

## **PRIVACY POLICY PURSUANT TO THE PERSONAL DATA PROTECTION ACT 2010 (“the Act”)**

MUFG Bank (Malaysia) Berhad (“MUFG”) respects the rights of our customers to privacy. This Privacy Policy (“Policy”) is formulated in accordance with the Act. Please read this Privacy Policy carefully as it forms part of the terms and condition of our services or products that is provided to you. Our Privacy Policy applies to all your dealings with us whether at one of our branches, through our call centres, via our website. Kindly note that “our affiliate” in this Privacy Policy would mean our Parent Bank, our subsidiaries and each subsidiary and branch of our Parent Bank. MUFG may change this Privacy Policy from time to time and you are advised to check the said policy on a regular basis.

### **1. Categories of personal data we collect and hold**

The information we collect is information that is required in order to perform our services and offer our products to you. The nature of personal data that we collect may include personal data from applications or other forms, including but not limited to name, address, e-mail address, telephone number, income, assets and liabilities. We may also collect and store personal data from you when you contact our Customer Care or our online and telephone services. When we collect and process sensitive personal data, we will ensure an express consent is requested from you before such processing and collection take place.

### **2. The purposes for collecting your personal data**

By providing any of your personal data and continuing to use our products and services, you hereby agree that MUFG shall collect, retain, use and process the personal data for the following purposes:

- To process applications and forms for products and services;
- To evaluate and monitor credit worthiness;
- To communicate and respond to inquiries ;
- To conduct internal procedures;
- To provide you with information on products and services of MUFG and our related corporations;
- To provide you with information on products and services of our affiliates;
- For evaluation and due diligence purposes;
- For data processing to keep details updated;
- For research and development of products and services to fulfill your needs;
- To meet legal and regulatory requirements;
- To allow our affiliates and selected parties promote their products and services;
- For operational risk management;
- To evaluate and monitor provision of services;
- For enforcement of our rights and obligations of other parties to us and/or our affiliates;
- For such other purposes as permitted by applicable law or with your consent;

- For all other purposes incidental and associated with any of the above.

### **3. Disclosure of your personal data**

In line with modern business practices common to many financial institutions and to meet your specific needs, we may disclose your personal information to the following categories of parties for the purposes set out above (Section 2)

- To any of our affiliates in and outside Malaysia;
- To Bank Negara Malaysia, Central Credit Bureau, Dishonoured Cheques Information System (DCHEQS), the Central Credit Reference Information System (CCRIS) or such other authority or body established by Bank Negara Malaysia or such other authority having jurisdiction over MUFG at any time and from time to time; or
- any corporation with whom MUFG is associated with or any related corporation of MUFG within the meaning of the Companies Act 2016, MUFG's head office or any other branch; or
- any security party or any party proposing or intending to make or tender payment towards the Borrower's liabilities under the Facility(ies) or any party from whom MUFG has obtained security in respect of any of the Facility; or
- any of MUFG's professional advisers and other persons providing services to the MUFG; or
- any potential assignee or other person proposing to enter into contractual arrangements with MUFG; or
- To such parties we or our affiliates may be required by law, court, regulator or legal process to disclose and to comply with accounting, tax rules and regulations and any specific record retention laws;
- To such parties as may be permitted under Malaysian law.

Your Personal Data may be transferred to locations outside Malaysia or disclosed to our related corporations, licensees, business partners and/or service providers, who may be located within or outside Malaysia.

### **4. Choices**

You may always choose what personal information (if any) you would like to provide to us. However, as you consider this, we encourage you to make choices that enable us to provide you with high quality products and services that'll help you meet your needs. Failure to supply such information may hinder us from establishing or continue banking relationship with you.

### **5. Security of Personal Information**

The security of your personal information is our top priority which is stored by us and/or our service providers on databases protected through a combination of physical, electronic access controls, procedural safeguards and other reasonable security measures that meet or exceed applicable law. We

also train our employees in the proper handling of personal information. When we use other parties to provide services to us, we require them to protect the confidentiality of personal information they receive. Nevertheless, such security measures cannot prevent all loss, misuse or alteration of personal information and we are not responsible for any damages or liabilities relating to any such incidents to the fullest extent permitted by law.

## **6. Access and Correction of Personal Information**

You have rights under the Personal Data Protection Act 2010 to make a data access request in respect of personal information an organization holds about you. You can do so by sending us a request in writing by mail to MUFG. Please be sure to provide the necessary details so that we may validate your identity as the person or legal entity making the access request. This is to ensure that we do not provide your information to anyone who does not have the right to that information.

.You may request that we correct, or stop processing, personal information that we hold about you. If we agree that the personal information is incorrect, or that the processing should stop, we will delete or correct the personal information. We reserve the right to charge you a fee for the request of access and correction of personal data subject to the applicable privacy or data protection laws.

## **7. Complaints/Disputes or Questions**

If you have any questions about this Policy, or any concerns or complaints or if you would like to submit a request for access to your personal information, please contact us by any of the following means:

- Call MUFG at 03-2034 8000 & 03-2034 8008;
- Email us at [customercare@my.mufg.jp](mailto:customercare@my.mufg.jp);
- By mail at MUFG Bank (Malaysia) Berhad, Level 9-11, Menara IMC, No.8, Jalan Sultan Ismail 50250 Kuala Lumpur.

In the event of any conflict or discrepancy between the English text of this Privacy Notice and any translation thereof, the English text shall prevail.