

PRIVACY AND POLICY FOR ANIKA INSURANCE BROKERS (AIB)

Introduction

This Notice on Personal Data is issued pursuant to the requirements of the Personal Data Protection Act 2010 (“PDPA”) to all individuals dealing with AIB (“Relevant Person(s)”), from whom personal data have been and/or may in future be collected. This Privacy Policy sets out the manner in which we collect, use, disclose, store, process and manage personal information. By visiting or using our website (www.anika.com.my) , sending enquiries to us or entering into an agreement that you may have contracted with us, you are taken to have read, and agreed to the collection, use, disclosure, storage, processing and handling of your personal information in accordance with this Privacy Policy.

What Type of Personal Data We Collect?

To provide or offer to provide Data Subjects facilities / services / products of AIB, it is essential that the people involved provide AIB with personal data about them or the people named in applications or suggestions of people about facilities / services / products. Such personal data which may be collected from the Relevant Persons include the relevant persons’:

- Personal details to establish your identity and background; name, NRIC number/passport number (if the Relevant Person is not a Malaysian), contact details, race, date of birth, gender, marital status, level of education etc.
- Personal info to establish your financial standing, criminal convictions, creditworthiness and/or suitability for any of our products/services applied for;
- Personal info on your health status, lifestyle, working environment, workers’ compensation insurance, employment benefits;
- Personal information that you provide when you apply for any of our products and services.

Consequences of Not Providing Personal Data

If the relevant persons don't give the non-public knowledge that AIB has suggested as mandatory or needed to incline, this could end in AIB being unable to provide the facilities/services/products applied for or projected.

Where We Tend to Collect Your Personal Info

We might get your personal knowledge from yourself and from a range of sources, together with however not restricted to:-

- your verbal and written communications with us and/or our licensed staff;
- your existing relationship with us as an example info provided by you in application forms, once mistreatment our product or services or once participating in client surveys, competitions and promotions;
- from our analysis of the manner (you use/ you employ/ you utilize) and manage your product accounts and services with us, from the transactions you make and from the payments for the services and product we offer to you;
- from third parties connected with you, like employers, security suppliers, monetary establishments, credit organizations, motor vehicle and driver licensing authorities, subject to your previous consent; and/or from such alternative sources in respect of that you have got given your consent to disclose info with reference to you and/or where not otherwise restricted.

When you provide your personal data that enables us to respond to your request for products or services, you consent to our processing, use and disclosure of this data and information to appropriate third parties for the purposes described in this notice.

How We Use Your Personal Information

We may use your personal data for purposes which include the following:

- to better understand your current and future investment needs and your financial situation;
- to assess financial and insurance risks;
- to better manage our business and your relationship with us;
- to update, consolidate and improve the accuracy of our records;
- to assess your application/request for our products and services;
- to verify your financial standing through credit reference/reporting checks;
- to provide you with information on our and third party products, services and offers which may be of interest to you;
- to improve our products and services and to develop new products and services;
- for audit, compliance and risk management purposes;
- to respond to your enquiries and complaints and to generally resolve disputes;
- to produce data, reports and statistics;
- to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us;
- to conduct anti-money laundering checks; for crime detection, prevention & prosecution; comply with any sanction requirements; and/or for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

Disclosure of Personal Data

The personal data provided by the relevant persons or which will be provided by the relevant persons in respect of the facilities/services/products may be disclosed by AIB to the following parties, within or outside Malaysia:

- Any financial institution granting or intending to grant any credit/financing facilities to the Relevant Persons, the Central Credit Bureau or any other central credit bureau established by Bank Negara Malaysia, Dishonoured Cheques Information System, Credit Guarantee Corporation Malaysia Berhad, any other relevant authority as may be authorized by law to obtain such information, authorities/agencies established by Bank Negara Malaysia and/or any other person as may be authorised by law or any governmental authority and/or regulatory authority and/or any industry related association;
- Any insurance company, takaful operators, re-insurance company, re-takaful operators, insurance broking company, takaful broking company and any association or federation of insurance companies, takaful operators, re-insurance companies, re-takaful operators, insurance broking companies, takaful broking companies (whether or not based in Malaysia);
- Any person under a duty of confidentiality to AIB or to companies related to or affiliated to AIB;
- Companies related to or affiliated to AIB (whether such company operates in Malaysia or elsewhere);
- Any of Relevant Person's security providers or any party intending to provide security in respect of the facilities/services /products applied for or proposed;
- AIB's auditors, solicitors and/or other agents, and to doctors, medical specialists, hospitals and clinics in connection with AIB's facilities/services/products;
- AIB's professional advisers, medical advisers, claims investigators, service providers, nominees, contractors or third party service providers who are involved in the provision of facilities/products/services to or by AIB and its related or associated companies;
- Any person or corporation to whom AIB assigns or proposes to assign, transfers or proposes to transfer, novates or proposes to novate, any part of its interests, obligations, business or operations;
- Any third party financial institutions, insurers, credit card companies, securities and investment service providers;

- Any external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies)
- Any nominee, trustee, co-trustee, centralised securities depository or registrar, custodian, estate agent, solicitor or other person who is involved with the provision of services or products by a member of the AIB to that Relevant Person;
- Any credit reference agency or debt collection agencies;
- Any person to whom AIB is required by applicable legal, governmental or
- Regulatory requirements to make disclosure; or to any other person reasonably requiring the same in order for AIB to carry out the activities set out in the above purposes.

We will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside AIB except:

- where you have given permission;
- where we are required or permitted to do so by law;
- where required or authorized by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over AIB;
- where we may transfer rights and obligations pursuant to our agreement(s) with you; and/or
- where we are required to meet our obligations to any relevant regulatory authority (whether in or outside Malaysia).

Security and Retention of Your Personal Information

We endeavour to guarantee the security, judgment, and security of your individual data we collect. We frequently survey and implement up-to-date specialized and organizational security measures when handling your individual data. AIB will retain your personal data in compliance with this privacy policy and/or the terms and conditions of your agreement with

AIB for the duration of your relationship with us, for such period as may be necessary to protect the interests of AIB and/or its customers as may be deemed necessary, where otherwise required by the law and/or where required by AIB's relevant policies. If the relevant persons wish to request for access to or correction of the relevant persons' personal data held by AIB , please contact AIB by:

a) accessing AIB website at www.anika.com.my; or

b) forwarding the relevant persons' request and email to aib@anika.com.my

Other information

If the relevant person does not want AIB to use his/her personal data in direct marketing as described above, please notify AIB in writing. No fee will be charged. AIB may amend this Notice on Personal Data at any time by way of notification at the AIB website or such other appropriate means as determined by Anika Insurance Brokers (AIB).