

PRIVACY NOTICE

As part of AmBank Group's day to day business, we collect your Personal Information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information.

Under the Personal Data Protection Act 2010 ('**PDPA**'), we are required to inform you:

- (i) of the type of Personal Information we collect and how we collect it;
- (ii) how we use your Personal Information;
- (iii) the parties that we disclose the Personal Information to;
- (iv) the choices you have with regards to the extent of Personal Information you provide;
- (v) the difference between information that is considered mandatory or optional; and
- (vi) how you access and update your Personal Information.

Your privacy is therefore important to us and we are committed to protecting your Personal Information by collecting and using your Personal Information in accordance with the PDPA.

For the purposes of this Privacy Notice, please note that:

- "**AmBank Group**" refers to AMMB Holdings Berhad and all its direct and indirect subsidiaries, including, but not limited to: AmBank (M) Berhad, AmIslamic Bank Berhad, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmInvestment Services Berhad, AmInvestment Management Sdn Bhd, AmFutures Sdn Bhd, AmCard Services Berhad, AmGeneral Insurance Berhad, AmLife Insurance Berhad and AmFamily Takaful Berhad.
- "**Personal information**" refers to any information which relates directly or indirectly to you and/or your transactions with us. This information may include your name, NRIC number, address, occupation, contact details, details of your account(s), the type of products and/or services subscribed to and such other necessary information regarding yourself and your transaction(s) including Sensitive Personal Information.
- "**Sensitive Personal Information**" refers to information relating to your health, political opinions, religious beliefs etc.

1. The Kind Of Personal Information We Collect And How We Collect It

In order to enable us deal with your inquiries, open and operate an account/facility/insurance policy for you or to provide you with our products and services, we may be required to collect, use, disclose and store (i.e. "process") your personal and/or financial information. Such personal and/or financial information is required amongst others to:

- a. establish your personal identification and background;
- b. establish your financial standing and creditworthiness where required;
- c. establish the condition of your health if you wish to procure insurance policies offered by us; and/or
- d. supply you with any of our products and/or services applied for.

We may also obtain the above information about you from the following sources:

- a. Your relationship with us, for example information provided by you in application forms when using our products or services, when transacting on your accounts, when using our online or electronic services, when taking part in customer surveys, competitions, promotions and during performance of financial reviews;
- b. Your verbal, written and/or electronic communications with us or our authorised agents;
- c. Third parties connected with you, such as your employer, joint account holder, security providers and guarantor(s) subject to your prior consent;
- d. Analysis of the way you use and manage your account(s)/facility(ies)/insurance policy(ies) with us;
- e. Your access and use of our services, transactions you make and payments effected through your account(s)/facility(ies)/insurance policy(ies); and/or

- f. Any other sources which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

The Personal Information we collect can be either mandatory or optional. Mandatory Personal Information are your information that we require so that we can provide you with the required products and services. If you do not provide us with the mandatory Personal Information, we will not be able to provide you with those products and services. Optional Personal Information are your information that are not obligatory to be provided to us. If you do not wish to provide your optional Personal Information, you may still apply for our products and services. Mandatory and voluntary Personal Information may differ for our various products and services and these will be indicated in the application forms of our products and services.

2. How We Use Your Personal Information

Other than as stated above, we may use your Personal Information for one or more of the following purposes:

- a. Access and manage your application(s) for our products and services so that we can provide you with more and up to-date information such as improvements and new features to the existing products and services, development of new products and services, competitions, promotions and offers from third parties through tie-ups with the AmBank Group which may be of interest to you;
- b. Manage and maintain your account(s)/facility(ies)/insurance policy(ies) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- c. Conduct research for analytical purposes, data mining and analyses of your transactions /use of products and services to better understand your current financial/investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential. Sometimes it may be necessary if required, to verify your financial standing through credit reference/reporting checks;
- d. Comply with the requirements of any law binding on us such as conducting anti-money laundering checks, crime detection/prevention, prosecution, protection or enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- e. Perform shared services within AmBank Group such as audit, compliance, legal, human resource, risk management including assessing financial and insurance risks;
- f. Outsourcing of business and back-room operations within AmBank Group; and
- g. Any other purpose(s) that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

We will seek your consent before using your Personal Information for a purpose other than those that are set out in this Privacy Notice and/or in the terms of any of your agreement (s) with the AmBank Group.

3. Disclosure Of Your Personal Information

As part of providing you with our products and services we may be required to disclose certain information about you and/or your accounts, facility(ies) and/or insurance policy(ies) with us to the following third parties:

- a. our agents, service providers, vendors and /or professional advisers who assist us in processing, administering, fulfilling transactions or providing value added services that you have requested;
- b. any person authorized or appointed by you to give instructions to us on your behalf such as your agents, accountants, auditors, lawyers, financial advisers, brokers and intermediaries;
- c. any guarantor(s), security provider(s) or any person(s) intending to settle any moneys outstanding under the facility(ies) granted by us to you;
- d. any person(s) connected to the enforcement or preservation of any of our rights or transferring the rights and obligations under your agreement(s) with us;
- e. any third party(ies) arising from the restructuring of facility(ies) granted to you, sale of debts, acquisition or sale of any company by AmBank Group provided that the recipient uses your information for the same purpose(s) as it was originally supplied to us and/or used by us;
- f. other financial institution(s) for the purpose of fulfilling the transactions required by you;

- g. merchants and electronic fund transfer facilitators related to any credit/debit card(s) issued to you by us;
- h. any rating agency(ies), credit reporting agencies, insurer(s), insurance broker(s), re-insurers or direct/indirect provider(s) of credit protection and in the event of default of a facility granted to you, to debt collection agencies; and/or
- i. any competent authority(ies) and/or regulator(s), including foreign regulator(s) for the performance of their functions, subject at all times to any laws, including foreign laws applicable to the AmBank Group.

Otherwise, we will not disclose your information to others, except where:

- a. you have opted-in for purposes of marketing of third party products;
- b. you have not opted-out for receiving marketing material(s) from AmBank Group;
- c. we are required or permitted to do so by law;
- d. required or authorised by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over AmBank Group
- e. we may transfer rights and obligations under our agreement(s) with you; and/or
- f. we are required to meet our obligations to any relevant regulatory authority.

But rest assured, that at all times, we'll respect and protect the privacy and confidentiality of your personal information.

4. Security Of Your Personal Information

We place great importance in ensuring the security and confidentiality of your Personal Information and regularly review and implement up-to-date technical and organizational security measures when processing your Personal Information. Further information on security controls is available at our Website Security Statement at www.amassurance.com.my and www.kurnia.com.

5. Retention Of Personal Information

Your Personal Information will be retained in compliance with this Privacy Notice and /or the terms and conditions of your agreement(s) with any AmBank Group entity for the duration of your relationship or for such period as may be necessary to protect the interest of both AmBank Group and you. Such retention is also necessary as required by law or in accordance with our internal policies.

6. Your Rights To Access And Correct Personal Information

If you wish to access and/or make changes to your Personal Information, you can make a request using our Personal Data Request Form. These forms are available at all our branches as well as our website, www.amassurance.com.my and www.kurnia.com and we will endeavour to comply with your request to access and/or correct your Personal Information within 21 days of receiving your completed form and the relevant processing fees.

Please note that we may withhold access to your Personal Information in certain situations, for example when we are unable to confirm your identity, where the information requested is of a confidential commercial nature or when there are repeated requests for the same information. Nevertheless, we will notify you of the reason(s) for not being able to accede to your request. We may also request for more documentary evidence to avoid incidence of fraud and/or inaccurate information.

In order to enable us serve you better, we seek your assistance to continuously keep your Personal Information up to-date.

7. Where The Personal Information Provided By You Is Incomplete

It may be obligatory for you in some instances to provide certain Personal Information to enable us to process your application, open an account or subscribe to some of our products or services. If you are unable to or

decline to provide such obligatory Personal Information, we may not be able to process your application or provide you with the said products or services.

8. Exercising Your Choice In Respect Of The Disclosure And Use Of Your Personal Information For Purposes Of Marketing

You may exercise your choice in respect of the disclosure and use of your Personal Information with us. In the event you choose not to receive any marketing material(s) from us or any of our third party business partners, you may either (i) contact us at the contact details provided below; or (ii) by choosing to opt out from receiving marketing material, a choice provided for in the relevant application/proposal forms of our products or services.

Please note that:

- irrespective of the choice you make in relation to the above, you may still contact us subsequently through the channels provided below in order to change your choice. Your latest choice communicated to us will apply. We shall update your most recent marketing preference in our database within a reasonable period of time after we receive the communication of your choice;
- we will not be able to remove your Personal Information from the databases of third party business partners with whom we have already shared your Personal Information, when you have opted-in earlier;
- certain communications such as our statements of account, correspondence and websites may contain standard information regarding our other products and services that cannot be removed without affecting the delivery/provision of our services and/or products, the operation of your account(s) and/or facility(ies) with us, and/or additional costs to you.

9. Revisions To The Privacy Notice

Our Privacy Notice may be revised from time to time and if there is/are any revision(s), it will be posted on our website and/or other means of communication deemed suitable by us. However any revision(s) will be in compliance with PDPA.

10. Enquiries/Complaints

If you have any enquiries or complaints concerning this Privacy Notice, you may contact us as per below details or you may contact our nearest Branch Manager:

AmAssurance – Customer Service Executive

Customer Care Centre : 1-300-80-3030

Complaint Contact No. : 03-2268 6868

E-mail: feedback-amq@ambankgroup.com

or

Kurnia Insurans – Customer Service Executive

Customer Care Centre : 1-800-88-6333

Complaint Contact No. : 03-2268 6868

E-mail : customercomplaint@kurnia.com

or

Complaint Handling Unit,

Risk and Compliance Department

AmGeneral Insurance Berhad,

Menara Shell,

No. 211, Jalan Tun Sambanthan,

50470 Kuala Lumpur