

KIM TECK CHEONG CONSOLIDATED BERHAD

(Company No.: 1113927-H)

PERSONAL DATA PROTECTION POLICY

We, Kim Teck Cheong Consolidated Berhad (Company No. 1113927-H), and our subsidiaries, respect the privacy of all individuals with whom we have a contractual relationship. We are committed to protecting all Personal Data kept by us.

For this reason, Kim Teck Cheong Consolidated Berhad and its subsidiaries (collectively, “KTC”) have adopted the Personal Data Protection Policy in compliance with the Personal Data Protection Act 2010 Malaysia (“PDPA”)

1. Collection of Personal Data from Data Subject

KTC treat the personal data of Data Subject seriously.

In connection with his/ her commercial dealings with KTC, it is necessary for him/ her to provide to us data about himself/ herself and/ or his/ her business entity.

Apart from information provided by him/ her, KTC may obtain personal data on him/ her, his/ her business entity (including shareholders, directors etc) from various reference checks, background checks or from the various governmental authorities.

KTC will continue to obtain his/ her Personal Data as long as there is a business relationship between him/ her and KTC.

2. Nature of Personal Data

The Personal Data in relation to Data Subject may include copies and other details of identity documents, proof of address and other contact details, information concerning age, address, telephone number, contact person, position estimated total turnover per annum, types of goods/ service requested, salesman/ collector name and number business registration number, authorized capital, paid up capital, name, NRIC no. and home address of proprietor/ partners/ directors, supplier’s name, average monthly purchases, average payment days, period of dealing, credit terms and credit limit; fixed assets owned and approximate value; description of business premises.

3. Impact resulting from failure to supply information

Failure to supply Personal Data will affect our ability to enter into commercial dealings with Data Subject and/ or his/ her company.

4. Processing of Personal Data

Personal Data that Data Subject provide will be collected, used and otherwise processed by the KTC for the following purposes:

- (i) to consider his/ her credit account application
- (ii) to ascertain his/ her credit worthiness
- (iii) user or customer relationship management procedures
- (iv) the delivery of services or products and the marketing of such services or products whether present or future, to him/ her
- (v) those purposes specifically provided for in any particular service or product offered by us
- (vi) conducting marketing and client profiling activities in connection with our services and related products
- (vii) credit assessments and other background checks as we may determine to be necessary or appropriate
- (viii) our internal record keeping
- (ix) collection of outstanding payments
- (x) prevention of crime (including but not limited to fraud, money-laundering, bribery)
- (xi) meeting any legal or regulatory requirements relating to our provision of services and products and to make disclosure under the requirements of any applicable law, regulation, direction,

KIM TECK CHEONG CONSOLIDATED BERHAD

(Company No.: 1113927-H)

PERSONAL DATA PROTECTION POLICY

- court order, by-law, guideline, circular, code applicable to us or any member companies of KTC; and
- (xii) purposes relating to any of the above (including but not limited to research, benchmarking and statistical analysis); and/ or
- (xiii) enforcing our legal rights

5. Disclosure

Personal Data provided to KTC by Data Subject will generally be kept confidential but you hereby consent and authorize us to provide or disclose your Personal Information for the purposes stated above to the following reasons:

- (i) any person to whom KTC is compelled or required to do so under law or in response to a competent or governmental agency
- (ii) any person where public interest or our interests require disclosure as permitted by law; or
- (iii) such sub-contractors or third party service or product providers as KTC may determine to be necessary or appropriate

6. Safeguards

We shall endeavour to implement the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of Personal Data of the Data Subject and the accidental loss or destruction of, or damage to, his/ her Personal Data.

7. Data Transfer and Sharing

Where we consider it necessary or appropriate for the purpose of data storage or processing or human resource management we may transfer Personal Data of Data Subject to another member of KTC or third party service or product providers within or outside the country in which KTC is established, under conditions of confidentiality and similar levels of security safeguards.

8. Rights of access and correction

Data subject have the right to request access to and correction of information about him/ her held by KTC and he/ she may:

- (i) check whether KTC holds or uses his/ her Personal Data and request access to such data
- (ii) request that KTC correct any of his/ her Personal Data that is inaccurate, incomplete or out-of-date
- (iii) request that KTC specify or explain its policies and procedures in relation to data and types of Personal Data handled KTC