

PART 1: PRIVACY STATEMENT IN RELATION TO PERSONAL DATA PROTECTION (“PRIVACY STATEMENT”)

This **Privacy Statement** relates to the personal data Bank Islam Group (referred to as “**the Bank**”/ “**we**” which shall include Bank Islam’s holding company(s), subsidiaries, associated companies, affiliates, representatives and branch offices) collects in relation to the products and services we offer (referred to as “**facilities**”). This **Privacy Statement** is intended to be addressed to, without limitation, individual customers, individuals in body corporate/business enterprise (e.g directors, shareholders, managers, authorized signatories and persons and company secretary), beneficial owners (e.g. sole proprietor, partners and joint names), guarantors and obligors (referred to as “**Identified Individuals**”/“**you**”). This **Privacy Statement** explains the types of personal data we collect from all **Identified Individuals** for the facilities you are enjoying, you have requested, you intend to request and further explains how the data is processed, used, protected and stored.

Your application and continued usage of our facilities and / or banking services shall be deemed as your consent for the Bank to continue collect, use, process and store your personal data. If you are reading and signing this **Privacy Statement** on behalf of body corporate/body enterprise and the beneficial owners, you shall undertake to ensure all **Identified Individuals** understand and agree to the **Privacy Statement**.

TYPES OF YOUR PERSONAL DATA WE COLLECT

The personal data we collect from you in relation to our facilities that you have requested or requested by others whose obligation is guaranteed by you or whom you represent and are authorized to act on behalf of you or whom you are associated with shall be deemed willfully provided by you.

The personal data we collect from you in relation to the facilities includes but not limited to:

- | | | | |
|--|-------------------------|---------------------------|------------------|
| ❖ full name | ❖ identification number | ❖ date of birth | ❖ gender |
| ❖ race | ❖ religion | ❖ citizenship / residency | ❖ marital status |
| ❖ spouse name | ❖ no of dependents | ❖ occupation | ❖ employer |
| ❖ annual income | ❖ financial information | ❖ tax details | ❖ education |
| ❖ contact details (such as address, phone number, email address) | | | |

The Bank may also collect your personal data from other sources, including but not limited to regulatory bodies, supervisory authority, credit bureaus, credit reference agencies, financial crime reference agencies, your employer, your guarantors and from other sources which the Bank access to.

FAILURE TO SUPPLY YOUR PERSONAL DATA

The supply of your personal data to the Bank is necessary in connection to the provision of the facilities we offer. Failure to supply such data may result in the Bank being unable to provide you the facilities and /or failure to comply with regulatory requirements.

PURPOSES FOR YOUR PERSONAL DATA COLLECTED

The purposes (“**Purpose**”) for which your personal data are collected and processed depend on the nature of the relationship which you as a data subject have with the Bank. Broadly, the **Purpose** may comprise part or all of the followings:-

- i. the processing of the facilities you are currently enjoying and/or the facilities you requested;
- ii. for prevention and detection of financial crime (including, without limitation, money laundering, and fraud prevention, detection and prosecution);
- iii. notifying you on the important changes to the features of the facilities;
- iv. to support the operational activities of the facilities;
- v. updating and managing the accuracy of the data you have provided the Bank;
- vi. the enforcement of your obligations to the Bank within the provision of the facilities, including the collection and recovery of amounts outstanding from you or obligated upon you;
- vii. determining your credit worthiness and maintaining your credit history for present and future references;
- viii. the amount of indebtedness owed by you/to you and designing improved financial solutions for you;
- ix. assessment and analysis including credit / lending / insurance risks / behaviour scoring / product analysis and market research;
- x. as required by any law or regulation;
- xi. communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of the facilities, responding to inquiries and complaints and to generally resolve disputes;
- xii. protecting Bank Islam Group’s interest and other ancillary and/or related purposes.

DISCLOSURE OF YOUR PERSONAL DATA

The Bank will not reveal your personal data including your address, telephone number or email address to any external party other than parties listed below (the “**Authorized Parties**”) other than for the **Purpose** above, unless the Bank has your permission, or is under either a legal obligation or any other duty to do so:-

- a) any officer, employee, agent or director of Bank Islam Group which includes the holding company(s) of the Bank, its subsidiaries, associated companies, affiliates, representatives and branch offices;
- b) relevant third parties such as professional advisers, strategic business partners and alliances, service providers, insurers/ Takaful operator or insurance/ Takaful brokers, outsourced agents, merchants, vendors, business partners and business agents who supports the operational activities of the Bank and whom are under legal obligation to the confidentiality of your data;
- c) any actual or potential participants or assignee, novatee or transferee of the Bank’s rights and/or obligations under any transaction between the Bank and you (or any agents or professional advisers);
- d) any rating agency or direct/ indirect provider of credit protection to the Bank;
- e) any party as required by any law or any government, quasi-government, administrative, regulatory/ supervisory body or authority, court or tribunal;

- f) any credit reference agency that the Bank uses for credit assessment or credit review of you and parties related to the facilities provided by the Bank to you;
- g) any financial crime references agencies, other financial institution and any of their respective agents;
- h) any guarantor or collateral provider for your facilities.

Your personal data shall be securely protected and stored in Malaysia. Should the operational need arises where your data is to be processed, used, transferred to, or stored at, a location outside of Malaysia, the Bank will take necessary steps to ensure that your personal data is treated securely and in accordance to this **Privacy Statement** for the said **Purpose**.

The above disclosure is subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to the Bank.

RETENTION OF YOUR PERSONAL DATA

Data provided by you shall be retained as long as the **Purpose** for which the data was collected continues to exist; data is then destroyed permanently unless it is to be retained to meet any legal and/ or regulatory requirements or to protect the Bank's legitimate interest.

THIRD PARTY DATA/ INFORMATION

Where you shall be required and have provided the personal data relating to others including that of co-applicant(s), spouse, related parties, contact person and referees for the **Purpose**, you shall undertake and be deemed that you have obtained their consent or that you are entitled to provide their information to the Bank.

DIRECT MARKETING OPTION

The Bank would like to contact you to keep you informed of our latest products and services, other products and services offered, marketing campaigns, advertisements and promotions including those jointly run with our current and future partners and affiliates (referred to as "**direct marketing**"). Hence, the Bank will use your contact details including your address, telephone numbers and email address for the purpose of direct marketing activities including the administration of offers and competitions.

In case you do not wish to be contacted for direct marketing activities, you may opt out via telephone, post or email by contacting our Contact Centre at the following address:

Bank Islam Contact Centre
Level 17, Menara Bank Islam
No. 22, Jalan Perak
50450 Kuala Lumpur
Telephone: +603 2690 0900
email: contactcenter@bankislam.com.my

ACCESS TO YOUR PERSONAL DATA

You have the right to request access to your personal data held by the Bank. The Bank may charge you a nominal fee for such request. You may also update and correct your personal data held by the Bank. For such request, you may visit any of our branches or you may speak to our Contact Centre agents. You may also write to us at the given address.

HOW TO CONTACT US

If you have any questions concerning this **Privacy Statement**, you may visit any of our branches which location you can obtain from our website or you may call our Contact Centre or write to the Bank, at the given address. You may also contact us to convey your complaints relating to this **Privacy Statement** or otherwise relating to any misuse or suspected misuse of your personal data.

CHANGES TO THIS PRIVACY STATEMENT

The Bank reserves the rights to amend this **Privacy Statement** at any time and will place notice of such amendments on the Bank's website and/ or the Bank's branches and/ or via such other suitable methods. This **Privacy Statement** is not intended to, nor does it, create any contractual rights, nor does it create any contractual obligations on the Bank or any other party or on behalf of any party.

PART 2: ACKNOWLEDGEMENT OF MALAYSIA DEPOSIT INSURANCE CORPORATION (MDIC) NOTIFICATION

MDIC COVERAGE

I/We have been notified that:

- Money paid and placed into deposit account is protected by MDIC.
- Money paid and placed into investment account is not protected by MDIC.
- A copy of MDIC brochure has been provided to me.

Signature : _____

Name : _____

Date : _____

Title (if any) : _____