



Insurance & Takaful

PRIVACY NOTICE

Our commitment to your privacy

This Privacy Notice outlines how Etiqa collects, uses, maintains and discloses your personal data in respect of commercial transactions and how Etiqa safeguards the personal data in pursuant to the Personal Data Protection Act 2010.

"Etiqa" or "We" in this notice refers to Etiqa Insurance Berhad, Etiqa Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd ("Etiqa"), including its branches in Malaysia and in other countries as well as its local and overseas subsidiaries or, as the context may require, any of them.

"Maybank Group" in this notice refers to Malayan Banking Berhad ("Maybank"), including its branches in Malaysia and in other countries as well as its local and overseas subsidiaries or, as the context may require, any of them.

Your consent is important

When you request information or sign up for our products and services, you will be required to provide Etiqa with your personal data. In doing so, you consent to its use by Etiqa in accordance with this Privacy Notice.

We collect your sensitive personal data (including data relating to your physical or mental health, the commission or alleged commission of offences etc.) when you apply for certain products such as health or life insurance / family Takaful products, which require you to disclose such sensitive personal data to us. We will only use your sensitive personal data to provide the service(s) you signed up for. If we collect, use, maintain or disclose your sensitive personal data, we will ask for your expressed consent.

You have the choice, at any time, not to provide your personal data/sensitive personal data or to revoke your consent to Etiqa processing of your personal data/sensitive personal data. However, this may result in Etiqa being unable to provide you with the offered services.

What types of personal data do we collect?

Personal data refers to any information that relates directly or indirectly to an individual, who is identified or identifiable from that information or from that and other information in the possession of Etiqa, including any sensitive personal data and expression of opinion about the individual.

The types of personal data / sensitive personal data we collect may include, but is not limited to your name, address, your identity card or passport number, other contact details (including family/employee information), age, occupation, place of birth, marital status, medical history, health status, and financial reference and information such as your income or income tax particulars.

The personal data we collect can be either obligatory or voluntary. Obligatory personal data are those that we require in order to provide you with our products and services. If you do not provide us with obligatory personal data, we would not be able to provide you with our products and services. Voluntary personal data are those that are not mandatory in order for us to provide you with our products and services. If you do not provide us with voluntary personal data, you can still sign up for our products and services. Obligatory and voluntary personal data differ for each products and services and will be indicated in the application forms.

If you are supplying personal data of other parties such as your family members, legal guardians, nominees, directors, shareholders or officers, please do ensure that you have obtained their consent and bring this Notice to their attention.



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How do we collect your personal data?

We obtain your personal data in various ways, such as:

- When you sign up for or use one of the many products and services we provide or when you access or use any Etiqa websites
- When we obtain your medical history and health status from your doctor.
- If you are a non-policyholder insured / non-certificate holder covered, we may obtain your information from the policyholder/certificate holder (e.g. your employer)
- When you contact Etiqa through various methods such as application forms, emails and letters, telephone calls and conversations you have with our staff in a branch or through our authorized agent. If you contact us or we contact you using telephone, we may monitor or record the phone call for quality assurance, training and security purposes.
- From your transactions (e.g. payment history, account balances, etc.)
- We may also obtain your personal data when you participate in customer surveys or when you sign up for any of our competitions or promotions
- When we obtain any data and information from authorised third parties (e.g. regulatory and enforcement agencies, employers, joint policyholders / certificate holders, legal representatives, nominees, assignees)

Personal data we collect from our websites

IP Address

An IP address is a number that is automatically assigned to your computer when you signed up with an Internet Service Provider. When you visit our website, your IP address is automatically logged in our server. We use your IP address to help diagnose problems with our server, and to administer our website. From your IP address, we may identify the general geographic area from which you are accessing our website. Generally we do not link your IP address to anything that can enable us to identify you unless it is required by law and regulation.

Information on Cookies

A cookie is an element of data that a website can send to your browser, which may then store it on your system. We use cookies in some of our pages to store visitors' preferences and record session information. The information that we collect is then used to ensure a more personalised service level for our users. You can adjust settings on your browser so that you will be notified when you receive a cookie. Please refer to your browser documentation to check if cookies have been enabled on your computer or to request not to receive cookies.

What is the purpose of processing your personal data?

We may process your personal data for the following reasons:

- To assess your application for any of our products and services or continue provisioning of the products and/or services (whichever is applicable).
- To administer your insurance policy / Takaful certificate and any claims made against your policy / Takaful certificate
- To manage and maintain your account with Etiqa.
- To continue performing the contractual obligations entered into between Etiqa and you.
- To respond to your enquiries and complaints and to resolve disputes.
- For internal functions and to support the Maybank group such as evaluating the effectiveness of marketing, market research, statistical analysis and modelling, reporting, audit and risk management and to prevent fraud from time to time.
- To provide you with information on products and/or services of Etiqa and Maybank Group.
- For any purpose required by law or regulations.

If you are a beneficiary and not a policyholder / certificate holder, we will only process your personal data for purposes relating to administering the insurance policy / Takaful certificate.



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To whom do we disclose your personal data?

Your personal data held by us shall be kept confidential. However, in order to provide you with effective and continuous products and services and to comply with any legal and regulatory requirements, we may need to disclose your personal data to:

- Etiqa Insurance Berhad, Etiqa Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd, as the context may require.
- Other entities within Maybank Group.
- Our authorised agents and service providers with whom we have contractual agreements for some of our functions, services and activities.
- Other insurance / Takaful and distribution parties (e.g. banks, Islamic banks, insurance brokers, Takaful brokers, reinsurance companies, Retakaful companies, as the context may require).
- Industry trade associations such as Life Insurance Association of Malaysia (LIAM), Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA).
- Our merchants and strategic partners.
- Any parties authorised by you (from time to time).
- Enforcement regulatory and governmental agencies as permitted or required by law, authorised by any order of court or to meet obligations to regulatory authorities

We will share your personal data (including sensitive personal data) with Maybank Group, our agents or strategic partners and other third parties ("other entities") as Etiqa deems fit and you may receive marketing communication from us or from these other entities about products and services that may be of interest to you. If you no longer wish to receive these marketing communications, please notify us to withdraw your consent and we will stop processing and sharing your personal data with these other entities for the purpose of sending you marketing communications. For avoidance of doubt, the withdrawal does not include processing of mandatory personal data.

You have a choice to withdraw your consent for receiving marketing or promotional materials/communication, you may contact us using the contact details found below. Please be aware that once we receive confirmation that you wish to withdraw your consent for marketing or promotional materials/communication, it may take up to fourteen (14) working days for your withdrawal to be reflected in our systems. Therefore, you may still receive marketing or promotional materials/communication during this period of time. Please note that even if you opt out from receiving marketing or promotional materials, Etiqa may still contact you for other purposes in relation to the accounts, products, plans or services that you hold or have subscribed to with Etiqa.

The disclosure of your data may involve the transfer of your personal data to places outside of Malaysia, and by providing us your personal data you agree to such a transfer where it is required to provide you the services you have requested, and for the performance of any contractual obligations you have with Etiqa including for storage purposes.

How do we protect your data?

The security of your personal data is our priority. Etiqa takes all physical, technical and organisational measures needed to ensure the security and confidentiality of personal data. For the personal data that we disclose to authorized agents or service providers, we will require them to appropriately safeguard the personal data provided to them.

How long may we retain your personal data?

We will only retain your personal data for as long as necessary to fulfill the purpose(s) for which it was collected or to comply with legal, regulatory and internal requirements.

Changes to this Privacy Notice

Please note that we may update this Privacy Notice from time to time. If there are material changes to this Privacy Notice, we will notify you by posting a notice of such changes on our website or by sending you a notification directly. Do periodically review this Privacy Notice to stay informed on how we are protecting your information.



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How can you correct / update your personal data?

We are committed to ensure that the personal data we hold about you is accurate, complete, not misleading and up-to-date. If there are any changes to your personal data or if you believe that the personal data we have about you is inaccurate, incomplete, misleading or not up-to-date, please contact us so that we may take steps to update your personal data.

How can you access your personal data?

You have the right to access your personal data. If you would like to request access to your personal data, please fill in the Access Request Form which is available at all our branches/ Customer Service Centers and send to us via email to PDPA@etiqa.com.my. Please note that depending on the information requested we may have the right to charge a small fee for the processing of any data requested. We may also take steps to verify your identity before fulfilling your request for access to your personal data.

How may you contact us?

If you need to contact us, you may visit any of our branches, call our contact centre at Etiqa Online at 1-300 13 8888 or visit us at www.etiqa.com.my. For corporate customers, you may contact your relationship manager directly.

We provide the Privacy Notice in both English and Bahasa Malaysia. In case of any inconsistencies between these two, the English version shall prevail. In case there is a discrepancy on how we collect or use your personal data between this Privacy Notice and the terms and conditions of your specific product or service, the terms and conditions of your specific product or service shall prevail.

This Privacy Notice is dated 10 February 2014