

Legal & Disclaimer

Introduction

PT Saison Modern Finance (hereinafter referred as "SMF") operates under business license as multi-finance with license dated 17th September 2015, Decision of Board of Commissioners of Otoritas Jasa Keuangan No.KEP-102/D.05/2015. SMF is the party entitled to manage and operate the Website.

Privacy Policy

PT Saison Modern Finance and its affiliated companies are committed to protecting and respecting the privacy of any person who makes use of the Website ("you"). This policy (together with our terms of use and any other documents referred to in it) sets out what (kind of) information we collect from you or that you provide to us, how it is handled, with whom it may be shared and what choices you have regarding the use of your information. By accessing any part of any of the SMF websites ("Website") you shall be deemed to have accepted and consented to the terms of this privacy and cookie policy in full.

Collected Information

We may collect and process the following data about you:

Information that you provide by filling in forms on any of the website's pages. This includes information provided at the time of requesting further services. We may also ask you for information when report trouble within our website.

If you contact us, we may keep a record of that correspondence. We may also ask you to complete surveys that we use for research purposes, although you do not have to respond to them.

Details of your visits to the Website and the resources that you access.

Details about your computer, including where available your IP address, operating system, and browser type, for system administration. This is statistical data about the Website users' browsing actions and patterns and does not identify any individual.

Cookie

The Website uses cookies to distinguish you from other users of the Website. A cookie is a small file that is sent together with pages of the Website and stored by your web browser on the hard disk of your computer. If a cookie has been stored, the information contained therein can be send back to our servers during your next visit to the Website. This helps us to provide you with a good experience when you browse the Website and allows us to improve it.

Google Analytics

Through the Website a cookie is placed by Google as part of its 'Analytics' service. We use this service to monitor how visitors use the Website. Google might provide such information to third parties to comply with statutory legal obligations or to third parties who process such information on behalf of Google.

The information gathered by Google will be made anonymous as much as possible. Your IP address will not be provided. The information will be transferred to the United States and saved on servers in the United States. Google has indicated to comply with the Safe Harbor principles and joined the Safe Harbor Program of the U.S. Department of Commerce.

Use of Information

We may use information held about you in the following ways:

- To ensure that content from the Website is presented in the most effective manner for you and for your computer
- To provide you with information, products, or services that you request from us or which we feel may interest you, where you have consented to be contacted for such purposes.
- To carry out our obligations arising from any contracts entered between you and us.
- To allow you to participate in interactive features of our service when you choose to do so.
- To notify you about changes to our service.

We may also use your data to provide you with information about goods and services which may be of interest to you, and we may contact you about these.

Additional information

SMF is the authorized owner of all the design and content of the Website, including text, information, logos, icons, except contents that have been previously registered as an authorized logo and trademarks, such as partner's logos, trademarks, and product.

Partner logos and trademarks appearing on the Website have been informed to the partners.

The use of and changes to the design and the content on the Website without obtaining prior approval from SMF may potentially cause SMF to take legal actions.