

“customer” refers to any person who uses, has used or may be intending to use¹ any financial product including-

- (a) a representative of the customer (such as the parents of a minor child or authorised representative² of the customer); and
- (b) a person who has entered into or intends to enter into an agreement or arrangement with a FSP (such as a guarantor or third-party security provider) on account of or for the benefit of a customer;

“customer information” refers to any document or information relating to the affairs or account of any customer of any FSP in whatever form;

“digital channel” refers to any digital or electronic means that enable the marketing and selling of financial products as well as the provision of information to financial consumers, which includes but is not limited to:

- (a) email;
- (b) Short Message Service (SMS);
- (c) a particular application such as a mobile application;
- (d) online platform;
- (e) instant messaging services such as WhatsApp, Telegram, WeChat;
- (f) social media; and
- (g) website;

regardless of whether the digital channel is operated, administered or maintained by the FSP;

“digital advertisement” refers to any form of advertisement or marketing of financial products via a digital channel;

“e-banking” refers to the provision of banking products and services through electronic channels, including via the internet, mobile devices, telephone, and automated teller machine;

“financial consumer” refers to any person-

- (a) who uses, has used or may be intending to use any financial product:
 - (i) for personal, domestic or household purposes; or
 - (ii) in connection with a micro and small business as defined in the Guideline for SME Definition issued by the SME Corporation Malaysia³; or
- (b) insured under a group policy or covered under a group takaful certificate where the premiums or contributions are paid by the person insured or the person covered, as the case may be;

“financial group” refers to entities within the same financial group as the FSP which are involved in the promotion, sale, delivery and distribution of financial products;

¹ Any person who may be intending to use refers to a potential customer who has provided his/her information to the FSP for purposes of using the FSP's financial product, including a person who subsequently withdraws his/her application or whose application has been rejected by the FSP.

² Any person authorised by a customer to act on his/her behalf, for example, a trustee, someone with power of attorney, a legal guardian or an insurance agent authorised by a customer.

³ Issued in 2013, including any amendments or modifications made thereof.