

PERSONAL DATA & INFORMATION NOTICE ("Notice")

1. Collection of Personal Data

This Notice is issued to all our valued customers, pursuant to the requirements of the Personal Data Protection Act 2010. Should there be any conflict between the English and Bahasa Malaysia versions of this notice, the English version shall prevail.

Your Privacy is important to us. This Notice explains our policy *vis a vis* Collecting, applying, using and disclosing your personal information. Your Personal data such as but not limited to your name, national registration identity card number (NRIC No.), passport Number, designation, company name, telephone number, address, email address and all other information/details that you have provided to us.

Your personal data is collected, used and otherwise processed by us as required and permitted by law for, amongst others, the following purposes ("**Purposes**");

- 1) Providing IBFIM's services which you have registered/subscribed/contracted for and announcement on changes or progress in such features;
- 2) Announcing to you the new services, special offer and promotions;
- 3) Inviting your participation in IBFIM's training programs, events and activities;
- 4) Updating the accuracy of IBFIM's records;
- 5) Administering and conducting examinations;
- 6) Responding queries and complaints as well as maintaining communication to ensure customer satisfaction;
- 7) Any other purposes permitted by the applicable law;
- 8) To help to monitor and improve our services;
- 9) Administration purposes including and not limited to billing, payment & debt collections;
- 10) Prevention of crime (including but not limited to fraud, money-laundering, bribery);
- 11) Meeting any legal or regulatory requirements relating to our provision of services and products and to make disclosure under the requirements of any applicable law, regulation, direction, court order, by-law, guideline, circular, code applicable to us or any of our member companies;
- 12) Purposes relating to any of the above (including but not limited to research, benchmarking, statistical analysis and customer satisfaction survey);
- 13) Enable us to send you information by e-mail, telecommunication means (telephone calls or text messages) or social media about products and services offered by selected third parties that we think may interest you but in doing so we maintain control over your Personal Data and we will not disclose your Personal Data to such third parties without, your prior consent; and/or
- 14) Post sales services, such as customer loyalty programs.

2. Voluntarily to supply Personal Data

Such Personal Data provided may be voluntarily given by you but in order to fulfill certain conditions to enter into a contact, the Personal Data information is obliged to be given before any registration process can be completed. All information requested for in the relevant forms is required to be provided by you unless stated otherwise. Should you fail to supply the required information, we may not be able to process your request and/or to supply related services to you.

3. Disclosure

To facilitate the purposes above and the provision of products and services to you, we may process, use and disclose your Personal Data to the following classes of their parties:-

- a) Any person to whom we are compelled or required to do so under law or in response to a competent or government agency;
- b) Any of our related companies and subsidiaries including those established in the future;
- c) Our business partners and online affiliates that provide related services or products in connection with our business;
- d) Government agencies, statutory authorities and industry regulators;
- e) Our auditors, consultants, accountants, lawyers or other financial or professional advisers;
- f) Our sub-contractors or third party service or product providers as may determine to be necessary or appropriate; and/or
- g) Our appointed service providers in relation of our loyalty programs, for the purpose of delivery of gift redemption and services.

4. Safeguards

We shall keep and process your data in a secure manner. We endeavor, where practicable, to implement the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of your Personal Data and the accidental loss or destruction of, or damage to, your Personal Data.

5. Data Transfer & Sharing

Where we consider it necessary or appropriate for the purposes of data storage or processing or providing any service or product on our behalf to you, we may transfer your Personal Data to another member of our Group or third party service or product providers within or outside the country in which we are established, under conditions of confidentiality and similar levels of security safeguards.

6. Your Rights of Access and Correction

If you would like to request access to your personal data for the purpose of updating, amending, limiting the processing and/or deleting, you may request to us via post, email or facsimile transaction at the following address:

IBFIM (763075-W)
(Attention: Personal Data Protection)
3rd Floor, Menara Takaful Malaysia
Jalan Sultan Sulaiman
50000 Kuala Lumpur

Tel : 03-2031 1010
Fax: 03-2026 9988
Email: info@ibfim.com

In the event that you do not approve of our use of your Personal Data for any other purpose apart from the purpose for which your information was provided to us, you shall notify us of this by writing to us, and we shall take all reasonable efforts to comply with your request.

If we do not receive any email from you within fourteen (14) days of our mailing of this notice, we shall presume that you have approved of our use of your Personal Data in accordance with this notice. Of you do not consent to the above, please contact us and please be rest assured that we will terminate this forthwith.