

PRIVACY NOTICE

1. General

For the purpose of this notice, Perks Holdings Sdn Bhd and its affiliates and subsidiaries shall also be referred to as "PERKS", "us", "we", or "our".

PERKS is committed to ensuring that the safety and security of your personal data under our care are safe and secured. This notice will help you understand how we collect, handle, safeguard, retain and share your personal data. This notice will also provide information on how you can access your personal data and control disclosure of such data.

By signing up or requesting for a quotation for any product offered by the insurance companies which PERKS is an authorised insurance agent for, interacting with PERKS and submitting your information to PERKS, you have consented to our use or processing of your personal data (which may include your sensitive personal data).

For such purposes, Personal Data required by us in order for us to perform our services for you may include:

- your name;
- date of birth;
- gender;
- home address/correspondence address;
- bank account details, including account numbers;
- payment details, including credit card and banking information;
- telephone number or email address;
- information for the verification of identity, including Identity card number or passport number;
- medical reports/records.

In addition, you may be requested to provide the following optional Personal Data such as your employment details, profession, other related products and services subscribed to and your family and household demographics. Depending upon the nature of our services to be provided to you, failure to provide these optional information may result in us being unable to perform the services for you.

Your personal data will be shared with our insurance principal who will be providing the requested insurance product to you. In such cases, the privacy policies of such insurance principals will also be applicable. The Privacy Notices of such principals will usually be set out on their website and you are advised to read the same to fully understand the use and processing of your personal data by such insurance principals/underwriters.

2. PURPOSES OF DATA COLLECTION OR PROCESSING

Your personal data is collected or processed by us or our principals for, inter alia, the purposes described below:

- A. To conduct insurance/takaful business, i.e. carrying out any activity in relation to or in connection with carrying out duties as an agent of an Insurer as licensed under the FSA/IFSA;
- B. The performance of obligations including customer service under a policy contract, complaints handling, conservation, including any value-added services that are connected but not directly connected to such policy contract, where such contract shall include but not be limited to life insurance, general insurance, family takaful, general takaful, medical insurance/takaful, group insurance policies or group takaful certificates, agency contract, broking arrangements, and employment contract;
- C. Investigation during underwriting and claims assessment or at any time during the concurrence of the insurance policy/takaful certificate that is necessary and reasonable to identify any possible non-disclosure of material information in an insurance/takaful fraud or conspiracy claim, including but not limited to the purposes of medical/health/life insurance, requesting and verifying information with any medical practitioner, hospital, medical institution or any person (whether incorporated or not) who has ever attended to you or has records on your health; the purposes of motor insurance, requesting and verifying information with any motor companies, workshops, or any person (whether incorporated or not) who has ever attended to you or has records on the motor vehicles belonging to or insured by you;
- D. For future possible cases of underwriting and claims assessment, our principals and/or its relevant Data Processors may retain such records.
- E. Exercising the right of subrogation/recovery;
- F. For the purposes of preventing, investigating, reporting or otherwise in relation to actual or suspected money laundering, terrorist financing, bribery, corruption, actual or suspected fraud including but not limited to insurance/takaful fraud, tax evasion, evasion of economic or trade sanctions, and criminal activities generally or other unlawful activities;
- G. Compliance with the requirements of any law, any regulations or guidelines, any present or future contractual or other commitment with any legal, regulatory, judicial, administrative, public or law enforcement body, whether inside or outside Malaysia, that are issued by regulatory or other authorities with which our principals are expected to comply, including but not limited to making any enquiries, any investigation, disclosure or reporting requirements and/or meeting obligations pursuant to such law, regulations guidelines and/or the relevant authorities;
- H. Cooperating with the PDP Commission, BNM or any other relevant authority to conduct an audit, examination or investigation which is authorized under any applicable Malaysian laws or international treaties/agreements affecting our principals, whether directly or indirectly.
- I. Marketing (including direct marketing) to you of any insurance or takaful product, provided that you have not given written instructions to cease using your personal data for direct marketing purposes;
- J. Research, audit purposes and risk assessment/survey, including statistical/actuarial research or data analytics/study. In the event such data was required for this purpose, your personal data are not to be published, and only figures, statistics and general information in the findings of the study/research are to be published;
- K. The performance of obligations under any lawful scheme of transfer of business;
- L. Cooperating or assisting in investigations undertaken by another Insurer/Agent or any of the Insurance and Takaful Associations;
- M. conducting or assisting in any investigation for allegations of fraud, conspiracy, breach of any laws, rules and regulations, codes of practice, misconduct or any unethical behaviours or practices; and/or

N. Information sharing with Insurance and Takaful Associations and any information-sharing systems; and/or all the other processing operations and other purposes incidental and associated with any of the above.

3. USE, COLLECTION AND PROCESSING OF PERSONAL DATA SHALL MEAN:

- handling applications to purchase insurance policies/participate in takaful certificates and/or requests for advice and product recommendations;
- preparing, issuing and handling other administrative matters relating to the insurance policies/takaful certificates;
- collecting premiums/contributions and submitting other bills;
- processing and settling claims and paying other benefits;
- regular assessment after purchase of insurance/participation in takaful products;
 - reinsurance/re-takaful;
 - co-insurance/co-takaful;
- preventing, detecting, investigating and/or prosecuting actual or suspected insurance/takaful fraud and other criminal activities;
- establishing, exercising or defending a legal claim;
- meeting other specific legal or contractual obligation;
- prospecting new insurance/takaful markets, including research for product and service development;
- internal management;
- disclosure to third parties as provided for under the Disclosure Principle under the Act;
- audit, risk assessment, survey, statistical and analytical studies relating to the insurance/takaful business;
- discharging regulatory or legislative obligations;
- actuarial activities;
- image recorded through CCTV or other electronic media; and/or
- other information or documents provided by you in writing, over the telephone, electronically by way of Instant Messaging, e-mail or through our or the website of our principals.

4. SHARING OF YOUR PERSONAL DATA

Your personal data shall be kept confidential but such data may be provided to the following categories of parties strictly on need to know basis within or outside of Malaysia for the purposes set out above:

- Individuals or Companies within the PERKS group of companies including its holding company or sister companies;
- contractors or third-party service providers, third party call centers, Insurance/takaful Intermediaries, independent insurance/takaful brokers or financial advisers who provide services to PERKS in connection with the operation of its business;
- Third party service providers including investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, workshop owners, towing company, and/or other parties necessary to process the personal data for claims purposes;
- Re-insurer/re-takaful service providers or retrocessionaires;
- Relevant government authorities, law enforcement agencies, courts, tribunals, regulatory bodies and/or statutory agencies or bodies or any other person to whom PERKS is under an obligation to make disclosure under the requirements of any applicable and binding

law and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the PERKS Group or any of its associated companies are expected to comply;

- Any person pursuant to any order of a court of competent jurisdiction;
- Claims investigation companies or loss adjuster, surveyors;
- Industry associations and federations;
- Doctors, medical specialists, hospitals, clinics or healthcare institutions;
- PERKS auditors, consultants, lawyers, legal advisors, accountants, fund managers or other professional advisers appointed in connection with PERKS' business on a strictly confidential basis.
- Banks, credit card companies or other financial institutions for purposes of collection or refund of any monies due or payable;
- Any person permitted by you or, as the case may be, the executor, administrator or legal personal representative of your estate;
- Information-sharing systems, for purposes of enabling exchange of information between the Insurers/Takaful operators in order to facilitate fraud prevention and detection;
- Any person to whom disclosure is necessary for the purpose of investigation into any allegation of Insurance/Takaful Intermediaries' and their third-party service providers' breach of any laws, rules and regulations, codes of practice applicable to PERKS or for any allegations of misconduct, unethical behaviour or practices;
- Any person to whom the disclosure is necessary for the purposes of investigations under any written law, criminal proceedings or civil proceedings, or any person to whom the disclosure is required to be made under court order; and/or
- other third-party service providers appointed to provide administrative, telecommunications, payment, data processing, data storage, or other services to PERKS in connection with the purposes described above.

5. COMMUNICATIONS

In addition to the purpose set out above, PERKS may use your name and contact details for promotional or marketing purposes including sending you promotional materials and conducting direct marketing in relation to our products and services where permitted by law. For the purposes of direct marketing, we may, where permitted by law, provide your personal information to providers of any of the products and services described above and call centre, marketing or research services ("other direct marketing organization") so that they can send you promotional materials and conduct direct marketing in relation to the products and services we offer.

PERKS may process your name, e-mail address, home address or telephone/fax number for direct marketing purposes only if the relevant consent has been obtained to such use of your personal data at the point of collection of the personal data and the message is limited to products and services offered by PERKS or its principals. As such, PERKS or any direct marketing organization appointed by us will only communicate to you for direct marketing purposes by way of post and electronic communications which includes SMS/MMS, email, phone call and fax.

If you have provided consent and wish to opt-out from receiving any direct marketing materials from PERKS, kindly fill in the opt-out form and e-mail it to us at the e-mail address provided at the end of this notice or contact our Call Centre on the telephone number provided below.

6. SAFETY OF PERSONAL DATA

All reasonable efforts and practical steps are made to ensure that the use and processing of your personal data by PERKS are kept up-to-date and are protected against any loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction.

7. RETENTION OF PERSONAL DATA

Once the primary purpose of the data collection is achieved, your personal data will not be kept longer than is necessary for the fulfilment of the purpose for which it was collected unless such retention is necessary for their operational, audit, legal, regulatory, tax or accounting requirements. We will take all reasonable steps to ensure that your personal data are destroyed or permanently deleted.

However, your personal data may be retained for a longer period of time if such retention is necessary for the following purposes:

- legal proceedings or a regulatory or similar investigation or obligation to produce the said information;
- a crime or misconduct is suspected or detected;
- information is relevant to a company in liquidation or receivership, where a debt is due to PERKS or our principals; or
- Information is considered to be of potential historical importance including but not limited to the purposes described above.

8. PERSONAL DATA CHOICES

You may choose whether or not to provide us with your Personal Information. If you choose not to do so, you may continue to interact with PERKS, though you may only be able to enjoy limited features of certain services which may depend on personal data. If you choose to withdraw your consent, please take notice that withdrawal of consent may result in the termination of your insurance policy/takaful certificate that you currently have with our principals and you might have to bear all legal consequences arising from such withdrawal of consent and risk on subsequent termination of the insurance policy/takaful certificate.

You have the right to access to, correct or change any of their own personal information held by PERKS. If you wish to access, update, and change your personal data or opt-out from allowing access to the same, we will exercise reasonable efforts to accommodate the access and make the changes as soon as possible. However, in order for us to address your request appropriately, we may request verification of your identity or any other relevant details before allowing such access or making such changes.

Access and change requests can only be made by submitting the request to us in writing.

9. REVIEW OF PRIVACY POLICY

PERKS may review and change this Privacy Notice from time to time to reflect the changes of law and regulation, business practice, procedures and structures.

Where it is not feasible to notify you on the changes from time to time, you may visit this page for the latest update. The date of the update shall be set out at the beginning of the Privacy Notice.

10. CONTACT US

You may contact us by writing to us at the address below or calling the number below during office hours.

Address:

A-15-1, Block A,
Jaya One, 72A Jalan Universiti,
46200 Petaling Jaya, Selangor Malaysia

Customer Care Helpline- 1300-30-2010