

MAYBANK GROUP PRIVACY NOTICE

This Privacy Notice outlines how Maybank Group collects, uses, maintains and discloses your personal data in respect of commercial transactions and how Maybank Group safeguards the personal data.

“Maybank Group” or “We” in this notice refers to Malayan Banking Berhad (“Maybank”), including its branches in Malaysia and in other countries as well as its local and overseas subsidiaries or, as the context may require, any of them.

1. Your consent is important

When you request information or sign up for our products and services, you may be required to provide Maybank Group with your personal data. In doing so, you consent to its use by Maybank Group in accordance with this Privacy Notice.

We may collect your sensitive personal data (including, data relating to your physical or mental health, the commission or alleged commission of offences etc.) if you apply for certain products such as health / life insurance or housing loans, which require you to disclose such sensitive personal data to us. We will only use your sensitive personal data to provide the service(s) you signed up for. If we collect, use, maintain or disclose your sensitive personal data, we will ask for your express consent.

You have the choice, at any time, not to provide your personal data/sensitive personal data or to revoke your consent to Maybank Group processing of your personal data/sensitive personal data. However, failure to provide such personal data/sensitive personal data or revocation of your consent to process personal data/sensitive personal data provided may result in Maybank Group being unable to provide you with effective and continuous products and services.

2. What types of personal data do we collect?

Personal data refers to any information that relates directly or indirectly to an individual, who is identified or identifiable from that information or from that and other information in the possession of Maybank Group, including any sensitive personal data and expression of opinion about the individual.

The types of personal data we collect may include, but is not limited to your name, address, other contact details, age, occupation, marital status, financial information such as your income, or income tax particulars your identity card or passport, place of birth, credit history and your transaction history.

The personal data we collect can be either obligatory or voluntary. Obligatory personal data are those that we require in order to provide you with our products and services. If you do not provide us with obligatory personal data, we would not be able to provide you with our products and services. Voluntary personal data are those that are not mandatory in order for us to provide you with our products and services. If you do not provide us with voluntary personal data, you can still sign up for our products and services. Obligatory and voluntary personal data differ for each products and services and will be indicated in the application forms.

3. How do we collect your personal data?

We obtain your personal data in various ways, such as:

- When you sign up for or use one of the many services we provide or when you register an account at any Maybank Group websites.
- When you contact any of Maybank Group entities through various methods such as application forms, emails and letters, telephone calls and conversations you have with our staff in a branch. If you contact us or we contact you using telephone, we may monitor or record the phone call for quality assurance, training and security purposes.
- From our analysis of your transactions (e.g. payment history, loan, or deposit balances, credit or debit card purchases).
- We may also obtain your personal data when you participate in customer surveys or when you sign up for any of our competitions or promotions.
- When we obtain any data and information from authorised third parties (e.g. credit reference agencies, regulatory and enforcement agencies, employers, joint account holders, guarantors, legal representatives).

Personal data we collect from our websites

IP Address

An IP address is a number that is automatically assigned to your computer when you signed up with an Internet Service Provider. When you visit our website, your IP address is automatically logged in our server. We use your IP address to help diagnose problems with our server, and to administer our website. From your IP address, we may identify the general geographic area from which you are accessing our website. Generally we do not link your IP address to anything that can enable us to identify you unless it is required by law and regulation.

Information on Cookies

A cookie is an element of data that a website can send to your browser, which may then store it on your system. We use cookies in some of our pages to store visitors' preferences and record session information. The information that we collect is then used to ensure a more personalised service level for our users. You can adjust settings on your browser so that you will be notified when you receive a cookie. Please refer to your browser documentation to check if cookies have been enabled on your computer or to request not to receive cookies.

4. What is the purpose of processing your personal data?

We may process your personal data for the following reasons:

- To assess your application for any of our products and services.
- To verify your financial standing through credit reference checks.
- To manage and maintain your account and facility.
- To evaluate your financial needs and to continue performing the contractual obligations entered into between the Maybank Group and you.
- To respond to your enquiries and complaints and to resolve disputes.

- For internal functions such as evaluating the effectiveness of marketing, market research, statistical analysis and modelling, reporting, audit and risk management and to prevent fraud.

In addition, we may also use your personal data for the fulfilment of any regulatory requirements and for any other reasons connected with providing you the services you require.

From time to time, we may share your personal data with other entities within Maybank Group, our agents or strategic partners and other third parties ("other entities") as Maybank Group deems fit and you may receive marketing communication from us or from these other entities about products and services that may be of interest to you. If you no longer wish to receive these marketing communications, please notify us to withdraw your consent and we will stop processing and sharing your personal data with these other entities for the purpose of sending you marketing communications.

You have a choice to withdraw your consent for receiving marketing or promotional materials/communication, you may contact us using the contact details found below. Please be aware that once we receive confirmation that you wish to withdraw your consent for marketing or promotional materials/communication, it may take up to fourteen (14) working days for your withdrawal to be reflected in our systems. Therefore, you may still receive marketing or promotional materials/communication during this period of time. Please note that even if you opt out from receiving marketing or promotional materials, Maybank Group may still contact you for other purposes in relation to the accounts, facilities or services that you hold or have subscribed to with Maybank Group.

5. To whom do we disclose your personal data?

Your personal data held by us shall be kept confidential. However, in order to provide you with effective and continuous products and services and to comply with any legal and regulatory requirements, we may need to disclose your personal data to:

- Other entities within Maybank Group.
- Credit reference agencies when you apply for any of our credit-based products such as personal loan, credit card, mortgage, etc.
- Our authorised agents and service providers with whom we have contractual agreements for some of our functions, services and activities.
- Financial service providers (e.g. mortgage brokers, insurance companies)
- Our merchants and strategic partners
- Parties authorised by you
- Enforcement regulatory and governmental agencies as permitted or required by law, authorised by any order of court or to meet obligations to regulatory authorities

The disclosure of your data may involve the transfer of your personal data to places outside of Malaysia, and by providing us your personal data you agree to such a transfer where it is required to provide you the services you have requested, and for the performance of any contractual obligations you have with Maybank Group including for storage purposes.

6. How do we protect your data?

The security of your personal data is our priority. Maybank Group takes all physical, technical and organisational measures needed to ensure the security and confidentiality of personal data. If we disclose any of your personal data to our authorised agents or service providers, we will require them to appropriately safeguard the personal data provided to them.

7. How long may we retain your personal data?

We will only retain your personal data for as long as necessary to fulfil the purpose(s) for which it was collected or to comply with legal, regulatory and internal requirements. Afterwards we will destruct or permanently delete your data.

8. Changes to this Privacy Notice

Please note that we may update this Privacy Notice from time to time. If there are material changes to this Privacy Notice, we will notify you by posting a notice of such changes on our website or by sending you a notification directly. Do periodically review this Privacy Notice to stay informed on how we are protecting your information.

This Privacy Notice was last updated in November 2013.

9. How can you access / correct / update your personal data?

We are committed to ensure that the personal data we hold about you is accurate, complete, not misleading and up-to-date. If there are any changes to your personal data or if you believe that the personal data we have about you is inaccurate, incomplete, misleading or not up-to-date, please contact us so that we may take steps to update your personal data.

You have the right to access your personal data. If you would like to request access to your personal data, please contact us. Please note that depending on the information requested we may charge a small fee. We may also take steps to verify your identity before fulfilling your request for access to your personal data.

10. How may you contact us?

If you need to contact us, you may visit any of our branches, call our Customer Care hotline at 1-300 88 6688 or 603 -7844 3696 (overseas), or visit us at www.maybank2u.com.my. For corporate customers, you may contact your relationship manager directly.

We provide the Privacy Notice in both English and Bahasa Malaysia. In case of any inconsistencies between these two, the English version shall prevail. In case there is a discrepancy on how we collect or use your personal data between this Privacy Notice and the terms and conditions of your specific product or service, the terms and conditions of your specific product or service shall prevail.

----- *End of Privacy Notice* -----