Platform and/or using the Services, you agree to be bound by ARSVOT Terms and Conditions and any amendments to the foregoing issued by us from time to time. If you do not agree to ARSVOT Terms and Conditions and the Privacy Policy, do not access and/or use this Platform and/or the Services.

1.2 The Terms of Use stated herein constitute a legal agreement between you and Association for Researcher of Skills and Vocational Training (ARSVOT) (Company No.: PPM-005-10-05072020), a company incorporated in Malaysia and having its registered address at No.8, Jalan Kebun Nenas 1K/KS7, Bandar Putera, 41000 Klang, Selangor (“ARSVOT”, “we”, “us” or “our”).

1.3 ARSVOT reserves the right, to change, modify, add, or remove portions of these Terms of Use and/or ARSVOT Terms and Conditions at any time. Changes will be effective when posted on the Platform with no other notices provided and you are deemed to be aware of and bound by any changes to the foregoing upon their publication on the Platform.

1.4 If you are under the age of 18 or the legal age for giving consent hereunder pursuant to the applicable laws in your country (the “legal age”), you must obtain permission from your parent(s) or legal guardian(s) to open an account on the Platform. If you are the parent or legal guardian of a minor who is creating an account, you must accept and comply with these Terms of Use on the minor’s behalf and you will be responsible for the minor’s actions, any charges associated with the minor’s use of the Platform and/or Services or purchases made on the Platform. If you do not have consent from your parent(s) or legal guardian(s), you must stop using/accessing this Platform and/or Services.

2. USE OF THE PLATFORM AND/OR SERVICES



2.1 We grant you a non-transferable and revocable license to use the Platform and/or Services, subject to these Terms of Use, for the purpose of shopping for personal items sold on the Platform. Commercial use or use on behalf of any third party is prohibited, except as explicitly permitted by us in advance. Any breach of these Terms of Use shall result in the immediate revocation of the license granted herein without notice to you.

2.2 Content provided on this Platform is solely for informational purposes. Product representations expressed on this Platform are those of the vendor and are not made by us. Submissions or opinions expressed on this Platform are those of the individual posting such content and may not reflect our opinions.

2.3 Certain services and related features that may be made available on the Platform may require registration or subscription. Should you choose to register or subscribe for any such services or related features, you agree to provide accurate and current information about yourself, and to promptly update such information if there are any changes. Every user of the Platform is solely responsible for keeping passwords and other account identifiers safe and secure. The account owner is entirely responsible for all activities that occur under such password or account. Furthermore, you must notify us of any unauthorized use of your password or account. ARSVOT shall not be responsible or liable, directly or indirectly, in any way for any loss or damage of any kind incurred as a result of, or in connection with, your failure to comply with this section.

2.4 We may, from time to time and without giving any reason or prior notice, upgrade, modify, suspend or discontinue the provision of or remove, whether in whole or in part, the Platform or any Services and shall not be liable if any such upgrade, modification, suspension or removal prevents you from accessing the Platform or any part of the Services.

2.5 We reserve the right, but shall not be obliged to:

(a) monitor, screen or otherwise control any activity, content or material on the Platform and/or through the Services. We may in our sole and absolute discretion, investigate any violation of these Terms of Use contained herein and may take any action it deems appropriate;

(b) prevent or restrict access of any an authorised user to the Platform and/or the Services;

(c) report any activity it suspects to be in violation of any applicable law, statute or regulation to the appropriate authorities and to co-operate with such authorities; and/or

(d) to request any information and data from you in connection with your use of the Services and/or access of the Platform at any time and to exercise our right under this paragraph if you refuse to divulge such information and/or data or if you provide or if we have reasonable grounds to suspect that you have provided inaccurate, misleading or fraudulent information and/or data.

3. USER SUBMISSIONS

3.1 You grant us a non-exclusive licence to use the materials or information that you submit to the Platform and/or provide to us, including but not limited to, questions, reviews, comments, and suggestions (collectively, “Submissions”). When you post comments or reviews to the Platform, you also grant us the right to use the name that you submit or your username, in connection with such review, comment, or other content. You shall not use a false e-mail address, pretend to be someone other than yourself or otherwise mislead us or third parties as to the origin of any Submissions. We may, but shall not be obligated to, remove or edit any Submissions.

4. TRADEMARKS AND COPYRIGHTS

4.1 All intellectual property rights, whether registered or unregistered, in the Platform, information content on the Platform and all the website design, including, but not limited to, text, graphics, software, photos, video, music, sound, and their selection and arrangement, and all software compilations, underlying source code and software (collectively referred to as “Intellectual Property”) shall remain our property or where applicable. The entire contents of the Platform also are protected by copyright as a collective work under Malaysia copyright laws and international conventions. All rights are reserved.

4.2 No part or parts of the Platform may be reproduced, reverse engineered, decompiled, disassembled, separated, altered, distributed, republished, displayed, broadcasted, hyperlinked, mirrored, framed, transferred or transmitted in any manner or by any means or stored in an information retrieval system or installed on any servers, system or equipment any Intellectual Property without our prior written permission or that of the relevant Intellectual Property owners. No party accessing the Platform shall



claim any right, title or interest therein. Permission will only be granted to you to download, print or use the Intellectual Property for personal and non-commercial uses, provided that you do not modify the Intellectual Property and that we or the relevant copyright owners retain all copyright and other proprietary notices contained in the Materials.

5. LIMITATION OF RESPONSIBILITY AND LIABILITY

5.1 The Platform and all data and/or information contained therein and/or the Services are provided on an “as is” and “as available” basis without any warranties, claims or representations made by ARSVOT of any kind either expressed, implied or statutory with respect to the Platform and/or the Services, including, without limitation, warranties of non-infringement of third party rights, title, merchantability, satisfactory quality or fitness for a particular purpose. All data and/or information contained in the Platform and/or the Services are provided for informational purposes only.

5.2 Without limiting the foregoing, ARSVOT does not warrant that the Platform and/or the Services or the functions contained therein will be available, accessible, uninterrupted, timely, secure, accurate, complete or error-free, that defects, if any, will be corrected, or that this Platform and/or the server that makes the same available are free of viruses, clocks, timers, counters, worms, software locks, drop dead devices, trojan-horses, routings, trap doors, time bombs or any other harmful codes, instructions, programs or components.

5.3 ARSVOT and all of its respective officers, employees, directors, agents, contractors and assigns shall not be liable to you for any losses whatsoever or howsoever caused (regardless of the form of action) arising directly or indirectly in connection with:

- (a) any access, use and/or inability to use the Platform or the Services;
- (b) reliance on any data or information made available through the Platform and/or through the Services. You should not act on such data or information without first independently verifying its contents;
- (c) any system, server or connection failure, error, omission, interruption, delay in transmission, computer virus or other malicious, destructive or corrupting code, agent program or macros; and



(d) any use of or access to any other website or webpage linked to the Platform, even if we or our officers or agents or employees may have been advised of, or otherwise might have anticipated, the possibility of the same.

5.4 Any risk of misunderstanding, error, damage, expense or losses resulting from the use of the Platform and/or Services is entirely at your own risk and we shall not be liable therefore.

6. HYPERLINKS

6.1 For your convenience, we may include hyperlinks to other websites or content on the Platform that are owned or operated by third parties. Such linked websites or content are not under our control and we are not liable for any errors, omissions, delays, defamation, libel, slander, falsehood, obscenity, pornography, profanity, inaccuracy or any other objectionable material contained in the contents, or the consequences of accessing, any linked website. Any hyperlinks to any other websites or content are not an endorsement or verification of such websites or content and you agree that your access to or use of such linked websites or content is entirely at your own risk.

7. APPLICABLE LAW AND JURISDICTION

7.1 These Terms of Use and/or other ARSVOT Terms and Conditions shall be interpreted and governed by the laws in force in Malaysia. Subject to the section on Arbitration below, you hereby agree to submit to the jurisdiction of the Courts of Malaysia.

8. ARBITRATION

8.1 Any controversy, claim or dispute arising out of or relating to these Terms of Use and/or other ARSVOT Terms and Conditions or the breach, termination or invalidity thereof shall be referred to and settled by arbitration in accordance with the Arbitration Rules of the Asian International Arbitration Centre (“AIAC”) held in Kuala Lumpur, Malaysia. The arbitral tribunal shall consist of a sole arbitrator who is legally trained and who has experience in the information technology field in Malaysia and is independent of either party. The place of arbitration shall be Malaysia. Any award by the arbitration tribunal shall be final and binding upon the parties.



8.2 Notwithstanding the foregoing, ARSVOT reserves the right to pursue the protection of intellectual property rights and confidential information through injunctive or other equitable relief through the courts.

9. TERMINATION

9.1 In addition to any other legal or equitable remedies, we may, without prior notice to you, immediately terminate or revoke any or all of your rights granted under these Terms of Use and/or other ARSVOT Terms and Conditions. Upon any termination of these Terms of Use and/or other ARSVOT Terms and Conditions, you shall immediately cease all access to and use of the Platform and/or Services and we shall, in addition to any other legal or equitable remedies, immediately revoke all password(s) and account identification issued to you and deny your access to and use of this Platform and/or Services in whole or in part. Any termination of this agreement shall not affect the respective rights and obligations (including without limitation, payment obligations) of the parties arising before the date of termination. You furthermore agree that ARSVOT shall not be liable to you or to any other person as a result of any such suspension or termination. If you are dissatisfied with the Platform and/or Services or with any terms, conditions, rules, policies, guidelines, or practices of ARSVOT, in operating the Platform and/or providing Services, your sole and exclusive remedy is to discontinue using the Platform and/or the Services.

ARSVOT Payment Protection Policy

1.1 Protection against Unauthorized Transactions.

Notwithstanding the foregoing, you have an obligation to ensure the safety and security of your ARSVOT Account. If you authorize someone to access your Account by providing them with your login information or otherwise, and they conduct transactions without your knowledge or permission, you shall be responsible for all consequences arising from such use.

1.2 Notify ARSVOT

a. You should immediately notify ARSVOT if you believe there has been an Unauthorized Transaction or unauthorized access to your ARSVOT Account. To be eligible for compensation under this Policy, you must notify us within 30 days from the date an Unauthorized Transaction first appears in your account.



b. You should regularly log into your personal bank account and review your payment history to ensure that there has not been an Unauthorized Transaction.

c. If an Unauthorized Transaction appears in your account, please contact ARSVOT Customer Service through the [contact us](#) page. You will need to provide a complete set of information and/or documentation, in accordance with the requirements set out on that page and as requested by us, in order for the investigation to begin. ARSVOT will only initiate an investigation upon receipt of all information/documents.

1.3 Actions taken by ARSVOT upon receipt of notification

a. Once you notify us and provide us with a complete set of the necessary information and/or documents that we request, we will do the following:

(a) We will conduct an investigation and determine whether there has been an Unauthorized Transaction.

(b) ARSVOT will complete the investigation within 2 working days from the date where all necessary information and/or documents has been received by us.

(c) We will inform you of our decision once we complete the investigation.

b. If we determine that the Unauthorized Transaction is one which qualifies for ARSVOT Payment Protection, we will credit the full amount of the Unauthorized Transaction to the respective sources as shown below:

c. If we determine that the Unauthorized Transaction is one that does not qualify for ARSVOT Payment Protection, we will send you an email to notify you of our decision which shall be final and conclusive.

1.4 Scope of protection

a. The following types of transactions are excluded from the scope of coverage of our ARSVOT Payment Protection Policy:

(a) Disputes on genuine transactions, such as non-receipt of the item you have purchased;



(b) Where we determine that there has been fraud or negligence on behalf of the Customer. For example, if we determine that you have wilfully provided your account credentials to third parties, have acted fraudulently or have failed to take all steps and precaution in protecting your account;

(c) Where we determine that you have a proven track record of engaging in and/or abetting fraudulent activity and/or disputes of unauthorized transactions;

(d) Where the Unauthorized Transaction took place under unforeseeable circumstances, including but not limited to natural disasters, outbreak of war, terrorist incidents, civil unrest, which are beyond ARSVOT's reasonable control;

(e) Where the Unauthorized Transaction took place as a result of any terminal or system being impacted by, including and not limited to, hacking attempts, bank system upgrades/malfunctions, telco downtime etc, which you were aware before the Unauthorised Transaction took place;

(f) 'Compromises arising from 3rd party partners': The Unauthorized Payment was the result of a compromise by a 3rd party partner such as a payment gateway or partner bank; or

(g) Any regulatory or legal restriction that prevents the reimbursement to be made to the Participants.