

NOTICE PURSUANT TO THE PERSONAL DATA PROTECTION ACT 2010

Maintaining and securing personal data of our customers is a top priority for us at MBSB Bank Berhad (“the Bank”). We hope this Notice will enable you to understand how we handle your personal data and how you as data subjects can control our disclosure of such data within the ambit of the Personal Data Protection Act 2010 (“the Act”).

Security of Personal Information

We protect all personal data by maintaining a proper system and our employees are professionally trained to handle all records including personal data as to meet the requirement under the Act. As for our affiliates, consultants or any third parties that we have contracted or engaged with to provide services, they are required to protect the confidentiality of personal data and to be in compliance with the Act.

Type and source of Personal Data

Personal Data may include:

- data from applications or other forms, which may include name, address, e-mail address, telephone number, occupation, assets and income
- personal data of your transactions performed, our affiliates, or third parties, including account balances, payment history, and account activity
- personal data from credit bureau reports, reporting agencies and governmental agencies

Your personal data may be used for the following purposes:-

- to establish a strategic relationship between you and us and/or our affiliates
- to process applications for products and services
- to evaluate and monitor creditworthiness
- for evaluation and due diligence purposes
- for data processing purposes
- for servicing customers and the provision of products and services to customers
- to evaluate and monitor the provision of services
- to respond to all inquiries from customers
- for research purposes including historical, statistical, research and the development of products and services for customers' use
- to allow us, our agents, our affiliates and selected parties to promote the products and services
- for debt collection purposes
- for enforcement of the rights and obligations of other parties to us and/or our affiliates
- for assessing, processing and investigating **insurance/takaful** risks and claims
- to enable a party to evaluate any actual or proposed assignment, participation, sub-participation, and/or novation of our rights and/or obligations
- to meet legal and regulatory requirements
- to preserve and protect our offices and automatic teller machines (if any)
- for risk management
- to update and enhance our customers' database ;
- to provide customers with regular communications on the Bank's product
- for such other purposes as permitted by applicable law or with your consent
- for all other relevant purposes incidental and associated with any of the above.

Personal Data that is collected from websites

IP Address

When you sign up with an Internet Service Provider, an IP Address is assigned to you and this address is logged into our server. We may use this IP Address to diagnose any problems with our servers. We may be able to identify your location via this IP Address but rest assured, it will not be used to identify you unless required by law and regulations,

Information on Cookies

Cookies are small files which are stored on a user's computer. They are designed to hold a modest amount of data specific to a particular client and website, and can be accessed either by the web server or the client computer .We use cookies in some of our website pages in order to ensure a more personalised service for our website users. Please check your browser to see if cookies are enabled on your computer or if you choose not to receive cookies.

Retention of Personal Data

Your personal data processed for any purpose shall not be kept longer than is necessary for the fulfilment of that purposes or as required by the prevailing laws and regulations.

Disclosure of Personal Data

Your personal data will be kept confidential and may be provided to the following categories of parties for the purposes set out above:-

- to any of our affiliates within and outside Malaysia;
- to any vendor agent, contractor, service provider, communications, clearing or payment system or intermediary bank that we or our affiliates may use in connection with our or our affiliates' business;
- debt collection agencies;
- credit reference agencies and/or bureaus when you apply for our financing facilities such as personal financing, home financing products or such other governmental agencies/bodies as required under the law;
- any financial institution and charge or credit card issuing companies which you have or propose to have dealings;
- a drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- any actual or proposed assignee, participant, sub-participant or transferee of any of our rights or obligations;
- to our affiliates and selected parties for the purpose of informing you of products or services which we believe will be of interest to you;
- any party giving or proposing to give any guarantee, indemnity or security to secure your obligations to us and/or our affiliates;
- to such parties as we or our affiliates may be required by law, court, regulator or legal process to disclose;
- to such parties as may be permitted under any prevailing laws.

In this Notice, "our affiliate" means our subsidiary and/or each legal entity that is controlled by the Bank.

Access, corrections and complaints

Please remember that we will protect your personal data regardless of your privacy preferences.

If :-

(a) you wish to find out more information, or raise any specific or general concerns about the Bank and this Notice; and/or

(b) you do not wish us, our affiliates, consultants or any third parties that we have contracted or engaged to communicate marketing offers to you

(c) you wish to make any inquiries or complaints or request access or amend or you elect to limit our right to process your personal data, you may contact us at :-

E-mail : enquiry@mbsbbank.com

Website : www.mbsbbank.com

Tel : 03-2096 3000

Any request to access or amend personal data may be subject to a fee and also requirements under the Personal Data Protection Act 2010.

We may review and update this Personal Data Protection Notice from time to time to reflect changes in the law, changes in our business practices, procedures and structure, and the community's changing privacy expectations.

While it is not generally feasible to notify you of changes to this Notice, the latest version of the Notice will be available on the Bank's website.

If there is any inconsistency or conflict between the English version and Bahasa Malaysia version, the English version will prevail.