

PRIVACY NOTICE IN RELATION TO PERSONAL DATA PROTECTION ("PRIVACY NOTICE")

This Privacy Notice relates to the personal information 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") to you. This Privacy Notice 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 Notice explains the types of personal information we collect from all Identified Individuals for the Facilities you are enjoying, you have requested, you intend to request and further explains how the information is processed, used, protected and stored.

Your application and continued usage of our Facilities shall be deemed as your consent for the Bank to continue collecting, use, process and store your personal information. Please review our detailed Privacy Notice prior to providing us your personal information. If you are reading and signing this Privacy Notice 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 Notice.

TYPES OF YOUR PERSONAL INFORMATION WE COLLECT AND HOW WE USE YOUR PERSONAL INFORMATION

The personal information 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 information we collect from you in relation to the Facilities includes but not limited to:

- full name
- race
- spouse name
- annual income
- contact details (such as address, phone number, email address)
- identification number
- religion
- number of dependents
- financial information
- date of birth
- citizenship / residency
- occupation
- tax details
- gender
- marital status
- employer
- education

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

FAILURE TO SUPPLY YOUR PERSONAL INFORMATION

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

PURPOSES FOR COLLECTING YOUR PERSONAL INFORMATION

The purposes ("Purpose") for which your personal information are collected and processed depends 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 have 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. This includes, but is not limited to checking your CCRIS and any other credit reporting agencies under Credit Reporting Agencies Act 2010 (CRAA 2010)
- viii. determining 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; and
- xii. protecting Bank Islam Group's interest and other ancillary and / or related purposes.
- xiii. performing an employment check with the personnel empowered to give such confirmation in your organisation.

DISCLOSURE OF YOUR PERSONAL INFORMATION

The Bank will not reveal your personal information 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 the Bank
- 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 information;
- 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 security party, guarantor or collateral provider for your facilities.
- i) any parties who the bank seeks employee reference from.

The above disclosure is subject at all times to any laws (including regulations, standards, guidelines and / or obligations) applicable to the Bank. In addition, this Privacy Notice serves as a consent for any credit reporting agency to disclose your credit information to the Bank pursuant to section 24(1)(a) of the CRAA 2010.

TRANSFER OF YOUR PERSONAL INFORMATION OUTSIDE MALAYSIA

The Bank may transfer your personal information outside of Malaysia if any of the Bank's service providers are located in countries outside Malaysia. Such transfers for the purpose are necessary to perform or conclude the Bank's services to you, to perform or conclude the Bank's contract(s) with the relevant third parties, and for legal proceedings or obtaining legal advice. Should the operational need arise where your personal information 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 information is treated securely and any service providers engaged by the bank are contractually bound to not use your personal information for any reasons other than what they are contracted to provide and is in accordance to this Privacy Notice and the respective jurisdictions' personal data laws. In these regards, you give your consent to us transfer to your personal information outside Malaysia.

RETENTION OF YOUR PERSONAL INFORMATION

Information provided by you shall be retained as long as the Purpose for which the information was collected continues to exist; destruction / permanent deletion of data will be made once the purpose information collected has ceased 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 information relating to others including that of co-applicant(s), spouse, related parties, contact person, referees, and employer's (including, but not limited to from Suruhanjaya Syarikat Malaysia (SSM) and any credit reporting agency governed by CRAA 2010) 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 our Contact Centre:

Bank Islam Contact Center & Customer Care
Level 17, Menara Bank Islam
No. 22, Jalan Perak
50450 Kuala Lumpur
Telephone: +603 26 900 900
email: contactcenter@bankislam.com.my

Please be informed that we will process your request within 3 months from the date of your request.

ACCESS AND CORRECTION TO YOUR PERSONAL INFORMATION

You have the right to request access to your personal information held by the Bank. The Bank may charge you a nominal fee for such request. You may also update and correct your personal information held by the Bank. For such request, you may visit any of our branches or you may speak to our Contact Centre & Customer Care agents at the given address. You will be required to fill in the 'Data Access Request' form or 'Data Correction Request' form available at our branches.

HOW TO CONTACT US

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

CHANGES TO THIS PRIVACY NOTICE

The Bank reserves the rights to amend this Privacy Notice at any time and will place notice of such amendments via public announcement posted at any of Bank's Branches, website, and/or official channels i.e ATM, social media, mobile banking, internet banking or etc. This Privacy Notice is not intended to, nor does it, create any contractual rights / nor any contractual obligations on the Bank or any other party or on behalf of any party. Any references made to 'privacy statement' in any of the Bank's documentation, refers to this 'Privacy Notice'.

DECLARATION

I hereby acknowledge that I have read this Privacy Notice and understand the content and agree to be bound by this Privacy Notice. I hereby explicitly consent that for financing applications the Bank can contact the relevant personnel to conduct my employment verification.

Signature:

Principal Cardmember

Name:
I.C. No:

Date:

Supplementary Cardmember

Name:
I.C. No: