

PRIVACY POLICY

This Privacy Policy explains our policy in relation to the collection, use, disclosure and other processing and storage of your Personal Data (as defined herein). The processing of your Personal Data is also subject to applicable laws. The Personal Data which you provide to us now or from time to time or have provided to us previously will be used and processed, and continued to be used and processed by us in accordance with this Privacy Policy (as may be amended, varied or revised from time to time). We encourage you to visit our website to read through and understand this Privacy Policy from time to time.

In this Privacy Policy:

“Personal Data” means any data or information in our possession or control that relates directly or indirectly to you to the extent that you are identified or identifiable from that information or from other data or information in our possession.

“Ansa Digital”, “we”, “us” or “our” means Ansa Digital Sdn Bhd (Company No. 2021010399324 (1440224-V))

Your privacy is important to us. Customers and potential customers expect us to maintain their information accurately, protected against manipulation and errors, secure from theft and free from unwarranted disclosure. We protect data security of our customers and potential customers by complying with the all-relevant data protection laws and regulations, and ensure compliance by our staff with strict standards of security and confidentiality.

This Privacy Policy provides you with notice as to how and why your Personal Data is collected, how it is intended to be used, to whom your Personal Data may be transferred to, how to access, review and amend your Personal Data, and our policies on direct marketing and the use of cookies. You may be asked to consent to the practices and policies in this Privacy Policy when you access to, or interact with us via our website. Otherwise, by using our website, you are accepting the practices and policies in this Privacy Policy. If you object to any practices and policies in this Privacy Policy, please do not use this website to submit your personal information to us.

This website is for general information purpose only. While we use reasonable efforts to ensure the accuracy of the information on our website, we do not warrant its absolute accuracy or accept any liability for any loss or damage resulting from any inaccuracy or omission. Without prior permission from us, no information contained on this website may be copied, except for personal use, or redistributed.

We recognise its responsibilities in relation to the collection, holding, processing or use of Personal Data. The provision of your Personal Data is voluntary. You may choose not to provide us with the requested data, but failure to do so may inhibit our ability to provide information and services to you or to respond to your enquiries. We will not collect any information that identifies you personally through this website unless and until you use and browse the website, buy our products or services, register as a member, interact with us, sign-up to receive news about our products and services, or otherwise communicate with us (including where requesting technical support).

This website, and our social media platforms are not intended for persons in jurisdictions that restrict the distribution of information by us or use of such website or social media platforms. If this is applicable to you, we would advise you to make yourself familiar with and observe the relevant restrictions, and we do not accept liability in this respect.

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How we collect data

We will collect and store your Personal Data either:

- directly when you provide such information to us (for example, when you send us enquiries or communications);
- indirectly through your use of our websites, apps or social media platforms;
- through our affiliated entities, business partners and/or other independent third party's sources, including credit rating agencies; or
- where you have provided it to us through any other means.

We may obtain lawfully collected personal or non-Personal Data about you from affiliated entities, business partners and other independent third party's sources. We may also collect some information about your computer or other devices used when you visit this website, apps or social media platforms.

The Personal Data we collect from you includes the following:

- personal details such as name, identity card number, age, gender, nationality, date of birth, address, email address, telephone number and other personal details.
- technical information – such as IP address, browser type and version, time zone settings, browser plugin types, operating systems and platform, device information (including where mobile device the IMEI number, wireless networks and general network information).
- Information in connection with products and services you used, or purchased from us, or have registered with us for information, updates, inquiries etc.
- Personal interests or preferences such as language, product or content interests, communicating and marketing preferences.
- Other information that are, have been or may be collected by us or merchants, or which you provide to us from time to time, in connection with any service, transaction, survey, promotion, questionnaire, or other forms of communication with us.
- Username, password and other details when you register or login to our website or mobile application.

If you make use of any social media features or platforms, either on our website, or mobile application we provide, or otherwise through a social media provider, we may access and collect information about you via that social media provider in accordance with their policies. When using a social media feature, we may access and collect information you have chosen to make available and to include in your social media profile or account, including but not limited to your name, gender, birthday, email address, address, location etc. Our access to this information may be limited or blocked based on your privacy settings with the relevant social media provider.

We will usually identify any information which is mandatory (i.e. information required for creating an account, and to enable you to access the features of the website and receive any services) when we collect the information from you. You may choose not to provide us with the requested data, but failure to do so may inhibit our ability to do business with you or to respond to your enquiries.

Why we collect your Personal Data and how it may be used?

Personal Data is collected for the following purposes:

- to provide you with access to the content on the website, mobile applications or social media platforms;
- to process, and administer your account, to implement and effect the requests or transactions contemplated by the forms available on our mobile app and website or any other documents you may submit to us from time to time;
- to design new or enhance existing products, information and services provided by us;
- to communicate with you including to send you administrative and technical communications about any account you may have with us, to provide technical support or notify about future changes to this privacy statement;
- to respond to your queries and conduct surveys, research and statistical analysis,
- to help us monitor and improve our services;
- to market and promote other products and services that are or may be offered by us, our partners or merchants from time to time;
- for statistical or actuarial research undertaken by us, the financial services industry or our respective regulators;
- for advances data analytics, data matching, internal business and administrative purposes;
- to monitor your use of the website, mobile applications and social media platforms and conduct analysis of the use of the website in order to operate, evaluate and improve the website and our services, understand your preferences and troubleshoot any problems;
- to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by applicable laws and regulations or other obligations committed to government or regulatory authorities;
- to personalise the appearance of our websites, provide recommendations of relevant products, information and services and provide targeted advertising on our website or through other channels;
- other purposes as notified at the time of collection; and
- other purposes directly relating to any of the above.

Unless permitted by applicable laws and regulations, we will obtain consent from you if we wish to use your Personal Data for purposes other than those stated in this Privacy Policy.

We may retain your Personal Data or information for as long as necessary to fulfil the purpose(s) for which it is collected or as otherwise required to ensure compliance with applicable laws and regulations. We apply reasonable security measures to prevent unauthorised or accidental access, processing, erasure, loss or use including limiting physical access to data within our systems and encryption of sensitive data when transferring such data. Reasonable steps will be taken to delete or destroy the information when it is no longer necessary for any of the purpose above.

For our policy on use of your Personal Data for promotional or marketing purposes, please see the section entitled “Use of Personal Data for Direct Marketing Purposes”.

Who may be provided with your Personal Data?

Personal Data will be kept confidential but may, where permitted by law or where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the Personal Data was collected, provide such Personal Data to the following parties:

- any person authorised to act as our agent in relation to the distribution of products and services offered by us or that of our affiliated or related companies;
- any agent, contractor or third-party service provider (within or outside Ansa Digital Sdn Bhd) who provides administration, data processing, telecommunications, computer, payment, debt collection or securities clearing, technology outsourcing, call centre services, mailing and printing services in connection with the operation of our business and our provision of services to you;
- any of our member companies in relation to the provision or marketing of insurance services;
- any agent, contractor or third-party service provider (within or outside Ansa Digital Sdn Bhd) including companies that help deliver our services, such as reinsurance companies, investment management companies, claims investigation companies, industry associations or federations;
- other companies that help gather your information or communicate with you, such as research companies and credit ratings agencies, in order to enhance the services we provide to you; and
- government or regulatory bodies in any jurisdiction or any person to whom we or our related or affiliated company must disclose data: (a) under a legal and/or regulatory obligation in that or any other jurisdiction applicable to that particular company related or affiliated to us; or (b) pursuant to an agreement between us and the relevant government, regulatory body or other person.

For our policy on sharing of your Personal Data for promotional and marketing purposes, please see the section entitled “**Use and Disclosure of Personal Data**”.

From time to time, we may purchase a business or sell one or more of our businesses (or portions thereof) and your Personal Data may be transferred or disclosed as a part of the purchase or sale or a proposed purchase or sale. In the event that we purchase a business, the Personal Data received with that business would be treated in accordance with this privacy statement if it is practicable and permissible to do so.

Your Personal Data may be provided to any of the above persons who may be located in other jurisdictions or territories in which you are located. Your information may be transferred to, stored, and processed in other jurisdictions where our company is located, or jurisdictions where a third-party contractor is located or from which the third-party contractor provides us services. Where required under relevant law, we may seek your consent to the transfer of such information outside your jurisdiction to our facilities or to those third parties with whom we share it as described above. Your Personal Data will only be transferred to other locations, where we are satisfied that adequate levels of protection exist to protect the integrity and security of your Personal Data, which as minimum are comparable to the jurisdiction or territory in which you provided such Personal Data.

Access Rights to Personal Data

Under applicable laws and regulations, you may have the right to:

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- verify whether we hold any Personal Data about you and to access any such data or information about how we use or disclose your Personal Data;
- require us to correct any Personal Data relating to you which is inaccurate;
- request deletion of your Personal Data under certain circumstances;
- withdraw your consent or request a change to your scope of consent;
- request deregistration or deletion of your registered account;
- make a complaint about our data handling; and
- enquire about our policies and practices in relation to Personal Data.

Requests for access, correction, complaints, or other queries relating to your Personal Data should be addressed to:

Customer Relations Unit

Address:

Berjaya Times Square, Lot 06-29 & 06-31, 6th Floor, No. 1, Jalan Imbi, 55100 Kuala Lumpur.

Tel: +603-8322 2526

Email: contactus@ansa.my

Under applicable laws and regulations, we may have the right to charge costs which are directly related to and necessary for the processing of any Personal Data request.

You also have the right to lodge a complaint with a supervisory authority in certain jurisdictions if you consider that the processing of your Personal Data infringes applicable law.

Use and Disclosure of Personal Data

In addition to the purposes set out above, where permitted by law, we may use your name and contact details for promotional or marketing purposes including sending you promotional materials and conducting direct marketing in relation to the following products, services, advice and subjects: insurance; annuities; Private Retirement Scheme; wealth management; investment; banking; financial services; credit cards; medical/health treatment; educational; recruitment; training; reward/loyalty/privilege programmes; charitable/non-profitable causes; ("Classes of Marketing Subjects").

For the purposes of direct marketing, we may, where permitted by law, provide your personal information to providers (whether within or outside of Ansa Digital Sdn Bhd) of any of the Classes of Marketing Subjects described above and call centre, marketing or research services so that they can send you promotional materials and conduct direct marketing in relation to the products and services they offer (these materials may be sent to you by postal mail, email or other means). Where permitted by law, we may provide your Personal Data to providers (whether within or outside of Ansa Digital Sdn Bhd) of any of the Classes of Marketing Subjects for gain.

Before using or providing your Personal Data for the purposes and to the transferees set out in this section, we may be required by law to obtain your written consent, and in such cases, only after having

obtained such written consent, may we use and provide your Personal Data for any promotional or marketing purpose.

The types of Personal Data that we would use and provide for direct marketing purposes as described above are your name and relevant contact details, although we may possess additional Personal Data.

If your consent is required, and you provide such consent, you may thereafter withdraw your consent to the use and provision to a third party by us of your Personal Data for direct marketing purposes and thereafter we shall cease to use or provide such data for direct marketing purposes.

If you have provided consent and wish to withdraw it or if you prefer not to receive marketing communications from us in any form, please inform us by writing to the address in the section on “Access Rights to Personal Data”. Any such request should clearly state details of the Personal Data in respect of which the request is being made.

Use of Cookies

Cookies are small text containing small amounts of information which are downloaded and may be stored on any of your web browsers or internet enabled devices (e.g. your computer, smartphone or tablet) that can later be read by the server - like a memory for a web page.

We may use cookies and other tools on the website. By continuing to use our website, you are agreeing to us placing cookies on your computer. The information collected (including but not limited to: your IP addresses (and domain names), browser software, types and configurations of your browser, language settings, geo-locations, operating systems, referring website, pages and content viewed, and durations of visit) will be used to ensure operation of the website and enable you to log in securely, for compiling aggregate statistics on how our visitors reach and browse our websites for web enhancement and optimisation purposes, and to help us understand how we can improve your experience on it.

The cookies also enable our website to remember you and your preferences, and tailor the website for your needs. Advertising cookies will allow us to provide advertisements on our websites that are as relevant to you as possible, e.g. by selecting interest-based advertisements for you, or preventing the same advisement from constantly reappearing to you. You can find more information on the types of cookies we collect, what we use these for, and how to manage your cookie settings in our Cookie Policy.

External links

If any part of this website contains links to other websites, those sites may not operate under this privacy statement. You are advised to check the privacy statements on those websites to understand their policies on the collection, usage, transferal and disclosure of Personal Data.

Amendments to this Privacy Policy

We reserve the right, at any time and without notice, to add to, change, update or modify this Privacy Policy, simply by notifying you of such change, update or modification. If we decide to change our Privacy Policy, those changes will be notified on our website so that you are always aware of what information we collect, how we use the information and under what circumstances the information is disclosed. Any such change, update or modification will be effective immediately upon posting. Where required by applicable law, we may also notify you in the event of material changes to this Privacy Policy and, where required, seek your consent to those changes.

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Access or Update of Your Personal Information

You are responsible for providing accurate and complete information about yourself and any other person whose personal information you provide us (for e.g., your spouse, children, relatives or third parties), and as such, as and when such information becomes incorrect or outdated you should correct or update such information by contacting us or submitting fresh information.

You may, by writing to us at the address set out in Section 6 below:

- request for a copy of the personal information we hold about you
- request to rectify or update your personal information

Please provide proof of your identity, address and sufficient information to enable us to identify you when submitting your request to us. If you wish to limit our use of your Personal Information, or you have any queries and concerns about the Privacy Policy or complaints in respect of your Personal Information, you may contact us at the following contact details:-

Email: contactus@ansa.my

Tel: +603-8322 2526

Address: Berjaya Times Square, Lot 06-29 & 06-31, 6th Floor, No. 1, Jalan Imbi, 55100 Kuala Lumpur.

Additional Information

Should you have any questions on any part of this Privacy Policy or would like additional information regarding our data privacy practices please do not hesitate to contact us by the contact details above.