

PRIVACY POLICY

This Privacy Policy outlines our practices regarding the collection, use, disclosure, processing, and storage of your personal data (“Personal Data”). The processing of your Personal Data is subject to applicable laws and regulations. Any Personal Data you have provided us, currently provide, or may provide in the future will be collected, used, and processed in accordance with this Privacy Policy, which may be amended, modified, or updated from time to time. We encourage you to periodically review this Privacy Policy on our website to stay informed of any changes and to ensure you understand how your Personal Data is handled.

In this Privacy Policy:

“Personal Data” refers to any information in our possession or control that relates to you, either directly or indirectly, and that can be used—on its own or in combination with other data in our possession—to identify you.

“Ansa Digital,” “we,” “us,” or “our” refers to *Ansa Digital Sdn Bhd* (Company No. 202101039924 (1440224-V)).

Your privacy is important to us. Our customers and potential customers expect their information to be maintained accurately, secured against theft, and protected from unauthorised disclosure. We protect the data security of our customers and potential customers by complying with all relevant data protection laws and regulations, and by ensuring that our staff adhere to strict standards of security and confidentiality.

This Privacy Policy informs you of how and why your Personal Data is collected, how it is intended to be used, to whom it may be disclosed or transferred, how you can access, review, and amend your Personal Data, and our policies regarding direct marketing and the use of cookies. You may be asked to consent to the practices and policies outlined in this Privacy Policy when you access or interact with us through our website and/or mobile application. By continuing to use our website and/or mobile application, you are deemed to have accepted the practices and policies described herein. If you do not agree with any part of this Privacy Policy, please do not use our website and/or mobile application or submit any personal information to us.

This website is provided for general informational purposes only. While we make reasonable efforts to ensure the accuracy of the information presented, we do not warrant its absolute accuracy. We also do not accept any liability for any loss or damage arising from any inaccuracies or omissions. No content on our website or mobile application may be copied or redistributed without our prior written consent, except for personal, non-commercial use.

We recognise our responsibilities with respect to the collection, retention, processing, and use of Personal Data. The provision of your Personal Data is entirely voluntary. You may choose not to provide the requested information; however, doing so may limit our ability to offer you certain information or services, or to respond to your inquiries effectively. We do not collect any personally identifiable information through our website unless and until you browse our website, register as a member, interact with us, subscribe to receive updates, or otherwise communicate with us (including for technical support).

This website and our social media platforms are not intended for use by individuals in jurisdictions where the distribution of our content or the use of such platforms is restricted. If you are subject to such restrictions, you are advised to familiarise yourself with, and comply with, the relevant legal requirements. We do not accept any liability for access or use that contravenes such restrictions.

How We Collect Data

We collect and store your Personal Data through the following means:

- **Directly from you**, when you voluntarily provide information to us (for example, when you submit enquiries or other communications);
- **Indirectly**, through your use of our websites, mobile applications, or social media platforms;
- **From third-party sources**, including our affiliated entities, business partners, and independent third parties such as credit rating agencies; or
- **Through any other means** by which you choose to provide your Personal Data to us.

We may also obtain lawfully collected personal or non-personal data about you from the sources mentioned above. Additionally, we may collect certain technical information about your computer or other devices used when you access our website, mobile applications, or social media platforms.

The Personal Data we collect from you may include:

- Personal details such as your name, identity card number, age, gender, nationality, date of birth, address, email address, telephone number, and other similar information.
- Technical information including IP address, browser type and version, time zone settings, browser plugin types, operating system and platform, wireless networks, and general network data.
- Information about the products and services you have used, purchased through us, or registered for, including requests for information, updates, or enquiries.
- Personal interests and preferences, such as language, product or content interests, and communication or marketing preferences.
- Other information that is, has been, or may be collected by us or our merchants, or that you provide to us from time to time in connection with any service, transaction, survey, promotion, questionnaire, or other forms of communication.
- Your username, password, and other details provided when you register or log in to our website or mobile application.

If you use any social media features or platforms—whether on our website, mobile application, or through a social media provider—we may access and collect information about you in accordance with that provider’s policies. When using a social media feature, we may access and collect information you have chosen to make available in your social media profile or account. This may include, but is not limited to, your name, gender, birthday, email address, physical address, and

location. Our access to this information may be limited or blocked depending on your privacy settings with the relevant social media provider.

We will generally identify any information that is mandatory (e.g., required to create an account or to access website features and services) at the time of collection. You may choose not to provide the requested information; however, this may limit our ability to engage in business with you or respond to your enquiries.

Why Do We Collect Your Personal Data and How Is It Used?

Personal Data is collected for the following purposes:

- To provide you with access to content on our website, mobile applications, or social media platforms.
- To process and administer your account, and to implement and fulfill requests or transactions submitted through forms on our mobile app, website, or other documents you may provide from time to time.
- To design new, or enhance existing, products, services, and information provided by us.
- To communicate with you, including sending administrative and technical updates about your account, providing technical support, and notifying you of future changes to this Privacy Policy.
- To respond to your inquiries and conduct surveys, research, and statistical analysis.
- To help us monitor, evaluate, and improve our services.
- To market and promote products and services offered by us, our partners, or merchants from time to time.
- For statistical or actuarial research conducted by us, the financial services industry, or our respective regulators.
- For advanced data analytics, data matching, and other internal business and administrative purposes.
- To monitor your use of our website, mobile applications, and social media platforms, and to analyse user activity to improve our offerings, understand your preferences, and troubleshoot issues.
- To assist law enforcement investigations or comply with requests from police, government agencies, or regulatory authorities, as required by applicable laws and regulations.
- To personalise your experience on our website, recommend relevant products, services, and content, and deliver targeted advertising on our website or through other channels.
- For other purposes disclosed at the time of data collection.
- For other purposes directly related to any of the above.

Unless permitted by applicable laws and regulations, we will obtain your consent before using your Personal Data for purposes other than those stated in this Privacy Policy.

We may retain your Personal Data for as long as necessary to fulfill the purpose(s) for which it was collected, or as required to comply with applicable laws and regulations. We implement reasonable security measures to protect your data from unauthorised or accidental access, processing, erasure, loss, or use. These measures include restricting physical access to data within our systems and encrypting sensitive data during transmission. When your Personal Data is no longer necessary for the purposes outlined above, we will take reasonable steps to delete or securely destroy it.

For details about how we use your Personal Data for promotional or marketing purposes, please refer to the section titled “Use and Disclosure of Personal Data”.

Who May Be Provided with Your Personal Data?

Your Personal Data will be kept confidential. However, where permitted by law or where such disclosure is necessary to fulfill the purpose for which the Personal Data was collected (or a directly related purpose), your Personal Data may be disclosed to the following parties:

- Any person authorised to act as our agent in connection with the distribution of products and services offered by us or by our affiliated or related companies.
- Any agent, contractor, or third-party service provider that provides administrative, data processing, telecommunications, computer, payment, debt collection, securities clearing, technology outsourcing, call center, mailing, or printing services in support of our business operations and service delivery.
- Any of our group or member companies in relation to the provision or marketing of insurance services.
- Any agent, contractor, or third-party service provider, including companies related to the delivery of our services, such as reinsurance firms, investment management firms, claims investigation companies, industry associations, or federations.
- Other companies that assist in collecting information or communicating with you—such as research firms or credit rating agencies—to improve the services we offer.
- Government or regulatory bodies in any jurisdiction, or any person to whom we or our affiliated companies are required to disclose data:
 - (a) under legal or regulatory obligations applicable to that jurisdiction; or
 - (b) pursuant to an agreement between us and the relevant authority or third party.

For our policy regarding the sharing of your Personal Data for promotional and marketing purposes, please refer to the section titled **“Use and Disclosure of Personal Data.”**

From time to time, we may acquire or divest businesses (or portions of businesses), and in such cases, your Personal Data may be transferred or disclosed as part of the transaction. If we acquire a business, any Personal Data obtained as part of that acquisition will be handled in accordance with this Privacy Policy, where practicable and legally permissible.

Your Personal Data may be disclosed to the above parties even if they are located in jurisdictions outside of your own. Accordingly, your information may be transferred to, stored in, and processed in jurisdictions where our company or third-party service providers operate. Where required by applicable laws, we will seek your consent before transferring your Personal Data outside of your jurisdiction. Such transfers will only be made to locations where we are satisfied that appropriate safeguards are in place to ensure the integrity and security of your Personal Data. At a minimum, these safeguards will be comparable to those provided in the jurisdiction where the data was originally collected.

Access Rights to Personal Data

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

- Verify whether we hold any Personal Data about you, and to access such data or obtain information about how we use or disclose your Personal Data.
- Request the correction of any inaccurate or incomplete Personal Data relating to you.
- Request the deletion of your Personal Data under certain circumstances.
- Withdraw your consent, or request a modification to the scope of your consent, regarding the use of your Personal Data.
- Request the deregistration or deletion of your registered account.
- Lodge a complaint regarding our handling of your Personal Data.
- Make enquiries 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, 6th Floor, No. 1, Jalan Imbi, 55100 Kuala Lumpur.

Tel: +603-2779 5998

Email: contactus@ansa.my

Under applicable laws and regulations, we may have the right to charge a reasonable fee to cover costs that are directly related to and necessary for processing any Personal Data request.

In certain jurisdictions, you may also have the right to lodge a complaint with a supervisory authority if you believe that the processing of your Personal Data infringes applicable data protection laws.

Use and Disclosure of Personal Data

In addition to the purposes outlined above, and where permitted by law, we may use your name and contact details for promotional or marketing purposes. This includes sending you promotional materials and conducting direct marketing related to the following products, services, and topics ("**Classes of Marketing Subjects**"):

- Insurance
- Annuities
- Private Retirement Schemes
- Wealth management
- Investment
- Banking
- Financial services
- Credit cards
- Medical and healthcare services
- Education
- Recruitment and training
- Reward, loyalty, and privilege programmes
- Charitable or non-profit causes

Where permitted by law, we may also share your Personal Data with third-party providers who offer any of the Classes of Marketing Subjects, as well as with call centre, marketing, or research service providers. These third parties may use your Personal Data to send you promotional materials and conduct direct marketing via postal mail, email, or other means. In some cases, and only where legally allowed, we may share your Personal Data with such providers for a fee.

Before using or sharing your Personal Data for the purposes outlined in this section, we may be required by law to obtain your written consent. Where such consent is required, we will only proceed with direct marketing activities after obtaining it.

The types of Personal Data we may use or share for direct marketing purposes include your name and relevant contact information. Although we may hold other Personal Data, only the necessary data will be used for direct marketing purposes

If you have previously provided consent, you may withdraw it at any time. Upon receiving your request, we will cease to use or share your Personal Data for direct marketing purposes.

If you wish to withdraw your consent or opt out of receiving marketing communications from us, please contact us in writing using the contact details provided in the section titled “Access Rights to Personal Data.” Your request should clearly specify the Personal Data to which the request relates.

Use of Cookies

Cookies are small text files that store small amounts of information. They are downloaded to your web browser or internet-enabled device (such as your computer, smartphone, or tablet) and can be read by the server during future visits—essentially acting as a memory for a webpage.

We may use cookies and other tracking technologies on our website. By continuing to use our website, you consent to our use of cookies on your device.

The information collected through these technologies—which may include, but is not limited to, your IP address (and domain name), browser type and configuration, language settings, geolocation, operating system, referring website, pages viewed, content accessed, and the duration of your visit—is used to support the website’s operation and enable you to log in securely. Additionally, this information helps us compile aggregate statistics about how visitors access and navigate our website, which we use to enhance functionality, optimise performance, and improve your overall experience.

Cookies also enable our website to remember you and your preferences, allowing us to tailor the site to your needs. Advertising cookies help us deliver advertisements that are as relevant to you as possible—for example, by showing interest-based ads or preventing the same advertisement from repeatedly appearing. For more information about the types of cookies we collect, their purposes, and how to manage your cookie settings, please refer to our Cookie Policy.

External links

If any part of this website contains links to other websites, please note that those sites may not be governed by this Privacy Policy. We recommend that you review the privacy policies of those websites to understand how they collect, use, transfer, and disclose Personal Data.

Amendments to this Privacy Policy

We reserve the right to add, change, update, or modify this Privacy Policy at any time, without prior notice, by simply notifying you of such changes. If any changes are made, we will post the updated version on our website to ensure that you are always informed about the information we collect,

how we use it, and under what circumstances it may be disclosed. Any changes will take effect immediately upon posting. Where required by applicable law, we will also notify you of any material changes and, if necessary, seek your consent to those changes.

Access or Update of Your Personal Information

You are responsible for providing accurate and complete information about yourself and any other individuals whose Personal Data you provide to us (such as your spouse, children, relatives, or other third parties). If any such information is incorrect or becomes outdated, you should promptly correct or update it by contacting us or submitting updated information.

You may, by writing to us at the address provided below,

- Request a copy of the Personal Data we hold about you.
- Request to correct or update your Personal Data.

When submitting your request, please provide proof of your identity and address, along with sufficient information to enable us to locate your records. If you wish to limit our use of your Personal Data, have any questions about this Privacy Policy, or wish to raise a complaint regarding your Personal Data, you may contact us at:

Email: contactus@ansa.my

Tel: +603-2779 5998

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

Additional Information

If you have any questions about any part of this Privacy Policy would like further information regarding our data privacy practices, please do not hesitate to contact us at the details above.