

## **Mobile Wallet Privacy Policy**

**This Privacy Policy Statement governs the Mobile Wallet Services on the Internet offered by Public Bank Berhad (“The Bank”) and is an extension of the Bank’s Privacy Policy which is available at [www.PBeBank.com](http://www.PBeBank.com) and which is also available from any of the Bank's branches.**

"Mobile Wallet Services" refers to mobile applications and related services provided through the Mobile Wallet Service Providers for the Devices which enable Customers to store tokens that represent credit or debit cards as authorised by the Bank in a Device and securely transmit such token to merchant to make payments or facilitate other transactions.

“Mobile Wallet Service Providers” refers to the Bank or an outsource company, entity or organization that owns, provides and/or manages the Mobile Wallet Services.

The Customer’s personal information is collected in order to avail the Customer of the Mobile Wallet Services and to enable Customer to enjoy access to other online services offered by the Bank.

This Privacy Policy Statement is issued to reinforce the Bank’s commitment to the policy of protecting at all times the confidentiality, integrity and security of the information provided by Customer to the Bank.

## **SECURITY OF INFORMATION**

### **1.1. SECURITY PROCEDURES IN PLACE TO PROTECT THE CUSTOMER’S INFORMATION**

The Bank is committed to using its best endeavours to maintain high mobile device(s) security standards and procedures in order to ensure that all transactions performed by the Customer are secure and confidential at all times. To this end, the Bank has in place the required control systems to ensure security and confidentiality of the Customer’s information at all times. These security standards and procedures shall be maintained notwithstanding that the banker-customer relationship may have been terminated or otherwise ended. Nevertheless, the Bank hereby expressly advises the Customer that the Bank does not have control over the mobile device(s) software systems and other incidentals used by the Customer to access the Mobile Wallet Services on the mobile device(s) and further that transmission over the Internet cannot be guaranteed, warranted or represented to be absolutely secure.

## 1.2. DATA INTEGRITY

To ensure data integrity, all the Customer's information transmitted over the Mobile Wallet Services uses encrypted digital token whereby the Customer is assured that the information will enjoy the high standard of confidentiality, integrity and security.

## 1.3. LIMITED EMPLOYEE ACCESS

The Bank maintains stringent procedures authorising only such employees as are strictly relevant or required to access the Customer's information on a need-to-know basis. The Bank's employees have been educated on the Customer's right to privacy and confidentiality. Any breach by the employee of the Bank's policies would subject the employee to such disciplinary action as the Bank may consider appropriate.

## 2. DISCLOSURE OF INFORMATION

In accordance with strict compliance to the Financial Services Act 2013 ("FSA"), and apart from the sharing of information as consented to by you, the Bank will not disclose the Customer's information to any third party or external organisations.

Should information be provided to these parties, the Bank shall take reasonable steps to ensure that the entity has at least the same level of Customer privacy standards that is practiced within the Bank.

The only other instances where the Bank will disclose the Customer information are:

- a. where it is required by law, Court Order or is otherwise legally permitted;
- b. where such disclosure is required under Order of Court, legislation or regulations to be divulged to any government agency, agencies or bodies established or approved by Bank Negara Malaysia;
- c. where requested or permitted by the Customer in writing.

## 3. COLLECTION AND USE OF CUSTOMER INFORMATION

Certain personal information of the Customer as particularised by the Bank from time to time will be required to be submitted to the Bank by the Customer to enable the Bank to process the Customer's application to provide instructions and conduct transactions pertaining to services offered by the Bank. Generally, the nature of information that is required includes but shall not be limited to information such as Customer's name, address, e-mail address, telephone number, age, gender, particulars of identity documents such as identity card or passport and where applicable, financial information such as information of income, sources of income, assets, liabilities, account information, account balance, and payment records.

Although the primary purpose of acquiring the information is to confine its use to the normal course of the general business between the Bank and its Customer, the said information may also be applied for purposes incidental to and connected with the said primary purpose including the provision of Mobile Wallet Services, administering the Customer's account(s) with the Bank as well as to evaluate the Customer's needs that may arise from time to time, to enable the Bank to complete the Customer's instructions and to facilitate the provision of information pertaining to the Bank's products and services available from time to time.

#### **4. ACCURACY OF INFORMATION**

The Bank will ensure that the Customer's data and information is accurate and updated. However, to ensure the Bank maintains accurate personal Customer's information, the Customer is advised to furnish timely, accurate and complete information pertaining to the Customer and his instructions to the Bank. The Customer's records will be updated upon provision of such information from time to time.

#### **5. CUSTOMER'S QUESTIONS OR COMPLAINTS**

Any questions or complaints relating to the Bank's handling of personal information may be made to PB Card Services & Support.

PB Card Services & Support,  
10<sup>th</sup> Floor, Menara Public Bank  
146, Jalan Ampang,  
50450 Kuala Lumpur