

## PRIVACY POLICY

### Personal Data Processing Statement

This Personal Data Processing Statement ("PDPS") is prepared in accordance with the requirements of the Personal Data Protection Act 2010 (the "Act"). This PDPS sets out the policies and procedures of the Group with regard to your personal data and your agreement to the usage and processing of your personal data for purposes set out below.

1. Definition
  - 1.1 "Group" means **iA Group Sdn Bhd (605073-T)**, and/or its holding company, subsidiaries, related and associated companies and companies using or may be using the brands of "iAG" and/or "iA", regardless whether such company(ies) are incorporated in or outside Malaysia.
  - 1.2 "Personal Data" means your name, nickname, age, gender, date of birth, address(es), email address(es), telephone number(s), photograph(s), opinion(s), comment(s), information in connection to the transactions you have participated in and such other personal information or your views/opinions that are, have been and may be collected, compiled, processed and maintained with the Group from time to time.
2. Provision of Personal Data
  - 2.1 The Group will obtain your Personal Data when you provide your Personal Data to the Group in any way or manner including pursuant to any transactions and/or inquiries made with the Group. The Group will also receive and store your Personal Data when you enter the Group's websites.
  - 2.2 The Group may also receive, store and process your Personal Data which are provided or made available by any third parties, credit reference bodies, regulatory and law enforcement authorities for reasons including delivery of the Group's services, performance of conditions of agreements and/or to comply with the Group's legal and regulatory obligations.
3. Purposes of Processing
  - 3.1 The Group may use your Personal Data for the following purposes, namely:-
    - (a) To process your application/form;
    - (b) To communicate with you via SMS, phone call, email, fax, mail and/or any other appropriate communication channels;
    - (c) To respond to questions and comments from you;
    - (d) To provide the products, goods, facilities, programmes, services, and/or such other activities as you may have requested;
    - (e) For administrative purposes;
    - (f) To notify you of any changes to our products, goods, facilities, and/or services which may affect you via SMS, phone call, email, fax, mail and/or any other appropriate communication channels;
    - (g) To market and promote the products, goods, facilities, and/or services that are or may be offered by the Group or may be of interest to you from time to time vide SMS, phone call, email, fax, mail and/or any other appropriate communication channels;
    - (h) To process and analyse your Personal Data either individually or collectively with other individuals;
    - (i) For direct marketing purposes via SMS, phone call, email, fax, mail and/or any other appropriate communication channels;

- (j) Other purposes which the Group may reasonably deem fit;
  - (k) For the Group to discharge obligations required under the law.
- 3.2 Provision of your Personal Data for the purposes listed in Section 3.1 (a) to (j) above is voluntary and optional. However, failure to provide the requested Personal Data or any limitation against the Group to process your Personal Data may result in the Group being unable (a) to process the relevant application/form; (b) to provide all or part(s) of the products, goods, facilities and/or services as described above or any other products, goods, facilities and/or services that the Group is providing to you in a continuous manner; (c) to provide the products, goods, facilities and/or services to the extent as stated in the promotional materials of the Group; and/or (d) to provide any of the new products, goods, facilities and/or services that may be offered by the Group from time to time.
- 3.3 Provision of your Personal Data for the purposes listed in Section 3.1 (k) above is mandatory and your failure or refusal to provide Personal Data for these purposes may constitute an offence under the law and/or the Group may discontinue their business relationship with you.
- 3.4 Your Personal Data may be transferred to, stored in, and processed in a jurisdiction other than Malaysia. You understand and consent that your Personal Data may be transferred outside of Malaysia to those third parties with whom the Group share it as described in this PDPS.
4. Disclosure to Third Parties
- 4.1 For purposes as described herein and to facilitate the provision of the various products, goods, facilities and/or services to you, the Group may share with and/or transfer your Personal Data to:-
- (a) the other entities within the Group;
  - (b) the Group's third party service providers;
  - (c) any person under a duty of confidentiality to the Group;
  - (d) any actual or proposed assignee, transferee, participant or sub-participant of the Group's rights or business; and
  - (e) your immediate family members and/or emergency contact person as may be notified to the Group from time to time.
- 4.2 The Group may also share your Personal Data where required by law or where disclosure is necessary to comply with applicable laws, legal processes or queries from the relevant authorities.
5. Rights to Limit Processing
- 5.1 If you:
- (a) do not wish to receive any marketing communications from the Group; or
  - (b) wish for the Group to stop processing your Personal Data for marketing purposes or any direct marketing purposes; or
  - (c) wish to change the manner in which the Group is permitted to process your Personal Data as described under Section 3 above;
- you may submit a request in writing to the address stated in Section 7 below.
- 5.2 When you visit the Group's websites, there is automatic collection of some information about your computer such as IP address, web browser software, and referring website. Such information is only used for the purpose of creating a better user experience and to identify areas for improvement on the Group's websites.

5.3 As a visitor to the Group's websites, you may also be assigned a permanent cookie file on your computer's hard drive. You may always choose not to receive a cookie file by enabling your web browser to refuse cookies or prompt before accepting a cookie. By refusing to accept a cookie, you may not be able to access certain services and tools offered on the website.

## 6. Access and Correction of Personal Data

- 6.1 You may, request to access to and/or to make any correction to your Personal Data by submitting a request in writing to the Group to the address stated in Section 7 below.
- 6.2 In respect of your right to access and/or correct your Personal Data, the Group has the right to:-
- (a) refuse your request to access and/or make any correction to your Personal Data in the manner provided in the Act, such as where expense of providing access to you is disproportionate to the risks to your privacy, or where the rights of others may also be violated, amongst other reasons;
  - (b) refuse your request to access and/or make any correction to your Personal Data as permitted under the Act, including where your Personal Data is being processed by the Group in order to discharge regulatory functions and providing you access and/or the right to make any correction to your Personal Data is likely to prejudice proper discharge of those functions by the Group; and
  - (c) charge a fee as may be allowed under the Act for processing of your request to access your Personal Data.
- 6.3 Notwithstanding that access is granted to you or any correction / updating of your Personal Data is performed, this PDPS shall remain valid and effective at all times.

## 7. Enquiries and Contact

You may request for access and/or request for correction of your Personal Data or make any inquiries or complaints in relation to the processing of your Personal Data by contacting us for further assistance:-

Human Resource Department  
iA Group Sdn Bhd (605073-T)  
Level 3A (i), 1 Sentral,  
Jalan Travers,  
Kuala Lumpur Sentral,  
50470 Kuala Lumpur.  
Contact us at: +60-3-2035 5998  
Or email to: reach\_us@theiagroup.com

### Notes:

(1) The Group reserves the right to revise this PDPS from time to time due to changes in applicable laws and regulations and you shall be deemed to have agreed to such revision(s) if you continue your relationship with the Group without any objection.

You are welcome to obtain the latest version of this PDPS from the Group's website.

(2) In case of discrepancies between the English version and other versions of this PDPS, the English version shall apply and prevail.