

Privacy Notice

Personal Data Protection Act 2010 (“PDPA”)

In line with PDPA, AmBank Group is committed to protect and safeguard customers' Personal Data when entering into any commercial transaction with AmBank Group.

Throughout this Privacy Notice, the following are the definitions of the terms used:

- **AmBank Group** refers to AMMB Holdings Berhad and all its subsidiaries and associate companies including but not limited to AmBank (M) Berhad, AmBank Islamic Berhad, AmInvestment Bank Berhad, AmFunds Management Berhad, AmFutures Sdn Bhd, AmIslamic Funds Management Sdn Bhd, AmCards Services Berhad, AmGeneral Insurance Berhad, AmMetLife Insurance Berhad and AmMetLife Takaful Berhad.
- **Personal Data** refers to any information in respect of commercial transactions which is being processed and recorded that relates directly or indirectly to a Data Subject, who is identified or identifiable from that information. This includes any Sensitive Personal Data and expression of opinion about the Data Subject but does not include any information that is processed for the purpose of a credit reporting business carried on by a credit reporting agency under the Credit Reporting Agencies Act 2010. Examples of Personal Data include customer's name, identity card or passport number, address, occupation, contact details, account details or financial information.
- **Sensitive Personal Data** refers to any Personal Data consisting of information as to the physical or mental health, condition, political opinions, religious beliefs or other beliefs of a similar nature.
- Unless expressly defined herein and where the context requires, all capitalized expressions shall have the same meaning ascribed to it in the PDPA.

Purpose of Collecting Personal Data

In rendering services to customers, AmBank Group may be required to process customers' Personal Data for any of the following purposes:

- (a) Assessment of customers' eligibility or suitability for AmBank Group's products applied for and verification of identity or financial standing through credit reference checks;
- (b) Notification and/or update on new features or development of products and services;
- (c) Competitions, promotions, campaigns, offers and etc. from AmBank Group or third party business partners which customers have participated;
- (d) Account management and maintenance including regular updates, consolidation and improving accuracy of records;
- (e) Research for analytical purposes based on transactions/use of products and services for better understanding of current and future financial/investment needs;
- (f) Enforcement of AmBank Group's rights to recover any debt owing, including transfer or assignment of rights, interests and obligations;
- (g) Any other purpose(s) that is required or permitted by any law, regulation, standard, guideline and/or by relevant regulatory authorities.

Sources of Personal Data

In providing Personal Data related to third parties to AmBank Group (such as next of kin or nominees), the provider of such Personal Data confirms that consent has been obtained or that he/she is entitled to provide the Personal Data of those parties.

- (a) Information provided in application forms when using AmBank Group's products or services, when transacting accounts, when using online or electronic services, when taking part in customer surveys, competitions, promotions and during performance of financial reviews;
- (b) Verbal, written and/or electronic communications with AmBank Group or its authorised agents;
- (c) Third parties connected to customers, such as their employer, joint account holder, security providers and guarantor(s), other partners in a partnership, or through AmBank Group's corporate customers or corporate security providers where the customer is a director, shareholder, officer or authorised signatory/person;
- (d) Images captured by closed circuit television (CCTV) cameras at AmBank Group's branches, office premises or third party premises (where self-service terminals are located), when visiting AmBank Group branches or office premises or self-service terminals at third party premises;
- (e) Credit reporting agencies and publicly available sources such as through searches at relevant government authorities or agencies; and/or
- (f) Any other sources which customers have given consent for the intended purposes.

Disclosure of Personal Data

AmBank Group may be required to disclose customers' Personal Data to the following third parties:

- (a) Its agents, service providers, vendors, financial institution(s) and /or professional advisers who assist us in processing, administering, outsourcing, fulfilling transactions or providing services to customers on its behalf, or to fulfill value added services that customers have requested;
- (b) Its external professional advisors and consultants who provide services to it, for the purposes of its business, operational, legal and regulatory requirements;
- (c) any person(s) authorised or appointed by customers to give instructions to AmBank Group on customers' behalf such as customers' agents, accountants, auditors, lawyers, financial advisers, brokers and intermediaries;
- (d) any guarantor(s), security provider(s) or any person(s) intending to settle any moneys outstanding under the facility(ies) granted by AmBank Group to customers;
- (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 customers' data for the same purpose(s) as it was originally supplied to and/or used by AmBank Group;
- (f) merchants and electronic fund transfer facilitators related to any credit/debit card(s) issued to customers by AmBank Group;
- (g) any rating agency(ies), credit reporting agencies, insurer(s), insurance broker(s), re-insurers, loss adjusters, or direct/indirect provider(s) of credit protection and in the event of default of a facility granted to customers, to debt collection agencies; and/or
- (h) with other entities within AmBank Group for products and services that may be of interest to customers;
- (i) any competent authority(ies) and/or regulator(s), for the performance of their functions;
- (j) any information-sharing systems for fraud prevention and detection, including but not limited to Fraud Intelligence System (FIS), an information-sharing system which utilizes analytical techniques for fraud prevention and detection, which is operated by Insurance Services Malaysia Berhad (or any other company engaged for the operation of the FIS from time to time); and/or
- (k) any association, federation or any other regulated body incorporated in the interest of insurance industry.

Rights of Data Subject

Obligatory and voluntary Personal Data may differ for various products and services as indicated in the application forms. Customers may notify AmBank Group in writing to withdraw consent or to cease/begin processing Personal Data, giving AmBank Group a reasonable period of time to carry out such request.

However, in the event the customer chooses to withdraw consent during an existing contractual agreement with AmBank Group which may result in its inability to continue the relationship, AmBank Group reserves the right to continue processing customer's personal data in accordance with contractual or the applicable operational, audit, investigation, legal, regulatory, tax or accounting obligations until all obligations are fulfilled.

Customers can access and/or make changes to their Personal Data by completing the Personal Data Request Form available at AmBank Group branches or website subject to relevant processing fees, where applicable and AmBank Group shall notify customers the reasons if such request cannot be acceded to. Customers may visit AmBank Group's nearest branch or contact the following for enquiries:

Customer Service Executive, Customer Contact Centre		
	Telephone No	E-Mail
AmAssurance	1 800 88 6333	customer@amassurance.com.my
Kurnia Insurans	1 800 88 3833	customer@kurnia.com

Security of Personal Data

AmBank Group places great importance in ensuring the security and confidentiality of its customers' Personal Data. As such, AmBank Group regularly reviews and implements up-to-date technical and organisational security measures when processing customers' Personal Data. Further information on security controls is available at our Website Security Statement at www.ambankgroup.com.

Retention of Personal Data

Customers' Personal Data will be retained in accordance with this Privacy Notice and/or the terms and conditions of agreement(s) with AmBank Group for the duration of the relationship or for such period as may be necessary to protect the interest of both AmBank Group and the customers. Such retention is also necessary as required by law or in accordance with relevant internal policies.

Revisions to Privacy Notice

This Privacy Notice may be revised from time to time and notice of such revision shall be posted on website and/or other means of communication deemed suitable by AmBank Group.

(Last updated: 8 September 2020)