

Terms of Service

PLEASE READ THESE TERMS OF SERVICE CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES AND OBLIGATIONS. THESE INCLUDE VARIOUS LIMITATIONS AND EXCLUSIONS, A CLAUSE THAT GOVERNS THE JURISDICTION AND VENUE OF DISPUTES, AND OBLIGATIONS TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS.

IN PARTICULAR, HOSTS SHOULD UNDERSTAND HOW THE LAWS WORK IN THEIR RESPECTIVE CITIES. SOME CITIES AND/OR DEVELOPMENTS HAVE LAWS THAT RESTRICT THEIR ABILITY TO HOST PAYING GUESTS FOR SHORT PERIODS. PENALTIES MAY INCLUDE FINES OR OTHER ENFORCEMENT. HOSTS SHOULD REVIEW LOCAL LAWS OR RESIDENT ASSOCIATION TERMS AND CONDITIONS BEFORE LISTING A SPACE ON IBILIK.

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iBilik is owned by Ocision Sdn Bhd ("iBilik"). iBilik provides an online platform that connects hosts who have accommodations to rent with guests seeking to rent such accommodations (collectively, the "Services"), which Services are accessible at <http://www.ibilik.com>. By using the Site, you agree to comply with and be legally bound by the terms and conditions of these Terms of Service ("Terms"), whether or not you become a registered user of the Services. These Terms govern your access to and use of the Site, Application and Services and all Collective Content (defined below), and constitute a binding legal agreement between you and iBilik. Please also read carefully our Privacy Policy at <http://www.ibilik.my/privacy>. If you do not agree to these Terms, you have no right to obtain information from or otherwise continue using the Site or Services. Failure to use the Site, Application or Services in accordance with these Terms may subject you to civil and criminal penalties.

THE SITE AND SERVICES COMPRISE AN ONLINE PLATFORM THROUGH WHICH HOSTS MAY CREATE LISTINGS FOR ACCOMMODATIONS AND GUESTS MAY LEARN ABOUT AND BOOK ACCOMMODATIONS DIRECTLY WITH THE HOSTS. YOU UNDERSTAND AND AGREE THAT IBILIK IS NOT A PARTY TO ANY AGREEMENTS ENTERED INTO BETWEEN HOSTS AND GUESTS, NOR IS IBILIK A REAL ESTATE BROKER, AGENT OR INSURER. IBILIK HAS NO CONTROL OVER THE CONDUCT OF HOSTS, GUESTS AND OTHER USERS OF THE SITE AND SERVICES OR ANY ACCOMMODATIONS, AND DISCLAIMS ALL LIABILITY IN THIS REGARD TO THE MAXIMUM EXTENT PERMITTED BY LAW.

Key Terms

"iBilik Content" means all Content that iBilik makes available through the Site, Application, or Services, including but not limited to any Content licensed from a third party, but excluding Member Content.

"Booking Request Period" means the time period starting from the time when a booking is requested by a Guest (as determined by iBilik in its sole discretion), within which a Host may decide whether to confirm or reject that booking request, as stated on the Site or Services. Different Booking Request Periods may apply in different places.

"Collective Content" means Member Content and iBilik Content.

"Content" means text, graphics, images, music, software (excluding the Application), audio, video, information or other materials.

"Guest" means a Member who requests from a Host a booking of an Accommodation via the Site, Application or Services, or a Member who stays at an Accommodation and is not the Host for such Accommodation.

"Host" means a Member who creates a Listing via the Site, Application and Services.

"Listing" means an Accommodation that is listed by a Host as available for rental via the Site, Application, and Services.

"Member" means a person who completes iBilik's account registration process, including but not limited to Hosts and Guests, as described under "Account Registration" below.

"Member Content" means all Content that a Member posts, uploads, publishes, submits, transmits, or includes in their Listing or Member profile to be made available through the Site, Application or Services.

"Tax" or **"Taxes"** mean any sales taxes, value added taxes (VAT), goods and services taxes (GST), transient occupancy taxes, tourist or other visitor taxes, accommodation or lodging taxes, fees (such as convention center fees) that accommodation providers may be required by law to collect and remit to governmental agencies, and other similar municipal, state, federal and national indirect or other withholding and personal or corporate income taxes.

Certain areas of the Site and Application (and your access to or use of certain aspects of the Services or Collective Content) may have different terms and conditions posted or may require you to agree with and accept additional terms and conditions. If there is a conflict between these Terms and terms and conditions posted for a specific area of the Site, Application, Services, or Collective Content, the latter terms and conditions will take precedence with respect to your use of or access to that area of the Site, Application, Services, or Collective Content.

YOU ACKNOWLEDGE AND AGREE THAT, BY ACCESSING OR USING THE SITE, APPLICATION OR SERVICES OR BY DOWNLOADING OR POSTING ANY CONTENT FROM OR ON THE SITE, VIA THE APPLICATION OR THROUGH THE SERVICES, YOU ARE INDICATING THAT YOU HAVE READ, AND THAT YOU UNDERSTAND AND AGREE TO BE BOUND BY THESE TERMS, WHETHER OR NOT YOU HAVE REGISTERED WITH THE SITE AND APPLICATION. IF YOU DO NOT AGREE TO THESE TERMS, THEN YOU HAVE NO RIGHT TO ACCESS OR USE THE SITE, APPLICATION, SERVICES, OR COLLECTIVE CONTENT.

If you accept or agree to these Terms on behalf of a company or other legal entity, you represent and warrant that you have the authority to bind that company or other legal entity to these Terms and, in such event, "you" and "your" will refer and apply to that company or other legal entity.

Modification

iBilik reserves the right, at its sole discretion, to modify the Site, Application or Services or to modify these Terms, including the Service Fees, at any time and without prior notice. If we modify these Terms, we will either post the modification on the Site or via the Application or otherwise provide you with notice of the modification. We will also update the "Last Updated Date" at the top of these Terms. By continuing to access or use the Site, Application or Services after we have posted a modification on the Site or via the Application or have provided you with notice of a modification, you are indicating that

you agree to be bound by the modified Terms. If the modified Terms are not acceptable to you, your only recourse is to cease using the Site, Application and Services.

Eligibility

The Site, Application and Services are intended solely for persons who are 18 years or older. Any access to or use of the Site, Application or Services by anyone under 18 years is expressly prohibited. By accessing or using the Site, Application or Services you represent and warrant that you are 18 years or older.

How the Site, Application and Services Work

The Site, Application and Services can be used to facilitate the listing and booking of residential and other properties ("**Accommodations**"). Such Accommodations are included in Listings on the Site, Application and Services by Hosts. You may view Listings as an unregistered visitor to the Site, Application and Services; however, if you wish to book an Accommodation or create a Listing, you must first register to create an iBilik Account.

As stated above, iBilik makes available an online platform or marketplace with related technology for Guests and Hosts to meet online and arrange for bookings of Accommodations directly with each other. iBilik is not an owner or operator of properties, including, but not limited to, hotel rooms, motel rooms, other lodgings or Accommodations, nor is it a provider of properties, including, but not limited to, hotel rooms, motel rooms, other lodgings or Accommodations and iBilik does not own, sell, resell, furnish, provide, rent, re-rent, manage and/or control properties, including, but not limited to, hotel rooms, motel rooms, other lodgings or Accommodations or transportation or travel services. Unless explicitly specified otherwise in the iBilik platform, iBilik's responsibilities are limited to: (i) facilitating the availability of the Site, Application and Services and (ii) serving as the limited payment collection agent of each Host for the purpose of accepting payments from Guests on behalf of the Host.

PLEASE NOTE THAT, AS STATED ABOVE, THE SITE, APPLICATION AND SERVICES ARE INTENDED TO BE USED TO FACILITATE HOSTS AND GUESTS CONNECTING AND BOOKING ACCOMMODATIONS DIRECTLY WITH EACH OTHER. IBILIK CANNOT AND DOES NOT CONTROL THE CONTENT CONTAINED IN ANY LISTINGS AND THE CONDITION, LEGALITY OR SUITABILITY OF ANY ACCOMMODATIONS. IBILIK IS NOT RESPONSIBLE FOR AND DISCLAIMS ANY AND ALL LIABILITY RELATED TO ANY AND ALL LISTINGS AND ACCOMMODATIONS. ACCORDINGLY, ANY BOOKINGS WILL BE MADE OR ACCEPTED AT THE MEMBER'S OWN RISK.

Account Registration

In order to access certain features of the Site and Application, and to book an Accommodation or create a Listing, you must register to create an account ("iBilik Account") and become a Member. You may register to join the Services directly via the Site or Application or as described in this section.

Your iBilik Account will be created for your use of the Site and Application based upon the personal information you provide to us. iBilik reserves the right to suspend or terminate your iBilik Account and your access to the Site, Application and Services if you create more than one (1) iBilik Account, or if any information provided during the registration process or thereafter proves to be inaccurate, fraudulent, not current or incomplete. You are responsible for safeguarding your password. You agree that you will not disclose your password to any third party and that you will take sole responsibility for any activities

or actions under your iBilik Account, whether or not you have authorized such activities or actions. You will immediately notify iBilik of any unauthorized use of your iBilik Account.

Accommodation Listings

As a Member, you may create Listings. To create a Listing, you will be asked a variety of questions about the Accommodation to be listed, including, but not limited to, the location, capacity, size, features, and availability of the Accommodation and pricing and related rules and financial terms. In order to be featured in Listings via the Site, Application and Services, all Accommodations must have valid physical addresses. Listings will be made publicly available via the Site, Application and Services. Other Members will be able to book your Accommodation via the Site, Application and Services based upon the information provided in your Listing. You understand and agree that once a Guest requests a booking of your Accommodation, you may not request the Guest to pay a higher price than in the booking request.

You acknowledge and agree that you alone are responsible for any and all Listings and Member Content you post. Accordingly, you represent and warrant that any Listing you post and the booking of, or a Guest's stay at, an Accommodation in a Listing you post (i) will not breach any agreements you have entered into, such as homeowners association, condominium, lease or rental agreements, and (ii) will (a) be in compliance with all applicable laws (such as zoning laws and laws governing rentals of residential and other properties), Tax requirements, and rules and regulations that may apply to any Accommodation included in a Listing you post (including having all required permits, licenses and registrations), and (b) not conflict with the rights of third parties. Please note that iBilik assumes no responsibility for a Host's compliance with any agreements with or duties to third parties, applicable laws, rules and regulations. iBilik reserves the right, at any time and without prior notice, to remove or disable access to any listing for any reason, including Listings that iBilik, in its sole discretion, considers to be objectionable for any reason, in violation of these Terms.

If you are a Host, you understand and agree that iBilik does not act as an insurer or as your contracting agent. If a Guest requests a booking of your Accommodation and stays at your Accommodation, any agreement you enter into with such Guest is between you and the Guest and iBilik is not a party to it. Notwithstanding the foregoing, iBilik serves as the limited authorized payment collection agent of the Host for the purpose of accepting, on behalf of the Host, payments from Guests of such amounts stipulated by the Host (including cleaning or other fees and/or Taxes).

When you create a Listing, you may also choose to include certain requirements which must be met by the Members who are eligible to request a booking of your Accommodation, such as requiring Members to have a profile picture or verified phone number, in order to book your Accommodation. Any Member wishing to book Accommodations included in Listings with such requirements must meet these requirements. More information on how to set such requirements is available via the "Hosting" section of the Site, Application and Services.

If you are a Host, iBilik makes certain tools available to you to help you to make informed decisions about which Members you choose to confirm or preapprove for booking for your Accommodation. You acknowledge and agree that, as a Host, you are responsible for your own acts and omissions and are also responsible for the acts and omissions of any individuals who reside at or are otherwise present at the Accommodation at your request or invitation, excluding the Guest (and the individuals the Guest invites to the Accommodation, if applicable.)

iBilik recommends that Hosts obtain appropriate insurance for their Accommodations. Please review any insurance policy that you may have for your Accommodation carefully, and in particular please make sure that you are familiar with and understand any exclusions to, and any deductibles that may

apply for, such insurance policy, including, but not limited to, whether or not your insurance policy will cover the actions or inactions of Guests (and the individuals the Guest invites to the Accommodation, if applicable) while at your Accommodation.

Bookings and Financial Terms

Key definitions

"Accommodation Fees" means the amounts that are due and payable by a Guest in exchange for that Guest's stay in an Accommodation. The Host alone, and not iBilik, is responsible for the Accommodation Fees for his or her Listing. The Host may in his or her sole discretion decide to include in these amounts (i) a cleaning fee or any other fee permitted on the iBilik platform, or (ii) Taxes that the Host determines that he or she has to collect.

"Guest Fees" means the fee that iBilik charges a Guest for the use of the Services, which is calculated as a percentage of the applicable Accommodation Fees. The Guest Fees will be displayed to the Guest when the Guest is asked whether to send a booking request to a Host.

"Host Fees" means the fee that iBilik charges a Host for the use of the Services, which is calculated as a percentage of the applicable Accommodation Fees. The Host Fees will be displayed to the Host when the Host is asked whether to confirm or reject a booking request from a prospective Guest.

"Service Fees" means collectively the Guest Fees and the Host Fees.

"Total Fees" means collectively the Accommodation Fees and the Guest Fees plus any Taxes.

Bookings and Financial Terms for Hosts and Guests

If you are a Host and a booking is requested for your Accommodation via the Site, Application or Services, you will be required to either confirm or reject the booking request within the Booking Request Period, otherwise the booking request will automatically expire.

When a booking is requested via the Site, Application or Services, we will share with you (i) the first and last name of the Guest who has requested the booking, (ii) a link to the Guest's iBilik Account profile page, (iii) an indication of whether or not the Guest has provided other information to iBilik, such as a verified email address, or an Identification Card (ID).

If you are unable to confirm or decide to reject a booking request within the Booking Request Period, any amounts collected by iBilik for the requested booking will be refunded to the applicable Guest's credit card and any pre-authorization of such credit card will be released.

When you confirm a booking requested by a Guest, iBilik will send you an email confirming such booking, depending on the selections you make via the Site, Application and Services.

When you confirm a booking requested by a Guest and then cancel the booking, iBilik will refund the full payment to the Guest. iBilik reserves the right, at its sole discretion, to apply the lost fees from an owner cancelled booking in subsequent successful bookings. iBilik also reserves the right to display or make known the profile of the owner who consistently cancels bookings after confirming them.

iBilik will collect the Total Fees at the time of booking confirmation (i.e. when the Host confirms the booking request) and will initiate payment of the Accommodation Fees to the Host within 72 hours of

when the Guest arrives at the applicable Accommodation (except to the extent that a refund is due to the Guest).

The time it takes for the Host to receive payouts may depend upon the payout method chosen by the Host. Some methods involve the use of third-party payment processors, who may impose their own additional charges for the use of their services on the Host, including by deducting their charges from the payout amount.

If you owe or agree to pay any amount to iBilik (whether as a result of your bookings or actions as a Guest or otherwise), then iBilik may (but is not obliged to) withhold the amount owing to iBilik from any payout amounts due to you as a Host, and use the withheld amount to set off the amount owed by you to iBilik. If iBilik does so, then your obligation to pay iBilik will be extinguished to the extent of the amount withheld by iBilik. iBilik will cease to owe to you any obligations (including, but not limited to, any obligation to pay you) with respect to the amount withheld. In addition to the amount due, if your account is delinquent or you otherwise have chargebacks on your account, you may be charged fees that are incidental to our collection of these delinquent amounts and chargebacks. Such fees or charges may include collection fees, convenience fees, or other third party charges. You hereby explicitly agree that all communication in relation to delinquent accounts will be made by electronic mail or by phone, as provided to iBilik by you. Such communication may be made by iBilik or by anyone on its behalf, including but not limited to a third party collection agent.

Appointment of iBilik as Limited Payment Collection Agent for Host

Each Host hereby appoints iBilik as the Host's limited payment collection agent solely for the purpose of accepting the Accommodation Fees from Guests.

Each Host agrees that payment made by a Guest through iBilik, shall be considered the same as a payment made directly to the Host, and the Host will make the Accommodation available to the Guest in the agreed-upon manner as if the Host has received the Accommodation Fees. Each Host agrees that iBilik may, in accordance with the cancellation policy selected by the Host and reflected in the relevant Listing, (i) permit the Guest to cancel the booking and (ii) refund (via iBilik) to the Guest that portion of the Accommodation Fees specified in the applicable cancellation policy. Each Host understands that as iBilik accepts payments from Guests as the Host's limited payment collection agent and that iBilik's obligation to pay the Host is subject to and conditional upon successful receipt of the associated payments from Guests. iBilik does not guarantee payments to Hosts for amounts that have not been successfully received by iBilik from Guests. In accepting appointment as the limited authorized agent of the Host, iBilik assumes no liability for any acts or omissions of the Host.

Please note that iBilik does not currently charge fees for the creation of Listings. However, you as a Host acknowledge and agree that iBilik reserves the right, in its sole discretion, to charge you for and collect fees from you for the creation of Listings. Please note that iBilik will provide notice of any Listing fee collection via the Site, Application and Services, prior to implementing such a Listing fee feature.

Bookings and Financial Terms for Guests

The Hosts, not iBilik, are solely responsible for honoring any confirmed bookings and making available any Accommodations reserved through the Site, Application and Services. If you, as a Guest, choose to enter into a transaction with a Host for the booking of an Accommodation, you agree and understand that you will be required to enter into an agreement with the Host and you agree to accept any terms, conditions, rules and restrictions associated with such Accommodation imposed by the Host. You acknowledge and agree that you, and not iBilik, will be responsible for performing the obligations of any

such agreements, that iBilik is not a party to such agreements, and that, with the exception of its payment obligations hereunder, iBilik disclaims all liability arising from or related to any such agreements. You acknowledge and agree that, notwithstanding the fact that iBilik is not a party to the agreement between you and the Host, but iBilik acts as the Host's payment collection agent for the limited purpose of accepting payments from you on behalf of the Host. Upon your payment of the Total Fees to iBilik, your payment obligation to the Host for the Accommodation Fees is extinguished, and iBilik is responsible for remitting the Accommodation Fees in the manner described in these Terms. In the event that iBilik does not remit any such amounts as described in these Terms, such Host will have recourse only against such iBilik entity.

The Total Fees payable will be displayed to a Guest before the Guest sends a booking request to a Host. As noted above, the Host is required to either confirm or reject the booking request within the Booking Request Period; otherwise, the requested booking will be automatically cancelled. If a requested booking is cancelled (i.e. not confirmed by the applicable Host), any amounts collected by iBilik will be refunded to such Guest, depending on the selections the Guest makes via the Site and Application, and any pre-authorization of such Guest's credit card will be released, if applicable.

You as a Guest agree to pay iBilik for the Total Fees for any booking requested in connection with your iBilik Account if such requested bookings are confirmed by the applicable Host. In order to establish a booking pending the applicable Host's confirmation of your requested booking, you understand and agree that iBilik, on behalf of the Host, reserve the right, in its sole discretion, to (i) obtain a pre-authorization via your credit card for the Total Fees or (ii) charge your credit card a nominal amount, not to exceed one ringgit (RM1), or a similar sum in the currency in which you are transacting (e.g. one US Dollar or one British pound), to verify your credit card. As a general rule, iBilik will collect the Total Fees due once iBilik receives confirmation of your booking from the applicable Host; if necessary, Total Fees may instead be collected at a later point. Please note that iBilik cannot control any fees that may be charged to a Guest by his or her bank related to iBilik's collection of the Total Fees, and iBilik disclaims all liability in this regard.

In connection with your requested booking, you will be asked to provide customary billing information such as name, billing address and credit card information either to iBilik or its third-party payment processor(s). You agree to pay iBilik for any confirmed bookings made in connection with your iBilik Account in accordance with these Terms by one of the methods described on the Site or Application, e.g. by PayPal or credit card. You hereby authorize the collection of such amounts by charging the credit card provided as part of requesting the booking, either directly by iBilik or indirectly, via a third-party online payment processor or by one of the payment methods described on the Site or Application. You also authorize iBilik to charge your credit card in the event of damage caused at an Accommodation as contemplated under "Damage to Accommodations" below and for Security Deposits, if applicable. If you are directed to iBilik's third-party payment processor(s), you may be subject to terms and conditions governing use of that third party's service and that third party's personal information collection practices. Please review such terms and conditions and privacy policy before using the services. Once your confirmed booking transaction is complete you will receive a confirmation email summarizing your confirmed booking.

Security Deposits

Hosts may choose to include security deposits in their Listings ("Security Deposits"). Each Listing will describe whether a Security Deposit is required for the applicable Accommodation. If a Security Deposit is included in a Listing for a confirmed booking of an Accommodation, and a Host makes a claim against such Security Deposit, iBilik will, in its capacity as the payment collection agent of the Host, use its

commercially reasonable efforts to charge the Guest's payment method in the amount of the Security Deposit, within a reasonable period of time after the Guest's check-out from the Host's Accommodation. iBilik will also use its commercially reasonable efforts to address Hosts' requests and claims related to Security Deposits, but iBilik is not responsible for administering or accepting any claims by Hosts related to Security Deposits, and disclaims any and all liability in this regard.

Service Fees

In consideration for the use of iBilik 's online marketplace and platform, iBilik charges the Service Fees. Where applicable, Taxes (such as GST in Malaysia) may also be charged in respect of the Host Fees and Guest Fees. iBilik deducts the Host Fees from the Accommodation Fees before remitting the balance to the Host as described in these Terms. Guest Fees are, as noted above, included in the Total Fees.

Balances will be remitted by iBilik to Hosts via PayPal, direct deposit or other payment methods, as described on the Site or via the Application, in the Host's currency of choice, depending upon the selections the Host makes via the Site, Application and Services. Amounts may be rounded up or down as described the "Rounding Off" section below.

Please note that iBilik, may impose or deduct foreign currency processing costs on or from any payments or payouts by iBilik in currencies other than Ringgit Malaysia. More information on any such costs or deductions will be available via the Site and Application. Except as otherwise provided herein, Service Fees are non-refundable.

General Booking and Financial Terms

Cancellations and Refunds

If, as a Guest, you cancel your requested booking before the requested booking is confirmed by a Host, iBilik will cancel any pre-authorization to your credit card and/or refund any nominal amounts charged to your credit card in connection with the requested booking within a commercially reasonable time. If, as a Guest, you wish to cancel a confirmed booking made via the Site, Application and Services, either prior to or after arriving at the Accommodation, the cancellation policy of the Host contained in the applicable Listing will apply to such cancellation. Our ability to refund the Accommodation Fees and other amounts charged to you will depend upon the terms of the applicable cancellation policy. Details regarding refunds and cancellation policies are available via the Site and Application. The Guest Fee is non-refundable regardless of the cancellation policy selected by the Host.

If a Host cancels a confirmed booking made via the Site, Services, and Application, (i) iBilik will refund the Total Fees for such booking to the applicable Guest within a commercially reasonable time of the cancellation and (ii) the Guest will receive an email or other communication from iBilik containing alternative Listings and other related information. If the Guest requests a booking from one of the alternative Listings and the Host associated with such alternative Listing confirms the Guest's requested booking, then the Guest agrees to pay iBilik the Total Fees relating to the confirmed booking for the Accommodation in the alternative Listing, in accordance with these Terms. If a Host cancels a confirmed booking and you, as a Guest, have not received an email or other communication from iBilik, please [contact iBilik](#).

If, as a Host, you cancel a confirmed booking, you agree that iBilik may apply penalties or consequences to you or your Listing, including (i) publishing an automated review on your Listing indicating that a reservation was cancelled, (ii) keeping the calendar for your Listing unavailable or blocked for the dates of the cancelled booking, or (iii) imposing a cancellation fee (to be withheld from your future payouts or

charged to the credit card on file in your iBilik Account). You will be notified of the situations in which a cancellation fee applies before you decide to cancel.

In certain circumstances, iBilik may decide, in its sole discretion, that it is necessary or desirable to cancel a confirmed booking made via the Site, Application and Services. iBilik may also determine, in its sole discretion, to refund to the Guest part or all of the amounts charged to the Guest. You agree that iBilik and the relevant Guest or Host will not have any liability for such cancellations or refunds.

If, as a Host, your Guest cancels a confirmed booking or iBilik decides that it is necessary to cancel a confirmed booking, and iBilik issues a refund to the Guest in accordance with the Guest Refund Policy or other applicable cancellation policies, you agree that in the event you have already been paid iBilik shall be entitled to recover the amount of any such Guest refund from you, including by subtracting such refund amount out from any future Accommodation Fees due to you.

Recurring Payments

In some instances, Guests may be required to make recurring, incremental payments toward the Total Fees owed for a confirmed booking before beginning his or her stay at the applicable Accommodation (collectively, "Recurring Payments"). More information on Recurring Payments will be made available via the Site, Application and Services, if applicable. If Recurring Payments apply to a confirmed booking, then the Guest authorizes iBilik, on behalf of the Host, to collect the Total Fees and the Host agrees that such iBilik entity will initiate payouts to the Host, in the increments and at the frequency associated with the applicable Recurring Payments, each as identified on the Site, Application and Services.

Rounding Off

iBilik may, in its sole discretion, round up or round down amounts that are payable from or to Guests or Hosts to the nearest whole functional base unit in which the currency is denominated (e.g. to the nearest ringgit, dollar, or other supported currency); for example, iBilik will round up an amount of RM101.50 to RM102.00, and RM101.49 to RM101.00.

Some currencies are denominated in large numbers. In those cases, iBilik may determine the functional base unit in which those currencies are denominated to be 10, 100 or 1,000 of the currency; the corresponding examples for such currencies would be for iBilik to round up an amount of 1,045 up to 1,050 and 1,044 down to 1,040, or 35,450 up to 35,500 and 35,449 down to 35,400, or 837,500 up to 838,000 and 837,499 down to 837,000.

Payment Processing Errors

We will take steps to rectify any payment processing errors that we become aware of. These steps may include crediting or debiting (as appropriate) the same payment method used for the original payout to or payment by you, so that you end up receiving or paying the correct amount.

Foreign Currency

Key definitions

"Display Currency" means the currency in which users view listing prices on the iBilik platform. Guests may choose and change the Display Currency in order to view the pricing for a Listing in a number of different supported currencies.

"Booking Currency" means the currency in which a Guest has to pay for his or her booking. At the time the Guest submits a booking request, the iBilik platform will select the Booking Currency, based on the Guest's country of origin and the payment methods available for that country. iBilik supports only a certain number of currencies as Booking Currencies. The Booking Currency for a booking may be different from the relevant Listing Currency.

"Listing Currency" means the currency in which a Listing's price is set. The Listing Currency is set by the Host.

"Payout Currency" means the currency in which a Host's payout will be paid to the Host. The Payout Currency is set by the Host.

"Base Exchange Rate" means a system-wide rate used by iBilik for foreign currency conversion that is in effect at the time the foreign currency conversion is processed, and does not include any fee or mark-up by iBilik.

"Adjusted Exchange Rate" means a rate for foreign currency conversion that is calculated by adding a mark-up to the Base Exchange Rate. This mark-up represents a charge imposed by iBilik for its holding costs and foreign currency risks.

User Conduct

You understand and agree that you are solely responsible for compliance with any and all laws, rules, regulations, and Tax obligations that may apply to your use of the Site, Application, Services and Collective Content. In connection with your use of the Site, Application, Services and Collective Content, you may not and you agree that you will not:

Violate any local, state, provincial, national, or other law or regulation, or any order of a court, including, without limitation, zoning restrictions and Tax regulations;

Use manual or automated software, devices, scripts, robots, backdoors or other means or processes to access, "scrape," "crawl" or "spider" any web pages or other services contained in the Site, Application, Services or Collective Content;

Use the Site, Application, Services or Collective Content for any commercial or other purposes that are not expressly permitted by these Terms;

Copy, store or otherwise access or use any information contained on the Site, Application, Services or Collective Content for purposes not expressly permitted by these Terms;

Infringe the rights of any person or entity, including without limitation, their intellectual property, privacy, publicity or contractual rights;

Interfere with or damage our Site, Application or Services, including, without limitation, through the use of viruses, cancel bots, Trojan horses, harmful code, flood pings, denial-of-service attacks, backdoors, packet or IP spoofing, forged routing or electronic mail address information or similar methods or technology;

Use our Site, Application or Services to transmit, distribute, post or submit any information concerning any other person or entity, including without limitation, photographs of others without their permission, personal contact information or credit, debit, calling card or account numbers;

Use our Site, Application, Services or Collective Content in connection with the distribution of unsolicited commercial email ("spam") or advertisements unrelated to lodging in a private residence;

"Stalk" or harass any other user of our Site, Application, Services or Collective Content, or collect or store any personally identifiable information about any other user other than for purposes of transacting as an iBilik Guest or Host;

Offer, as a Host, any Accommodation that you do not yourself own or have permission to rent as a residential or other property (without limiting the foregoing, you will not list Accommodations as a Host if you are serving in the capacity of a rental agent or listing agent for a third party);

Offer, as a Host, any Accommodation that may not be rented or subleased pursuant to the terms and conditions of an agreement with a third party, including, but not limited to, a property rental agreement;

Register for more than one iBilik Account or register for an iBilik Account on behalf of an individual other than yourself;

Unless iBilik explicitly permits otherwise, request or book a stay at any Accommodation if you will not actually be staying at the Accommodation yourself;

Contact a Host for any purpose other than asking a question related to a booking, such as Host's Accommodations or Listings;

Contact a Guest for any purpose other than asking a question related to a booking or such Guest's use of the Site, Application and Services;

Recruit or otherwise solicit any Host or other Member to join third-party services or websites that are competitive to iBilik, without iBilik's prior written approval;

Impersonate any person or entity, or falsify or otherwise misrepresent yourself or your affiliation with any person or entity;

Use automated scripts to collect information from or otherwise interact with the Site, Application, Services or Collective Content;

Use the Site, Application, Services or Collective Content to find a Host or Guest and then complete a booking of an Accommodation independent of the Site, Application or Services, in order to circumvent the obligation to pay any Service Fees related to iBilik's provision of the Services or for any other reasons;

As a Host, submit any Listing with false or misleading price information, or submit any Listing with a price that you do not intend to honor;

Post, upload, publish, submit or transmit any Content that: (i) infringes, misappropriates or violates a third party's patent, copyright, trademark, trade secret, moral rights or other intellectual property rights, or rights of publicity or privacy; (ii) violates, or encourages any conduct that would violate, any applicable law or regulation or would give rise to civil liability; (iii) is fraudulent, false, misleading or deceptive; (iv) is defamatory, obscene, pornographic, vulgar or offensive; (v) promotes discrimination, bigotry, racism, hatred, harassment or harm against any individual or group; (vi) is violent or threatening or promotes violence or actions that are threatening to any other person; or (vii) promotes illegal or harmful activities or substances;

Systematically retrieve data or other content from our Site, Application or Services to create or compile, directly or indirectly, in single or multiple downloads, a collection, compilation, database, directory or the like, whether by manual methods, through the use of bots, crawlers, or spiders, or otherwise;

Use, display, mirror or frame the Site, Application, Services or Collective Content, or any individual element within the Site, Application, Services or Collective Content, iBilik's name, any iBilik trademark, logo or other proprietary information, or the layout and design of any page or form contained on a page in the Site, Application or Services, without iBilik's express written consent;

Access, tamper with, or use non-public areas of the Site, Application or Services, iBilik's computer systems, or the technical delivery systems of iBilik's providers;

Attempt to probe, scan, or test the vulnerability of any iBilik system or network or breach any security or authentication measures;

Avoid, bypass, remove, deactivate, impair, descramble, or otherwise circumvent any technological measure implemented by iBilik or any of iBilik's providers or any other third party (including another user) to protect the Site, Services, Application or Collective Content;

Forge any TCP/IP packet header or any part of the header information in any email or newsgroup posting, or in any way use the Site, Services, Application or Collective Content to send altered, deceptive or false source-identifying information;

Attempt to decipher, decompile, disassemble or reverse engineer any of the software used to provide the Site, Services, Application or Collective Content; or

Advocate, encourage, or assist any third party in doing any of the foregoing.

Accept or make a payment for Accommodation Fees outside iBilik. If you do so, you acknowledge and agree that you: (i) would be in breach of these Terms; (ii) accept all risks and responsibility for such payment, and (iii) hold iBilik harmless from any liability for such payment.

iBilik has the right to investigate and prosecute violations of any of the above to the fullest extent of the law.

iBilik may access, preserve and disclose any of your information if we are required to do so by law, or if we believe in good faith that it is reasonably necessary to (i) respond to claims asserted against iBilik or to comply with legal process (for example, subpoenas or warrants), (ii) enforce or administer our agreements with users, such as these Terms and the iBilik Host Guarantee, (iii) for fraud prevention, risk assessment, investigation, customer support, product development and de-bugging purposes, or (iv) protect the rights, property or safety of iBilik, its users, or members of the public. You acknowledge that iBilik has no obligation to monitor your access to or use of the Site, Application, Services or Collective Content or to review or edit any Member Content, but has the right to do so for the purpose of operating and improving the Site, Application and Services (including without limitation for fraud prevention, risk assessment, investigation and customer support purposes), to ensure your compliance with these Terms, to comply with applicable law or the order or requirement of a court, administrative agency or other governmental body, to respond to content that it determines is otherwise objectionable or as set forth in these Terms. iBilik reserves the right, at any time and without prior notice, to remove or disable access to any Collective Content that iBilik, at its sole discretion, considers to be objectionable for any reason, in violation of these Terms or otherwise harmful to the Site, Application or Services.

Privacy

You agree that iBilik's Privacy Policy (as may be updated from time to time) governs iBilik's collection and use of your personal information.

Ownership

The Site, Application, Services, and Collective Content are protected by copyright, trademark, and other laws of Malaysia and foreign countries. You acknowledge and agree that the Site, Application, Services and Collective Content, including all associated intellectual property rights, are the exclusive property of iBilik and its licensors. You will not remove, alter or obscure any copyright, trademark, service mark or other proprietary rights notices incorporated in or accompanying the Site, Application, Services, or Collective Content.

Member Content

We may, in our sole discretion, permit you to post, upload, publish, submit or transmit Member Content. By making available any Member Content on or through the Site, Application and Services, you hereby grant to iBilik a worldwide, irrevocable, perpetual (or for the term of the protection), non-exclusive, transferable, royalty-free license, with the right to sublicense, to use, view, copy, adapt, modify, distribute, license, sell, transfer, publicly display, publicly perform, transmit, stream, broadcast, access, view, and otherwise exploit such Member Content on, through, by means of or to promote or market the Site, Application and Services. iBilik does not claim any ownership rights in any such Member Content and nothing in these Terms will be deemed to restrict any rights that you may have to use and exploit any such Member Content.

You acknowledge and agree that you are solely responsible for all Member Content that you make available through the Site, Application and Services. Accordingly, you represent and warrant that: (i) you either are the sole and exclusive owner of all Member Content that you make available through the Site, Application and Services or you have all rights, licenses, consents and releases that are necessary to grant to iBilik the rights in such Member Content, as contemplated under these Terms; and (ii) neither the Member Content nor your posting, uploading, publication, submission or transmittal of the Member Content or iBilik's use of the Member Content (or any portion thereof) on, through or by means of the Site, Application and the Services will infringe, misappropriate or violate a third party's patent, copyright, trademark, trade secret, moral rights or other proprietary or intellectual property rights, or rights of publicity or privacy, or result in the violation of any applicable law or regulation.

Links

The Site, Application and Services may contain links to third-party websites or resources. You acknowledge and agree that iBilik is not responsible or liable for: (i) the availability or accuracy of such websites or resources; or (ii) the content, products, or services on or available from such websites or resources. Links to such websites or resources do not imply any endorsement by iBilik of such websites or resources or the content, products, or services available from such websites or resources. You acknowledge sole responsibility for and assume all risk arising from your use of any such websites or resources or the Content, products or services on or available from such websites or resources.

Proprietary Rights Notices

All trademarks, service marks, logos, trade names and any other proprietary designations of iBilik used herein are trademarks or registered trademarks of iBilik. Any other trademarks, service marks, logos, trade names and any other proprietary designations are the trademarks or registered trademarks of their respective parties.

Feedback

We welcome and encourage you to provide feedback, comments and suggestions for improvements to the Site, Application and Services ("Feedback"). You may submit Feedback by emailing us, through the "[Contact](#)" section of the Site and Application, or by other means of communication. You acknowledge and agree that all Feedback you give us will be the sole and exclusive property of iBilik and you hereby irrevocably assign to iBilik and agree to irrevocably assign to iBilik all of your right, title, and interest in and to all Feedback, including without limitation all worldwide patent, copyright, trade secret, moral and other proprietary or intellectual property rights therein, and waive any moral rights you may have in such Feedback. At iBilik's request and expense, you will execute documents and take such further acts as iBilik may reasonably request to assist iBilik to acquire, perfect, and maintain its intellectual property rights and other legal protections for the Feedback.

Copyright Policy

iBilik respects copyright law and expects its users to do the same. It is iBilik's policy to terminate in appropriate circumstances the iBilik Accounts of Members or other account holders who repeatedly infringe or are believed to be repeatedly infringing the rights of copyright holders.

Suspension, Termination and iBilik Account Cancellation

We may, in our discretion and without liability to you, with or without cause, with or without prior notice and at any time, decide to limit, suspend, deactivate or cancel your iBilik Account. If we exercise our discretion under these Terms to do so, any or all of the following can occur with or without prior notice or explanation to you: (a) your iBilik Account will be deactivated or suspended, your password will be disabled, and you will not be able to access the Site, Application, Services, your iBilik Account, your Member Content, or receive assistance from iBilik Customer Service, (b) any pending or accepted future bookings as either Host or Guest will be immediately terminated, (c) we may communicate to your Guests or Hosts that a potential or confirmed booking has been cancelled, (d) we may refund your Guests in full for any and all confirmed reservations, irrespective of preexisting cancellation policies, (e) we may contact your Guests to inform them about potential alternate Accommodations with other Hosts that may be available on the Site, Application and Services, and (f) you will not be entitled to any compensation for reservations or bookings (even if confirmed) that were cancelled as a result of a suspension, deactivation or termination of your iBilik Account. You may cancel your iBilik Account at any time via the "Cancel Account" feature of the Services or by sending us an email. Please note that if your iBilik Account is cancelled, we do not have an obligation to delete or return to you any content you have posted to the Site, Application and Services, including, but not limited to, any reviews or Feedback.

Disclaimers

IF YOU CHOOSE TO USE THE SITE, APPLICATION, SERVICES OR COLLECTIVE CONTENT OR PARTICIPATE IN THE REFERRAL PROGRAM, YOU DO SO AT YOUR SOLE RISK. YOU ACKNOWLEDGE AND AGREE THAT IBILIK DOES NOT HAVE AN OBLIGATION TO CONDUCT BACKGROUND OR REGISTERED SEX OFFENDER CHECKS ON ANY MEMBER, INCLUDING, BUT NOT LIMITED TO, GUESTS AND HOSTS, BUT MAY CONDUCT SUCH BACKGROUND OR REGISTERED SEX OFFENDER CHECKS IN ITS SOLE DISCRETION. THE SITE, APPLICATION, SERVICES, COLLECTIVE CONTENT AND REFERRAL PROGRAM ARE PROVIDED "AS IS", WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED. WITHOUT LIMITING THE FOREGOING, IBILIK EXPLICITLY DISCLAIMS ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, QUIET ENJOYMENT OR NON-INFRINGEMENT, AND ANY WARRANTIES ARISING OUT OF COURSE OF DEALING OR USAGE OF TRADE. IBILIK MAKES NO WARRANTY THAT THE SITE, APPLICATION, SERVICES, COLLECTIVE CONTENT, INCLUDING, BUT NOT LIMITED TO, THE LISTINGS OR ANY ACCOMMODATIONS,

OR THE REFERRAL PROGRAM WILL MEET YOUR REQUIREMENTS OR BE AVAILABLE ON AN UNINTERRUPTED, SECURE, OR ERROR-FREE BASIS. IBILIK MAKES NO WARRANTY REGARDING THE QUALITY OF ANY LISTINGS, ACCOMMODATIONS, HOSTS, GUESTS, YOUR ACCRUAL OF IBILIK TRAVEL CREDITS, THE SERVICES OR COLLECTIVE CONTENT OR THE ACCURACY, TIMELINESS, TRUTHFULNESS, COMPLETENESS OR RELIABILITY OF ANY COLLECTIVE CONTENT OBTAINED THROUGH THE SITE, APPLICATION, SERVICES OR REFERRAL PROGRAM.

NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED FROM IBILIK OR THROUGH THE SITE, APPLICATION, SERVICES OR COLLECTIVE CONTENT, WILL CREATE ANY WARRANTY NOT EXPRESSLY MADE HEREIN.

YOU ARE SOLELY RESPONSIBLE FOR ALL OF YOUR COMMUNICATIONS AND INTERACTIONS WITH OTHER USERS OF THE SITE, APPLICATION OR SERVICES AND WITH OTHER PERSONS WITH WHOM YOU COMMUNICATE OR INTERACT AS A RESULT OF YOUR USE OF THE SITE, APPLICATION OR SERVICES, INCLUDING, BUT NOT LIMITED TO, ANY HOSTS OR GUESTS. YOU UNDERSTAND THAT IBILIK DOES NOT MAKE ANY ATTEMPT TO VERIFY THE STATEMENTS OF USERS OF THE SITE, APPLICATION OR SERVICES OR TO REVIEW OR VISIT ANY ACCOMMODATIONS. IBILIK MAKES NO REPRESENTATIONS OR WARRANTIES AS TO THE CONDUCT OF USERS OF THE SITE, APPLICATION OR SERVICES OR THEIR COMPATIBILITY WITH ANY CURRENT OR FUTURE USERS OF THE SITE, APPLICATION OR SERVICES. YOU AGREE TO TAKE REASONABLE PRECAUTIONS IN ALL COMMUNICATIONS AND INTERACTIONS WITH OTHER USERS OF THE SITE, APPLICATION OR SERVICES AND WITH OTHER PERSONS WITH WHOM YOU COMMUNICATE OR INTERACT AS A RESULT OF YOUR USE OF THE SITE, APPLICATION OR SERVICES, INCLUDING, BUT NOT LIMITED TO, GUESTS AND HOSTS, PARTICULARLY IF YOU DECIDE TO MEET OFFLINE OR IN PERSON REGARDLESS OF WHETHER SUCH MEETINGS ARE ORGANIZED BY IBILIK. NOTWITHSTANDING IBILIK'S APPOINTMENT AS THE LIMITED PAYMENT COLLECTION AGENT OF THE HOSTS FOR THE PURPOSE OF ACCEPTING PAYMENTS FROM GUESTS ON BEHALF OF THE HOSTS, IBILIK EXPLICITLY DISCLAIMS ALL LIABILITY FOR ANY ACT OR OMISSION OF ANY GUEST OR OTHER THIRD PARTY.

Entire Agreement

These Terms constitute the entire and exclusive understanding and agreement between iBilik and you regarding the Site, Application, Services, Collective Content, and any bookings or Listings of Accommodations made via the Site, Application and Services, and these Terms supersede and replace any and all prior oral or written understandings or agreements between iBilik and you regarding bookings or listings of Accommodations, the Site, Application, Services, and Collective Content.

Notices

Any notices or other communications permitted or required hereunder, including those regarding modifications to these Terms, will be in writing and given by iBilik (i) via email (in each case to the address that you provide) or (ii) by posting to the Site or via the Application. For notices made by e-mail, the date of receipt will be deemed the date on which such notice is transmitted.

Contacting iBilik

If you have any questions about these Terms or any App Store Sourced Application, please contact iBilik.

Host Cancellations

In the rare instance where extenuating circumstances arise, a host may need to cancel a confirmed reservation. In such cases, we may elect to forgo the cancellation penalties outlined in our Terms of Service. Such cases will be contingent on proper documentation, where valid, and include:

- Death in the family
- Serious illness or serious illness in the family
- Natural disaster in the country
- Political unrest in the country
- Property damage
- Maintenance issues that affect the ability to host

Guest Cancellations

In the rare instance where extenuating circumstances arise, a guest may need to cancel a confirmed reservation. In this instance, iBilik may override the host's cancellation policy (flexible, moderate, strict) and make refund decisions. Such cases will be contingent on proper documentation, where valid, and include:

- There's a death in the guest's family
- The guest has a serious illness or there's a serious illness in their family
- There's a natural disaster in the destination country
- There's political unrest in the destination country
- The guest has jury duty or other similar civil obligations

Guest Refund Policy

Accommodations on the iBilik platform should meet minimum quality standards regarding safety, access, and cleanliness, and they should be consistent with the description provided by the Host. If a Guest who books and pays for an accommodation suffers a 'Travel Issue' because the Accommodation does not meet iBilik standards, the guest may be eligible for a refund in accordance with the Guest Refund Policy.

iBilik will (at our discretion) either provide the Guest with a refund or use reasonable efforts to find and book the Guest at another comparable Accommodation for any unused nights left in your reservation. The amount of any refund will depend on the nature of the Travel Issue suffered.

A valid 'Travel Issue' generally falls into three categories, (1) the host cancels a reservation 24 hours or less before the scheduled start of the reservation, or fails to provide the Guest with the reasonable ability to access the Accommodation, (2) the description of the Accommodation in the listing on the Site is materially different from the actual Accommodation (such as the Accommodation's size, special amenities or location), or (3) the Accommodation is not generally clean or as described.

To submit a valid claim for a refund, a Guest is required (a) to bring the Travel Issue to our attention within 24 hours after the start of your reservation (including photographs or other evidence) and respond to our requests for information or cooperation, (b) not have directly or indirectly caused the Travel Issue and (c) to have used reasonable efforts to try to remedy the circumstances of the Travel Issue with the Host prior to making a claim for a Travel Issue.

If you still have questions regarding the policy, please [contact us](#).

Content Policy

By posting content on iBilik, you agree to abide by these Guidelines and other iBilik policies. We reserve the right to remove content, in whole or part, that violates these guidelines or the iBilik Terms of Service, or for any other reason in our sole discretion.

In the event of repeated or severe violations, we may suspend or cancel the account(s) in question. iBilik's determination on whether any specific content is prohibited will be final and conclusive.

You can [contact us](#) or flag Group posts to report content that violates our Terms of Service or Content Guidelines.

Listings and Profiles

We expect Hosts to create listings that are honest, clear, and helpful to potential guests. We prohibit:

- Personal advertising or other commercial content.
- Content that endorses or promotes illegal or harmful activity or violence, or is profane, vulgar, obscene, defamatory, threatening, or discriminatory.
- Political, religious, or social commentary.
- Attempts to impersonate another person.
- Content that is fraudulent, false, misleading or deceptive.
- Content that refers to an iBilik investigation.
- Content that violates another or entity's rights, including intellectual property rights and privacy rights.

Reviews

Genuine reviews are the cornerstone of our community. We prohibit:

- Reviews that do not represent users' personal experience.
- Reviews unrelated to the actual reservation (ex: political, religious, or social commentary).
- Content that endorses or promotes illegal or harmful activity or violence, or is profane, vulgar, obscene, defamatory, threatening, or discriminatory.
- Content that violates another person or entity's rights, including intellectual property rights and privacy rights (ex: publishing another person's full name, address or other identifying information without permission).
- Content that is proven to be used as extortion.
- Content that refers to an iBilik investigation.

Privacy Policy

IBILIK PRIVACY POLICY

Last Updated: January 8, 2016

iBilik (hereinafter referred to as "iBilik", "we", "us" or "our") operates a platform and community marketplace that helps people form offline experiences and relationships directly with one another, where they can create, list, discover and book unique accommodations around the world, whether through our website or our mobile applications ("Platform").

This Privacy Policy is intended to inform you about how we treat Personal Information that we process about you. If you do not agree to any part of this Privacy Policy, then we cannot provide the Platform or Services to you, and you should stop accessing the Platform and deactivate your iBilik account. You can find out more about how to deactivate your iBilik account at www.ibilik.com.

Definitions

Where the definition of a term does not appear in this Privacy Policy (such as "Listing", "Accommodation", "Content," "Services" etc.), it shall be given its definition as outlined in our Terms of Service (<http://www.ibilik.com/terms>).

"Aggregated Information" means information about all of our users or specific groups or categories of users that we combine together so that it no longer identifies or references an individual user.

"Data Controller" means iBilik, the company responsible for the use and processing of Personal Information.

"Personal Information" means information relating to a living individual who is or can be identified either from that information or from that information in conjunction with other information that is in, or is likely to come into, the possession of the Data Controller.

What Types Of Information Does iBilik Gather About Its Users?

1. Information that you give us

We receive, store and process information that you make available to us when accessing or using our Platform and Services. Examples include when you:

Fill in any form on the Platform, such as when you register or update the details of your user account, or when you supply ID verification information;

Access or use the Platform, such as to search for or post Accommodations, make or accept bookings, pay for Accommodations, book or pay for any associated services that may be available (such as but not limited to cleaning), post comments or reviews, or communicate with other users;

Link your account on a third party site (e.g. Facebook) to your iBilik account, in which case we will obtain the Personal Information that you have provided to the third party site, to the extent allowed by your settings with the third party site and authorized by you.

2. Mobile Data

When you use certain features of the Platform, in particular our mobile applications we may receive, store and process different types of information about your location, including general information (e.g., IP address, zip code) and more specific information (e.g., GPS-based functionality on mobile devices used to access the Platform or specific features of the platform). If you access the Platform through a mobile device and you do not want your device to provide us with location-tracking information, you can disable the GPS or other location-tracking functions on your device, provided your device allows you to do this. See your device manufacturer's instructions for further details.

3. Log Data

We may also receive, store and process Log Data, which is information that is automatically recorded by our servers whenever you access or use the Platform, regardless of whether you are registered with iBilik or logged in to your iBilik account, such as your IP Address, the date and time you access or use the Platform, the hardware and software you are using, referring and exit pages and URLs, the number of clicks, pages viewed and the order of those pages, and the amount of time spent on particular pages.

4. Cookies and other Tracking Technologies

iBilik uses cookies and other similar technologies, such as mobile application identifiers, on the Platform. We may also allow our business partners to use their cookies and other tracking technologies on the Platform. As a result, when you access or use the Platform, you will provide or make available certain information to us and to our business partners.

While you may disable the usage of cookies through your browser settings, we do not change our practices in response to a "Do Not Track" signal in the HTTP header from your browser or mobile application. We track your activities if you click on advertisements for iBilik services on third party platforms such as search engines and social networks, and may use analytics to track what you do in response to those advertisements.

We may, either directly or through third party companies and individuals we engage to provide services to us, also continue to track your behavior on our own Platform for purposes of our own customer support, analytics, research, product development, fraud prevention, risk assessment, regulatory compliance, investigation, as well as to enable you to use and access the Platform and pay for your activities on the Platform. We may also, either directly or through third party companies and individuals we engage to provide services to us, track your behavior on our own Platform to market and advertise our services to you on the Platform and third party websites. You may also be able to control advertising cookies provided by publishers, for example Google's Ad Preference Manager (<https://www.google.com/settings/ads/onweb/>). Please note that even if you choose to opt-out of receiving targeted advertising, you may still receive advertising on or about the Platform – it just will not be tailored to your interests.

Third parties may not collect information about users' online activities on the Platform except as described in this policy.

HOW IBILIK USES AND PROCESSES THE INFORMATION THAT YOU PROVIDE OR MAKE AVAILABLE

We use, store and process Information about you for the following general purposes:

1. To enable you to access and use the Platform;
2. To operate, protect, improve and optimize the Platform, iBilik's business, and our users' experience, such as to perform analytics, conduct research, personalize or otherwise customize your experience, and for advertising and marketing;
3. To help create and maintain a trusted and safer environment on the Platform and Services, such as fraud detection and prevention, conducting investigations and risk assessments, verifying the address of your listings, verifying any identifications provided by you, and conducting checks against databases such as public government databases;
4. To send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you;
5. Where we have your consent, to send you marketing and promotional messages and other information that may be of interest to you, including information about iBilik or general promotions for partner campaigns and services. You can unsubscribe or opt-out from receiving these communications in your settings (in the "Account" section) when you login to your iBilik account;
6. To administer referral programs, rewards, surveys, sweepstakes, contests, or other promotional activities or events sponsored or managed by iBilik or our business partners; and
7. To comply with our legal obligations, resolve any disputes that we may have with any of our users, and enforce our agreements with third parties.

How iBilik Uses and Processes User Communications

We may, either directly or through third party companies and individuals we engage to provide services to us, review, scan, or analyze your communications with other users exchanged via the Platform for fraud prevention, risk assessment, regulatory compliance, investigation, product development, research and customer support purposes. For example, as part of our fraud prevention efforts, the Platform may scan and analyze messages to mask contact information and references to other websites. This helps to prevent fraudulent actors from asking Guests to send them money outside of the Platform, such as by bank transfer or other money transfer methods. We may also scan, review or analyze messages for research and product development purposes to help make search, booking and user communications more efficient and effective, as well as to debug, improve and expand product offerings. We will not review, scan, or analyze your communications for sending third party marketing messages to you. We will also not sell these reviews or analyses of communications to third parties. We will also use automated methods to carry out these reviews or analyses where reasonably possible. However, from time to time we may have to manually review some communications. By using the Platform, you consent that iBilik, in its sole discretion, may, either directly or through third party companies and individuals we engage to provide services to us, review, scan, analyze, and store your communications, whether done manually or through automated means.