

Notice to Customers Relating to the Personal Data Protection Act 2010

Dear Value Customers,

This Privacy Notice outlines China Construction Bank Corporation Labuan Branch's ("the Bank") policy and practices in handling customers' personal data.

This Privacy Notice shall form an integral part of the application form for account opening, credit facilities, services, Letter(s) of Offer and/or Supplemental Letter of Offer ("the Facilities") issued by the Bank.

Source of personal data

The Bank collects information from various sources including but not limited to the sources mentioned below, which may constitute customers' personal data:

- a) as provided and consented by the customers;
- b) when customers apply for the Bank's products or services and/or open an account;
- c) the customers' transaction history;
- d) when customers speak to us over the phone or personally including the process of selling or marketing a product or service to the customer or when the customers call in for enquiries and/or through telemarketing calls;
- e) via customers' surveys campaigns, promotions, competitions, etc;
- f) when customers visit our sites or use our services;
- g) from credit companies such as Credit Tip-Off System Sdn Bhd (CTOS), RAM Credit Information Sdn Bhd (RAMCI), SME Credit Bureau (M) Sdn Bhd, CAGAMAS Berhad, Inland Revenue Board Malaysia (IRBM), regulatory authorities/private companies;
- h) from any court order or regulatory body having authority over the Bank or any law enforcement agency for the purpose of considering the opening/maintaining of the customers' account with us; and
- i) from publicly available sources.

Type of personal data collected/processed

Type of personal data collected/processed may differ for each products and services. The Bank will collect and process customers' personal data which generally comprises of:

1. information that relates directly or indirectly to an individual customer such as his/her name, contact details, age, gender, race, nationality, identity card number or passport

number (for foreigners), address, email address, telephone number, occupation, employer details, income and where applicable financial information such as account information and etc;

2. information about the customers' transactions with us, our service providers, business partners or third parties (i.e. the customers' account balances, payment history and account activity);
3. information from credit bureau reports and credit reporting agencies;
4. information from governmental agencies, regulatory and statutory authorities;
5. information from the customers' joint accountholder(s) and/or parties providing security for the customers' facilities; and
6. information from publicly available sources.

Additionally, the Bank may also collect sensitive personal data and expression of opinion about the individual customer.

Purpose of Collection of personal data

The data is collected and processed by the Bank in the ordinary course of business which may be used for one or more of the following purposes ("**the Purposes**"):

1. processing customers' application(s) for the Bank's products and services;
2. conducting credit checks on the customers;
3. updating our records on the customers;
4. contact the customers regarding customers' enquiries or application(s);
5. ensuring the customers' on-going credit worthiness;
6. evaluating and monitoring the provision of products and services;
7. supplying any products and/or services which we may offer to the customers or required by the customers from time to time including text message (SMS) alert;
8. determining the amount of indebtedness owed to or by the customers and thereafter collecting debt;
9. customer relationship management purposes;
10. preventing, detecting, investigating, reporting of crime (including, without limitation, money laundering, terrorism and fraud prevention, detection and prosecution);
11. handling enquiries, audit, risk management, complaints or legal proceedings (whether or not the Bank is a party);

12. disclosing the personal data whenever required by laws or regulations; and
13. evaluating any actual or proposed assignment, participation, sub-participation and/or novation of the Bank's rights and/or obligations.

Disclosure

While the Bank shall, at all times, endeavor to safeguard the privacy of customer's personal data, it may nevertheless use, store, disclose, transfer, compile, match, obtain and/or exchange (all whether within or outside Malaysia), divulge, reveal or disclose the account holder(s)' financial condition, details of the account(s) and relationship with the Bank to the following parties:-

1. the authorized personnel within the Bank and/or affiliates of the Bank including but not limited to group of companies within the China Construction Bank group ("CCB Group");
2. the professional advisers, consultants, appointed lawyers or solicitors, debt collection agency, correspondent bank, credit rating agency, internal auditor or external auditor of the Bank and professional service providers of the Bank and/or CCB Group;
3. the Labuan Financial Services Authority ("**LFSA**"), any other statutory or government authorities or any person to whom the Bank may disclose or is under any obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches or any other authority which has jurisdiction over the Bank, or any credit reference agency that the Bank uses for credit assessment or credit review of you and parties related to the facilities provided by the Bank to you or any other bureau or company or person providing credit checks or who provides direct or indirect credit protection to the Bank or affiliates of the Bank whether or not established or approved by LFSA or any other governmental or regulatory authority or body;
4. any other database or system established by the regulating authority;
5. any person to whom the Bank or CCB Group may disclose or is under any obligation to make disclosure under the requirements of any law binding on the Bank or CCB Group or any other authority which has jurisdiction over the Bank or CCB Group;
6. any court, tribunal, regulatory, supervisory, governmental or quasi-governmental authority with:
 - (i) jurisdiction over the Bank and/or CCB Group;
 - (ii) jurisdiction over you as the account holder(s); or
 - (iii) other jurisdiction as necessary or appropriate in accordance with applicable laws and regulations.
7. any credit reporting agency registered under the Credit Reporting Agencies Act 2010;
8. any party authorised by you;
9. your executor(s), administrator(s) or legal representatives(s); and/or

10. the Bank's actual or potential assignee(s), participant(s) or sub participant(s) in relation to any of the Bank's rights and obligations, acquirer(s) and successor(s)-in-title.

Retention Period

The Bank will retain your personal data for as long as necessary to fulfill the Purposes for which it was collected or to comply with legal, regulatory and internal requirements.

Customers' rights

1. **Right to Access.** Customers have the right to access to their respective personal data ("the Access"). Customers shall contact the Bank in writing for the Access. Please take note that a fee will be imposed against the Access.
2. **Right to Correct personal data.** Customers may make a written data correction request to the Bank in respect to personal data which is inaccurate, incomplete, misleading or not up to date.
3. **Right to inquire or complaint.** Customers may inquire or complaint in respect of the personal data by contacting the relationship manager or writing to the Bank at Level 13(E), Main Office Tower, Financial Park Complex, Jalan Merdeka, 87000 FT Labuan, Malaysia.
4. **Right to withdraw consent & prevent processing.** Customers may by notice in writing withdraw consent to the processing of personal data or prevent processing of personal data.

Changes to the Privacy Notice

Variations, addition, deletions or amendments ("Amendments") may from time to time be made to this Privacy Notice. Material changes, if any, will be posted on the Bank's website. Amendments shall be binding on you and be deemed to be brought to the attention of you by a notice being posted at the Bank's website.

In the event of any inconsistency between the English version and the Malay version, the contents of the English version shall prevail.

This Privacy Notice was last updated in October 2024.