

Personal Data Protection Act 2010 (PDPA)

This Privacy Notice outlines how FINTECH BANK LTD as well as its banking service providers (collectively “FBL”) collects, uses, maintains, and discloses your personal data in respect of commercial transactions and how FBL safeguards the personal data.

1. Acknowledgement and Consent

When you apply for our products and services, request information or enter into any transactions with FBL, you may be required to provide FBL with your personal data. Such information includes but not limited to your contact details, background information, age, occupation, marital status, identity card or passport, financial data, tax residency and other information relevant to your application for FBL’s products or services.

In doing so, you consent to its use by FBL in accordance with this Privacy Notice. FBL may also obtain your personal data from the following manner:

- a. FBL’s application forms for products and services;
- b. Making transaction with FBL;
- c. When you contacted FBL whether via emails, website, phone calls, conversation you may have with our staff;
- d. When you participate in FBL’s programs, survey or promotions;
- e. Third party, for example your spouse, a company in which you are a director, an officer or a shareholder, or a partnership in which you are a partner, for products or services that these third parties have sought from FBL on pursuant to transaction entered into with FBL. Third party also include regulatory, agencies, legal representative and employers); and/or
- f. Publicly available sources.

Data collected from using our website.

IP Address

When you visit our website, your IP address is automatically logged in our server. From your IP address, we may identify the general geographic area from which you are accessing our website.

Information on Cookies

We may use cookies in our pages to store visitors' information, such as visitors' preferences. The information that we collect is then used to marketing purposes.

By providing your personal data or FBL obtain from third party (as described above), signature and/or click on the consent box from our apps, you consent to FBL processing your personal data in accordance with this Privacy Notice.

2. Usage of your personal data (Purposes)

We may process your personal data for the following reasons:

- a. To assess your application for any of our products and services;

- b. To verify your financial information;
- c. To manage and maintain your account and facility;
- d. To evaluate your financial needs and to continue performing the contractual obligations entered into between the FBL and you;
- e. To respond to your enquiries and complaints and to resolve disputes;
- f. For internal functions such as evaluating the effectiveness of marketing, market research, statistical analysis and modelling, reporting, audit and risk management;
- g. To prevent fraud or detect crime or for the purpose of investigation; and/or
- h. For security reasons.

In addition, we may also use your personal data for the fulfilment of any regulatory requirements and for any other reasons connected with providing you the services you require, and fulfilment of any transactions entered into by you with the FBL.

From time to time, we may share your personal data with other entities for example with our marketing agents and/or strategic partners with whom we have a relationship with for specific products and services as FBL deems fit and you may receive marketing communication from us or from these other entities about products and services that may be of interest to you.

The disclosure of your data may involve the transfer of your personal data to places outside of Malaysia, and by providing us your personal data you agree to such a transfer where it is required to provide you the services you have requested, and for the performance of any contractual obligations you have with FBL including for storage purposes.

3. Data Protection

The security of your personal data is our priority. FBL takes all physical, technical and organisational measures needed to ensure the security and confidentiality of personal data. If we disclose any of your personal data to our authorised agents or service providers, we will require them to appropriately safeguard the personal data provided to them.

4. Changes to this Privacy Notice

Please note that we may update this Privacy Notice from time to time. If there are material changes to this Privacy Notice, we will notify you by posting a notice of such changes on our website or by sending you a notification directly. Do periodically review this Privacy Notice to stay informed on how we are protecting your information.

5. Correction and update your personal data

At FBL, we will ensure that the personal data we hold about you is accurate, complete, not misleading and up to date. You may contact us directly If:

- a. There are any changes to your personal data or if you believe that the personal data we have about you is inaccurate, incomplete, misleading or not up-to-date; and/or
- b. You want to access to your personal data.

6. Contact us

You may call, post or email to us at the following address:

FINTECH BANK LTD
Labuan Office
Level 4(J), Main Office Tower,
Financial Park Complex Labuan
Jalan Merdeka
87000, Federal Territory of Labuan, Malaysia
Tel: +6087-430 461
Email address: info@fibank.com

FINTECH BANK LTD
Kuala Lumpur Office
2nd Floor, Wisma Ho Wah Genting
35, Jalan Maharajalela,
50150 Kuala Lumpur, Malaysia
Tel: +603-2702 8133

I/we, the undersign, have read, and understand the PDPA policy of FBL.

Full Name

Signature

Date

Full Name

Signature

Date

Full Name

Signature

Date

Company Stamp