

Privacy Policy and Notice

Your privacy matters to us and we use the best efforts to protect your personal information in compliance with the laws of Malaysia. Tablework will only collect and use your personal information in accordance with such laws (including the Personal Data Protection Act, 2010), this Privacy Notice and terms.

This Privacy Policy and Notice explains:

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

As we value your privacy, we encourage you to take time to read and understand our practices. If you need more information, you may send your queries to [*insert contact details*].

Personal Information

"Personal information" refers to any information which relates directly or indirectly to you and/or your transactions with us. This information includes your name, address, occupation, contact details, the details of your account(s), the type of Services subscribed to and such other necessary information regarding yourself and your transaction(s) with us. For the avoidance of doubt, please note that this Privacy Notice is applicable only if you are an individual.

1. Type Of Personal Information We Collect And the Manner We Collect It

In order to enable us to administer, manage and operate an account for you and/or to generally provide you with our Services, we may need to and/or may be required to collect, record, hold, use, disclose and store (i.e. "**process**") personal information about you, including but not limited to:

a. personal information to establish your identity and background;

b. personal information that you provide when you apply for any of our Services.

We may obtain this information from yourself and from a variety of sources, including but not limited to:

- a. through your relationship with us, for example information provided by you in application forms, when using our Services, when taking part in customer surveys;
- b. through your communications with us and/or our authorised agents, whether verbally or in writing;
- c. from third parties connected with you, subject to your prior consent; and/or
- d. 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 Information

Other than as stated above, we may use your personal information for one or more of the following purposes:

- a. to assess your application(s) /request(s) for our Services;
- b. to manage and maintain your account(s) and facility(ies) with us;
- c. to better manage our business and your relationship with us;
- d. to better understand your current and future needs;
- e. to provide you with information on our and third party products, services and offers which may be of interest to you;
- f. to improve our Services and to develop new products and services;
- g. to notify you about benefits and changes to the features of products and services;
- h. to administer offers, competitions and promotions;
- i. to respond to your enquiries and complaints and to generally resolve disputes;
- j. to update, consolidate and improve the accuracy of our records;
- k. to produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual;
- 1. to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us;
- m. to meet the disclosure requirements of any law binding on us;
- n. for audit, compliance and risk management purposes;
- o. to process payment transactions;
- p. to transfer or assign our rights, interests and obligations under any of your agreements with us;
- r. for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

Please be assured that we will ask for your consent before using your personal information for a purpose other than those that are set out in this Privacy Notice and in the privacy terms in your agreement(s) with Tablework.

3. Disclosure Of Your Personal Information

As a part of providing you with our Services and the management and/or operation of the same, we may be required or need to disclose information about you and/or your accounts with us to the following third parties:



- a. companies and/or organisations that act as our agents, affiliates and/or professional advisers;
- b. companies and/or organisations that assist us in processing and/or otherwise fulfilling transactions that you have requested;
- c. companies and/or organisations that assist us in providing value added services that you have requested;
- d. your advisers (including but not limited to accountants, auditors, lawyers, financial advisers or other professional advisers) where authorised by you;
- e. any other person notified by you as authorised to give instructions or to use the account(s)/facility(ies) or products or services on your behalf;
- f. any financial institutions, merchants, VISA International Services Association, MasterCard International Incorporated and other card associations in relation to any credit card and/or debit card issued to you by us; and/or
- g. any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us,

subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to the Tablework.

The afore-mentioned third parties may in some instances be located outside of Malaysia.

You may tell us at any time if you do not wish to receive marketing communications from us or from our partners by notifying us at the address/telephone number/e-mail address given at the end of this Privacy Notice.

We will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside the CIMB Group except:

- a. where you have given permission;
- b. where we are required or permitted to do so by law;
- c. where required or authorised by any order of court, tribunal or authority, whether governmental or quasi-governmental;
- d. where we may transfer rights and obligations pursuant to our agreement(s) with you; and/or
- e. where we are required to meet our obligations to any relevant regulatory authority (whether in or outside Malaysia).

5. Retention Of Your Personal Information

Tablework will retain your personal information in compliance with this Privacy Notice and/or the terms and conditions of your agreement(s) with Tablework for the duration of your relationship with us, for such period as may be necessary to protect the interests of Tablework and/or its users as may be deemed necessary, where otherwise required by the law and/or where required by



Tablework's relevant policies.

6. What If Personal Information Provided By You Is Incomplete?

Where indicated (for example in application forms or account opening forms), it is obligatory to provide your personal information to us to enable us to process your application or registration for our Services. Should you decline to provide such obligatory personal information, we may not be able to process your application/request or provide you with our products or services.

7. Your Rights To Access And Correct Your Personal Information

We can assist you to access and correct your personal information held by us.

Where you wish to have access to your personal information in Tablework possession, or where you are of the opinion that such personal information held by us is inaccurate, incomplete, misleading or not up-to-date, you may make a request to us via our Data Access/Amendment Request Form [made available at our website] or [which can be made available via email upon request].

We will use reasonable efforts to comply with your request to access or correct your personal information within 21 days of receiving your duly completed Data Access / Amendment Request Form. Please note that Tablework may have to withhold access to your personal information in certain situations, for example when we are unable to confirm your identity or where information requested for is of a confidential commercial nature or in the event we receive repeated requests for the same information. Nevertheless, we will notify you of the reasons for not being able to accede to your request.

You can also assist us to keep your personal information (such as your current mailing address) up to date, as it will enable us to serve you better.

8. Exercising Choices Over The Disclosure, Retention And Use Of Your Personal Information

Subject always to our contractual rights and obligations under relevant laws and regulations, you may exercise your choice in respect of the disclosure, retention and use of your personal information. Should you wish to do so, kindly contact us at the address/telephone number/e-mail address given at the end of this Privacy Notice.

9. Revisions To Privacy Notice

This Privacy Notice may be revised from time to time. Notice of any such revision will be given on Tablework's website and/or by such other means of communication deemed suitable by Tablework.

10. Contacting CIMB Group About Your Privacy And How We Handle Your Personal Information

Should you have any query in relation to this Privacy Notice or how we handle your personal



information, kindly contact [insert contact person] at the following contact points:

[Insert contact information]