

Notice and Choice Principle Statement pursuant to the Personal Data Protection Act 2010

Keeping personal data of individuals (“data subjects”) secure is a top priority for all of us at Chapter One Group of Companies. We hope this Notice helps you understand how we handle the personal data about data subjects that we collect and how data subjects can control our disclosure of such data.

Chapter One Group of Companies is subject to the Data Protection Principles under the Personal Data Protection Act 2010 and this Notice seeks to outline how we intend to deliver all the rights and protections data subjects are entitled to.

You Have Choices:

You have the opportunity to make choices. As you consider this, we encourage you to make choices that enable us to provide you with high quality products and services that help you meet your needs and objectives.

Failure to supply information may also result in us being unable to establish or continue our relationships with you.

Security of Personal Information:

The security of personal data about you is our priority. We protect this data by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law. We train our employees in the proper handling of personal data. When we use other parties to provide services to us, we require them to protect the confidentiality of personal data they receive.

Categories of personal data we collect and hold:

The nature of the personal data we collect, and where it comes from, will vary according to the specific product and service, and may include:

- personal data we collect from data subjects on applications or other forms, such as name, address, e-mail address, telephone number, occupation
- personal data about your transactions with us, our affiliates, or third parties

The purposes for collecting your personal data:

The purposes for which personal data is collected and further processed depends on the nature of your relationship with us and/or our affiliates. Your personal data may be used for the following purposes:-

- to establish a relationship between you and us and/or our affiliates
- to process applications for products and services
- for evaluation and due diligence purposes
- for servicing customers and the provision of products and services to customers,
- to evaluate and monitor provision of services
- to respond to inquiries from customers
- to understand customers' needs and offering products and services to meet those needs
- for research and development of products and services for customers' use
- to allow our affiliates and selected parties to promote their products and services
- for collection purposes
- for enforcement of our rights and obligations of other parties to us and/or our affiliates
- to enable a party to evaluate any actual or proposed assignment, participation, sub-participation,
- and/or novation of our rights and/or obligations to meet legal and regulatory requirements
- for such other purposes as permitted by applicable law or with your consent
- for all other purposes incidental and associated with any of the above.

Disclosure of your personal data:

- Your personal data will be kept confidential but such personal data may be provided to the following categories of parties for the purposes set out above:-
- to any of our affiliates in and outside Malaysia;
- to any agent, contractor, service provider, communications, clearing or payment system or intermediary bank we or our affiliates may use in connection with our or our affiliates' business;
- any financial institution and charge or credit card issuing companies with which you have or propose to have dealings;
- a drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- any actual or proposed assignee, participant, sub-participant or transferee of any of our rights or obligations;
- to our affiliates and selected parties for the purpose of informing you of products or services which we believe will be of interest to you;
- to such parties as we or our affiliates may be required by law, court, regulator or legal process to disclose;
- to such parties as may be permitted under Malaysian law.

Your personal data may be stored or transferred to locations and systems outside Malaysia subject to appropriate controls over information security.

Complaints and Disputes:

If you have reason to believe that we have breached the principles set out in this Notice, we urge you to raise this with us. To make this easier, you can obtain a form on request from us, for you to describe and send in your concern.

We will investigate all complaints and you will usually receive a response within 30 days. If we find a complaint justified, we will resolve it.

Access:

You have rights under the Personal Data Protection Act 2010 to make a data access request in respect of personal data an organisation holds about you. We want to make this as simple as possible for you. You can obtain a form from us for this purpose.

To help us locate and provide the information you request, we would ask that you be reasonably specific about the information you require, and take a few minutes to complete the form.

We will need to validate the identity of anyone making an access request, to ensure that we do not provide your information to anyone who does not have the right to that information.

Where a data subject establishes that the personal data we hold on them is not accurate, complete or up-to-date we will correct our records as necessary.

We may charge you an administration fee for providing access in accordance with your request. Your request will usually receive a response within 21 days.

Your Privacy Preferences and How to Contact Us:

Please remember that we will protect your personal data regardless of your privacy preferences.

Please note that when you have accessed, perused, communicated with or have shared any information with our websites, social media and /or personnel, you have deemed to have consented to our use of your collected personal info.

If:

you wish to find out more information, or raise any specific or general concerns about Chapter One and this Notice; or

if you do not wish us or other parties to communicate marketing offers to you, you may:-

- call Chapter One Asia @ +603-5888 7027;
- reply the email sent to you with the Subject Line of "UNSUBSCRIBE"
- click the Unsubscribe button at the footer of the email