

Personal Data Protection Act 2010 (“PDPA”)

AmBank Group respects your privacy and is committed to protecting your Personal Data in accordance with the PDPA, applicable banking laws and regulatory requirements.

We process Personal Data to provide and administer our products and services, manage security and prevent fraud, comply with legal and regulatory requirements, and improve our services and your experience. We may share Personal Data within AmBank Group, with service providers and regulators/authorities where required or permitted. For further details, please refer to the relevant sections of this Notice, including “Purpose of Collecting Personal Data”, “Disclosure of Personal Data” and “Rights of Data Subject”.

This Privacy Notice applies to individuals whose Personal Data is processed by AmBank Group, including customers, prospective customers, visitors to our websites/apps and individuals who interact with us as business partners, vendors, service providers, contractors or as directors, officers, shareholders, authorised signatories or representatives of our corporate customers/partners. This Privacy Notice also applies where your Personal Data is provided to us by another person, for example, a joint account holder, employer, guarantor, nominee or authorised representative.

Throughout this Privacy Notice, the following are the definitions of the terms used:

- **AmBank Group** refers to AMMB Holdings Berhad and all its subsidiaries and associate companies, including collective investment schemes or trusts that are managed, controlled or jointly managed by entities within the AmBank Group or in which they hold a management or ownership interest. This includes but is not limited to:
 - a) AmBank (M) Berhad
 - b) AmBank Islamic Berhad
 - c) AmInvestment Bank Berhad
 - d) AmFunds Management Berhad
 - e) AmFutures Sdn. Bhd.
 - f) AmIslamic Funds Management Sdn. Bhd.
 - g) AmCards Services Berhad
 - h) AmMetLife Insurance Berhad
 - i) AmMetLife Takaful Berhad
 - j) AmFIRST Real Estate Investment Trust
- **Personal Data** refers to any information in respect of commercial transactions which are being processed and recorded that relates directly or indirectly to a Data Subject, who is identified or identifiable from that information. This includes any Sensitive Personal Data and expression of opinion about the Data Subject but does not include any information that is processed for the purpose of a credit reporting business carried on by a credit reporting agency under the Credit Reporting Agencies Act 2010. Examples of Personal Data include your name, identity card or passport number, address, occupation, contact details, account details or financial information.

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- **Sensitive Personal Data** refers to any Personal Data consisting of information as to your physical or mental health or condition, political opinions, religious beliefs or other beliefs of a similar nature, biometric data, the commission or alleged commission of criminal offences, or any other Personal Data as may be determined by the Minister.
- Unless expressly defined herein and where the context requires, all capitalised expressions shall have the same meaning ascribed to them in the PDPA.

Purpose of Collecting Personal Data

Depending on the product/service, some Personal Data is obligatory for us to provide the product/service, perform verification (including KYC), process transactions or comply with legal/regulatory requirements. If you do not provide obligatory Personal Data, we may be unable to process your application, provide or continue providing the product/service, or meet regulatory obligations. Other Personal Data may be voluntary and will be indicated where relevant.

The following are some of the examples of Personal Data collection purposes:

- a) Assessment of your eligibility or suitability for AmBank Group's products applied for and verification of identity or financial standing through credit reference checks;
- b) Conducting biometric authentication for identity verification and authentication, where enabled/required, including to meet applicable Know Your Customer ("KYC") requirements;
- c) Notification and/or update on new features or development of products and services;
- d) Managing your participation in competitions, promotions, campaigns and offers conducted by AmBank Group and/or our business partners, where applicable;
- e) Account management and maintenance including regular updates, consolidation and improving accuracy of records;
- f) Research, benchmarking and analytical purposes for better understanding of current and future financial/investment needs as well as for the development and improvement of the products and services offered by AmBank Group;
- g) Analysis of your preferences, interactions and patterns of use in order to provide you with tailored and personalised experience and offerings;
- h) Manage and maintain your relationship with AmBank Group;
- i) Enforcement of AmBank Group's rights to recover any debt owing, including transfer or assignment of rights, interests and obligations;
- j) Direct marketing, where applicable: subject to applicable laws and your choices, we may contact you via mail, telephone, Short Message Service (SMS), email and/or digital channels about products, services, features, rewards or offers. You may opt out at any time (see Section "Rights of Data Subject"). Opting out will not affect service communications such as fraud alerts, transaction and security notices, regulatory notices;
- k) Any other purposes that are necessary, related or incidental to the provision, development, enhancement or improvement of AmBank Group's products and services, or the usual operation of its business; and
- l) Any other purposes that are required or permitted by any law, regulation, standard, guideline and/or by relevant regulatory authorities.

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Sources of Personal Data

AmBank Group may collect or obtain your Personal Data from the following sources:

- a) Information provided in application forms when you use AmBank Group's products or services, transact on accounts, use online or electronic services, take part in surveys, competitions or promotions, or during the performance of financial reviews;
- b) Verbal, written and/or electronic communications with AmBank Group or its authorised agents;
- c) Third parties connected to you, such as your employer, joint account holder, security providers and guarantors, other partners in a partnership, or through AmBank Group's corporate customers or corporate security providers where you are a director, shareholder, officer, authorised signatory or authorised person;
- d) Images captured by closed circuit television (CCTV) cameras at AmBank Group's branches, office premises or third-party premises where self-service terminals are located, when you visit AmBank Group branches, office premises or self-service terminals at third-party premises;
- e) Credit reporting agencies and publicly available sources such as through searches at relevant government authorities or agencies;
- f) Personal Data that is collected by AmBank Group when you interact with or use AmBank Group's products or services or engage with AmBank Group's promotional activities;
- g) Personal Data collected when you use biometric authentication features to access AmBank Group's products or services, for example, thumbprint verification at AmBank branches or offices, facial recognition or facial ID verification for digital banking services through your personal devices such as mobile phones and tablets;
- h) Information collected when you browse our websites or use our mobile applications/digital services, for example, device information, log data, usage patterns and similar information collected via cookies or similar technologies, where applicable.
- i) Voice recordings and communication records such as call recordings, where you call our Contact Centre or where we contact you, for quality assurance, security and dispute handling;
- j) Other entities within AmBank Group; and/or
- k) Any other sources for which you have given consent for the intended purposes.

Where you provide Personal Data relating to third parties to AmBank Group, such as next of kin or nominees, you confirm that consent has been obtained or that you are entitled to provide the Personal Data of those parties. AmBank Group shall not be responsible for any failure by you to obtain the required consent or authorisation.

Disclosure of Personal Data

AmBank Group may disclose Personal Data to the following classes of third parties, where necessary, for the purposes described in this Privacy Notice and/or where required or permitted by law:

- a) Its agents, service providers, vendors, financial institutions and/or professional advisers who assist us in processing, administering, outsourcing, fulfilling transactions or providing services to you on its behalf, or to fulfil value-added services that you have requested;



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- b) Its external professional advisers and consultants who provide services to it, for the purposes of its business, operational, legal and regulatory requirements;
- c) Any persons authorised or appointed by you to give instructions to AmBank Group on your behalf, such as your agents, accountants, auditors, lawyers, financial advisers, brokers and intermediaries;
- d) Any guarantors, security providers or any persons intending to settle any money outstanding under the facilities granted by AmBank Group to you;
- e) Any third parties arising from the restructuring of facilities granted to you, sale of debts, acquisition or sale of any company by AmBank Group, provided that the recipient uses your Personal Data for the same purposes as it was originally supplied to and/or used by AmBank Group;
- f) Any joint managers, trustees or other relevant parties involved in the operation, management, or administration of the relevant trust or collective investment scheme;
- g) Merchants and electronic fund transfer facilitators related to any Credit/Debit Cards issued to you by AmBank Group;
- h) Any rating agencies, credit reporting agencies, insurance brokers, reinsurers, loss adjusters or direct/indirect providers of credit protection and, in the event of default of a facility granted to you, debt collection agencies;
- i) Other entities within AmBank Group for the purposes described in this Privacy Notice and where applicable, offer products and services that may be of interest to you, subject to your marketing choices and applicable laws;
- j) Any competent authorities and/or regulators, for the performance of their functions; and/or;
- k) We do not sell your Personal Data to third parties.

Where we engage service providers/vendors to process Personal Data on our behalf, we require them to implement appropriate confidentiality and security measures and to process Personal Data only in accordance with our instructions and applicable laws.

Types of Personal Data We Collect

Depending on how you interact with us, we may collect:

- a) Identity and contact details, for example, name, NRIC/passport, address, phone, email;
- b) Accounts, transactions and financial information, where relevant to products/services;
- c) Employment/business details, for example, employer, designation, business registration details for corporate relationships;
- d) KYC/verification information, including supporting documents and screening outcomes, where applicable;
- e) Security and surveillance data, for example, CCTV images and call recordings; and digital footprint and device/app information, for example, logs, cookies or similar technologies, where applicable.

Personal Data of Minors

Where a product/service involves a minor, we may collect and process the minor's Personal Data with consent/authorisation from a parent or legal guardian, where required.

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Cross-Border Transfer of Personal Data

Where Personal Data is transferred outside Malaysia, including within our Group or to third-party service providers, we may do so for purposes such as providing services to you, fulfilling contractual obligations, cloud storage, data processing, operational support, compliance and legal or regulatory requirements. Such transfers will be carried out in compliance with applicable data protection laws, with appropriate safeguards and controls in place, including requiring recipients to protect the Personal Data and use it only for authorised and legitimate purposes.

Third-Party Websites

Our website may contain links to third-party websites that are not controlled by us. We are not responsible for the content or privacy practices of these websites. We recommend that you review the privacy notices of those third parties before providing any Personal Data.

Cookies and Similar Technologies (Website/App Users)

When you use our websites or mobile applications, we may collect information through cookies or similar technologies to operate the site/app, maintain security, analyse usage patterns and improve your experience. You may manage cookie settings through your browser/device settings. Do note that some features may be affected if cookies are disabled.

Rights of Data Subject

Subject to the PDPA and other applicable laws, you may:

- a) Request access to your Personal Data and request correction of inaccurate, incomplete or outdated Personal Data;
- b) Request to withdraw consent or limit processing of your Personal Data in certain circumstances by giving notice in writing, and we will act on your request within a reasonable time;
- c) Opt out of direct marketing communications at any time;
- d) Request transmission/portability of Personal Data where applicable and technically feasible, subject to applicable requirements.

Please note that when you withdraw consent or limit processing during an ongoing contractual relationship, we may be unable to continue providing certain products/services and we may continue to process your Personal Data to comply with contractual, legal or regulatory obligations, where required.

To safeguard your Personal Data, we may need to verify your identity before processing your request, where necessary. Requests should be submitted using the relevant forms provided, together with sufficient information, for example, full name, identification number, contact details and the nature of the request and any relevant supporting documents, where applicable. Where permitted, processing fees may apply.

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You may contact the following for enquiries:

AmBank Contact Centre
(603) 2178 8888
customercare@ambankgroup.com

For enquiries and complaints relating to the processing of your Personal Data, please contact AmBank Group's Data Protection Office (DPO) at: pdpa@ambankgroup.com.

Security of Personal Data

AmBank Group places great importance on ensuring the security and confidentiality of your Personal Data. As such, AmBank Group regularly reviews and implements up-to-date technical and organisational security measures when processing your Personal Data.

In the event of a Personal Data breach, we will assess the incident and take appropriate steps in accordance with applicable laws and regulatory requirements, which may include notification to the relevant authorities and affected individuals, where required.

Further information on security controls is available in our Website Security Statement at www.ambankgroup.com.

Retention of Personal Data

Your Personal Data will be retained for the duration of the relationship and thereafter for as long as necessary, to fulfil the purposes described in this Privacy Notice, including for the establishment, exercise or defense of legal claims, compliance with applicable legal and regulatory requirements, audit and record-keeping purposes, and to protect the legitimate interests of AmBank Group and individuals.

Revisions to Privacy Notice

This Privacy Notice may be revised from time to time and notice of such revision shall be posted on AmBank Group's website and/or communicated through other means deemed suitable by AmBank Group. Your continued access to or use of AmBank Group's products and services as well as your voluntary provision of Personal Data, including Sensitive Personal Data, shall constitute your acceptance of and consent to the revised Privacy Notice.

Revision date: 14 August 2026