

PERSONAL DATA PROTECTION ACT NO TICE

In accordance with the Personal Data Protection Act 2010 (“PDPA”) and our commitment to safeguard and protect our clients’ personal data, this notice sets out the manner of how your personal data will be processed by Berjaya Mutual Sdn Bhd. We encourage you to periodically review this Notice on a regular basis for updates and changes as Berjaya Mutual Sdn Bhd reserves the right to amend this Notice from time to time.

WHAT KIND OF PERSONAL DATA WILL BE COLLECTED AND HOW DO WE COLLECT IT

Personal data which may be collected from you include your name, NRIC/Passport number, gender, addresses, contact numbers, email address, employment, financial information, as well as information on your spouse or immediate relatives and any other information that may be required by the regulatory such as the Securities Commission of Malaysia. These are collected through any of the following methods: -

- a. Personal data which are directly provided by you by way of application forms or agreements;
- b. Personal data may be obtained by Berjaya Mutual Sdn Bhd from publicly available sources;
- c. Personal data related to your transactions with us or our affiliates;
- d. Information that you have provided to us on our websites;
- e. From third parties such as credit reference agencies or from any other sources as Berjaya Mutual Sdn Bhd considers appropriate;
- f. Any other sources which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

PROVISION OF INFORMATION

As a client, you have the right in deciding the information that you wish to provide, we may require you to provide us with the mandatory information which we may deem relevant from time to time to enable us to process your application and offer our facilities, products and services to you. If you choose not to provide the same, we may not be able to process and provide the facilities, products and services to you.

PURPOSE OF COLLECTING PERSONAL DATA

The personal data provided by you shall be used in the ordinary course of our business which may include but not limited to the following purposes:

- a. The processing of your application for our facilities, products and services, including identification verification;
- b. Assessing or verifying your credit worthiness (i.e.: ongoing credit worthiness)
- c. To manage and maintain your account(s) and/or investment(s) with us;
- d. To communicate or respond to your enquiries and resolving any services issues or complaints;
- e. To provide you with information on products and services offered by us and/or our business partners;
- f. For purposes of cross selling, marketing and promotions with our strategic partners;
- g. To comply with regulatory requirements and provide assistance to law enforcement agencies;
- h. For enforcement of our rights and obligations;
- i. Developing financial products and services;
- j. To improve and develop our products and services and quality assurance;
- k. To conduct internal activities including for audit, compliance and risk management purposes;
- l. To conduct anti-money laundering checks; for crime detection, prevention and prosecution; to comply with any sanction requirements; and
- m. Any other purposes as permitted by applicable law and for any other incidental and associated purposes relating to any of the above.

Berjaya Mutual Sdn Bhd retains personal data for as long as necessary as permitted by applicable law for its legitimate business purposes or otherwise destroyed and/or deleted from our records and systems in accordance with our retention policy in the event such data is no longer required for the said purposes.

DISCLOSURE OF YOUR PERSONAL DATA

Your personal data will not be disclosed to any third parties unless it is within the ambit of permitted disclosures under the prevailing laws/guidelines and/or you have consented to such disclosure. We may disclose your data include but not limited to the following third parties:

- a. Our agents, services providers, vendors and professional advisers acting on our behalf or appointed by us to act on our behalf;
- b. Our strategic partner outside Malaysia for the purposes of providing you services to trade in overseas securities if you choose so;
- c. Any corporations which may be associated with or related to Berjaya Mutual Sdn Bhd, including its holding, related and associated companies;
- d. Regulatory, government bodies or other authorities if required or authorised to do so to discharge any regulatory function under any law or in relation to any order or judgment of a court; and
- e. To our professional advisors including auditors, tax agents, solicitors, accountants and/or other agents in connection with your facilities, products and services.

SECURITY OF YOUR PERSONAL INFORMATION

- a. We will also ensure that reasonable steps are taken by the aforementioned categories of parties to protect or maintain confidentiality of your information disclosed to them.
- b. We regularly review and implement up-to-date technical and organisational security measures when processing your personal information.
- c. Employees of Berjaya Mutual Sdn Bhd are trained to handle the personal information securely and with strict confidentiality, failing which they may be subject to disciplinary action.

RIGHT OF ACCESS, OPT-OUT OF DISCLOSURE AND CORRECT PERSONAL DATA

You have the right to request for access to your personal data and if you wish to opt-out of disclosure of your personal data or request for updating/correction of your personal data held by Berjaya Mutual Sdn Bhd, please submit your request in writing via post or email to: -

- a. **Mailing address:**
Berjaya Mutual Sdn Bhd
West Wing, Level 13,
Berjaya Times Square,
No.1, Jalan Imbi,
55100 Kuala Lumpur.
- b. **Email address:**
enquiry_ipam@interpac.com.my

DECLARATION

I/We hereby declare that I/we have read, understood and consented to the processing of my/our personal data in accordance with the Notice and Terms and Conditions herein.

* Signature of First Applicant/
Authorised Signatory

Date:

Signature of Second Applicant/
Authorised Signatory

Date:

Company
Stamp