



PRIVACY NOTICE

India International Bank (Malaysia) Berhad (Company No. 911666-D) is subject to the Personal Data Protection Act 2010, this Privacy Notice and the privacy terms in your agreement(s) with us.

This Privacy Notice outlines how India International Bank (Malaysia) Berhad collects, uses, maintains and discloses your personal data in respect of your transactions and how the Bank safeguards your personal data.

"IIBM" or "the Bank" in this notice refers to India International Bank (Malaysia) Berhad, including the Bank's branches in Malaysia.

Collection of Personal Data

Personal data refers to any information/data that relates directly or indirectly to an individual/or your transaction with the Bank. The data includes but not limited to your name, address, occupation, marital status, contact details, age, income, or income tax particulars, financial information, identity card or passport details, place of birth, credit history and your transaction(s) history.

In order to enable us to deal with your inquiries, open and operate an account/facility for you and/or to generally provide you with the Bank's products and services, the Bank may need to and/or may be required to collect, use, disclose and store (i.e. "process") your personal information/data.

The Bank obtains your personal data from a variety of sources, including but not limited to:

- a) through your relationship with the Bank, for example information provided by you in application forms, when using our products or services, when taking part in customer surveys, promotions, and during financial reviews;
- b) when you contact the Bank through various methods such as application forms, letters and emails, telephone calls and conversations you have with the Bank's staff/s at Head Office or at the Bank's branches;
- c) from third parties connected with you, such as employers, joint account holders, guarantors, subject to your prior consent;
- d) from the Bank's analysis of the way you use and manage your account(s)/facility(ies) with us (e.g. payment history, loan or deposit balances);
- e) when we obtain any data and information from authorised third parties (e.g. credit reference agencies, regulatory and enforcement agencies, employers, joint account holders, guarantors, legal representatives); and/or
- f) from CCTV recording for the purposes of surveillance of premises or for public safety, for quality assurance purposes and/or for the Bank's records, as deemed relevant.

The personal data we collect can be either obligatory or voluntary. Where indicated, it is obligatory you are to provide your personal data for the Bank to enable us to process your application for our products or services. Should you not provide us with the obligatory personal data, the Bank would not be able to provide you with its products and services.

How We Use Your Personal Data

The Bank may use your personal data for one or more of the following purposes:

- a) For carrying on the business of banking;



- b) To assess the customer's application/request for the Bank's products and services;
- c) To determine the customer's identity and background;
- d) To verify the customer's financial position through credit reference checks and to establish the customer's credit worthiness;
- e) To manage and maintain customer accounts and facilities with us;
- f) To enable the Bank to determine whether to provide or continue to provide to the customer any of the bank products and services;
- g) To better understand the customer's current and future financial and investment needs;
- h) To manage the Bank's business and its relationships with customers;
- i) To provide customers with information about Banks' and third party products, services and offers that may be of interest to the customers;
- j) To inform customers about the benefits and characteristic changes made to the products and services;
- k) To improve our products and services and to develop new products and services;
- l) To administer offers and promotions;
- m) To update, consolidate and improve the accuracy of our records;
- n) To generate data, reports and statistics in a way that does not identify the customer as an individual;
- o) To conduct research for the purpose of analysis, including but not limited to data mining and customer transaction analysis with us;
- p) To meet all disclosure requirements of the law or contract binding India International Bank Malaysia Berhad;
- q) For transfer of our rights and obligations under any agreements with customers;
- r) To protect or enforce the Bank's rights to recover any debts owed to us;
- s) For audit, compliance and risk management purposes;
- t) To respond to inquiries and complaints;
- u) To assess the financial risks;
- v) To conduct Anti-Money Laundering and Financing of Terrorism checks;
- w) For detection of crime, prevention and prosecution;
- x) Use of CCTV footage for public safety purposes; detecting and deterring suspicion, improper use or unauthorised use of IIBM facilities, products, services and/or premises; detecting and deterring criminal behavior; incident investigation; and for quality assurance purposes; and/or
- y) For any other purposes required or permitted by any applicable laws, regulations and/or guidelines from relevant regulatory authorities.

We will ask for your consent before using your personal information for a purpose other than those that are set out in this Privacy Notice and in the privacy terms of any of your agreement(s) with the Bank.

Disclosure of Your Personal Data

The personal data held by the Bank shall be kept confidential. However, in order to provide you with the Bank's products and services and the management and/or operation of the same, and for ensuring compliance with any legal and regulatory requirements, the Bank may need to disclose your personal data to the following parties:

- a) the shareholding banks of IIBM;
- b) credit references agencies;
- c) the Bank's authorised agents and service providers with whom the Bank has contractual agreements for some of its functions, services and activities;
- d) companies and/or organisations that act as the Bank's agents and/or professional advisers;
- e) your advisers (including but not limited to accountants, auditors, lawyers, financial advisers or other professional advisers) where authorised by you;



- f) any person notified by you as authorised to give instructions or to use the account(s)/facility(ies) or products or services on your behalf;
- g) enforcement regulatory and governmental agencies as permitted or required by law, authorised by any order of court or to meet obligations to regulatory authorities; and/or
- h) any parties authorised by you.

The disclosure of data may involve the transfer of 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 the Bank.

Security of Your Personal Data

The Bank places great importance on ensuring the security of your personal data.

IIBM regularly reviews and implements up-to-date technical and organisational security measures when processing your personal data. The Bank's employees are also trained to handle the personal information securely and with strict confidentiality, failing which they are subject to disciplinary action.

If we disclose any of your personal data to the Bank's authorised agents or service providers, the Bank will require them to appropriately safeguard the personal data provided to them.

Retention of Your Personal Data

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

Your Rights to Access and Correct Your Personal Data

The Bank is committed to ensure that the personal data IIBM holds is accurate, complete, not misleading and up-to-date. If there are changes to your personal data or if you believe that the personal data the Bank has is inaccurate, incomplete, misleading or not up-to-date, please contact IIBM so that the Bank may take steps to update your personal data.

If you would like to request access to your personal data, please contact the Bank. The Bank may also take steps to verify your identity before fulfilling your request for access to your personal data. Please note that depending on the information requested we may charge a small fee.

The Bank has the right to withhold access to your personal data in certain situations, for example when we are unable to confirm your identity or where the data requested for is of a confidential commercial nature. Nevertheless, the Bank will notify you of the reasons for not being able to accede to your request.

Please note that the Bank may exercise our discretion in allowing the corrections requested and/or may require further documentary evidence of the new data to avoid fraud and inaccuracy. You can also assist us to keep your personal data (such as your current mailing address) up to date, as it will enable us to serve you better.



Exercising Choices over the Disclosure, Retention and Use of Your Personal Data

Subject always to the Bank contractual rights and obligations under relevant laws and regulations, you may exercise your choice in respect of the disclosure, retention and use of your personal data. Should you wish to do so, kindly contact the Bank.

Revisions to Privacy Notice

Please note that the Bank may update this Privacy Notice from time to time. If there are any material changes to this Privacy Notice, the Bank will notify you by posting a notice of such changes on its website or by sending you a notification directly.

This Privacy Notice was last updated in April 2014.

Contacting Us about Your Privacy

Should you need to contact the Bank, you may visit the branch and speak to any Customer Service Officer, or contact us at +603 2026 1767 or email: cs@iibm.com.my

The Bank provides this Privacy Notice in two versions, English and Bahasa Malaysia. In case of any inconsistencies between these two, the English version shall prevail. In cases where there is a discrepancy on how we collect or use your personal data between this Privacy Notice and the terms and conditions of your specific product or service, the terms and conditions of your specific product or service shall prevail.