

## Public Terms & Conditions and Disclaimer

### 1. Purpose of the Platform

The newsletter is a platform enabling members and practitioners to share ideas and knowledge from their individual viewpoints and perspectives, which do not represent the stance of any organization or sector. This platform provides general information, professional insights, and commentary related to Business Continuity, Risk Management, and resilience-related topics. Content is intended to support knowledge sharing and professional discussion.

### 2. Nature of Content

All articles published represent the **views and opinions of individual contributors** and are provided for general informational purposes only.

Content does not constitute:

- Legal advice
- Regulatory advice
- Financial or professional consulting advice

Readers should exercise professional judgment and seek appropriate advice where necessary.

### 3. No Endorsement

The publication of any article does not imply endorsement by:

- The Publisher
- Editors or advisory board members
- Partners or affiliated organisations

References to standards, frameworks, tools, or organisations are for informational purposes only.

### 4. Editorial Control

The Publisher reserves the right to:

- Edit content for clarity, quality, and compliance
- Decline, remove, or amend content at any time
- Add disclaimers, corrections, or clarifications

### 5. Accuracy & Reliance

While reasonable efforts are made to ensure accuracy:

- The Publisher makes no warranties as to completeness or accuracy
- The Publisher shall not be liable for errors, omissions, or reliance on published content

Use of the content is at the reader's own risk.

### 6. Intellectual Property

Unless otherwise stated:

- Copyright remains with the original author
- Content may not be reproduced, redistributed, or modified without permission

### 7. Data Protection & Privacy

Personal data is processed in accordance with applicable laws, including:

- Malaysia Personal Data Protection Act 2010 (PDPA)

- GCC data protection regulations
- ASEAN data protection principles

Contributor and reader information is used solely for publication and communication purposes.

#### **8. External Links**

Articles may contain links to third-party websites. The Publisher:

- Does not control external content
- Is not responsible for external policies or practices

#### **9. Limitation of Liability**

To the fullest extent permitted by law, the Publisher shall not be liable for:

- Direct or indirect losses
- Business interruption
- Reputational or consequential damages

arising from the use of or reliance on the content.

#### **10. Governing Law**

These Terms & Conditions are governed by the laws of **Malaysia**, with due regard to applicable regional regulations.

#### **11. Acceptance**

By accessing or using this platform, you acknowledge and agree to these Terms & Conditions.