

Personal Data Protection Notice for Malakoff Corporation Berhad

Malakoff Corporation Berhad and its subsidiaries (collectively referred to as “**Malakoff**”) respect and are committed to the protection of your personal data and your privacy. This Personal Data Protection Notice (“**Notice**”) explains how we collect and handle your personal data in accordance with the Malaysian Personal Data Protection Act 2010 (“**Act**”). Please note that Malakoff may amend this Notice at any time without prior notice and any such amendment will be notified via our website or by email.

(1) Personal Data

1.1 *Type of personal data*

Personal data means any information which relates to you and which was collected or provided to Malakoff for the purposes stated in Section (2) below.

Personal data refers to any information which relates directly or indirectly to you and/or your transactions with us. This information may include your name, contact details, address, identification card number, financial and banking account details, closed circuit television (“**CCTV**”), security recordings or images (photographs and video recordings), the types of products and/or services subscribed to and such other necessary information regarding yourself and your transactions.

1.2 *Source of personal data*

(i) Customer or potential customer: Malakoff collects your personal data directly from you or indirectly from third parties, Malakoff’s website or searches carried out or information obtained from any regulatory or credit reporting agency. For example:

- when you submit an application form to become our customer, or register or subscribe for our products and/or services
- when you contact us directly through Malakoff’s website and / or customer service team, for example, upon enquiry of our products and / or services;
- through marketing activities or events, for example surveys conducted at road shows, exhibitions and / or business card collections via fish bowl method; and
- through third parties such as our business partners and / or your agents.

(ii) Dealer, vendor, supplier or service provider: Malakoff collects your personal data directly from you or indirectly from third parties or your employer or information obtained from any regulatory or credit reporting agency. For example:

- when you contact us directly in relation to any commercial transactions;
- when tendering for projects;
- when you commence a business relationship with us;
- when we are assessing your creditability; and
- through third parties such as our business partners.

1.3 *Obligatory personal data*

All information requested from you is obligatory to be provided by you unless stated otherwise.

Should you fail to provide the obligatory information, we may be unable to:

- (i) provide you with the relevant product or services requested; or
- (ii) process the relevant commercial transactions.

(2) Purposes for collecting and further processing (including disclosing) your personal data

- (i) Customer or potential customer: Your personal data is collected and further processed as required or permitted by law and to give effect to your requested commercial transaction, including the following:

- to process your application to provide you with the services requested;
- to administer and manage our products and/or services we provide you (including charging, billing, facilitating payments and collecting debts);
- to contact you regarding product information, services, upcoming events, promotions, advertising, marketing and commercial materials which we feel may interest you upon your request*;
- to provide you with maintenance and/or after-sales services;
- for Malakoff's internal records management;
- to carry out market analysis and research and customer profiling to gauge the market trends;
- to provide you with customer support;
- to facilitate your participation in any contest, event and / or membership programme;
- to ensure that the content of Malakoff's website is presented in the most effective manner for you and for your computer and / or device;
- to improve the quality of Malakoff's products and /or services;
- to operate our premises in a manner which is physically safe, secure and befitting of health and safety requirements;
- to support the business, financial and risk monitoring, planning and decision making of Malakoff;
- for internal investigations, audit or security purposes; and
- to comply with Malakoff's legal and regulatory obligations in the conduct of its business.

*You may opt-out from receiving such marketing or promotional material at any time by contacting Malakoff at the details provided in Section (6) below.

- (ii) Dealer, vendor, supplier or service provider: Your personal data is collected and further processed as required or permitted by law and to give effect to the requested commercial transaction, including the following:

- to administer and give effect to the commercial transaction (such as tender award, contract for service and / or consignment agreement);
- to process your credit account application;

- to assess your credit worthiness;
- to process any payment related to the commercial transaction;
- for internal investigations, audit or security purposes;
- to comply with Malakoff's legal and regulatory obligations in the conduct of its business;
- to support the business, financial and risk monitoring, planning and decision making of Malakoff;
- to ensure that the content from our website is presented in the most effective manner for you and for your computer and / or device; and
- for Malakoff's internal records management.

(3) Disclosure or transfer of personal data (within or outside of Malaysia)

Your personal data provided to us may be disclosed or transferred to the following classes of third parties (within or outside of Malaysia) as required under the law or pursuant to relevant contractual relationship (for example, where we appoint third party service providers) or for the purposes or directly related to the purposes stated in Section (2) above:

- entities within Malakoff's group of companies (including related companies, subsidiaries, holding companies, associated companies and outsourcing partners);
- potential or actual purchasers, successors-in-title of the business or share (wholly or in part) of Malakoff (including their advisers and representatives) as a result of a potential, proposed or actual sale of business, disposal, acquisition, merger or re-organisation;
- our business partners such as insurance companies, banks and financial institutions;
- government departments or agencies, statutory authorities and industry regulators;
- any person to whom we are compelled or required to do so under law or in response to a competent or government agency;
- law enforcement agencies; and
- third parties appointed by us to provide services to us or on our behalf (such as auditor, lawyer, company secretary, service providers, printing company, telecommunications company, contractor, events and training organisers and other advisers).

(4) Websites

4.1 *Links to other sites*

Links to other third party sites may be provided on Malakoff's website for your convenience and information. These sites may have their own privacy statement and Malakoff does not control, recommend or endorse these sites and Malakoff will not be held responsible for these sites or their contents. As such, Malakoff encourages you to read the privacy policies of these sites.

(5) Right to access and correct personal data

You have the right to access and correct your personal data held by us. We will make every endeavour to ensure your personal data is accurate and up-to-date. Therefore we ask that if you

would like to access, change or correct your personal data you should notify us directly via the contact details provided in Section (6) below.

We shall charge a processing fee for searching for and providing you with access to your personal information to cover administration costs.

Please note that we may have to withhold access to your personal data in certain circumstances, for example when we are unable to confirm or verify 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. We will nevertheless inform you of the reasons for not being able to accede to your request.

(6) Accessing, correcting, limiting the processing of personal data, further enquiries and complaints

If:

- (i) you would like to obtain further information on how to limit the processing of your personal data;
- (ii) you would like to make an enquiry in respect of your personal data; or
- (iii) you would like to access, correct or make a complaint in respect of your personal data,

you may write to our Head of Department, Customer Service and Marketing at **cs-mu@malakoff.com.my** or call our Customer Care at **03-2273 5888**.

(7) Conflict

In the event of any conflict between this English language Personal Data Protection Notice and its corresponding Bahasa Malaysia Personal Data Protection Notice, the terms in this English language Notice shall prevail.