

## **CAGAMAS' PRIVACY STATEMENT**

At Cagamas Group, we value your Personal Data and are committed to protect your Personal Data in accordance with the laws of Malaysia.

This Privacy Statement explains how Cagamas collects, processes, uses, discloses, transfers, and stores your Personal Data in compliance with the Personal Data Protection Act 2010 and other applicable data protection regulations.

For the purposes of this Privacy Statement, “we” or “us” or “our” refers to Cagamas Holdings Berhad and its subsidiaries, including Cagamas Berhad and other subsidiary companies (collectively, “Cagamas”). “You” or “your” refers to individuals or relevant representatives<sup>1</sup> of corporate/business enterprises that maintain/maintained contractual relationship with Cagamas, including visitors and users of our website.

### **1. Collection and Use of Personal Data by Cagamas**

- 1.1 Personal Data refers to any information that relates directly or indirectly to you, and/or your dealings with Cagamas.
- 1.2 In the course of transactions and dealings with Cagamas, you may be required to furnish Personal Data. Cagamas and its third-party service providers may share and process such data in accordance with this Privacy Statement and applicable laws. They may also be combined with other information to provide and improve Cagamas' products and services.

### **2. Type of Personal Data Collected**

- 2.1 The Personal Data we collect may include, but is not limited to:
  - i. Name, home address, email address, phone number (including mobile), date of birth, age, gender, race, religion, National Registration Identification Card (NRIC), signature, occupation, employment details, income and bank account information;
  - ii. Family information, including names, relationships, NRIC / passport numbers, age, gender, date of birth and occupation;
  - iii. Personal information provided through surveys, competitions or contests conducted by Cagamas;
  - iv. Electronic data such as IP addresses, cookies, activity logs, online identifiers, and location data through the use of our services;
  - v. Any other personal data provided in connection with a commercial transaction or business relationship with Cagamas.

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<sup>1</sup> Relevant Individual refers to authorised signatories/dealer and company secretary, directors, shareholders, beneficial owners (e.g. sole proprietor and partners), guarantor or obligor of the body corporate/business enterprise which maintains/maintained contractual relationship with Cagamas

The list of personal data stated above is not exhaustive and may include other personal data depending on the nature of dealings or transactions.

2.2 We may collect Personal Data from various sources, including but not limited to:

- i. Forms and supporting documents submitted to us or anyone authorised by us;
- ii. Interactions through emails, social media, letters, telephone calls and conversations with Cagamas' personnel and/or authorised agents;
- iii. Participation in contests and/or events organised by us.

The above is not exhaustive and it sets out some common instances of when your Personal Data may be collected.

### **3. Propose of Processing Personal Data**

3.1 We use your Personal Data for the following purposes:

- i. To fulfil contractual obligations and provide agreed-upon services;
- ii. To comply with applicable laws and regulations;
- iii. To conduct research and prepare statistics for business operations and regulatory compliance;
- iv. To prepare and execute legal documents;
- v. To provide requested Information and communicate updates that may benefit you.
- vi. To process payments and meet accounting and tax obligations.
- vii. To investigate complaints and monitor transactions for fraudulent activities.
- viii. For administrative and operational purposes;
- ix. For internal purposes such as auditing, data analysis, and research purposes;
- x. For any other purpose incidental or necessary for the above.

3.2 If you do not provide the required Personal Data we may be unable to fulfil our contractual obligations or provide services to you.

### **4. Disclosure of Personal Data**

4.1 Your Personal Data will not be disclosed to third parties without your consent, except where necessary to:

- i. our group of companies and authorised agents who are required to maintain confidentiality;
- ii. banks, credit agencies, regulators or legal authorities;
- iii. law enforcements, courts, regulatory bodies or appointed representatives as required by law;
- iv. any party necessary to enforce our legal rights under your agreement with us;

- v. Wherever the Personal Data is located, including in jurisdictions which do not have data protection laws that provide the same level of protection as Malaysia.

4.2 We may disclose your personal data in compliance with legal requirements, at your request, or where lawfully permitted.

4.3 By providing your personal data, you consent to its use as outlined in this Privacy Statement.

## **5. Security of Personal Data**

5.1 Cagamas implements administrative and technical measures to your Personal Data from unauthorised access, loss or disclosure.

5.2 Employees handling personal data are trained in data management and are subject to disciplinary action for non-compliance.

## **6. Retention of Personal Data**

6.1 Personal Data is securely stored on servers and in designated storage locations in compliance with our internal retention policies.

## **7. Accuracy of Personal Data**

7.1 You are responsible for ensuring that the Personal Data you provide is accurate, complete and up to date.

7.2 If you provide Personal Data of another person, you must obtain their necessary consent before sharing it with us.

7.3 You may request corrections to your Personal Data by contacting us as set out in Clause 8.

## **8. Access, Corrections and Data Portability Rights**

8.1 If you wish to access, correct limit the processing of your personal data, or if you have any inquiries or complaints, you may contact us at:

<b>Department</b>	<b>Strategic Communications Department</b>
<b>Address</b>	Level 32, The Gardens North Tower, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur, Malaysia.
<b>Telephone</b>	+603 2262 1800
<b>Fax</b>	+603 2282 9125
<b>Email</b>	<a href="mailto:info@cagamas.com.my">info@cagamas.com.my</a>

- 8.2 You also have the right to data portability, which allows you to request and receive your personal data that you have provided to us in a structured, commonly used, and machine-readable format, and to transmit that data to another data controller, where technically feasible. This right applies only to:
- i. Personal data that you have provided to us directly,
  - ii. Personal data processed by automated means, and
  - iii. Where the processing is based on your consent or is necessary for the performance of a contract.
- 8.3 Requests may be declined if they are unreasonably repetitive, require disproportionate technical effort, jeopardise the privacy of others, are impractical or are not legally required.

## **9. Revision to Privacy Statement**

- 9.1 This Privacy Statement may be revised from time to time. Notice of any such revision will be given on Cagamas' website and/or by such other means of communication deemed suitable by Cagamas.