

## 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 and associate companies, including, but not limited to: AmBank (M) Berhad, AmBank Islamic Berhad, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmFunds Management Berhad, AmFutures Sdn Bhd, AmIslamic Funds Management Sdn Bhd, AmCard Services Berhad, AmGeneral Insurance Berhad, AmMetLife Insurance Berhad and AmMetLife 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 collect Sensitive Personal Information related to your health, when you apply for certain products or services with us, such as life insurance, personal accident insurance or mortgage insurance for your home financing.

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), other partners in your partnership, or through our corporate customers or corporate security providers where you are a director, shareholder, officer or authorized signatory;
- d. Analysis and research on 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. Images captured by closed circuit television (CCTV) cameras at our branches, office premises or third party premises (where our self-service terminals are located), when you visit our branches or office premises or use our self-service terminals at third party premises;
- g. Credit reporting agencies and publicly available sources such as through searches at relevant government authorities or agencies; and/or
- h. Any other sources which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

## **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. Assess you eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
- b. To notify you of 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 AmBank Group or third party business partners which may be of interest to you;
- c. 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;
- d. 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;
- e. Comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection/prevention, prosecution, protection and security;
- f. 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;
- g. Perform shared services within AmBank Group such as audit, compliance, legal, human resource, risk management including assessing financial and insurance risks;
- h. Outsourcing of business and back-room operations within AmBank Group; and
- i. Any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or by 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 relevant AmBank Group company.

## **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 services to you on our behalf, or to fulfill value added services that you have requested;
- b. our external professional advisors and consultants who provide services to us, for the purposes of our business, operational, legal and regulatory requirements;
- c. any person(s) 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;
- d. 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;
- e. any person(s) connected to the enforcement or preservation of any of our rights or transferring the rights, interests and obligations under your agreement(s) with us;

- f. 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;
- g. other financial institution(s) for the purpose of fulfilling the transactions required by you;
- h. merchants and electronic fund transfer facilitators related to any credit/debit card(s) issued to you by us;
- i. 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 you, to debt collection agencies; and/or
- j. from one AmBank group company in which you had earlier subscribed to a product or service to another AmBank Group company, for marketing of their products and services that may be of interest to you; and/or
- k. any competent authority(ies) and/or regulator(s), for the performance of their functions.

Subject at all times to any laws (including regulations, standards, guidelines, and/or obligations) applicable to the AmBank Group.

Your Personal Information may be transferred to a location outside Malaysia:

- a. to countries or territories where transfer has been specifically allowed under the PDPA;
- b. when you have consented to the transfer to such locations outside Malaysia;
- c. in order to complete the transaction required by you, such as remittance of monies to a party outside Malaysia;
- d. when the transfer is necessary to fulfill a contract between us and a third party located outside Malaysia, which is entered into pursuant to your request;
- e. when the vendor or service provider providing various types of services to us (including data storage services), is based in a location outside Malaysia, in which instance, we will take reasonable precautions to ensure that such vendor or service provider has the relevant technical and organizational security measures to protect Personal Information;
- f. for the purposes of legal proceedings outside Malaysia and for us to obtain legal advice or to defend our legal rights; or
- g. when you are a person who is subject to foreign laws, your Personal information may be disclosed to any competent authority or regulator in the relevant foreign jurisdiction.

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

- a. you have provided express consent for us to disclose your Personal Information (excluding your financial information) to our third party strategic alliance or business partners for marketing their products and services to you;
- b. you have not notified us that you do not wish to receive marketing material(s) from us;
- c. we are required or permitted to do so by law;
- d. we are 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 authorities.

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](http://www.amassurance.com.my) and [www.kurnia.com](http://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 company 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 Data Access Request Form or Data Correction Request Form. These forms are available at all our branches as well as our website, [www.amassurance.com.my](http://www.amassurance.com.my) and [www.kurnia.com](http://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 to 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 had provided your express consent 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 the details below or you may contact our nearest Branch:



Customers

**AmAssurance**

Customer Care Centre : 1-300-80-3030

Complaint Contact No. : 03-2268 6868

E-mail: [feedback-amg@ambankgroup.com](mailto:feedback-amg@ambankgroup.com)

*or*

**Kurnia Insurans**

Customer Care Centre : 1-800-88-6333

Complaint Contact No. : 03-2268 6868

E-mail : [customercomplaint@kurnia.com](mailto:customercomplaint@kurnia.com)

*or*

**Complaints Management Unit,**

AmGeneral Insurance Berhad,

Menara Shell,

No. 211, Jalan Tun Sambanthan,

50470 Kuala Lumpur