

**Please refer to the amended and updated provisions highlighted in yellow below which shall take effect and be binding with effect 1st January 2017**

### **Privacy Notice (For Customers)**

At CIMB Group, we value your privacy and strive to protect your personal information in compliance with the laws of Malaysia.

Pursuant thereto, this Privacy Notice is designed to explain and elaborate upon some of our policies and principles pertaining to the privacy of your personal information, all of which we have adopted as a sign of our commitment to respecting, maintaining, protecting and safeguarding the privacy of your personal information.

CIMB Group will only collect, record, hold, use, disclose and store (i.e. "process") use your personal information in accordance with such laws (including the Personal Data Protection Act 2010), this Privacy Notice and the privacy terms in your agreement(s) with any CIMB Group entity that you may have contracted with.

This Privacy Notice explains:

- The type of personal information we collect and how we collect it
- How we use your personal information
- The parties that we disclose the personal information to
- The choices we offer, including how to access and update your personal information

Your privacy matters to us, so please take the time to get to know our practices and if you need further information, please contact our Call Centre representatives at +603 6204 7788.

*For the purposes of this Privacy Notice, please note that:*

- "CIMB Group" refers to CIMB Group Holdings Berhad and all its related companies, as defined in section 6 of the Companies Act 1965 and jointly controlled companies, providing financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside of Malaysia unless and to the extent otherwise stated.
- "Personal information" refers to any information which relates directly or indirectly to you and/or your transactions with us. This information includes your name, address, occupation, contact details, the details of your account(s), the type of products and/or services subscribed to and such other necessary information regarding yourself and your transaction(s) with us. For the avoidance of doubt, please note that this Privacy Notice is applicable only if you are an individual.

### **What Kind Of Personal Information We Collect And How We Collect It**

In order to enable us to deal with your inquiries, open and operate an account/facility for you and/or to generally provide you with our products and services, we may need to and/or may be required to process personal information and financial information about you, including but not limited to:

- a. personal information including your images to establish your identity and background;
- b. personal information to establish your financial standing, creditworthiness and/or suitability for any of our products/services applied for (if required); and/or
- c. personal information that you provide when you apply for any of our products and services.

We may obtain this information from yourself and from a variety of sources, including but not limited to:

- a. through your relationship with us, for example information provided by you in application forms, when using our products or services, when taking part in customer surveys, competitions and promotions, and during financial reviews;
- b. through your verbal and written communications with us and/or our authorised agents;
- c. from an analysis of the way you use and manage your account(s)/facility(ies) with us, from the transactions you make and from the payments which are made to/from your account(s)/facility(ies);
- d. from third parties connected with you, such as employers, joint account holders, security providers, guarantors and indemnitors, subject to your prior consent; and/or
- e. from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.
- f. from recordings of Closed Circuit Television (CCTV) installed at our premises;
- g. from the Malaysia Department of Insolvency, other relevant governmental authorities and/or law enforcement agencies to ascertain inter alia your current and past financial standing;
- h. from any information that is supplied and/or collected when you visit our websites which include your computer's IP address or from any information that is collected via cookies in some of our websites. We use

cookies for a number of purposes, including to store your preference for certain types of information or products, further analysis for the purpose of providing products and services to you, to improve our products and/or to personalize our services to you. You may adjust settings on your browser so that you will be notified when you receive a cookie or other similar tracking tools. Please refer to your browser documentation to check if the tracking tools have been enabled on your computer or to request not to receive cookies or to disable cookies if you do not wish to have information collected via the use of cookies.

### **How We Use Your Personal Information**

Other than as stated above, we may use your personal information for one or more of the following purposes:

- a. to assess your application(s) /request(s) for our products and services;
- b. to verify your financial standing through credit reference/reporting checks;
- c. to manage and maintain your account(s) and facility(ies) with us;
- d. to better manage our business and your relationship with us;
- e. to better understand your current and future investment needs and your financial situation;
- f. to provide you with information on our and/or third party products, services, offers and/or contests which may be of interest to you and in this respect, to contact you via SMS, phone, email, fax, mail, websites, social media and/or any other appropriate communication channels;
- g. to improve our products and services and to develop new products and services;
- h. to notify you about benefits and changes to the features of products and services;
- i. to administer offers, competitions and promotions;
- j. to respond to your enquiries and complaints and to generally resolve disputes;
- k. to update, consolidate and improve the accuracy of our records;
- l. to produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual;
- m. to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us
- n. to meet the disclosure requirements of any law binding on CIMB Group;
- o. for audit, compliance and risk management purposes;
- p. to assess financial and insurance risks;
- q. to transfer or assign our rights, interests and obligations under any of your agreements with us;
- r. to protect or enforce our rights to recover any debt owing to us;
- s. to conduct anti-money laundering checks; for crime detection, investigation, prevention and prosecution; to comply with any sanction requirements;
- t. to enforce and/or defend any of our rights; and/or
- u. for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

Please be assured that we will ask for your consent before using your personal information for a purpose other than those that are set out in this Privacy Notice and in the privacy terms in your agreement(s) with any CIMB Group entities.

### **Disclosure Of Your Personal Information**

As a part of providing you with our products and services and the management and/or operation of the same, we may be required or need to disclose information about you and/or your accounts and/or facilities with us(as well as with other entities within the CIMB Group whether in or outside Malaysia) to the following third parties:

- a. companies and/or organisations that act as our agents, affiliates, service providers, business partners, professional advisers, other banks and/or financial institutions, within or outside Malaysia, where necessary;
- b. companies and/or organisations that assist us in processing and/or otherwise fulfilling transactions that you have requested;
- c. companies and/or organisations that assist us in providing value added services that you have requested;
- d. companies and/or organisations that provide services to us in communicating our products and services to you;
- e. your advisers (including but not limited to accountants, auditors, lawyers, financial advisers or other professional advisers) where authorised by you;
- f. any other person notified by you as authorised to give instructions or to use the account(s)/facility(ies) or products or services on your behalf;
- g. any third party as a result of any restructuring of facilities granted to you or the sale of debts, or the acquisition or sale of any company by CIMB Group, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us;
- h. any guarantors or security providers for the facility(ies) granted by us to you;
- i. any person intending to settle any moneys outstanding under the facility(ies) granted by us to you;
- j. any rating agency, insurer or insurance broker or direct or indirect provider of credit protection;

- k. any financial institutions, merchants, VISA International Services Association, MasterCard International Incorporated and other card associations in relation to any credit card and/or debit card issued to you by us; and/or
- l. any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us,

subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to the CIMB Group (whether in or outside Malaysia). The afore-mentioned third parties may in some instances be located outside of Malaysia.

Additionally, the individual entities within the CIMB Group, our merchants and strategic partners may contact you about products, services and offers, which we believe may be of interest to you or benefit you financially. However, please note that we will only disclose your personal information (which will not include information relating to your affairs or accounts) to our merchants and strategic partners where your express prior consent has been obtained and subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to the CIMB Group (whether in or outside Malaysia).

You may tell us at any time if you do not wish to receive marketing communications from us, from individual entities within the CIMB Group and/or from our merchants and strategic partners by notifying us at the address/telephone number/e-mail address given at the end of this Privacy Notice. Your latest written instructions to us will prevail. Please take note that certain communications such as statements of account and our websites contain standard information regarding our other products and services that cannot be removed without affecting the delivery/provision of our services and/or products, the operation of your account(s) and/or facility(ies) with us, and/or additional costs to you.

We will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside the CIMB Group except:

- a. where you have given permission;
- b. where we are required or permitted to do so by law;
- c. where required or authorised by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over CIMB Group;
- d. where we may transfer rights and obligations pursuant to our agreement(s) with you; and/or
- e. where we are required to meet our obligations to any relevant regulatory authority (whether in or outside Malaysia).

### **Security Of Your Personal Information**

Information is our asset and therefore CIMB Group places great importance on ensuring the security of your personal information. We regularly review and implement up-to-date technical and organisational security measures when processing your personal information.

Employees of CIMB Group are trained to handle the personal information securely and with utmost respect, failing which they may be subject to disciplinary action.

### **Retention Of Your Personal Information**

CIMB Group will retain your personal information in compliance with this Privacy Notice and/or the terms and conditions of your agreement(s) with CIMB Group entities for the duration of your relationship with us, for such period as may be necessary to protect the interests of CIMB Group and/or its customers as may be deemed necessary, where otherwise required by the law and/or where required by CIMB Group's relevant policies.

### **What If Personal Information Provided By You Is Incomplete?**

Where indicated (for example in application forms or account opening forms), it is obligatory to provide your personal information to us to enable us to process your application for our products or services. Should you decline to provide such obligatory personal information, we may not be able to process your application/request or provide you with our products or services.

### **Your Rights To Access And Correct Your Personal Information**

We can assist you to access and correct your personal information held by us.

Where you wish to have access to your personal information in CIMB Group's possession, or where you are of the opinion that such personal information held by us is inaccurate, incomplete, misleading or not up-to-date, you may make a request to us via our Data Access Request Form or Data Correction Request Form respectively. These forms are available at our branches as well as at [www.cimb.com.my](http://www.cimb.com.my).

We will use reasonable efforts to comply with your request to access or correct your personal information within 21 days of receiving your duly completed Data Access Request Form/Data Correction Request Form and the relevant processing fee (if any).

Please note that CIMB Group may have to withhold access to your personal information in certain situations, for example when we are unable to confirm your identity or where information requested for is of a confidential commercial nature or in the event we receive repeated requests for the same information. Nevertheless, we will notify you of the reasons for not being able to accede to your request.

Please also note that CIMB Group may use its discretion in allowing the corrections requested and/or may require further documentary evidence of the new information to avoid fraud and inaccuracy.

You can also assist us to keep your personal information (such as your current mailing address) up to date, as it will enable us to serve you better.

### **Exercising Choices Over The Disclosure, Retention And Use Of Your Personal Information**

Subject always to our contractual rights and obligations under relevant laws and regulations, you may exercise your choice in respect of the disclosure, retention and use of your personal information. Should you wish to do so, kindly contact us at the address/telephone number/e-mail address given at the end of this Privacy Notice.

### **Revisions To Privacy Notice**

This Privacy Notice may be revised from time to time. Notice of any such revision will be given on CIMB's website and/or by such other means of communication deemed suitable by CIMB Group.

### **Contacting CIMB Group About Your Privacy And How We Handle Your Personal Information**

Should you have any query in relation to this Privacy Notice or how we handle your personal information, kindly contact Head of Customer Resolution Unit at the following contact points :

**Telephone:** +603 6204 7788 **Fax:** 03-2691 3248

**E-Mail:** cru@cimb.com

**Address:** Customer Resolution Unit  
CIMB Bank Berhad  
Level 19, Menara Bumiputera-Commerce  
No. 11 Jalan Raja Laut  
50350 Kuala Lumpur.