1. PERSONAL DATA

1.1 Notice is hereby given and the Subscriber/Customer hereby agrees, authorizes and consents that the personal information pertaining to in respect of the Subscriber/Customer in this Application Form and/or further information and data that may be required by i-Skill Dynamics Sdn. Bhd. and/or its related companies and which may be furnished to or made available from any third parties including without limitation credit bureaus, banks, credit reporting agencies and other businesses that provide like information or reference agencies from time to time will be processed by i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and on behalf of i-Skill Dynamics Sdn. Bhd. in respect of this information for the purposes of the Subscriber/Customer's application and/or continued provisioning and/or assessment of the Service herein and all other limited activities as hereinafter described. The information as required herein is obligatory on the Subscriber/Customer and failure by the Subscriber/Customer to provide any information as required may affect and/or delay the Subscriber/Customer's application or the continued provisioning of the Service. In the event the Subscriber/Customer wishes to limit i-Skill Dynamics Sdn. Bhd. right to share any of the Subscriber/Customer's personal data or information with any third parties for marketing purposes, the Subscriber may make such request in writing to i-Skill Dynamics Sdn. Bhd..

1.2 The Subscriber/Customer hereby acknowledges, agrees and consents that :-

(a) i-Skill Dynamics Sdn. Bhd., and/or its related companies, its authorized agents, representatives and/or any other person(s) acting and/or on behalf of i-Skill Dynamics Sdn. Bhd. in respect of this information shall have the right to share and it is i-Skill Dynamics Sdn. Bhd. policy to use the Subscriber/Customer's data and personal information acquired through the registration process or through the Subscriber/Customer's use of i-Skill Dynamics Sdn. Bhd. products and services with i-Skill Dynamics Sdn. Bhd. and/or its related companies for its business purposes including but not limited to marketing activities in respect of products and services of i-Skill Dynamics Sdn. Bhd. or its related companies from time to time as i-Skill Dynamics Sdn. Bhd. deems fit, provided always that i-Skill Dynamics Sdn. Bhd. and/or its related companies that received such data and personal information of these Subscribers/Customers shall observe the applicable confidentiality obligation as imposed under the Terms and Conditions accompanying the Service and shall abide by the same strictly;

(b) i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and/or on behalf of the Subscriber/Customer in respect of these information may use the Subscriber/Customer's personal information for, amongst others, its internal purposes of customizing advertisements and content on the website(s) and i-Skill Dynamics Sdn. Bhd. and/or partner sites, providing information to the Subscriber/Customer of other products and services available from i-Skill Dynamics Sdn. Bhd. and/or its affiliates and/or its related companies, processing and fulfilling the Subscriber/Customer's request for products and services, responding to Subscriber/Customer's enquiries, conducting research for improvement of the Service and other services that i-Skill Dynamics Sdn. Bhd. and/or its related companies are offering or will be offering and statistical analysis and the general operation and maintenance of such services and its related website(s).

(c) i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd. in respect of these information may disclose the Subscriber/Customer's personal information if required to do so by law or in good faith, if such action is necessary to (i) comply with any law enforcement agency requirement, court orders or legal process or; (ii) protect and defend the rights or property of i-Skill Dynamics Sdn. Bhd. and/or, its related companies and/or its users;

(d) i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd. in respect of these information may obtain and verify any information relating to the Subscriber/Customer at i-Skill Dynamics Sdn. Bhd. absolute discretion and as it deems fit and the Subscriber/Customer agrees, authorizes and gives its consent to any third party, including without limitation any credit bureau(s), bank(s), credit reporting agenc(ies) and other business(es) that provide like information or reference agencies to provide, process, disclose, transfer and/or make available any information on the Subscriber/Customer with i-Skill Dynamics Sdn. Bhd. and/or its related companies may require in connection with its application for any i-Skill Dynamics Sdn. Bhd. and/or its related companies' products or services and/or review any existing account(s) with i-Skill Dynamics Sdn. Bhd. and/or its related companies including as part of any credit checks which i-Skill Dynamics Sdn. Bhd. require to be performed on the Subscriber/Customer.

(e) i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd. in respect of this information, may disclose, provide, process, transmit, transfer and/or make available to any third party, including, without limitation to, any credit bureau(s), bank(s), credit reporting agenc(ies) and other business(es) that provide like information or reference agencies, any information and/or data relating to the Subscriber/Customer and its account(s) with i-Skill Dynamics Sdn. Bhd. and/or its related companies and/or any other information or data relating to the Subscriber/Customer as i-Skill Dynamics Sdn. Bhd. may deem necessary.

(f) in respect of any information and/or data furnished under the terms of i-Skill Dynamics Sdn. Bhd. and/or its related companies services, any third party including without limitation credit bureaus, banks, credit reporting agencies, other businesses that provide like information or reference agencies shall be authorized to collect/gather/search/process the information from any other data sources and to furnish, provide, process, disclose, transmit, transfer and/or make available such information and/or data of these Subscriber/Customer (including any credit reports' processed information and/or any other related products) to i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents and/or representatives and/or any other person(s) acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd. in respect of these information.

(g) such consent given herein by the Subscriber/Customer to i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd. in respect of this information will extend to any information and/or data obtained from any of the account(s) presently maintained by i-Skill Dynamics Sdn. Bhd. and/or its related companies for the Subscriber/Customer, any new application for any form of services rendered by i-Skill Dynamics Sdn. Bhd. and/or its related companies, such as historical, financial or credit records, data or information whether or not provided personally or by any other sources relating to the Subscriber/Customer which was collected, gathered, received, captured, compiled, secured and/or obtained by i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd. in respect of these information through or by whatever means, methods and/or forms; and

(h) the Subscriber/Customer hereby agrees and consents that the personal data and/or information to be provided, made available and/or dealt with in accordance with the provisions of this notification shall, where applicable, include those data and/or information in respect of or pertaining to every owner, partner, director and/or shareholder of the Subscriber/Customer, as the case may be, and the Subscriber/Customer hereby represents and warrants to i-Skill Dynamics Sdn. Bhd. and/or its related companies its authorized agents, representatives and/or any party acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd. in respect of such data or information that the Subscriber/Customer is irrevocably authorized (with enclosure of authorization letter from the owner, partner, director and/or shareholder of the Subscriber concerned) to issue this letter on behalf of all such person(s) to whom the data and/or information relates.

Where the disclosure, process, transmission, transfer and/or availability in respect of the Subscriber/Customer's data and personal information is made by i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd. in accordance with the Subscriber/Customer's consent above, the Subscriber/Customer agrees and acknowledges that the Subscriber/Customer shall have no claim or recourse against i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd..

Save and except as permitted or required under any enactment, law, statute or code, i-Skill Dynamics Sdn. Bhd. and/or its related companies, its authorized agents, representatives and/or any other person(s) acting with and/or on behalf of i-Skill Dynamics Sdn. Bhd. in respect of this information will not use or disclose the Subscriber/Customer's personal data or information.