

SYMPHONY LIFE GROUP

PRIVACY NOTICE

Symphony Life Group respects the privacy of your Personal Data and strives to protect your Personal Data in accordance with the Personal Data Protection Act 2010 ("the Act").

This Privacy Notice explains:

- The type of personal data we collect and how we collect it
- How we use your personal data
- The parties that we disclose the personal data to
- The choices we offer, including how to access and update your personal data

For the avoidance of doubt, this Privacy Notice is applicable only if you are an individual.

For the purposes of this Privacy Notice, please note that:

- "Symphony Life Group" refers to, collectively, Symphony Life Berhad and its subsidiaries, associates, jointly controlled entities, and affiliates;
- "Personal Data" refers to any information which relates directly or indirectly to you and/or your transactions with us.

1. THE TYPE OF PERSONAL DATA WE COLLECT AND HOW WE COLLECT IT

The Personal Data collected and processed by us may include the following:-

- i) information to identify you (e.g. your name, age, gender, photograph, identity card number);
- ii) contact information in order that we may get in touch with you (e.g. your address, phone number and email address);
- iii) information to transact with you should you choose to contract with us (e.g. your credit card or bank information);
- iv) demographic information in order that we may provide you with products and services better suited to you (e.g. your marital status, preferences, interests and salary range);
- v) information obtained from customer surveys; and
- vi) any other Personal Data required for the purposes set out in (2) below.

We may obtain this information from you and possibly also from other sources, including but not limited to:

- i) through your relationship with us, for example information provided by you in application forms, when using our products or services, when using our online or electronic services, when taking part in customer surveys, competitions and promotions;
- ii) through your verbal, written and/or electronic communications with us and/or our authorised agents;
- iii) from an analysis of the way you use / access / respond to our services; and/or
- iv) from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

2. HOW WE USE YOUR PERSONAL DATA

The Personal Data provided will allow entities within the Symphony Life Group to use, collect and retain data for the following purposes connected with the administration and development of our businesses:

- i) to discharge our contractual obligations;
- ii) to provide you with notification services such as alerts on new launches, promotions and events by way of marketing / advertising / promotional materials, emails or calls;

- iii) to create directories or databases (where such directories or databases are intended for publication, we will anonymise or aggregate them in a manner that will not identify you specifically, and if the same is not possible we will seek your consent before such publication);
- iv) to deliver notices and statements;
- v) to comply with legal or regulatory requirements;
- vi) to improve on our products and services;
- vii) to be used for internal marketing and demographic studies;
- viii) to better understand our customers' needs;
- ix) to assist our customers in obtaining financing by conducting relevant credit checking ;and
- x) for other purposes incidental or ancillary to the above purposes.

3. NON-PROVISION OF PERSONAL DATA

You may be required to provide certain types of personal information in forms or other documentation, whether in electronic or print form. Such information will be indicated as compulsory/mandatory, and if you fail to provide such obligatory personal information to us, or later withdraw your consent for us to continue processing the same, we may not be able to provide or continue providing you with the full range of benefits, products and/or services you have requested from us, and we may not be able to fulfil the purposes set out above.

4. DISCLOSURE OF PERSONAL DATA

In providing us your Personal Data, you acknowledge that you are aware that your Personal Data may be disclosed and transferred (whether in Malaysia or abroad) to other entities within the Symphony Life Group, its agents, consultants, solicitors, auditors, contractors, suppliers, partners, advertisers, financial institutions, credit reporting agencies regulated under the Credit Reporting Agencies Act 2010, any third party(ies) who have been engaged or appointed by us, and any third parties who have been authorized by you to use, disclose and retain your Personal Data.

Except for the above, we shall not otherwise disclose your Personal Data to anyone outside the Symphony Life Group unless required by law or any relevant enforcement or regulatory authorities, agencies or departments, and/or where such disclosure is necessary to respond to any claims or legal process, or for the detection/prevention of crime.

When you provide us with your Personal Data, you may choose to restrict our use of your Personal Data in the following manner:

- i) Whenever you are required to fill in a form to provide information, tick the box to indicate your objection / refusal to be contacted for direct marketing purposes about any offers, upcoming events and promotions; or
- ii) In the event you have previously agreed that your Personal Data be used for direct marketing purposes, you may choose to retract your consent by e-mailing us at crm@symphonvlife.my. Your latest choice communicated to us shall prevail.

5. SAFETY & SECURITY OF YOUR PERSONAL DATA

In order to prevent unauthorized access or disclosure, we have implemented technical and administrative measures to safeguard the security and integrity of your Personal Data.

6. RETENTION OF PERSONAL DATA

Personal Data provided will be retained for as long the purpose it was collected for subsists, and as required by Symphony Life Group's relevant policies, in print form or electronic form on servers within or outside Malaysia.

7. INTEGRITY OF PERSONAL DATA

It is your duty to ensure the Personal Data provided is complete, accurate and up to date. In the event of any inaccuracies, you may request for such inaccurate data to be corrected or deleted.

8. RIGHT OF ACCESS TO PERSONAL DATA

The Act gives you the right to access any of your Personal Data which we may be holding, upon payment of a prescribed fee, and to request updates to or corrections of your Personal Data where the same is outdated, inaccurate or incomplete.

You may also request access to your Personal Data for the following reasons:

- i) to check if your Personal Data is being held and used by us;
- ii) to withdraw your consent in respect of certain purposes for which we are processing your Personal Data;
- iii) to request that your Personal Data be retained and used only for the specific purpose for which it was collected; and
- iv) to fully or partially retract your consent in respect of direct marketing.

Any request for access, enquiries, corrections, complaints or to restrict processing of Personal Data can be made by contacting the respective department as follows:-

Department :	Customer Relationship Management
Mailing Address :	Symphony Life Berhad Level 9, Symphony House Dana 1 Commercial Centre Jalan PJU 1A/46 47301 Petaling Jaya Selangor Darul Ehsan
Tel No. :	03-7844 6866
Fax No. :	03-7844 6999
Email address :	crm@symphonylife.my

9. CHANGES TO PRIVACY NOTICE

Symphony Life Berhad reserves the right to amend this Privacy Notice from time to time without prior notice. We will post an updated Privacy Notice containing any material changes on our website and/or by such other means of communication deemed suitable by Symphony Life Group.

A copy of this Privacy Notice is available on www.symphonylife.my

Revised version dated 21 June 2017