

# PRIVACY NOTICE & CONSENT

## PRIVACY NOTICE

At **PKT Group**, we value your privacy and strive to protect your personal data in compliance with the law of Malaysia.

**PKT Group** will only collect and process your personal data in accordance with the relevant data protection laws (including the Personal Data Protection Act 2010), this Privacy Notice and the privacy terms in your agreement(s) with any of our **PKT Group** entities.

### **General - Type of Personal Data**

Personal data shall be adequate, relevant and not excessive. Process with consent and for a lawful purpose.

For relevant registration: We need to collect and process personal information about you, including information relating to your name, identity card number, contact number, email address, home address, academic qualification records, financial resources, etc.

For credit application: We may obtain this information from yourself and from a variety of sources, including from third parties connected with you such as credit reporting or credit reference agencies, etc., and from such other sources to which you might give your consent to disclose your personal information.

### **Notice & Choice of Personal Data**

**PKT Group** Privacy Notice is available by request from our related entities service counter/department or via our website at <https://pktgroup.com>. Should you have any query in relation to this Privacy Notice or how we handle your personal data, kindly contact our service counter/department.

Please **review** our Privacy Notice prior to **provide** us with your personal information and sign to confirm your agreement to the terms.

### **Disclosure of Personal Data**

Disclosure without consent is not permissible.

For referral or recommendation: We may need to **disclose** information about you to third parties such as our affiliates, business partners, service providers, where necessary, and subject at all times to any laws including regulations, guidelines and/or obligations applicable to **PKT Group**.

### **Security, Retention, Data Integrity & Access – Handling & Update Personal Data**

Practical steps to protect data from loss, misuse, data transfer files set with security password, system access right, etc.

For **security & access**, only authorized personnel can update the personal data. Any access or update request must be in writing from both side the data subject and data user.

For **retention & data integrity**, you consent to us processing your personal data in accordance with this Privacy Notice, and you confirm that all personal information provided by you is accurate, up to date, complete and not misleading. You will promptly update us in the event of any changes to your personal information.

We will **retain** your Personal Data in compliance with this Privacy Notice for the duration of your relationship with us and the duration period of 7 years in compliance with Companies Act 2016. For an inactive personal data, minimum disposal schedule is 24 months period.