

Terms & Conditions

1. Introduction

The Terms and Conditions on this page describe the practices within our firm and also state the prohibited activities, user responsibilities over the usage of our website, and legal consequences of breaching the terms mentioned. Since the terms and conditions describe the usage/consequences/legal clarification, the users must read the terms and conditions thoroughly before registering with Winngoo Pages. Once you become a registered user, you must use our service only by following the terms and conditions as stated on this page.

Additionally, all the content, images, logos, graphic work, videos, and other intellectual property on the website entirely belong to the licensor or owner of the website. Only you can download and view the information on the website. Publishing our content in any other medium or platform is prohibited.

The Terms and Conditions and Privacy Policy together form an agreement between us and the users. By registering and continuing to use our website, you acknowledge and agree to all our terms and policies. If you disagree with any part of our Terms or Privacy Policy, you should refrain from using our services.

Note: Violating the terms and policies could result in account suspension or termination or even legal consequences.

2. Eligibility

Eligibility standard to use our service for ensuring security and maintaining the company's ethical standards.

Age Eligibility

According to the Personal Data Protection Act 2010 (PDPA), no data of children under the age of 13 is collected or processed. Children, however, under the age of 18, must use the website with the supervision of parents. Since the website deals with finance, we expect a mature audience.

Geographical Bypass

Winngoo Pages Malaysia is legally allowed to use it within the geographical boundaries. Usage of VPN to trespass the boundaries is restricted and also may result in legal consequences.

3. Account Registration

Personal Information

To start the process of registration, you must provide certain details, including your personal details and other payment details. In case you are registering with us as a merchant, then you must provide certain crucial details about your business.

Upon registering successfully, you should log in to your account using your registered mail ID or mobile number to be remembered by us.

Technical Information

Add on to the personal information; we also gather some crucial information about your device through which you access our service. That information includes the IP address and other

configurations of your device, which are the operating system, resolution, network, and browser software. This information was collected for the smooth functioning of the website and uninterrupted service.

4. User Responsibilities

Reviewing the Content

The content on the website is not one hundred percent accurate because Winngoo Pages cannot review every piece of content that gets posted on the website. The responsibility for the content lies with the person who posts it, not Winngoo.

Prohibited Activities for the User

Users are prohibited from engaging in any unlawful or unethical activities while using our services, including

- Uploading harmful or offensive content.
- Engaging in fraudulent activities through our services.
- Republishing our content on other websites without prior consent.
- Duplicating, reverse engineering, or tampering with our services and products.
- Spreading false or misleading information.
- Using a VPN to access restricted locations.

Engaging in the above-mentioned activities causes account suspension or termination.

5. Disclaimer

Winngoo cannot pay for any losses of the user by using or clicking the link of our third-party sites. These third parties have their own conditions and policies, so before using their services, the user should read their conditions and policies.

Content Responsibility

If users come across any offensive or hateful content on our website, they must report it immediately via email or the designated reporting link. As we are unable to monitor all content posted on our platform, it is the user's responsibility to report any harmful or inappropriate material. Winngoo bears no responsibility for any issues or harm resulting from accessing or downloading content on the platform.

6. Intellectual Property Rights

The content, trademarks, logos, designs, and other intellectual properties were protected by various laws, including the Intellectual Property Act 2014, the Trade Marks Act 1994, and other vital acts. Users can only view and download the information on the website only for their personal use. Publishing the content or material on another site or platform without prior consent from Winngoo is an offense.

By posting any content on our website, you grant us the non-exclusive, transferable, royalty-free license to reproduce, alter, copy, and publish your content in any way to any part of the world. Your content will be searchable by users of the Winngoo Pages, meaning others can find and view the

content you post. Even after the end of this agreement, Winngoo Pages will still have the rights to use your content.

7. Copyrights

According to the Copyright, Designs and Patents Act 1988, the entire content on the site of Winngoo Pages, including text, images, videos, logos, and software, is completely owned by us or the owner of Winngoo Pages. Without our consent, you don't have any rights to reproduce or publish our content on any other sites. Our entire content is protected by intellectual property laws.

If a user posts any content on the site, they still retain ownership of the content, but they grant us a license to use it in line with these terms.

Winngoo values intellectual property rights and complies with copyright laws.

Copyright Complaints

It's a complaint you raise when someone uses your content without permission. To file a complaint, provide:

- Description of the work and its location (e.g., URL).
- Your personal and contact details.
- A declaration statement that you genuinely believe your claim is true.

These complaints can be submitted through email or web form.

Misuse Penalties

Submitting false claims can lead to account suspension or legal action. Ensure your complaint is accurate and based on genuine issues with the content published on the site. Misusing the complaint system weakens trust and fairness, so only raises valid concerns backed by facts to maintain integrity and credibility.

8. Liability

Winngoo Pages is not responsible for the third-party content on our website. Using the site completely is your own risk. The website does not provide financial or professional advice, so you should seek qualified guidance before acting on any information found within this site.

Winngoo is not responsible for any losses or damage, including indirect harm arising from your actions with the site, reliance on its content, or interactions with businesses listed on it.

You also agree to protect Winngoo and its employees from any losses, damages, fraudulent activities, or copyrights. This helps keep Winngoo safe from legal problems caused by your actions.

9. Feedback and Suggestions

For the betterment of the site, users' feedback and suggestions play a vital role. Winngoo reinforces two-way communication so users can share their feedback and suggestions about our service and products.

Feedback Rewards

Winngoo occasionally rewards users for their valuable feedback. We believe that these rewards encourage active participation of the users. Rewards may include discounts or loyalty points that can be redeemed for a variety of services.

User Privacy in Feedback

The details of the users while submitting feedback are safeguarded under the Winngoo privacy policy. When reviews, ratings, or suggestions are shared publicly, they are anonymized to ensure protection against harassment or misuse.

10. Subject to Legal Limitations

Winngoo Pages is available across Malaysia, although some features and services may be limited in certain areas. We reserve the right to restrict access to all or specific services in certain regions to comply with Malaysian laws. Accessing our services from outside Malaysia may also be subject to local regulations. As such, using a VPN to access our site is prohibited under this agreement and may result in account suspension or termination. If you attempt to use our service from outside the country, you do so at your own risk and may face consequences.

11. Termination

Winngoo Pages are absolutely free of charge for customers but not for the merchants. Winngoo reserves the rights to terminate or restrict some features of the site to some users. The following actions of both customers and merchants could cause access restriction or account termination.

- Submitting false information during the registration or committing fraudulent or illegal activities using our service or platform.
- Violating these agreements or breaching any conditions mentioned in this agreement.
- Sharing information that is irrelevant to our site.
- Using our platform to harass or attack individual people.
- Using our platform to send spam texts.
- Involvement in money laundering using our service.
- Trying to hack another person's account.
- Accessing our site or product with an unauthorized network.
- Sharing sexual content involving child pornography.

If we found this sort of suspicious activity with your account, we might immediately suspend or terminate your account without any warning notices. We might also block some features for specific customers.

For businesses, we may end their membership or subscription both temporarily and permanently. If services stop for reasons not listed above, Winngoo might give a partial refund after taking out any necessary charges.

12. Dispute Resolution

In the occurrence of conflicts within our service or these agreements, the user should try to solve the issue through mediation rather than approaching court proceedings, unless required by law. If the issue wasn't solved in 30 business days, then the user might approach your local jurisdiction of Malaysia.

Governing Law

These terms and conditions are governed by the laws of Malaysia. Any disputes or conflicts arising from these terms will be subjected to the jurisdiction of the courts located in Malaysia.

13. Indemnification

Using the service properly is fully under your control. You agree to protect and defend Winngoo Pages against all legal claims, damages, or losses that arise based on your actions. Winngoo will not provide any compensation if you lose money by your activities with third parties. If your actions cause Winngoo Pages to lose its money, then you have to provide compensation to us for the losses.

You are solely responsible for any issues caused by your actions or account on the platform. If there is fraud or a violation of rules, you may need to pay for the damages.

14. Miscellaneous

Severability

Over time, some rules or conditions in these terms might become outdated, illegal, or unenforceable. If that happens, we will remove those specific parts. However, the rest of the terms will remain valid and in effect.

Transferability

As a user, you cannot give or transfer your rights or responsibilities under these terms to anyone else without our written permission. We can transfer our rights and responsibilities to our affiliates, subsidiaries, or third-party service providers.

15. Changes With Terms

In the future we might alter these terms or add new terms. In such cases, the revised terms and conditions will be posted on this page, indicating the effective date of the terms and conditions. The updates of these terms will be notified to you through mail. The user should check these agreement pages at regular time intervals to avoid unnecessary conflicts or to avoid misuse of the site. If you disagree with any of the points with the updated terms, then the user must stop using our service.