

The Syn Tai Hung Group Privacy Policy (“Privacy Policy”)

1. Malaysian legislation controls the collection, use and storage of personal information ("data"). This Privacy Policy is being provided to existing and prospective individual (including employees and staff of Syn Tai Hung Group) and entities (“Relevant Persons”) dealing with Syn Tai Hung Trading Sdn Berhad and its subsidiaries ("Group " and each member of the Group “STH”), from whom data have been and/or may in the future be collected.

2. Relevant Persons have in the past and may or will in the future be required to provide data to STH in connection with and/or in the course of their dealings with STH. Data on the Relevant Persons may also be acquired by STH from publicly available sources and from within the Group.

3. The data that may be collected from Relevant Persons include his/her name, NRIC number/passport number (for foreigners), address, e-mail address, telephone number, employer’s details, financial position, family members and personal information about them (and in respect of job applicants, includes qualifications, employment history, knowledge, experience and expertise).

4. Relevant Persons are obliged to provide data that are identified as mandatory. In respect of data identified as optional, the provision of such data by Relevant Persons is voluntary. If a Relevant Person does not supply such data identified as mandatory, this may result in STH being unable to provide services or otherwise deal with that Relevant Person.

5. A Relevant Person's data may be used or processed by STH or on its behalf for the following purposes:-

- (a) carrying out its instructions, providing products and/or services (whether by a member of the Group or a selected third party), evaluating and assessing suitability for employment (where relevant) and responding to enquiries by that Relevant Person or made on its behalf ;
- (b) researching, designing, launching, promoting and marketing financial and other facilities, services and products of the Group and third parties (including but not limited to the exchange of non-financial information with selected business partners and developing marketing lists for exchange with selected business partners) and monitoring the provision, operation and use of such services or products;
- (c) provision of reference (status enquiries);
- (d) carrying out credit and other status checks and debt collection and assisting other institutions to do so;
- (e) assessing ongoing credit-worthiness of Relevant Persons;
- (f) operating internal controls including determining amounts owed to or by Relevant Persons, payment to or collection of such amounts from Relevant Persons and from any persons providing security for Relevant Persons' obligations and enforcing any charge or other security granted by or for Relevant Persons;
- (g) performing treasury functions;
- (h) the enforcement of Relevant Persons' obligations, including without limitation the collection of amounts outstanding from Relevant Persons and those providing security for Relevant Persons' obligations;

- (i) assessing and analysing any insurance claim and assisting other insurance companies to conduct claims checks;

and any other incidental and associated purposes relating to any of the above.

6. Data held relating to a Relevant Person will be kept confidential but it may be provided to:-

- (a) any person under a duty of confidentiality to STH or to the Group;
- (b) any company or division within the Group (whether such company or division operates in Malaysia or elsewhere);
- (c) any relevant agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, management, audit, insurance, professional or other services to the Group;
- (d) any banking, financial or other institution with which the Relevant Person has or proposes to have dealings;
- (e) any credit reference agency and in default debt collection agencies or similar provider of debt collection or credit information services to the Group;
- (f) lawyers, auditors, tax advisors, investment banks, and other professional advisors;
- (g) any insurance company and any association or federation of insurance companies (whether or not based in Malaysia);
- (h) any person or corporation to whom a member of the Group transfers or proposes to transfer its interests and/or obligations in respect of that Relevant Person or any product or service provided to that Relevant Person;
- (i) any nominee, trustee, co-trustee, centralised securities depository or registrar, custodian, insurance company, estate agent, solicitor or other person who is involved with the provision of services or products by a member of the Group to that Relevant Person; or
- (j) any person by whom a member of the Group is required by applicable legal, governmental or regulatory requirements to make disclosure;

7. STH may disclose data to any or all of the parties stated above and may do so notwithstanding the recipient's place of business is outside Malaysia, or that such information following disclosure will be collected, held, processed or used by such recipient in whole or in part outside Malaysia.

8. A Relevant Person is entitled to ask whether STH holds data on them and to request access to and the correction of any such data held. A reasonable fee will be charged for processing each data access request.

9. Requests for access to or correction of data held by STH should be addressed to any officer of the respective member of the Group.

10. If Relevant Persons do not want to receive any marketing or follow up regarding products and special promotions from the Group, please notify us in writing. No fee will be charged.

11. To help STH to provide a better service to you, please ensure that your personal data such as contact details including your home and office addresses, your telephone numbers (including your mobile telephone number), e-mail address and other details registered with us are up to date.

12. The provisions of this Privacy Policy will form part of the account terms and conditions and/or the agreement or arrangements that you have or may enter into with STH. If any inconsistency is found, the provision of this Privacy Policy shall prevail.

Changes to this Privacy Policy

Changes may from time to time be made to this Privacy Policy. We will post notice of material changes on the Group's website. Please re-visit this Privacy Policy from time to time to learn of any such changes.