

FAQ FOR THE PERSONAL DATA PROTECTION ACT (PDPA) ACCORDING TO TYPES OF CUSTOMERS' QUERIES AND COMPLAINTS

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A GENERAL QUESTIONS ON THE PDPA 2010		
1.	What is AmGeneral's Privacy Notice about?	<p>The AmGeneral's Privacy Notice, as required by law, addresses your rights in relation to the collection, use and disclosure of your personal data by AmGeneral.</p> <p>Kindly take the time to get to know AmGeneral's practices by reading our Privacy Notice which can be accessed on the AmGeneral's website at www.amassurance.com.my or www.kurnia.com. Alternatively, you can visit your nearest AmGeneral branch to request a copy of the same.</p>
2.	Where does AmGeneral collect my personal data from?	<p>AmGeneral obtains your personal data through a variety of sources, including but not limited to:</p> <ul style="list-style-type: none"> (1) information provided by you, e.g. in application forms, when using our products or services and/or when taking part in customer surveys, competitions and promotions; (2) through your verbal and written communications with us and/or our authorised agents, e.g. when you provide us with personal data through a telephone call with customer service; (3) from third parties connected to you such as your employer(s), and always subject to your prior consent; (4) from an analysis of your transactions with AmGeneral; (5) from any other sources to which you have given your consent to disclose information relating to you; and/or (6) from other sources where otherwise lawfully permitted, e.g. credit reporting agencies. <p>While the exact nature of the personal data may vary depending on the type of products and/or services requested, a non-exhaustive list of the types of personal data that may be collected can be found in our Privacy Notice which can be accessed on the AmGeneral's website at www.amassurance.com.my or www.kurnia.com. Alternatively, you can visit your nearest AmGeneral branch to request a copy of the same.</p>
3.	Will AmGeneral use my personal data for purposes other than those related to my relationship with AmGeneral?	<p>AmGeneral will only use your personal data for purposes stated in our Privacy Notice, which may or may not relate to your relationship with us. These include:</p> <ul style="list-style-type: none"> (1) to assess your application(s) for our products and services; (2) to manage our business and your relationship with us; (3) to provide you with information on our other products, services and offers which may be of interest to you; (4) to improve our products and services and develop new products and services; (5) to administer offers, competitions and promotions; (6) for crime detection, prevention and prosecution; and/or (7) for any other purpose that is permitted by law. <p>A non-exhaustive list of how we use your personal data can be found in our Privacy Notice, which can be accessed on the AmGeneral's website at www.amassurance.com.my or</p>

		<p>www.kurnia.com. Alternatively, you can visit your nearest AmGeneral branch to request a copy of the same.</p> <p>Rest assured, we will always ask for your consent before using your personal data for purposes other than those mentioned in our Privacy Notice.</p>
4.	What kind of personal data does AmGeneral hold about me?	<p>AmGeneral collects personal data and financial information about you for the purpose of dealing with your inquiries, open and operate an account/facility for you and/or to generally provide you with our products and services. Such information includes your name, address, contact details and any other necessary information regarding yourself and your transaction(s) with AmGeneral.</p> <p>A non-exhaustive list of personal data that AmGeneral collects may be found in our Privacy Notice which can be accessed on the AmGeneral’s website at www.amassurance.com.my or www.kurnia.com. Alternatively, you can visit your nearest AmGeneral branch to request a copy of the same.</p>
5.	Does AmGeneral disclose my personal data to any other party?	<p>Yes, we may disclose your personal data (to the extent necessary) to third parties. To run our business effectively, we work with vendors for a variety of reasons (for example, companies that assist us in fulfilling transactions that you have requested).</p> <p>A non-exhaustive list of the class of third parties to whom AmGeneral may disclose your personal data to may be found in our Privacy Notice which can be accessed on the AmGeneral’s website at www.amassurance.com.my or www.kurnia.com. Alternatively, you can visit your nearest AmGeneral branch to request a copy of the same.</p>
6.	Does AmGeneral use my personal data to conduct credit reference checks on me?	<p>Yes, we do conduct credit reference checks as notified in our Privacy Notice. However, we shall obtain your consent for conducting such credit reference checks in our application forms and/or agreements which you execute with AmGeneral for our products or services.</p>
7.	How does AmGeneral ensure the accuracy of my personal data?	<p>We are required by law to ensure that your personal data is accurate, complete, not misleading and kept up to date. We take reasonable measures to ensure that your records are reviewed on a regular basis to maintain accuracy. In the event there are changes to your personal data, you shall be contractually obligated to provide us with your updated personal data.</p>
8.	What can AmGeneral do with any of my personal data that was given before the PDPA was enacted?	<p>AmGeneral shall continue to use your personal data in accordance with AmGeneral’s Privacy Notice.</p>

B CONSENT

9.	What happens if I refuse to give my consent?	<p>Where the provision of your personal data is considered mandatory in order for us to provide you with our products and/or services, and you fail to provide such data to us, we will be unable to process your application.</p> <p>Where the provision of your personal data is considered voluntary, and you fail to provide such data us, we shall continue to process your application accordingly. However, we may not be able to provide you with the full range of services that we offer.</p>
10.	Can I withdraw my earlier consent to the disclosure of my personal data?	<p>Yes you may withdraw your consent to the disclosure of your personal data at any stage by writing in to us. We shall abide by your latest instructions.</p> <p>However, please be informed that AmGeneral will have the right not to provide you with or discontinue the provision of any products and/or services that is linked to such withdrawal of consent.</p>

C ACCESS TO PERSONAL DATA		
11.	How can I access my personal data held by AmGeneral?	<p>You can make a request to AmGeneral to access your personal data as follows:</p> <ol style="list-style-type: none"> (1) Fill in the Personal Data Request Form (PDR) form which is available at www.amassurance.com.my or www.kurnia.com. (2) Select type of request “ Personal Data Access Request: and (3) provide the necessary documents as required by AmGeneral for proof of your identity; and (4) make the requisite payment as prescribed by AmGeneral to process your application.
12.	When can I expect to receive a copy of my personal data which I have requested for?	<p>AmGeneral will revert within 21 days from the date of receipt of your Data Access Request</p> <p>If AmGeneral is unable to comply with the PDR within the said timeframe, we will inform you of the reason for the same.</p> <p>AmGeneral, however, will endeavour to provide you with the requested data no later than 14 days after the expiry of the initial 21 day period as aforementioned.</p>
13.	Why should I have to pay AmGeneral to get my own personal data back?	<p>You are required to pay AmGeneral a minimal fee to cover the costs of handling and processing your PDR, as well as providing you with a copy of the requested personal data.</p>
14.	Can I make a request for references or expressions of opinion which AmGeneral holds about me?	<p>Yes, you can. However, you must specify in detail the personal data you require, as too general a description may result in us being unable to process your request.</p> <p>We are however unable to provide you access to personal data in relation to any references or expressions of opinion which are commercially confidential in nature, e.g. how we calculate your credit score.</p>
15.	Can I make a request for CCTV footage?	<p>Yes, you may make such a request if the footage directly concerns and identifies you.</p>
16.	Why has my request to access my personal data been denied by AmGeneral?	<p>Your PDR may have been refused due to (any one of the following instances):</p> <ol style="list-style-type: none"> (1) where there was insufficient information to confirm your identity; (2) where there was insufficient information for AmGeneral to reasonably extract/locate the personal data to which the PDR relates; (3) where the burden or expense in providing access is disproportionate to the risk to your privacy; (4) where AmGeneral is prohibited, whether in whole or in part, by any other data user that controls the processing of the personal data to which the PDR relates from complying with the request; (5) where providing access amounts to violation of court order; (6) where providing access would amount to disclosure of confidential commercial information; or (7) where such access is regulated by another law. <p>In any event, AmGeneral will send you a notice stating the reason for such refusal within 21 days of receipt of your PDR.</p>
17.	My request to access my personal data has been denied without any proper clarification. Whom should I contact for further enquiries?	<p>You may contact :</p> <p>AmAssurance Customer Care Centre : 1-300-80-3030 Complaint Contact No. : 03-22686868 E-mail: feedback-amg@ambankgroup.com or Kurnia Insurans Customer Care Centre : 1-800-88-6333 Complaint Contact No. : 03-22686868 E-mail : customercomplaint@kurnia.com or</p>

		<p>Complaints Management Unit, AmGeneral Insurance Berhad Menara Shell No. 211, Jalan Tun Sambanthan 50470 Kuala Lumpur</p> <p>In any event, we shall escalate this matter to the relevant person within AmGeneral and have them return your call as soon as possible.</p>
18.	Can any other person request access to my personal data?	<p>Persons who may request access to your personal data include:</p> <ol style="list-style-type: none"> (1) your parent, guardian or a person who has parental responsibility over you if you are below the age of 18; (2) persons appointed by the court to manage your affairs; or (3) persons to whom you have authorised in writing to access your personal data.
19.	Can I make a request to access another person's personal data (i.e. spouse, children, etc.)?	<p>You may do so PROVIDED that (i) you have the consent of your spouse to access his/her personal data, (ii) your child is a minor or you are the legal guardian of the child. You will have to enclose proof of your authority (e.g. consent letter, court order, etc.) together with the PDR as well as your reasons for making such a request on behalf of another.</p>
20.	Can I access personal data of a deceased person (e.g. my spouse/parent/etc.) under the PDPA?	<p>You may make a data access request by enclosing proof of your authority in making such a request, as well as your reasons for making such a request.</p>

D RIGHT TO CORRECT PERSONAL DATA

21.	Can I correct or update my personal data with AmGeneral?	<p>Yes, you can make a request to AmGeneral to correct or update your personal data as follows:</p> <ol style="list-style-type: none"> (1) fill in the Personal Data Request Form (PDR) which is available at www.amassurance.com.my or www.kurnia.com; and (2) Select type of request "Personal Data Correction Request"; and (3) Provide the necessary documents required by AmGeneral as proof of your identity.
22.	Can I just make a correction or update over the phone without filling in a Data Correction Request form?	<p>Yes, you can do so according to AmGeneral's existing policy on data correction. However, you are advised to put in a formal request in writing via our PDR form which is free of charge.</p>
23.	Do I need to go back to my home branch to make a correction or update my personal data?	<p>No. You can make a request by addressing the PDR form to the address stipulated in the section on Guidelines at the top of the form.</p>
24.	When can I expect the corrections or updates to my personal data to be effected?	<p>AmGeneral will revert within 21 days from the date of receipt of your PDR.</p> <p>If AmGeneral is unable to comply with the PDR within the said timeframe, we will inform you of the reason for the same but will comply with the PDR to the extent possible in the meantime.</p> <p>AmGeneral, however, will endeavour to fully comply with the PDR no later than 14 days after the expiry of the initial 21 day period as aforementioned.</p>
25.	Why has my request to correct or update my personal data been denied by AmGeneral?	<p>Your PDR may have been refused due to any one of the following instances:</p> <ol style="list-style-type: none"> (1) there was insufficient information to confirm your identity as a requestor; (2) AmGeneral was not supplied with such information as we may reasonably require to ascertain in what way the personal data to which the PDR relates was inaccurate, incomplete, misleading or not up-to-date; (3) AmGeneral was not satisfied that your personal data was inaccurate, incomplete, misleading or not up-to-date;

		<p>(4) AmGeneral was not satisfied that the correction requested was accurate, complete, not-misleading or up-to-date; or</p> <p>(5) other parties to which the PDR relates in such a way as to prohibit AmGeneral from complying, whether in whole or in part with the PDR.</p> <p>In any event, AmGeneral will send you a notice stating the reason for such refusal within 21 days of receipt of your PDR. You should be receiving it in the mail soon.</p>
26.	<p>My request to correct or update my personal data has been denied without any proper clarification. Whom should I contact for further enquiries?</p>	<p>You may contact :</p> <p>AmAssurance Customer Care Centre : 1-300-80-3030 Complaint Contact No. : 03-22686868 E-mail: feedback-amg@ambankgroup.com <i>or</i> Kurnia Insurans Customer Care Centre : 1-800-88-6333 Complaint Contact No. : 03-22686868 E-mail : customercomplaint@kurnia.com <i>or</i> Complaints Management Unit, AmGeneral Insurance Berhad Menara Shell No. 211, Jalan Tun Sambanthan 50470 Kuala Lumpur</p> <p>In any event, we shall escalate this matter to the relevant person within AmGeneral and have them return your call as soon as possible.</p>
27.	<p>Can any other person make a request to correct or update my personal data?</p>	<p>Yes. Other person(s) include:</p> <ol style="list-style-type: none"> (1) your parent, guardian or a person who has parental responsibility over you if you are below the age of 18 years old; (2) persons appointed by the court to manage your affairs; or (3) persons to whom you have authorised in writing to correct or update your personal data.
28.	<p>Can I make a request to correct or update another person’s personal data (i.e. spouse, children, etc.)?</p>	<p>Yes, you can do so if you have the consent of your spouse to correct or update his/her personal data, your child is a minor or if you are the legal guardian of another. You will have to enclose proof of your authority (e.g. consent letter, court order, etc.) together with the PDR as well as your reasons for making such a request on behalf of another.</p>

E DISCLOSURE TO DATA PROCESSORS AND THIRD PARTIES (COLLECTIVELY REFERRED TO AS “OTHER PARTIES”)

29.	<p>Does AmGeneral disclose my personal data to credit reporting agencies?</p>	<p>Yes, we are contractually required to do so.</p>
30.	<p>I wish to withdraw my consent for disclosing my personal data to third parties even though it is mandatory for my relationship to proceed with AmGeneral. What can I do?</p>	<p>You can make a formal withdrawal of your consent for disclosure of your personal data at any time. However, please be advised that withdrawal of such consent may cause us to cease any and/or all your transactions with us since disclosure in these circumstances are mandatory.</p>
31.	<p>I think that my personal data has been disclosed by AmGeneral to other</p>	<p>You can lodge a complaint with us and we will endeavour to address the issue accordingly.</p>

	<p>parties without my consent. Whom should I contact to lodge a complaint?</p>	<p>In any event, we shall escalate this matter to the relevant person within AmGeneral and have them return your call as soon as possible.</p>
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F RECEIVING OTHER PARTY MATERIALS

<p>32.</p>	<p>Can I opt to receive marketing materials for certain products/services offered by AmGeneral instead of all of them?</p>	<p>Our current system does not cater for preferences in receiving marketing materials. You can either opt-in to receive marketing materials on all our products/services, or opt-out, which would not entitle you to receive any of our marketing materials at all.</p>
<p>33.</p>	<p>I specifically requested for my personal data not to be used or disclosed for direct marketing purposes. Why am I still receiving marketing materials?</p>	<p>On behalf of AmGeneral, we apologise for the mistake that has occurred. We will escalate this matter to the relevant authority and will ensure that any marketing to you ceases immediately.</p>
<p>34.</p>	<p>I am still receiving marketing materials (which I did not consent to), from a third party to whom I believe AmGeneral has disclosed my personal data to. Whom do I contact to lodge a complaint against AmGeneral?</p>	<p>You can lodge a complaint with the Personal Data Protection Commissioner who deals with all queries and complaints regarding matters on data protection.</p>
<p>35.</p>	<p>Does opting out of receiving marketing materials cover overseas telemarketers (i.e. when my personal data is transferred abroad)?</p>	<p>Yes, it does.</p>

G SECURITY OF PERSONAL DATA [BY AMGENERAL AND OTHER PARTIES]

<p>36.</p>	<p>I think my personal data has been leaked. Whom should I contact to make enquiries?</p>	<p>You may contact :</p> <p>AmAssurance Customer Care Centre : 1-300-80-3030 Complaint Contact No. : 03-22686868 E-mail: feedback-amg@ambankgroup.com <i>or</i> Kurnia Insurans Customer Care Centre : 1-800-88-6333 Complaint Contact No. : 03-22686868 E-mail : customercomplaint@kurnia.com <i>or</i> Complaint Management Unit, AmGeneral Insurance Berhad Menara Shell No. 211, Jalan Tun Sambanthan 50470 Kuala Lumpur</p> <p>In any event, we shall escalate this matter to the relevant person within AmGeneral and have them return your call as soon as possible.</p>
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37.	Does AmGeneral have a procedure in place on breach of security?	Yes, we do. AmGeneral will endeavour to address the issue accordingly and where necessary, conduct an investigation and order a rectification on the breach of security as soon as possible.
38.	Can I lodge a complaint against AmGeneral for breaching security measures and causing my personal data to be leaked? Whom do I contact to lodge a complaint against AmGeneral?	Yes, you can lodge a complaint with the Personal Data Protection Commissioner who deals with all queries and complaints regarding matters on data protection.

H TRANSFER OF PERSONAL DATA ABROAD

39.	Does AmGeneral send my personal data abroad if my transaction does not involve any foreign entities?	No, we do not.
40.	When is it necessary to transfer my personal data abroad?	AmGeneral will transfer a limited amount of your personal data abroad, but only for the purposes it was collected for, e.g. remittance of money/transfer of funds abroad.
41.	Is my personal data transferred abroad and stored by other foreign entities when I use an ATM machine abroad?	Yes. However, only a limited amount of personal data is transferred and only for the fulfilment of that particular transaction.
42.	Does AmGeneral transfer my personal data to foreign call centres?	No, we do not.
43.	When making a request to access my personal data, will I also be given all information on my personal data which was transferred to any foreign entities?	It would depend on what category of information you require access to, and the description you provide with the request. You must specify the details of the personal data you require, as too general a description may result in us being unable to process your request. Hence, if you do not provide specifically for personal data which was transferred to any foreign entities, we might not be able to provide you access to such personal data. We are also unable to provide you access to personal data in relation to any references or expressions of opinion which are commercially confidential in nature, e.g. how we calculate your credit score.
44.	My personal data has been transferred abroad. How safe is my personal data with those foreign entities?	AmGeneral imposes strict compliance with the Privacy Notice on any party we disclose or transfer your personal data to, including foreign entities. Those foreign entities are also strictly bound by any security measures and guidelines they may have in place. This serves to ensure that your personal data is safeguarded at all times.

I RETENTION OF PERSONAL DATA

45.	How long does AmGeneral retain my personal data for?	We will retain your personal information in compliance with the Privacy Notice and/or the terms and conditions of your agreement(s) with any of AmGeneral's entities: <ul style="list-style-type: none"> (1) for the duration of your relationship with us; (2) for such period as may be necessary to protect AmGeneral's and/or your interest; (3) where otherwise required by the law; and/or
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		(4) where required by AmGeneral’s relevant policies.
46.	Why is my personal data still being retained even though I have ceased my relationship with AmGeneral?	It is possible that the personal data which we hold about you is required to be retained by law or any of AmGeneral’s policies on retention. In any event, we shall escalate this matter to the relevant person within AmGeneral and have them return your call as soon as possible.
47.	Whom do I contact to lodge a complaint against AmGeneral for wrongfully retaining my personal data past the retention period?	You can lodge a complaint with the Personal Data Protection Commissioner who deals with all queries and complaints regarding matters on data protection.

J COLLECTION OF PERSONAL DATA ONLINE

48.	Does AmGeneral collect my personal data via internet cookies obtained through my browsing of AmGeneral’s website?	Yes, we do.
49.	What does AmGeneral do with my personal data which was collected through my use of AmGeneral’s website?	We only use your personal data in line with the purposes laid out in the Privacy Notice which can be accessed at www.amassurance.com.my or www.kurnia.com . AmGeneral will also analyse the internet cookies to conduct a market research on: <ol style="list-style-type: none"> (1) your preference on products, account & AmBank services, card services, investment, insurance, loan, online services and/or other services; (2) how to improve the quality of those products, account & AmBank services, card services, investment, insurance, loan, online services and/or other services; and (3) how to introduce new quality products, account & AmBank services, card services, investment, insurance, loan, online services and/or other services.