

PRIVACY NOTICE

Bank Rakyat (the "Bank" or "we") is committed to protect your personal data and takes into consideration your rights in regard to collection, use and storage of your personal data. We take the matter of protecting your personal data as a high priority matter.

Collection of Personal Data

The Bank collects and processes your Personal Data (including Sensitive Personal Data) and other information (collectively, "Personal Data") in order to provide you with our products and services (collectively, "the Products").

We may collect these personal data directly from you (e.g. when you fill in an application form to sign up for one of our services and/or products or visit our website) or obtain your personal data from analysis of your financial transactions and/or from other authorised third party(ies).

The personal data that we collect, and process may include the following: -

In addition, we may also collect your sensitive personal data when you apply for certain products which require the same. Sensitive personal data refers to data relating to your physical and mental health, political opinions, and religion. If we need to collect or process your sensitive personal data, we will obtain your explicit consent.

Please note that at times we may collect personal data of non-customers from you (e.g. your spouse or guarantor) when you apply for certain products and services. If you provide us with such personal data, please obtain their consent for us to process their personal data prior to providing us with their personal data.

- Name, company name and job title
- Contact information including address, phone numbers and email address;
- Demographic information such as postcode, preferences and interests;
- Personal/financial information such as EA forms, date of birth, age, identity card number, monthly income, payment and financial history
- Other information relevant to the Products

Processing of Personal Data

The personal data will be processed by us and/or our authorised agents for the following purposes: -

Please note that it is necessary for the Bank to process your personal data for the above purposes. If you wish to withdraw your consent for the processing of the above purposes, we will not be able to provide you with our services.

- to communicate with you;
- to provide services to you, including the services provided by any of our subsidiaries;
- to assess your application to the Bank's products and financial services;
- to process your payment transactions;
- to manage and maintain your account(s) and facility(ies);
- to verify your financial standing through credit reference checks;
- respond to your inquiries and complaints and to generally resolve disputes;
- administer your participation in any contests and/or any campaign;
- conduct internal activities;
- market surveys and trend analysis to improve our products and services;
- fulfilment of any regulatory / legal requirements / applicable laws;

- other legitimate banking business activities and/or;
- such other purposes as set out in the General Terms and Conditions of the Products and, if applicable, Campaign Terms and Conditions.

Disclosure of Personal Data

Please also be informed that in any situation and if required while exercising the purposes specified above the Bank may disclose your personal data to the following parties: -

In addition to the above purposes, we may also process and disclose your personal data to other authorized third party(ies) (i.e service providers or strategic partners) to provide you with information about our and/or other third party(ies) products, services or promotions that may interest you. If you no longer wish to receive any marketing communications from us, you may withdraw your consent for marketing purposes by calling our tele-Rakyat at 1-300-80-5454 or visit our nearest branches. Please note that it may take up to fourteen (14) working days for your withdrawal to take effect.

In certain situations, we may need to transfer your personal data to locations outside Malaysia for processing or storage in order to provide you with our services and/or any other services requested by you or to fulfil our contractual agreements you have with the Bank.

- any organizations duly authorized to serve as the Bank's agent;
- any organizations that assist in fulfilling the transactions requested by you;
- our financial service providers (e.g takaful companies);
- our service providers;
- any parties duly authorized by you (e.g lawyers, financial advisers or auditors);
- the Bank's subsidiaries;
- the Bank's professional advisors (e.g auditors and legal counsel);
- any parties who gives any security under your Facility;
- any parties pursuant to any law, Court Order and/or any other regulatory authorities;
- any enforcement agencies; and/or
- any financial institutions, merchants and/or any card associations in relation to any credit/ debit cards issued by us;

Retention of Personal Data

We will only retain your personal data for as long as we need to provide you with our services, to fulfil legal and regulatory requirements, and to fulfil the Bank's internal requirements. If we no longer need your personal data for the stated reasons, we will destroy or permanently delete your personal data.

Data Protection

We are committed to ensuring that your personal data is secured. In order to prevent unauthorized access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure your personal data that we collect from you and/or from any other sources.

Contact details

You have the right to request for access to your personal data and request for correction of your personal data.

For any inquires with regard to this Privacy Notice, requests or update of your personal data you may at any time hereafter contact our tele-Rakyat at 1-300-80-5454 by providing your full name and identification number for verification.

The Bank may change this Privacy Notice from time to time. Therefore, it is advisable for you to periodically visit our website and our branches from time to time to review the changes.