



PRIVACY POLICY

The Bank (i.e. Bank Muamalat Malaysia Berhad and its group of companies) values your privacy and the confidence entrusted in us with your personal and financial information. This Privacy Policy represents the Bank's commitment to honouring this trust and lays down the principles deployed by the Bank in the collection and use of your information to ensure that your privacy policy remains protected at all times.

1. INFORMATION WE COLLECT

To access, subscribe or utilise certain products and services of the Bank, you will be required to provide your personal and/or financial information ("information") to the Bank. The details and types of information required will depend on the specific product or service. Such information may include your personal information such as your full name, identification number, contact address and contact number and/or your financial information such as your income, assets, liabilities, credit card information, etc. The information required is necessary for identification purposes and to effectively and efficiently provide you with the Bank's products and services.

2. PROTECTION OF YOUR INFORMATION

We protect your information by deploying security measures that among others, allows for a safe and secure environment in which to conduct online transactions.

We also limit the access to your information to authorised employees involved in the provision of the particular product or service and who are well trained and aware of the Bank's commitment to the protection of such information.

Nevertheless, although we are committed to protecting and safeguarding your information, there will be matters that are outside of our control. For example, we cannot guarantee the security of information shared with us via email or open internet connections or the storage of such information on a publicly accessible computer.

As such we would also urge you to exercise care in the transmission of information to us and in your accessing and utilisation of our products and services over an open internet connection or via a publicly accessible computer in order to minimise and mitigate any risk which may compromise your information or privacy.

Where you terminate your relationship with the Bank for any reason, please note that your information may likely remain in our systems for certain period of time in order for us to comply with regulatory requirements. For as long as the said information is in our systems, the same will be subject to this Privacy Policy.

3. SHARING OF YOUR INFORMATION

The Bank is cognisant of your privacy and is thus careful as to who we share your information with. Save where (i) it is necessary to process a particular transaction or to provide you with a particular product or service, or (ii) it is required or allowed by law or by any legislation or regulation, or (iii) we have already obtained your consent,

we will not disclose or share your personally identifiable information with any other party without your express consent.

However, information in aggregate form and which is not personally identifiable may be shared with third parties for various reasons including preparation of statistics, reports, survey, etc.

4. CHOICES PERTAINING TO COLLECTION, USE AND DISTRIBUTION OF YOUR INFORMATION

The choice to provide us with your information remains yours at all times. Where certain information is not provided however, access to a particular product or service may be limited or unavailable. Nevertheless, we will continue to provide you with any other product or service which may not require the provision of such information, should you so wish.

Furthermore, with regard to certain products and services, a choice may be made available to you as to how the Bank may utilise and distribute your information. The Bank's use and distribution will thus be in line with the selection you make. Should you wish to opt out of any of the selections, please notify us at any time in accordance with the specified opt out procedure or by contacting us at the given contact details below.

5. ACCURACY OF INFORMATION

It is important that the information you provide to us is accurate, complete and current. For this, we ask your assistance in ensuring the same at the point of providing us with the said information, as well as to constantly update us of any changes thereto, so as to ensure the Bank's provision of products or services to you are not compromised in any way.

Once such information is received, the Bank is committed to maintaining the integrity of the said information and ensuring that the same is not tampered with in any way. However should you, at any time discover any error or discrepancy in the said information or in any other information provided by the Bank, such as account statement, etc, we urge that you notify us immediately so that we can take the necessary steps to investigate and where necessary, address or remedy the same.

6. QUESTIONS AND COMPLAINTS ON THE HANDLING OF CUSTOMER INFORMATION

Should you have any questions or complaints pertaining to our handling of your information or generally with regard to the privacy of your personally identifiable information, please feel free to contact our Helpdesk/Customer Service at:

Bank Muamalat Malaysia Berhad

Customer Service Department

Level 19, Menara Bumiputra

Jalan Melaka, 50100 Kuala Lumpur

Email: feedback@muamalat.com.my

Tel: +603 – 2059 1333