

PRIVACY NOTICE

1.0 General

- 1.1 Affin Bank Berhad and Affin Islamic Bank Berhad (among others) are companies in AFFIN Holdings Berhad Group of Companies (“AHB Group”). At AHB Group we value your privacy and strive to protect your personal information in compliance with the laws of Malaysia.

AHB Group will only collect and use your personal information in accordance with such laws (including the Personal Data Protection Act 2010), this Privacy Notice and/or the privacy terms in any agreement(s) that you may have or will enter into with any AHB Group entity.

This Privacy Notice explains:

- a. What kind of personal information we collect and how we collect it
- b. How we use your personal information
- c. The parties that we disclose the personal information to
- d. The choices we offer, including how to access and update your personal information

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

- a. “AHB Group” refers to Affin Holdings Berhad, Affin Bank Berhad, Affin Islamic Bank Berhad, subsidiaries, related corporations and/or associates or any member of the Group.
 - b. “Personal information” refers to any information which relates directly or indirectly to you and/or your transactions with us. This information includes your name, address, occupation, contact details, the 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) with us. For the avoidance of doubt, please note that this Privacy Notice is applicable only if you are an individual.
- 1.2 By providing to us your personal information, you hereby consent to the processing of your personal information in accordance with this Privacy Notice.
- 1.3 If you are a corporation supplying personal information of your directors, shareholders and/or officers to us, please do ensure that you have obtained their consent and bring this Privacy Notice to the attention of your directors, shareholders and/or officers whose personal information you are supplying/have been supplied to us.

2.0 What Kind of Personal Information We Collect and How We Collect It:

2.1 In order to enable us to deal with your inquiries, open and operate an account/facility for you and/or to generally provide you with our products and services, we may need to and/or may be required to collect, record, hold, use, disclose and store (i.e. "process") personal information and financial information about you, including but not limited to personal information:

- a. to establish your personal identification and background;
- b. to establish your financial standing and creditworthiness (where required); and/or
- c. that you provide when you apply for any of our products and services.

2.2 We may obtain this information from yourself and from a variety of sources, including but not limited to:

- a. through your relationship with us, for example information provided by you in application forms, when using our products or services, when taking part in customer surveys, competitions and promotions, and during financial reviews;
- b. through your verbal and written communications with us and/or our authorised agents;
- c. from third parties connected with you, such as employers, joint account holders, guarantors, subject to your prior consent;
- d. from an analysis of the way you use and manage your account(s)/facility(ies) with us, from the transactions you make and from the payments which are made to/from your account(s)/facility(ies); and/or
- e. from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

3.0 How We Use Your Personal Information

3.1 Other than as stated above, we may use your personal information for one or more of the following purposes:

- a. to assess your application(s) for our products and services;
- b. to verify your financial standing through credit reference checks;
- c. to manage and maintain your account(s) and facility(ies) with us;
- d. to manage our business and your relationship with us;
- e. to better understand your current and future financial needs and your financial situation;
- f. to provide you with information on our and 3rd party products, services and offers which may be of interest to you;
- g. to improve our products and services and to develop new products and services;
- h. to notify you about benefits and changes to the features of products and services;
- i. to administer offers, competitions and promotions;
- j. to respond to your enquiries and complaints;
- k. to update, consolidate and improve the accuracy of our records;
- l. to produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual;
- m. to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us;
- n. to meet the disclosure requirements of any law binding on AHB Group;
- o. for audit, compliance and risk management purposes;
- p. to assess financial and insurance risks;

- q. to transfer or assign our rights, interests and obligations under any of your agreement(s) with us;
- r. to protect or enforce our rights to recover any debt owing to us;
- s. to conduct anti-money laundering checks;
- t. for crime detection, prevention and prosecution; and/or
- u. for any other purpose that is required or permitted by any law, regulations and/or guidelines.

4.0 Disclosure of Your Personal Information

4.1 As a part of providing you with our products and services and the management and/or operation of the same, we may disclose your personal information (to the extent necessary) to the following third parties:

- a. companies and/or organisations that act as our strategic partners, agents, professional advisers and/or any other parties that we may have business or dealings with;
- b. companies and/or organisations that assist us in processing and/or otherwise fulfilling transactions that you have requested;
- c. companies and/or organisations that assist us in providing value added services that you have requested;
- d. your advisers (including but not limited to accountants, valuers, adjustors, auditors, lawyers, financial advisers or other professional advisers) where authorised by you;
- e. any person notified by you as authorised to give instructions or to use the account(s)/facility(ies) or products or services on your behalf; and/or
- f. any third party as a result of any restructuring of facilities granted to you or the sale of debts, or the acquisition or sale of any company by AHB, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us;
- g. any guarantors of security providers for the facility(ies) granted by us to you;
- h. any person intending to settle any moneys outstanding under the facility(ies) granted by us to you;
- i. any rating agency, insurer or insurance broker or direct or indirect provider of credit protection;
- j. any financial institutions, merchants, VISA International Services Association, MasterCard International Incorporated and other card associations in relation to any credit card and/or debit card issued to you by us; and/or
- k. any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us,

4.2 All parties mentioned in the clause above may in turn disclose your personal information to companies within their group of companies, their affiliates and directors, shareholders, employees of such companies and affiliates, their professional advisers, service providers, strategic partners, regulators and other parties on a “need to know basis” who or which may have business or dealings with them.

4.3 The above shall be subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to the AHB Group (whether in or outside Malaysia).

5.0 Disclosure for Marketing Purposes

5.1 Additionally, the individual entities within the AHB Group may contact you about products, services and offers, which we believe may be of interest to you or benefit you financially.

5.2 You may tell us at any time if you do not wish to receive marketing communications from us, from individual entities within the AHB Group by writing to the servicing branch. Your latest written instructions to us will prevail.

5.3 Please take note that certain communications such as statements of account and our websites 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.

5.4 As for our third party merchants or strategic partners, we will only contact you for marketing purposes of their services/products if you opt-in to receive the same from us by completing the consent form available at the servicing branch.

6.0 When Do We Disclose

6.1 Save as set out above, we will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside the AHB Group except in any of the following situations:

- a. where you have given permission;
- b. where we are required or permitted to do so by law;
- c. where required or authorised by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over the AHB Group;
- d. where we may transfer rights and obligations under this agreement; and/or
- e. where we are required to meet our obligations to any relevant regulatory authority.

7.0 What If Personal Information Provided by You Is Incomplete?

- 7.1 Where indicated, it is obligatory to provide your personal information to us to enable us to process your application for our products or services. Should you decline to provide such obligatory personal information, we may not be able to process your application/request or provide you with our products or services.
- 7.2 You need to update us if there are any changes in your personal data otherwise the latest personal data collected from you shall be applicable.

8.0 Your Rights to Access and Correct Your Personal Information

- 8.1 We can assist you to access and correct your personal information provided to us.
- a. You may have access to your personal information in any member of the AHB Group's possession by making a request via the access request form available at any of our branches, subject to payment of the relevant processing fee (if applicable). We will use reasonable efforts to provide you with a copy of the requested personal information within 21 days of receiving your duly completed Access Request Form and the processing fee.
 - b. Please note that any member of the AHB Group may have to withhold access to your personal information in certain situations, for example when we are unable to confirm your identity or where information requested for is of a confidential commercial nature or in the event we receive repeated requests for the same information. Nevertheless, we will notify you of the reasons for not being able to accede to your request.
 - c. Where your data access request is successful and you are of the opinion that such personal information held by us is inaccurate, incomplete, misleading or where relevant, not up-to-date, you may make a request to correct such personal information.
 - d. You can also assist us to keep your personal information (such as your current mailing address) up to date, as it will enable us to serve you better.
 - e. In the event you wish to correct / update your personal information previously provided to us, please write in or notify us at the address provided below. We will use reasonable efforts to comply with your request to correct your personal information within 21 days of receiving your written request.
 - f. Please note that any member of the AHB Group may use its discretion in allowing the correction / update requested or may require further documentary evidence of the new information to avoid fraud and inaccuracy.

9.0 Exercising Your Choices in Respect of the Disclosure and Use of Your Personal Information

9.1 Subject always to our contractual rights and obligations under relevant laws and regulations; you may exercise your choice in respect of the disclosure, retention and use of your personal information in respect of Affin Bank (ABB) or Affin Islamic Bank (AiBB) or any member of the AHB Group. Should you wish to do so, kindly contact the Branch Manager Services or Customer Service Executive of the servicing branch or office of the AHB Group.

9.2 For ABB or AiBB, you may also write in to:

Call Centre, 15th Floor, Bangunan AFFINBANK, No. P3.4, Persiaran Perbandaran, Section 14, 40000 Shah Alam, Selangor (Attention: Call Centre Team Leader).

Tel: 0355223000

Fax: 0355115625

10.0 Enquiries or Complaints

10.1 Should you have any query, concerns or complaints in relation to this Privacy Notice or how we handle your personal information, kindly contact any of the above named persons.

11.0 Amendment

11.1 This notice may be amended by us by giving the requisite notice in order to comply with regulatory requirements.