

## Personal Data Protection Notice

### **A. Personal Data Protection Act 2010 Notice**

This notice is issued pursuant to the Personal Data Protection Act 2010 (“Act”) (“**Privacy Notice**”). It explains the type of data we collect and how we collect the data, the purposes of processing such data, the parties we disclose the data to and the choices available to you including how to access and correct such personal data.

### **B. Personal Data Which We Collect From You**

When an application is made by you to us for hire-purchase financing and irrespective of whether any such application requires letter(s) of guarantee to be furnished to us and/ or is subsequently cancelled or rejected, we would or may need to collect, record, hold, store, use, organise, consult on, verify with, share or disclose (“**process**”) your/ your partner(s)’ and/ or your proposed individual guarantor(s)’ personal data and/ or the personal data of individuals within or outside your company/ group of companies and/ or your proposed corporate guarantor(s), such as shareholders, directors, managers, secretaries, suppliers, employees and other third party individuals (“**Personal Data**”). Such Personal Data may include the following:-

Name, national registration identification card number, passport number, date of birth, photograph, e-mail address, postal and/ or residential address, age, fixed line telephone number, mobile number, details of present and past income, bank account details, credit card details, directorship in companies, shareholding in companies, assets, involvement in legal proceedings including details of such legal proceedings, details of loans and other financial transactions, solvency, financial status, ownership of property, car registration details and all other related information necessary and incidental to our business.

### **C. Your Personal Data Which We Collect From Third Party**

When an application is made by you to us for hire-purchase financing, we will need to conduct credit checks on you via the Central Credit Bureau or such other bureau, authority or body whether or not established by Bank Negara Malaysia including Biro Maklumat Cek, Central Credit Reference Information system (CCRIS) and credit reporting agencies registered under the Credit Reporting Agencies Act 2010 for the purpose of processing your application for the hire-purchase financing (“Credit Checks”).

In conducting the Credit Checks, the Central Credit Bureau or such other bureau, authority or body whether or not established by Bank Negara Malaysia including Biro Maklumat Cek, Central Credit Reference Information System (CCRIS) and credit reporting agencies registered under the Credit Reporting Agencies Act 2010 will disclose your Personal Data which includes your credit information (as defined in Credit Reporting Agencies Act 2010) to us.”

### **D. Purposes For Which We Process Personal Data**

We process Personal Data for purposes which may include for and/or in connection with the conduct of our business including but not limited to the provision of hire-purchase financing, for and/or in connection with pursuing the legitimate interests of our company including processing which is necessary and incidental to the carrying out of the conduct of the business of our company, for and/or in connection with complying with laws and regulations including requirements of any government or quasi-government or regulatory authorities or court of law, for and/or in connection with all other purposes necessary and/or incidental to our business and all purposes necessary for or related to any of the above purposes.

### **E. To Whom We Disclose Personal Data**

When processing Personal Data, we may disclose such Personal Data to the following persons including but without limitation to any of our employees on a need-to-know basis, our auditors, lawyers, consultants, insurers, proposed insurers, advisers, bankers, agents, third party service providers (including law firms in other jurisdictions), business partners or associates who are under a duty of confidentiality to us, your employer and/ or business partners, government or quasi-government and regulatory authorities in Malaysia and in countries where we, our auditors, lawyers, advisers, bankers, agents, third party service providers (including law firms in other jurisdictions), business partners or associates have a presence or require approvals or are required to submit such information, all other persons or bodies who provide us with services necessary and/or incidental to our business including but not limited to credit checks with the Central Credit Bureau or such other bureau, authority or body whether or not established by Bank Negara Malaysia including Biro Maklumat Cek, Central Credit Reference Information System (CCRIS) and credit reporting agencies registered under the Credit Reporting Agencies Act 2010. We may process Personal Data including contacting you and/ or other third parties for the purpose(s) stated herein via telephone calls, text messaging, emails, cross-platform mobile messaging applications, post, facsimile, social media or by whatsoever form of available modes of communication.

### **F. Transfer Abroad**

We may transfer Personal Data to places outside Malaysia when carrying out any of the purposes stated herein.

### **G. Accessing And Updating Your Personal Data**

Under the Act, you have the right of access to your personal data upon payment of a prescribed fee and you may request that we correct any of your Personal Data which is inaccurate, incomplete or out-of date unless compliance is refused under the Act. We will notify you of the reasons for not being able to accede to your request. We may also exercise our discretion in allowing the corrections requested and/or may require further documentary evidence of the new data to avoid fraud and inaccuracy. You may also withdraw your consent or restrict the purposes and methods in which we process your Personal Data and the personal data relating to other persons who may be identified from your Personal Data. If you have any questions regarding our Privacy Notice or if you wish to request access to your Personal Data or correct your personal data or withdraw your consent or restrict the purposes and methods in which we process your personal data, you may send your request in writing to the following address:-

Attn: (HP financier).....  
Address:.....  
Tel. No.: .....  
Email: .....

Please note that notwithstanding the withdrawal of your consent, we may still process your Personal Data under circumstances permitted by law.

**H. Updating Our Privacy Notice From Time To Time**

We may review and update this Privacy Notice from time to time to reflect the changes in law and business practices. We would advise you to obtain the latest version of our Privacy Notice by contacting us to ensure that you are familiar with the latest version. By omitting to withdraw your consent after communication of our latest Privacy Notice, you are deemed to have accepted and consented to the revision and update contained therein.

**I. Impact Of Non-Provision Of Personal Data**

Please note that in the event Personal Data is not supplied or is insufficiently supplied to us, your application to us for the provision of hire-purchase financing by us may be rejected. Please further note that if you withdraw your consent or restrict the purposes and methods in which we may process Personal Data, the processing of your application for hire-purchase financing from us may be suspended.

**J. Personal Data Of Third Parties**

You hereby confirm that you have obtained the consent from the person(s) whose personal data may be given to us by you or identified from your Personal Data which may be processed by us for the purposes stated herein including but not limited to your proposed individual guarantor(s) and/ or individuals within or outside your proposed corporate guarantor(s), such as shareholders, directors, managers, secretaries, suppliers, employees and other third party individuals.

**K. Your Consent**

Please take note that by giving us your consent, you hereby agree with and consent to us processing/ continuing to process Personal Data in accordance herewith.

**ACKNOWLEDGEMENT AND CONSENT**

I/ We have read and understood this Privacy Notice and I/ We give my/ our consent to the processing or continued processing of my/ our Personal Data and/ or confirm that I/ We have obtained the consent of the relevant individuals to the processing or continued processing of Personal Data by your company.

Signature & Chop

.....

Name: ..... NRIC/Passport No: .....

Designation: ..... Company: .....

Date: .....