

Personal Data Protection Notice

1. Introduction

We are committed to protect your rights under the Personal Data Protection Act 2010 (“PDPA”). This Personal Data Protection Notice (“Notice”) applies to Bank Muamalat Malaysia Berhad (which includes all its subsidiaries and related corporations (collectively referred to as “BMMB”)).

The Notice outlines how BMMB collects, uses, maintains and discloses your personal data in respect of commercial transactions and how BMMB safeguards the personal data.

Please read this Notice carefully before providing any personal data to us.

You are providing us with personal data by requesting information or applying for our product and services or when you enter into any commercial transactions with BMMB. By doing so, you are indicating to us that you accept these terms and conditions and consent to use your personal information by BMMB.

We will only use your sensitive personal data to provide the service(s) you signed up for. If we collect, use, maintain or disclose your sensitive personal data, we will ask for your explicit consent.

2. What personal data do we collect from you?

Personal data refers to any information that relates directly or indirectly to an individual, who is identified or identifiable from that information or from that and other information in the possession of BMMB, including any sensitive personal data and expression of opinion, video recordings for security reasons and audio recordings about the individual.

The personal data we collect include and may not be limited to:

- Your identification details, such as, name, age, occupation, marital status, place of birth, identification number (“NRIC”) or passport number, photograph or closed circuit television (“CCTV”) recording.
- Your contact details, such as, address (residential, office or billing), e-mail or telephone number local or abroad.
- Your employment details, such as, your employment history, designation, income range, previous department or your supervisors contact.
- Information on financial standing and creditworthiness, such as, your assets, income, and financial information (i.e. tax particular, credit history, transaction history and debt).
- Personal data of other individuals including that of your directors, shareholders, employees, guarantors, spouse or dependents and associates.
- Other personal data which may be required for us to process your transaction with us, when you use our facilities or visit our premises / websites.

We will clearly indicate to you when the personal data requested is mandatory. If you choose not to provide us with any required mandatory personal data or withdraw your consent for us to process the same, we will be entitled to cease provision of the relevant products or services without us incurring any liability to you (notwithstanding any agreement between you and BMMB).

Other than Mandatory disclosure of personal data, if you do not provide us with non mandatory personal data, you can still sign up for our product and services depending on type of products and services.

3. Why do we collect your personal data?

Your personal data may be used or process, amongst others, for the following purposes:

- To process any transaction, enquiry or any other communication, as well as, to response to your queries and complaints and to resolve disputes.

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- To evaluate any appointment, reappointment or engagement of members of any committee within BMMB.
- To verify your creditworthiness and financial background as part of credit checking and rating for your application of any products and services.
- To evaluate your financial needs, to improve / to develop new products / services.
- For the purpose of investigation in order to prevent fraud and detect crime.
- For any internal reporting or risk analysis purposes, for example, risk analysis for oversight function and reporting to the management and board.
- To enforce our legal or contractual rights, including recover debt owing by you to us.
- To provide you with information on marketing campaigns that we or our business partners believe would be of interest to you.
- For security reason when personal data collected using close circuit security surveillance cameras.
- To comply with any requirement of law, order of any court or tribunal or any direction from the Government or any statutory authority.

We may also collect / share your personal data with other entities within BMMB, agents or strategic partners with whom we have a relationship for specific product, services or projects.

4. How do we collect your personal data?

Your personal data may be collected when you:

- Transact with us for any products, services or under any agreement including those register at any BMMB websites.
- Use our facilities or visit our premises through various methods, such as, e-mails, telephone calls or forms.
- Communicate with us by telephone, e-mail, and correspondence, facsimile or in person.
- Participate in our customer surveys, sign up for any contests or promotions.
- Access our website (for example, through the use of "cookies").

Personal data can also be collected from third parties include:

- Sources in the financial services industry, for example, any bureaus or agencies under Bank Negara Malaysia, Securities Commission Malaysia or other regulatory authorities, the Association of Islamic Banks Malaysia, any registered credit reporting agencies or other financial institutions.
- Third party service providers, for example, private employment, debt collection agencies or entities providing credit or background verification services.
- When we transact or contract with a corporate entity, that corporate entity may provide your personal data in connection with the transaction or agreement, for example, you may be a director, shareholder or employee of that corporate entity.
- From video and audio recording.

Personal data can also be collected from websites:

- When you visit BMMB websites, your IP Address is automatically logged in our server. We may use the IP Address to help diagnose problem and to administer our websites. We do not link your IP address to anything that can enable us to identify you unless it is required by law and regulation.

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- When you visit our website, we may use cookies in some of our pages to store visitor's preferences and record session information. The information may be collect to ensure greatest service level for our customers.

5. Who does BMMB disclose your personal data to?

We strive to provide you with effective products and services and we will hold your data with us in confidential manners. We may in certain circumstances share your personal data with third parties (in or outside Malaysia).

- If our products or services are provided in collaboration with certain third parties, we may need to disclose your personal data to them. These third parties may include other financial institutions, service providers or electronic fund transfer facilitators.
- Third parties in the ordinary course of our business, for example, third party financial institutions, insurers / takaful operators, credit card companies, securities and investment services providers, trustees, custodians, industry / financial related associations.
- Third parties to whom we are obligated to make disclosure under the requirements of any law, by order of court or any tribunal or as required by the Government or any statutory authority, for example, Bank Negara Malaysia, Securities Commission Malaysia and Bursa Malaysia. This may also include third parties entities appointed by such statutory authorities.
- Third parties who have been engaged by us to perform our business functions or to enforce our legal or contractual rights, for example, any agent, contractor, vendor, service providers, consultants, professionals, auctioneers or valuers.
- Third parties in connection with the restructuring of any facility granted to you, sale of debts or assets or acquisitions by us.
- Companies within BMMB or its related group of companies.
- Third parties carefully selected to provide you with information about products and services that may be of interest to you.

We will not share your personal data with third parties to send you marketing information, unless you have given us your consent. Third party marketing information may include new product launches, promotions, rebates, discounts, contests or reward programs.

6. Where does BMMB store and process your personal data?

The disclosure of your data may involve transfer of your personal data to places outside of Malaysia. However, we generally store and process your personal data in Malaysia. If there is a need for us to process your personal data outside Malaysia, we will protect your personal data using standards similar to that used in Malaysia and by providing us your personal data, you agreed to such transfer where it is required to provide the service you have requested and to performed any contractual obligations you have with BMMB including for storage purposes.

7. How long does BMMB keep your personal data?

We will keep your personal data for as long as necessary to fulfil the purposes and reasonably require for which it was agreed for processes or to comply with regulatory requirements:

- To provide you with our products and services or for the performance of an agreement with you.
- To provide you with information about our products and services or that of our third party business partners.

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- To respond to any complaints, disputes, investigations or any legal proceedings, whether actual or reasonably anticipated to arise.
- To comply with any requirements of law or any directions issued by the Government or any statutory authority.

After that, we will destroy or permanently delete your data.

8. What are your rights and choices?

You may request for details of all personal data we hold about you, correct or update your personal data by submitting a duly completed Service Request Forms to or by contacting our Customer Service Department.

The Service Request Form can be obtained by contacting our Customer Service Department or from any of our branches.

We may request for certain information to verify your identity and charge a reasonable administrative fee (only for Personal Data Access Request) to process your application (which fee may be revised from time to time).

We will endeavour to comply with your personal data access request or personal data correction request within twenty-one (21) days from the date we receive your request complete with all necessary particulars and the prescribed processing fee above (only for personal data access request) or such other prescribed time period under the PDPA.

Please note that the right to access or correct your personal data is not absolute but subject to the PDPA.

When there is a change to your personal data, it is your obligation to inform us of such change. You may limit or withdraw your consent for us to process your personal data by sending a notice in writing to our Customer Service Department.

9. Enquiries

You may contact our Customer Service Department at the contact details below for any enquiries or complaints regarding your personal data or to exercise any options provided to you under this Notice:

Head, Customer Service Department, Bank Muamalat Malaysia Berhad

Address : 19th Floor, Menara Bumiputra, Jalan Melaka, 50100 Kuala Lumpur.

Telephone : 1-300-88-8787 (Local), +603-26005500 (International)

E-mail : feedback@muamalat.com.my

This Notice may be revised from time to time. If there is any revision to this Notice, it will be posted on our website, at our branches or communicated to you by other suitable means. We provide the Notice in both language, English and Bahasa Malaysia. In case of any inconsistency between these two, English version shall prevail. If you have provided BMMB with your third party personal data, please ensure that you obtained the third party's consent in relation to the processing and disclosure of their personal data and that this Notice is highlighted of any such third party.

This Notice was last updated on 30 April 2018



Notis Privasi Berkaitan Perlindungan Data Peribadi 2010

“Privasi anda keutamaan kami”

Privasi anda adalah penting bagi kami. Notis Privasi daripada Bank Muamalat Malaysia Berhad (dirujuk sebagai "BMMB" termasuk cawangannya di Malaysia dan juga anak-anak syarikat tempatan, syarikat-syarikat bersekutu, gabungan dan wakil-wakil) menerangkan bagaimana BMMB mengumpul, menggunakan, memproses, menyimpan dan menzahirkan data peribadi anda berkenaan dengan transaksi komersial dan bagaimana data peribadi dilindungi.

Notis Privasi ini pada umumnya digunakan kepada semua produk dan perkhidmatan yang disediakan oleh BMMB. Walau bagaimanapun mungkin terdapat keadaan di mana notis privasi yang berbeza akan dikenakan untuk urus niaga tertentu. Dalam keadaan itu, BMMB akan memberitahu anda dengan sewajarnya.

Jenis data peribadi yang BMMB ambil adalah termasuk tetapi tidak terbatas kepada maklumat perhubungan, maklumat latar belakang, data kewangan dan maklumat-maklumat lain yang berkaitan dengan akaun anda di BMMB.

Maklumat peribadi anda juga mungkin BMMB perolehi dari sumber-sumber lain termasuk tetapi tidak terhad dari mana-mana pihak seperti badan kawal selia, mana-mana agensi rujukan kredit, agensi pencegahan penipuan dan rujukan jenayah kewangan, majikan anda, penjamin atau pembekal cagaran anda dan sumber-sumber lain di mana BMMB mempunyai akses.

Maklumat peribadi anda diproses oleh BMMB bagi tujuan-tujuan berikut ("Tujuan"):-

- Menilai permohonan anda untuk mana-mana produk dan perkhidmatan kami;
- Mengesahkan kedudukan kewangan anda menerusi semakan rujukan kredit;
- Mengurus dan menyelenggara akaun dan kemudahan anda;
- Mengurus perniagaan BMMB dan hubungan anda dengan BMMB;
- Memahami keperluan pelaburan semasa dan masa depan anda dan keadaan kewangan anda;
- Memberi anda maklumat produk BMMB dan produk pihak ketiga, perkhidmatan dan tawaran yang mungkin menarik minat anda;
- Menilai dan menganalisa termasuk pemarkahan kredit/pinjaman /risiko insurans /kelakuan, analisis pasaran, produk dan penyelidikan pasaran;
- Pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan undang-undang dan peraturan;
- Menjawab pertanyaan dan aduan anda serta menyelesaikan pertikaian;
- Melindungi kepentingan BMMB dan tujuan sampingan atau lain-lain tujuan yang berkenaan.

BMMB akan menyimpan data peribadi anda selama mana perlu bagi BMMB:

- berhubung dengan “Tujuan” di atas;
- untuk menyediakan anda dengan produk dan perkhidmatan atau pelaksanaan apa-apa kontrak dengan anda;
- untuk menyediakan anda dengan maklumat tentang BMMB atau rakan kongsi perniagaannya dan selainnya, produk dan perkhidmatan yang boleh menarik minat anda;
- untuk menyimpan rekod mana-mana transaksi sehingga 6 tahun, bagi tujuan aduan atau pertikaian;
- untuk tempoh yang dikehendaki bagi mematuhi kehendak undang-undang.

Data peribadi anda yang disimpan oleh BMMB akan dirahsiakan. Walau bagaimanapun, bagi membolehkan BMMB menyediakan produk dan perkhidmatan kepada anda secara berkesan dan

berterusan serta mematuhi apa-apa keperluan undang-undang dan peraturan, BMMB mungkin perlu mendedahkan data peribadi anda kepada syarikat-syarikat lain di dalam BMMB, penyedia perkhidmatan, peniaga dan rakan-rakan kongsi strategik BMMB, vendor termasuk agensi-agensi pemungutan hutang, penasihat profesional, persatuan-persatuan berkaitan industri/kewangan, biro-biro kredit atau agensi-agensi rujukan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan ejen-ejen mereka, pekerja masing-masing, dan/atau mana-mana orang, sama ada bertempat di dalam atau di luar Malaysia untuk “**Tujuan**” tersebut. Sekiranya data peribadi anda perlu diproses, digunakan, dipindahkan atau disimpan untuk di lokasi luar Malaysia, BMMB akan mengambil langkah yang sepatutnya bagi memastikan data peribadi anda selamat dan selaras dengan Notis Privasi ini.

Anda boleh meminta akses terhadap, membuat pembetulan kepada, atau untuk menghapuskan maklumat peribadi anda atau menghadkan pemprosesan butir-butir peribadi anda dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faksimili kepada alamat berikut:

Ketua, Jabatan Perkhidmatan Pelanggan
Bank Muamalat Malaysia Berhad,
19th Floor, Menara Bumiputra,
Jalan Melaka, 50100 Kuala Lumpur.
Tel: 1-300-88-8787 (dalam negara), +603-26005500 (luar negara);
e-mel: feedback@muamalat.com.my

Kami akan berusaha untuk memenuhi permintaan akses data anda dalam tempoh 21 hari dari tarikh BMMB menerima permintaan anda (lengkap dengan semua butir-butir yang diperlukan). Adalah diingatkan bahawa hak untuk mengakses data peribadi anda tidak mutlak tetapi tertakluk kepada Akta Perlindungan Data Peribadi 2010.

Dengan memberikan data peribadi anda kepada BMMB atau dengan terus menggunakan produk atau perkhidmatan BMMB, anda telah bersetuju dengan terma dan syarat-syarat Notis Privasi BMMB ini (sebagaimana yang dipinda dari semasa ke semasa).

Data peribadi yang diminta oleh BMMB mungkin mandatori/wajib dan sukarela (bergantung kepada produk atau perkhidmatan). Bidang yang memerlukan data peribadi wajib akan ditunjukkan dalam medium di mana data peribadi anda dikumpul. Jika anda memilih untuk tidak memberikan apa-apa data peribadi wajib atau menarik balik kebenaran untuk memproses apa-apa data peribadi wajib, anda bersetuju bahawa BMMB berhak untuk memberhentikan pemberian apa-apa produk atau perkhidmatan tanpa menanggung liabiliti kepada anda (tertakluk kepada perjanjian antara anda dan BMMB).

Sekiranya anda memilih untuk tidak dihubungi bagi tujuan aktiviti pemasaran langsung, anda boleh memilih keluar dengan menunjukkan seperti dalam medium di mana data peribadi anda dikumpul atau dengan menghubungi Jabatan Perkhidmatan Pelanggan BMMB seperti yang dinyatakan di atas.

Nota: BMMB berhak untuk meminda semula Notis Privasi ini dari semasa ke semasa dan jika terdapat sebarang pindaan, ia akan dipaparkan di laman web BMMB, di cawangan BMMB atau disampaikan kepada anda melalui cara yang difikirkan sesuai oleh BMMB.