

## Privacy and Security Statement

Our business has been built on trust between our customers and ourselves. To preserve the confidentiality of all information you provide to us, we maintain the following privacy principles:

1. We only collect personal information that we believe to be relevant and required to understand your financial needs and to conduct our business.
2. We use your personal information to provide you with better customer services and products.
3. We may pass your personal information to other Bank Rakyat companies or agents, as permitted by law.
4. We will not disclose your personal information to any external organisation unless we have your consent or are required by law or have previously informed you.
5. We may be required from time to time to disclose your personal information to Governmental or judicial bodies or agencies or our regulators, but we will only do so under proper authority.
6. We aim to keep your personal information on our records accurate and up-to-date.
7. We maintain strict security systems designed to prevent unauthorised access to your personal information by anyone, including our staff.
8. Bank Rakyat, all our staff and all third parties with permitted access to your information are specifically required to observe our confidentiality obligations.
9. By maintaining our commitment to these principles, we at Bank Rakyat will ensure that we respect the inherent trust that you place in us.

## Your Privacy Matters to Us

This section provides specific details of how we treat any personal information you might wish to provide us when you visit this site.

### Data Security

- Security is our top priority. Bank Kerjasama Rakyat Malaysia Berhad ('the Bank') will always strive to ensure that your personal data will be protected against unauthorised or accidental access, processing or erasure. We maintain this commitment to data security by implementing appropriate physical, electronic and managerial measures to safeguard and secure your personal data.
- The secure area of our website supports the use of secure socket layer protocol and 128-encryption technology—an industry standard for encryption over the Internet to protect data. When you provide sensitive information such as CURRENT/SAVING ACCOUNT details, it will be automatically converted into codes before being securely dispatched over the Internet.

- Our web servers are protected behind "firewalls" and our systems are monitored to prevent any unauthorised access. We will not send personal information to you by ordinary email. As the security of ordinary email cannot be guaranteed, you should only send email to us using the secure email facility on our website.
- All practical steps will be taken to ensure that personal data will not be kept longer than necessary and that the Bank will comply with all relevant statutory and regulatory requirements in Malaysia concerning the retention of personally identifiable information.

### **Security Assurance**

- Both you and the Bank play an important role in protecting against online fraud. You should be careful that your bank account details including your User ID, Password and/or Security Code are not compromised by ensuring that you do not knowingly or accidentally share, provide or facilitate unauthorised use of it. Do not share your User ID, Password and/or Security Code or allow access or use of it/them by others. We endeavour to put in place high standards of security to protect your interests.
- You should safeguard your unique User ID and Password by keeping them secret and confidential. Never write them down or share their details with anyone. The Bank will never ask you for your Internet Banking Password, in order to ensure that you are the only person who knows this information. When choosing your unique Password and where relevant, your unique User ID for the first time, do not create it/them using easily identifiable information such as your birthday, telephone number or a recognisable part of your name. If you think your User ID, Password and/or Security Code has/have been disclosed to a third party, is/are lost or stolen and unauthorised transactions may have been conducted, you are responsible to inform us immediately.

### **Collection of Personal Information**

You may receive marketing and other promotional materials by email. If you do receive email promotional direct mail, you will always have an opportunity to opt out. If at any time you would like us to cease sending you direct emails, please advise us at 'ibizakyat.com.my'

- Use of "cookies": Your visit to this site may be recorded for analysis on the number of visitors to the site and general usage patterns. Some of this information will be gathered through the use of "cookies". Cookies are small bits of information that are automatically stored on a person's web browser in their computer that can be retrieved by this site. Should you wish to disable these cookies you may do so by changing the setting on your browser. However, by disabling them, you may not be able to take advantage of our website. Marketing Promotions: Occasionally we may collect personal information from visitors to this site and those individuals that participate in a contest or promotion (online or over the telephone, or at one of our branches). Such information is only collected from individuals who voluntarily provide us with their personal information. We may use this information to advise them of products, services and other marketing materials, which we think, may be of interest to them. We may also invite visitors to this site to participate in market research and surveys and other similar activities.