# NOTICE AND CHOICE PRINCIPLE STATEMENT

Towards compliance with the requirements under Personal Data Protection (Amendment) Act 2024 and in our continuous efforts to ensure that your personal data is protected, we hereby disclose in this statement how your personal data will be managed and processed by Alliance Bank. For the purpose of this Notice and Choice Principle Statement ("Notice"), "Alliance Bank" herein shall refer to Alliance Bank Malaysia Berhad and its subsidiaries.

Alliance Bank reserves the right to amend this Notice from time to time. Any amendment to this Notice shall be published on Alliance Bank website at (https://www.alliancebank.com.my/Notice-and-Choice-Principle-Statement-Personal-Data-Protection-Act-2010). As our valued customers/clients, we advise you to visit Alliance Bank's website regularly for updates and changes.

## HOW IS YOUR DATA COLLECTED?

Your personal data such as your name, address, e-mail address (or other contact information), NRIC, age, gender, occupation, biometric data (i.e any personal data resulting from technical processing relating to the physical, physiological or behavioural characteristics of a person which may include fingerprints, voice patterns and facial recognition), as well as other financial information are collected through various methods. This may include:

- Personal data which are directly/voluntarily provided b you by way of application forms or agreements, contest applications, surveys, promotional activities and tele-marketing/tele-sales;
- Personal data which are available in the public domain;
- Personal data related to your transactions with us, our affiliates or third parties;
- When you visit our website or based on how you use our products or services; and
- From third parties such as credit reporting agencies, law enforcement agencies, fraud prevention agencies and other government agencies.

# **PROVISION OF INFORMATION**

As a customer/client you have the right in deciding the information that you wish to provide, nevertheless we may require you to provide us with the mandatory information which we may deem relevant from time to time to enable us to process your application and offer our services to you. If you choose not to provide the same, we may not be able to offer you our services and products to you.

### HOW WE USE YOUR DATA?

We will use your personal data in the ordinary course of business which may include the following purposes:

- To process application for products and services
- For identification verification;
- To assess and/or verify your credit worthiness;
- To communicate to you including responding to your enquiries and resolving any service issues or complaints;
- To provide you with information on products and services offered by us and/or our business partners;

- For the purposes of strategic planning alliances, cross-selling, marketing and promotions, to other units/departments/entities within Alliance Bank, our agents and third party service providers;
- To comply with regulatory requirement and provide assistance to law enforcement agencies;
- For research and development of products and services;
- Administer and/or manage product and service to you including collecting debts and enforcement of our rights and obligations or our affiliates;
- To improve and develop our services and quality assurance to you;
- To assess, process and/or investigate insurance risks and claims;
- For such other purposes as permitted by applicable law; and
- For all other purposes in relation or incidental to the above.

## TO WHOM WE MAY DISCLOSE YOUR INFORMATION

Whilst we do not disclose your information to any third parties unless it is within the ambit of permitted disclosures under the prevailing laws/regulations and/or you have consented to such disclosure, we may disclose your information (excluding financial information) to certain categories of parties in or outside Malaysia as listed below:

- Third party service providers;
- Agent or contractors acting on our behalf or appointed by us to act on our behalf;
- To other departments, entities and/or units within Alliance Bank, our affiliates, amongst other for the purposes of keeping you abreast with latest marketing and promotional offers which may be of interest to you;
- Regulatory, government bodies or other authorities if required or authorised to do so to discharge any regulatory function under any law or in relation to any order or judgment of a court;
- Debt-collection agencies and other parties that assist with debt recovery function;
- To our professional advisors including lawyers, accountants, auditors, insurers & brokers on a need-to-know basis for the purposes of providing their services/advices to us;
- To facilitate your request/dealing in respect of the credit facilities, accounts, products and/or services with any institution;

Rest assured that we will ensure that reasonable steps are taken by the above categories of parties to protect or maintain confidentiality of your information disclosed to them.

# YOUR RIGHTS & HOW TO CONTACT US

As our valued customer/client, you may do the following by completing our Service Request Form which is available at our website and branches;

- Request for access to your personal information that we retain about you;
- Request for your personal data retained by us to be corrected/updated;
- Withdraw your consent to the processing/use of your personal data by us.

The duly completed Service Request Form can be submitted at any of our nearest branches which are convenient to you for our further action.

If you request for access to your personal data retained by us, we will endeavour to revert to you within twenty one (21) days upon receipt of your request. An administrative fee shall be imposed for such requests.

Should you have any queries pertaining to above, you may contact us at:-

**Customer Service:** 

Telephone: 03-5516 9988

Email: info@alliancefg.com

If you have any concerns or complaints on how we handle your personal data, please contact our Data Protection Officer (DPO) at dataprotectionofficer@alliancefg.com. Please ensure that the information provided by you is sufficient to facilitate the assessment and investigation of your concern or complaint.