

## **Privacy Statement**

When you visit this web site or initiate any transaction through this website, the Bank may collect personal and transaction data ("Data") about you, either directly (where you are asked to provide the Data) or indirectly from the transactions initiated. The Bank will, however, only use the Data in accordance with the purposes set forth in this Privacy Statement and is committed to safeguarding the information collected. This statement sets out the purposes of The Bank's data processing in respect of this web site, the use of cookies and how to affect your rights in respect of your personal data.

### **Personal Data Protection**

The Royal Bank of Scotland Berhad (RBS) values your privacy and continuously takes measures to protect your personal information and thus we would like to inform all Customers on the implementation of the **Personal Data Protection Act 2010**.

### **Collection of Personal Data**

Your information comprises all the details we hold about you and your transactions, and includes information obtained from third parties. Personal Data is information such as name, address, telephone numbers, NRIC, email address, particulars of spouse and family members, banking and financial information and any other information that has been or may be collected, processed, stored and/or used by RBS in the course of our relationship with you.

### **Purposes of Processing**

We may use and share your information for the purposes relating to the services and /or products that you have requested and for the activities detailed below which shall include without limitation:-

- to assess your application(s) or respond to queries in relation to our products and services.
- in order to verify and assess your financial standing through credit reference agencies or any other reporting agency
- In relation to audit, compliance and risk management purposes.
- assess financial and insurance risks;
- recover debt;
- to provide information to regulatory and governmental authorities in order for RBS to comply with any/all legal obligations under law.
- to respond to queries and comments from you
- in understanding your customers' requirements;
- develop and test products and services.
- to assign, transfer any of our rights and obligations under your agreements with us;
- in relation to any/all anti money laundering checks and/or to comply with any sanctions requirements.
- Any other purpose that is required and/or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

### **Disclosure to Third Parties**

We do not disclose or transfer your information to third parties except where it is in accordance with the permitted disclosures under the Financial Services Act 2013 and

- where we have your permission; or
- to a company within RBS Group; or
- to companies and/or organisations which have been appointed by RBS or the RBS Group from time to time to provide services to RBS and/or RBS Group; or
- where we are required or permitted to do so by law; or
- to credit reference and fraud prevention agencies and other companies that provide a service to us or you; or
- where we may transfer rights and obligations under your business relationship with RBS; or
- to companies and/or organisation that assist us in providing value added services; or
- where we are required to do so by any relevant regulatory authorities (in or outside Malaysia).

### **Retention of your Personal Information**

We will retain your personal information for the duration of your relationship with RBS and for such a period that is in line with our relevant policies as well as may be deemed necessary as required by the law and/or regulatory authorities.

### **Access & Correction Requests and Inquiries.**

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Subject to any exception under the applicable laws, you may request for access to and/or for correction, rectification and to limit the processing of your Personal Data by contacting:

Legal & Compliance Department  
The Royal Bank of Scotland Berhad,  
Level 9, Menara Maxis,  
Kuala Lumpur City Centre,  
50088, Kuala Lumpur.  
Tel: 603-21609888 / 2722 9888

### **Cookies**

The Bank may gather and analyse information regarding usage of this web site, including domain name, the number of hits, the pages visited, previous/subsequent sites visited and length of user session. This information may be gathered by using a cookie. A cookie is a small text file placed on your hard drive by our web page server. You can choose whether or not to use a cookie by altering the settings of your browser. A cookie will make the use of this web site faster and easier.

### **Sensitive data**

The Bank does not seek to collect sensitive personal data (such as data revealing political opinions, religious beliefs or data concerning health or sex life) through this site. If the Bank does seek to collect such data, your prior consent hereto will be asked. Please note that, by providing the Bank with unsolicited sensitive personal data you consent to our using those data as described above.

### **Third party sites**

Please note that this Privacy Statement does not extend to third party sites linked to this web site.

### **Amendments**

The Bank reserves the right to modify sections of this Privacy Statement at any time. Please check this statement from time to time for any changes.