PRIVACY NOTICE

(FOR CUSTOMERS, SUPPLIERS AND THIRD PARTIES)

Ye Chiu and its group of companies in Malaysia ("Ye Chiu" or "we" or "our" or "us") value the business relationship we have with you. Your privacy is important to us and we are committed to ensuring your privacy is protected. This Privacy Notice is required under the Personal Data Protection Act 2010 ("PDPA") and it explains how we handle your personal data. Please read this Privacy Notice carefully to understand our privacy practices. This Privacy Notice is also available at our portal website, https://www.yechiu.com/

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

- (a) "personal data" means any information which relates directly or indirectly to you, who is identified or identifiable from that information, and/or your dealings with us. This information may include your name, NRIC number, address, occupation, contact details, details of your account(s), the type of products offered to you, your financial information and such other necessary information regarding yourself and your transaction(s) including sensitive personal data.
- (b) "sensitive personal data" means any information relating to your health, political opinions, religious beliefs or any other personal data prescribed under the PDPA.

1. The personal data we collect

In order for us to provide you with our products and services, we may be required to process, including collect, use, disclose and store, your personal data. You may be required to submit the following personal data:

- (a) full name;
- (b) NRIC number/ passport number/ company registration number, as the case may be;
- (c) correspondence address;
- (d) contact number;
- (e) email address;
- (f) bank details:
- (g) sales and services tax number;
- (h) company related documents such as certificate of incorporation, company forms and business licence;
- (i) financial related documents such as bank account statements and financial report; and
- (i) any other information as we may require.

The personal data to be submitted may be mandatory or optional. If the personal data required is mandatory and you fail to provide such information, we may not be able to process your dealings with us. If the personal data required is optional, you may choose not to provide such information and we will be able to process your dealings with us.

2. How we collect your personal data

We collect your personal data when you deal with us in connection with the provision of our products and services. The sources of your personal data are as follows:

- (a) *Information we obtain when you submit forms or orders*: This includes details of your name, NRIC number, company number, address, email address and contact number.
- (b) *Information we obtain through our transactions with you*: This includes your transactions, bank accounts details, claims history and payment records.
- (c) *Information we obtain through the internet*: This includes your personal data when you transact on our online platform.
- (d) *Information from other sources:* This includes personal data to which you have given your consent to disclose personal data relating to you and/or where not otherwise restricted.

3. The purpose for collecting your personal data

Your personal data is collected to allow us and our authorised agents to process your dealings with us, which may include one or more of the following purposes:

- (a) access and manage your transactions so that we can provide you with more and up-to-date information such as improvements and new features to our existing products, developments, promotions and offers which may be of interest to you;
- (b) manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner, we can respond to your enquiries, complaints and resolve any disputes to better improve our business and your relationship with us;
- (c) conduct research for analytical purposes, data mining and analyses of your transactions on our products to better understand your current financial/investment position and future needs;
- (d) comply with the requirements of any law binding on us such as conducting anti-money laundering checks, crime detection or prevention, prosecution, protection or enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreements with us;
- (e) perform shared services within our group such as audit, compliance, legal, human resources, risk management; and
- (f) any other purposes that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

We will seek your consent before processing your personal data for a purpose other than those set out in this Privacy Notice and/or in the terms of any of your agreements with us.

4. How we protect your personal data

We strive to ensure your personal data is accurate, complete, not misleading and kept up-to-date at all times.

Your personal data is securely stored in our database server in Malaysia to which only our authorised employees and agents can have access to. The access is given only to the extent necessary to enable such persons to process your personal data for the purposes described in paragraph 3 above. To prevent any loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction of your personal data, we have put in place adequate technical and organizational security measures (including regular review and updating our security measures) governing the processing of your personal data and any authorised employees or agents involved in such processing, in accordance with the PDPA.

5. Accessing your personal data

You may make a data access request in writing for information of your personal data that is being processed by us or request for a copy of your personal data held by us. We will endeavor to comply with your request within 21 days of receiving your completed form and the relevant processing fees.

If your personal data is inaccurate, incomplete, misleading or not up-to-date, you may make a data correction request in writing to us and we will make the necessary correction to your personal data.

We may request for documentary evidence to verify your identity. Please note that we may withhold your access to your personal data to the extent permitted by the PDPA to avoid incidents of fraud and/or inaccurate information. In such situations, we will notify you in writing of the refusal and reasons for the refusal.

6. Disclosure to third parties

We may disclose your personal data to the extent it is necessary and appropriate to process your dealings with us to the following parties:

- (a) our agents, service providers and/or professional advisers who assist us in processing, administering, fulfilling transactions or providing value added services that you have requested;
- (b) any person authorised or appointed by you to give instructions to us on your behalf such as your agents, accountants, auditors, lawyers and financial advisers;
- (c) to any other third party engaged by us; or
- (d) with your consent, at your request or as allowed by law.

Your personal data may also be disclosed by us where the disclosure is permitted under the PDPA, including but not limited, to the following:

- (a) where the disclosure is necessary for the purpose of preventing or detecting a crime or for the purpose of investigations; or
- (b) where the disclosure was required or authorised by or under any law or by the order of a court.

7. Retention of your personal data

We will retain your personal data for the duration of your relationship with us or for the period as may be necessary to protect your interest and our interest, as allowed by law.

8. Exercising your choice in respect of disclosure and use of your personal data for marketing purposes

You may exercise your choice in respect of the disclosure and use of your personal data by us. In the event you choose not to receive any marketing materials from us with respect of our products, you may either contact us at the contact details provided below or by choosing to opt out from receiving marketing materials, a choice provided for in the relevant forms.

Please note that irrespective of the choice you make in relation to the above, you may still contact us subsequently through the contact details provided below in order for you to change your choice. Your latest choice communicated to us will apply. We will update your most recent marketing preference in our database.

9. Changes to this Privacy Notice

This Privacy Notice will be governed by and construed in accordance with Malaysian law. We may update our Privacy Notice from time to time. In the event there are significant changes in the way we treat your personal data, we will publish a notice on our portal website to inform you on the same and/or through other means of communications deemed suitable by us. Unless notified as such, our current Privacy Notice applies to all personal data provided by you to us.

10. How to contact us

Should you have any enquiries or complaints about this Privacy Notice, you may contact us as below:

Department : Marketing Department

Designation : Manager Phone number : 07-2579000 Fax number : 07-2512633

Email address : <u>Purchase@yechiu.com.my</u>
