

PRIVACY NOTICE

1.0 General

Affin Bank Berhad, Affin Islamic Bank Berhad and Affin Hwang Investment Bank Berhad (among others) are entities within AFFIN Group. At AFFIN Group we value your privacy and strive to protect your personal information in accordance with the laws of Malaysia.

AFFIN Group will only collect and process your personal information in accordance to the laws (including the Personal Data Protection Act 2010), this Privacy Notice and/or the privacy terms in any agreement(s) that you may have or will enter into with any of the entities within AFFIN Group.

This Privacy Notice explains:

- What type of personal information we collect
- Why and how we collect your personal information
- How we use your personal information
- Disclosure of your personal information
- Security of your personal information and how it is being retained
- The choices we offer, including how to access and update your personal information, as well as how to make enquiries or complaints regarding your personal information

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

- **"AFFIN Group"** refers to Affin Bank Berhad (ABB), Affin Islamic Bank Berhad (AIBB), Affin Hwang Investment Bank Berhad (AHIBB), including its branches, wholly owned subsidiaries, related corporations and/or associates or any relevant individual entities within AFFIN Group.
- **"Personal information"** refers to any information which relates directly or indirectly to you and/or your transactions with us. This information includes, amongst others, 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.

By providing to us your personal information, you hereby consent to the processing of your personal information in accordance with this Privacy Notice.

If you are acting on behalf of companies and/or organisations supplying personal information of your officers, employees, authorized signatories, directors, partners, individual shareholders, individual guarantors, individual security providers, suppliers/vendors and/or related parties ("said individuals") to us, you have warranted that their consent have been obtained and have highlighted this Privacy Notice to the attention of relevant said individuals respectively.

2.0 Why and how we collect your personal information

In order to enable us to deal with your inquiries, open and operate an account or facility for you and/or provide you with our products and/or services, we may need to or may be required to collect, record, hold, use, disclose and store (i.e. "process") your personal and financial information for identification, authentication and validation purpose.

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

- through your relationship with us, for example information provided by you in application forms, when using our products and/or services, when taking part in customer surveys, competitions and promotions, and during financial reviews;
- through your verbal and written communication with us and/or our authorized agents;

- from third parties connected with you, such as employers, security providers (e.g. pledgors) or guarantors, subject to your prior consent;
- from an analysis of the way you use and manage your account(s) or facility(ies) with us, from the transactions you make and/or from the payments which are made to or from your account(s) or facility(ies);
- from the recordings of Closed Circuit Television (CCTV) installed at our premises and/or authorized phone recordings of trade orders/confirmation; and/or
- 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.

3.0 How we use your personal information

Other than as stated above, we may use your personal information for any of the following purposes by entities within AFFIN Group (where necessary):

- to establish personal identification and background for applicant processing;
- to verify your financial standing through credit reference checks;
- to manage and maintain your account(s) and facility(ies) with us;
- to manage our business and your relationship with us;
- to better understand your current and future financial needs and financial situation;
- to provide you with information on our and/or third party products, services and/or offers that may be of interest to you;
- to conduct surveys as to your relationship with us or our current/future products and services;
- to improve on our products and/or services and to develop new products and/or services;
- to notify you about benefits and changes to the features of products and/or services;
- to administer offers, competitions and promotions;
- to respond to your enquiries, feedback and complaints;
- to update, consolidate and improve the accuracy of our records;
- to produce data, reports and statistics that have been anonymized or aggregated in a manner that does not identify you as an individual;
- to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us;
- to meet the disclosure requirements including reporting of any law binding on AFFIN Group;
- for audit, compliance and risk management purposes;
- to assess financial and non-financial risks;
- to transfer, assign or protect our rights, interests and obligations under any of your agreement(s) with us;
- to protect or enforce our rights to recover any debt owing to us and/or realise any pledged securities in debt recovery;
- to conduct evaluation, due diligence, screening and regulatory checks (e.g. Anti-Money Laundering, Foreign Exchange Policy Notices, and etc);
- for crime detection, prevention and prosecution;
- for any other purpose that is required or permitted by any law, regulations and/or guidelines;
- for any other purposes relating to or in connection with the business or dealings of AFFIN Group; and/or
- for such other purposes that is incidental, ancillary or in furtherance to the above purposes.

4.0 Disclosure of your personal information

As a part of providing you with our products and/or services and the management and/or operation of the same, we may disclose your personal information (to the extent necessary) to the following parties:

- other entities within AFFIN Group;
- companies and/or organisations that act as our strategic partners, agents, professional advisers, affiliates, service providers, merchants, solicitors, and/or any other parties that we may have business or dealings with under a duty of confidentiality to AFFIN Group;
- companies and/or organisations that assist us in processing and/or otherwise fulfilling transactions that you have requested;
- companies and/or organisations that assist us in providing value added services that you have requested;
- your advisers (including but not limited to accountants, valuers, adjustors, auditors, lawyers, financial advisers or other professional advisers) who are authorised by you;
- parties or individuals authorized and consented to, by you (case to case basis, subject to the approval of entities within AFFIN Group);
- 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 entities within AFFIN Group, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us;
- any third party participating or otherwise involved in the due diligence exercise approved by the board of directors of entities within AFFIN Group in connection with merger and acquisition, capital raising exercise or sale of assets or business, in whole or in part;
- any guarantors or security providers for the facility(ies) granted by us to you or any third parties involved in or undertaking to settle your debts owed to us at your request or authorisation;
- any rating agency, takaful provider or insurer or insurance broker or takaful broker or direct or indirect provider of credit protection; [Affin Bank Berhad](#)
- any financial institutions, merchants, VISA International Services Association, MasterCard International Incorporated and/or other card associations in relation to any credit card and/or debit card issued to you by us;
- any person connected to the enforcement or preservation of any of our rights, interests and obligations under your agreement(s) with us;
- any investigating officer authorised under the written law or order of the court to investigate or any officer authorised to carry out prosecution ;
- any officer of the Inland Revenue Board of Malaysia authorised to receive the documents or information; and/or
- regulatory bodies such as Bank Negara Malaysia, Securities Commission, Bursa Malaysia Securities Berhad, Bursa Malaysia Derivatives Berhad, clearing house and other regulatory or government bodies which have oversight over us and our activities.

All parties mentioned in the clause above may in turn disclose your personal information to companies within their group of companies, their affiliates and directors, shareholders, employees of such companies and affiliates, their professional advisers, service providers, strategic partners, regulators and other parties on a “need to know basis” who or which may have business or dealings with them to the extent necessary to perform their obligations for AFFIN Group or required by the laws and/or regulations.

The above shall be subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to the entities within AFFIN Group.

5.0 Disclosure of your personal information for direct marketing and promotional purposes

Additionally, the entities within AFFIN Group, our third-party merchants and/or strategic partners ("**Permitted Parties**") may contact or send you about products, services and promotional offers, which we believe may be of interest to you or benefit you financially, subject to your explicit consent authorizing the sharing of your personal information to the Permitted Parties for the relevant direct marketing and promotional purposes ("**Consent**").

You can update or change your Consent (i.e. opt in or opt out) at any time by writing to us. Your latest written instructions to us will prevail.

6.0 Disclosure of your personal information in exceptional situations

Save as set out above, we will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside the entities within AFFIN Group except in any of the following situations:

- when you have given your consent;
- when we are required or permitted to do so by laws and/or regulations;
- when required or authorised by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction (whether by legislation or by contract) over the entities within AFFIN Group;
- when we may transfer our rights and obligations under the contractual agreements entered between you and the entities within AFFIN Group; and/or
- when we are required to meet our obligations to any relevant regulatory authority.

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7.0 Security of your personal information

AFFIN 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 AFFIN Group are trained to handle your personal information securely and with strict confidentiality, failing which they may be subject to disciplinary action.

We also impose compliance with this Privacy Notice on our strategic partners, agents, professional advisers, affiliates, service providers, merchants, solicitors, and/or any other parties that have business or dealings with us. This serves to ensure that your personal information is safeguarded from unauthorized or accidental loss, misuse, modification, disclosure or destruction.

8.0 Retention of your personal information

AFFIN Group will retain your personal information in compliance with this Privacy Notice and/or the terms and conditions of your agreement(s) with entities within AFFIN Group:

- for the duration of your relationship with us;
- for such period as permitted by law to protect the interests of AFFIN Group and/or our customers notwithstanding that your relationship with us has ended or was terminated;
- where otherwise required by the laws and/or regulations; and/or
- where required by AFFIN Group's relevant policies.

9.0 What if your personal information provided by you is incomplete?

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

You need to update us if there are any changes in your personal information otherwise the latest personal information collected from you shall be applicable.

10.0 Your rights to access and correct your personal information

We can assist you to access and correct your personal information provided to us. You may have access to your personal information under the possession of relevant individual entities within AFFIN Group by making a request via the access request form available at any of our branches.

Please note that any relevant individual entities within AFFIN 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.

Where your data access request is successful and you are of the opinion that such personal information held by us is inaccurate, incomplete, misleading or where relevant, not up-to-date, you may make a request to correct such personal information.

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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.

In the event you wish to correct or update your personal information previously provided to us, please write in or notify us at the address provided below. We will, on a best effort basis correct your personal information within twenty-one (21) days of receiving your written request.

For securities trading clients, if you wish to correct or update your personal information previously provided to us, please come personally to any AHIBB's stockbroking branches to submit your written request to correct or update your personal information in order to avoid inaccuracy and fraudulent amendments. As for other clients, please liaise with the officer in charge of your account or facility with us.

Please note that any relevant individual entities within AFFIN Group may use its discretion in allowing the correction or update requested or may require further documentary evidence of the new information to avoid fraud and inaccuracy.

11.0 Exercising your choice in respect of the disclosure and the use of your personal information

Subject to our contractual rights and obligations under relevant laws and/or regulations; you may exercise your choice in respect of the disclosure, retention and use of your personal information by AFFIN Group. Should you wish to do so, kindly contact and/or write to the Branch Manager of the servicing branch or the relevant office of the entities under AFFIN Group or our Contact Centre as follows:

Contact Centre Manager
3rd Floor, Block C, Menara Glomac
Kelana Business Centre
97, Jalan SS7/2
47301 Kelana Jaya, Selangor
Tel: +603 - 8230 2222

12.0 Enquiries or complaints regarding your personal information

Should you have any query, concerns or complaints in relation to this Privacy Notice or how we handle your personal information, kindly contact the abovementioned personnel or AFFIN Group's Data Protection Officer at dpo@affingroup.com (in relation to processing your personal data and privacy rights).

13.0 Revisions to the Privacy Notice

This Privacy Notice may be reviewed or revised and/or amended from time to time. The revised Privacy Notice will be posted on our website at www.affingroup.com or www.affinhwang.com and/or communicated to you via any other means of communication deemed suitable by us. If you continue to use our products and/or services, you shall be deemed to have agreed to accept such changes.

AFFIN Group PN – June 2025