

Notice to Customers Relating to the Personal Data Protection Act 2010

Dear Value Customers,

This Privacy Notice outlines China Construction Bank (Malaysia) Berhad's ("**the Bank**") policy and practices in handling customers' personal data.

This Privacy Notice shall form an integral part of the application form for account opening, credit facilities, services, Letter(s) of Offer and/or Supplemental Letter of Offer ("**the Facilities**") issued by the Bank .

Type of personal data collected/processed

The Bank will collect and process customers' personal data which generally comprises of information that relates directly or indirectly to an individual customer such as his/her name, contact details, age, gender, race, nationality, personal identification details and where applicable financial information such as account information etc. Type of personal data may differ for each products and services. Additionally, the Bank may also collect sensitive personal data and expression of opinion about the individual customer.

Purpose of Collection of personal data

The Data is collected and processed by or on behalf of the Bank in connection with the provision of the Facilities. Failure to supply such information may result in the Bank being unable to provide the Facilities. The Bank may use the Data you provided for one or more of the following purposes ("**the Purposes**"):

- a) the processing of your application(s) for the Bank's Facilities;
- b) conducting credit checks;
- c) updating our records about you;
- d) contact you regarding your enquiries or application(s);
- e) ensuring your on-going credit worthiness;
- f) for the supply of any products and/or services which we may offer to you or required by you from time to time including text message (SMS) alert;
- g) determining the amount of indebtedness owed to or by you;
- h) for cross-selling, marketing, promotional and customer relationship management purposes;
- i) for prevention, detection, investigation, reporting of crime (including, without limitation, money laundering, terrorism and fraud prevention, detection and prosecution);
- j) to handle enquiries, audit, complaints or legal proceedings (whether or not the Bank is a party);
- k) when required by laws or regulations to disclose the personal data; and/or
- l) any other reasonable purpose(s) which might be informed by the Bank to you in the future.

Source of personal data

The Bank collects customers' personal data from various sources such as (without limitation):

- a) as provided and consented by you;
- b) third parties sources, for example, Central Credit Reference Information System (CCRIS), Dishonoured Cheque Information System (DCHEQS), Financial Institutions Statistical System (FISS), other credit companies such as Credit Tip-Off System Sdn Bhd (CTOS), RAM Credit Information Sdn Bhd (RAMCI), SME Credit Bureau (M) Sdn Bhd, CAGAMAS Berhad, Inland Revenue Board Malaysia (LHDN), regulatory authorities/private companies ;
- c) via customer surveys campaigns, promotions, competitions etc;
- d) correspondence letters, emails or phone calls;
- e) from the Bank's monitoring of customers' transactions history;
- f) when customers sign up for use of the Bank's products or services; and/or
- g) any other sources which the Bank has access to in relation to the Purposes described above.

Disclosure

While the Bank shall, at all times, endeavor to safeguard the privacy of customer's personal data, it may nevertheless disclose, use, store, transfer, compile, match, obtain and/or exchange (within or outside Malaysia) such personal data of the customers to, from or with any other third parties including without limitation in order to serve the abovementioned Purposes:-

- a) the authorized personnel within the Bank and/or affiliates of the Bank including but not limited to group of companies within the China Construction Bank group ("**CCB Group**");
- b) the Bank's and CCB Group's professional advisers, appointed lawyers and service providers;
- c) any rating agency or any insurer or internal auditor or external auditor of the Bank;
- d) the Central Credit Bureau, Bank Negara Malaysia ("**BNM**") (including the Central Credit Reference Information System (CCRIS), the Dishonoured Cheques Information System (DCHEQS), the Perbadanan Insurans Deposit Malaysia (PIDM), the Financial Institutions Statistical System (FISS) or any other database or system established by BNM or any person to whom the Bank may disclose or is under any obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches or any other authority which has jurisdiction over the Bank, or any credit reference agency that the Bank uses for credit assessment or credit review of you and parties related to the facilities provided by the Bank to you or any other bureau or company or person providing credit checks or who provides direct or indirect credit protection to the Bank or affiliates of the Bank whether or not established or approved by BNM or any other governmental or regulatory authority or body, Cagamas Berhad and/or Credit Guarantee Corporation Malaysia Berhad;
- e) any guarantor or collateral provider for the Facilities;

- f) any debt collection agencies, third party financial institutions, business partners, insurers, credit card companies, securities and investment services provider, third party reward, loyalty or privileges or programme providers that may be appointed by the Bank;
- g) the Bank's (and/or CCB Group's) business partners in cross-selling, marketing, promoting, improving and furthering the provision of other services by the Bank and/or co-branding partners of the Bank (and/or the CCB Group);
- h) parties authorised by you;
- i) your executor(s), administrator(s) or legal representatives(s);
- j) the Bank's actual or potential assignee(s), participant(s) or sub participant(s) in relation to any of the Bank's rights and obligations, acquirer(s) and successor(s)-in-title;
- k) regulators, judiciaries, authorities, law enforcement agencies, government court orders and legal processes (whether or not the Bank is a party); and/or
- l) such other party(ies) deemed fit and appropriate by the Bank subject at all times to any law (including regulations, standards, guidelines and/or obligations) applicable to the financial institution in Malaysia.

Retention Period

The Bank will retain your personal data for as long as necessary to fulfill the purpose(s) for which it was collected or to comply with legal, regulatory and internal requirements.

Customers' rights

- a) **Right to Access.** Customers have the right to access to their respective personal data ("the Access"). Customers shall contact the Bank in writing for the Access. Please take note that a fee will be imposed against the Access.
- b) **Right to Correct personal data.** Customers may make a written data correction request to the Bank in respect to personal data which is inaccurate, incomplete, misleading or not up to date.
- c) **Right to inquire or complaint.** Customers may inquire or complaint in respect of the personal data by contacting the relationship manager or writing to the Bank at Ground Floor, South Block Wisma Selangor Dredging, 142A, Jalan Ampang, 50450 Kuala Lumpur, Malaysia.
- d) **Right to withdraw consent & prevent processing.** Customers may by notice in writing withdraw consent to the processing of personal data or prevent processing of personal data.

Changes to the Privacy Notice

Variations, addition, deletions or amendments (“Amendments”) may from time to time be made to this Privacy Notice. Material changes, if any, will be posted on the Bank’s website. Amendments shall be binding on you and be deemed to be brought to the attention of you by a notice being posted at the Bank’s website.

This Privacy Notice was last updated in November 2017.