

NOTICE TO CUSTOMERS RELATING TO PERSONAL DATA PROTECTION ACT 2010

1. Collection and Security of Personal Data

This notice is issued pursuant to the Personal Data Protection Act 2010. The main purpose of this notice is to make you better understand the reasons and purpose of the collection of personal data by UNIKAMPAR CREDIT AND LEASING SDN BHD (UCL) as well as UCL's commitment to ensure that your data is securely processed and kept. We believe that our customers have an expectation to understand how their personal data is handled. UCL views personal data and privacy seriously, and it is part of UCL's value that all personal data and privacy of our customers are treated with care and respect.

As our valued customer, we would like you to understand that in connection with your dealings with UCL, it is necessary for UCL to collect and process data about yourself and/or your business entity. We therefore hope that you will spend some time to go through this notice.

2. Nature of Personal Data We Process

The personal data that we collect in relation to you may include your personal details (such as name, age, gender, identity card number, passport number, date of birth, education, race, ethnic origin, nationality), contact details (such as address, email, phone numbers), family information (such as marital status, name of spouse or child or immediate family), occupation details (such as employer name, income range, job title, job responsibilities, employer's contact information and address) and other information such as financial reference (in respect of other bank facilities used by you). In addition, UCL may from time to time request for certain other personal information that may be relevant for UCL to consider your request for any other products of UCL.

The above description of personal data is merely a general description of the various types of personal data that we collect from various customers. The nature of personal data differs from customer to customer. Depending on the nature of business and circumstances, we may only need to collect and process a more limited form of personal data from certain customers. In other situations, there may be a need to collect more personal data depending upon the nature of transaction, business and so forth. We do not believe in collecting excessive personal data and what we collect are the essentials that are required to ensure the efficacy of business and transactions.

You may choose whether or not to provide your personal data to us, including sensitive personal data. Sensitive personal data may include such things as information on physical or mental health or medical condition, political opinions, religious or other similar beliefs, commission or alleged commission of any offence.

3. Source of Personal Data

Generally, the personal data that we collect comes directly from you. For instance, when you contact or register with us or enter into any other transactions with us. It is also the case that data are collected from you and other sources in the ordinary course of the continuation of borrowing relationship, for example, when you issue cheques or apply for Hire Purchase facilities.

Apart from information provided by you, UCL and the Group may obtain personal data on you from various reference checks, background checks or from the various governmental authorities. This includes information obtained from any bureaus or agencies established or to be established by Bank

Negara Malaysia or any of its subsidiaries, or by any other authorities, Financial Information Service (FIS), any registered credit reporting agencies or any debt collection agencies that may be appointed by UCL, and with any authority, central depository or depository agent in relation to the securities industry.

4. Importance of Providing Personal Data

We would like you to understand that it is important for you to provide the necessary personal data to us for the purpose of communication and sending of receipts, hire purchase account management, promotion of our products or partners' offer and for providing convenience to corporate customers.

Failure to supply your personal data may result in UCL being unable to open, establish, continue or provide the hire purchase accounts, services or facilities or comply with any laws or guidelines issued by regulatory or other authorities. It is also important that the data you have supplied is kept up-to-date. You should therefore notify UCL of any changes so that we may update our records.

5. Purpose of Processing Your Personal Data

The personal data you provide will be collected, held on computer and/or in manual files, used, disclosed and otherwise processed by UCL and/or the Group for the following purposes :-

- To establish a relationship between you and UCL and/or companies related to or affiliated to UCL, UCL's service providers and business partners.
- To process applications for products and services;
- To evaluate and monitor credit/financing worthiness;
- For evaluation and due diligence purposes;
- For the provision of products and services to you, including processing of receipts and payments;
- For data processing purposes;
- To evaluate and monitor provision of services;
- To respond to inquiries from you;
- To understand your needs and offering products and services to meet those needs;
- For the research and development of products and services for customers' use;
- To allow UCL, UCL's related and/or affiliated companies, service providers and business partners to promote their products their products and services;
- For debt collection purposes;
- For enforcement of our rights and obligations of other parties to us and/or our facilities;
- For assessing, processing and investigating insurance risks and claims;
- For deposit insurance purpose;
- 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, which may include disclosure, notification and record retention requirement;
- To maintain and protect our offices;
- For audit and risk management;
- For any transfer or proposed transfer of any part of UCL's interest, obligations, business and/or operations;
- For such other purposes as permitted by applicable law or with your consent; and
- For all other purposes incidental and associated with any of the above.

6. Confidential and Secure Disclosure of Personal Data

We treat the confidentiality of your personal data very seriously. Personal Data provided to UCL by you will be kept confidential. However, in certain circumstances, it would be necessary for us to provide or disclose your personal data for the purpose stated above to the following categories of persons (whether within or outside Malaysia) and where we do so, we would merely disclose data that is necessary for the purpose of such disclosure :-

- Entities within Yee Lee Group of Companies including all related companies, subsidiaries, holding companies and associated companies;
- Any body or person to whom UCL is compelled or required to do so under any laws or in response to any competent or government, state, provincial, local government, statutory or municipal authority, industry regulators, agency or body;
- Law enforcement authority;
- Such sub-contractors or third party service or product providers (an example would be auditors, lawyers, company secretaries, service providers, events and training organizers, telecommunication companies, cloud computing or data back- up service providers and other advisers).
- Any financial institution granting or intending to grant any credit/financing facilities to you, the Central Credit Bureau or any other central credit bureau established by Bank Negara Malaysia, Cagamas Berhad, Dishonoured Cheque 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 authorized by law or any governmental authority and/or regulatory authority and/or any industry related association;
- Any banking, financial or other institution with which you have or propose to have dealings with;
- Any credit reference agency or debt collection agencies;
- Any insurance company operators and any association of federation of insurance companies operators;
- Any person or corporation to whom UCL transfers or proposes to transfer any part of its interests, obligations, business and/or operations.
- Any nominee, trustee, co-trustee, centralized securities depository or registrar, custodian, estate agent, solicitor or other person who is involved with the provision of services or products by UCL to you.
- Any person by whom UCL is required by applicable legal, governmental or regulatory requirements to make disclosure;
- A person making any payment into the customer's account (by providing a copy of a deposit confirmation slip which may contain the name of the customer or any other data as is necessary);
- Any guarantor or security provider for the facilities

In addition, where we consider it necessary or appropriate for the purpose of the conduct of business, data storage or processing or customer management, we may transfer your personal data to another member of the Group or third party service or product providers within or outside the country, under strict conditions of confidentiality and similar levels of security safeguards.

7. Data Security & Safeguard

We consider it is our responsibility to provide our customers with reasonable protection in respect of their personal data protections. We shall endeavor to implement the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent

the unauthorized or unlawful processing of your personal data and the accidental loss or destruction of, or damage to, your personal data.

8. Your Rights of Access and Correction

Under and in accordance with the provisions of Personal Data Protection Act (PDPA) and the Code of Practice approved and issued under the PDPA, any individual may:-

- a) Check whether UCL holds data about him/her and of access to such data;
- b) Request UCL to correct any data relating to him/her which is inaccurate;
- c) Request clarification on UCL's policies and practices in relation to data and to be informed of the kind of personal data held by UCL;
- d) In relation to facilities, to request to be informed which items of data are routinely disclosed to registered credit reporting agencies or debt collection agencies

In accordance with the terms of the PDPA, UCL has the right to charge a fee for the processing of any data access request.

The contact to whom written request for access to personal data or correction and/or deletion of personal data or for information regarding policies and procedures and types of personal data handled by UCL is:-

Compliance Officer
Unikampar Credit And Leasing Sdn Bhd
No. 29, Jalan Raja Dr Nazrin Shah
30250 Ipoh, Perak

Email : customerservice@unikampar.com.my
Telephone Number : +605-255 5599
Fax Number : +605-255 5777

9. Amendments to Notice

UCL reserves the right to amend this Notice to Customer at any time and will communicate such changes along with the updated Policy upon request and/or other appropriate communication means as may be determined by UCL.

10. Other Relevant Notes

Nothing in this Notice that we mentioned above shall limit the rights of customers or UCL under the Personal Data Protection Act 2010.

Where the customer is partnership (that is not registered under the Limited Liability Partnerships Act 2012) or other unincorporated body or persons, the giving of this Notice addressed to the partnership or the unincorporated body of persons shall be deemed as notice given to all the partners or office-bearers (as case may be) of such customer whose data are collected and/or processed by UCL for the purpose as stated herein. In this regards, the customer warrants that the customer has obtained the consent of all such individuals to the provision of their data to UCL for the foregoing purposes and for disclosure to such parties as stipulated above and the customer undertakes to extend a copy of this

Notice to all such individuals, which expression shall include all such existing and new partners or office-bearers (as the case may be) of the customer from time to time.

Aside from customers, this Notice shall also apply (as the context shall require) in relation to the usage, processing and disclosure of the data of any other individual who is not a customer but whose data is required to be collected by UCL by reason of, or incidental to, the provision of any hire purchase facilities by UCL to its customers, whether the customer concerned is another individual(s) or is a company, business entity or organization. In this regards, the customer confirms and warrants that the customer has obtained the consent of such individuals to the provision of such data to UCL for the foregoing purposes and for disclosure to such parties as stipulated above.

Your continued usage of UCL facilities and being our customer is deemed consent for UCL to collect, process and store data in accordance with the above. Failure to consent to the above may result in UCL being unable to open, establish, continue or provide our facilities and services to you.

In the event of any inconsistency or conflict between the English language version and the Bahasa Malaysia version of this Personal Data Protection Notice, the English language version shall prevail.