

**KENANGA GROUP OF COMPANIES
PERSONAL DATA PROTECTION NOTICE**

At Kenanga Group (consists of Kenanga Investment Bank Berhad and its group of companies including subsidiaries and related companies), we respect your Personal Data and strive to ensure that your Personal Data is protected in accordance with the laws of Malaysia. The security of your Personal Data is important to us and we shall maintain appropriate physical, technical and organizational measures needed to ensure the security and confidentiality of your Personal Data.

We may store and process your Personal Data on our computers wherever located and in any other medium. We may retain your Personal Data up to the maximum period permitted for legitimate business purposes, legal, regulatory and internal requirements. We may, over time, delete these records if they are no longer necessary or permissible by law.

Some pages on our website may include links to third party websites. These sites are governed by their own privacy statements and we are not responsible for their privacy practices, operations and contents of the said links. You are advised to review the privacy statements of these sites before furnishing any information. Please remember that internet communications are not secure. We cannot accept any responsibility for unauthorised access by a third party and/or the corruption of information/data being sent by any individuals to us via internet communications or electronic mail.

Kenanga Group will collect, process and use your Personal Data in accordance with this Personal Data Protection Notice ("PDP Notice"). This PDP Notice describes the type of Personal Data we collect and how we collect it, how such Personal Data is used, the parties that we disclose the Personal Data to, the choices we provide and your rights over your Personal Data including how to access and update your Personal Data.

Types of data and information we collect

We collect and process your personal data and information including but not limited to, information to establish your identity and background (including your images), contact details, financial data, creditworthiness information, audio recordings and other information that you provide when you apply for any of our products and/or services ("Personal Data"). We may obtain these Personal Data from yourself or from variety of sources, including when you apply for any of our products and services, through your relationship with us, from recordings of Closed Circuit Television (CCTV) installed at our premises, from any analysis of the way you use and manage your account/facility with us, from third parties or other sources in respect of which you have given your consent to disclose the Personal Data and/or where not otherwise restricted.

Use and Disclosure of Personal Data

We may use, process and/or disclose your Personal Data for the following purposes in and/or outside Malaysia ("Purpose"):-

- to assess and process your applications for our products and/or services;
- to manage and maintain your accounts/facilities with us;
- to conduct credit checks and assisting other financial institutions to conduct credit checks;
- to evaluate your financial needs;
- for crime or fraud detection, investigation, prevention and prosecution;
- to respond to the requirements of a civil or criminal legal process and/or as required by law or regulation and/or for regulatory compliance purpose;
- for debt collection and enforcement of your obligations to us;
- for market research and statistical analysis and surveys with the aim of improving our products and services;
- to provide you with information on our and third party products and services which may be of interest to you;
- to compare information/data for accuracy of our record, and verify with third parties;
- to research, design and improve our products and services, operational and business processes;
- to support our business, financial and risk monitoring, planning and decision making;
- to handle complaints and queries;
- for audit, compliance and risk management;
- to transfer or assign our rights and duties under any governing terms and conditions between us and yourself;
- to perform shared services within Kenanga Group;
- for the outsourcing of business and back room operations of Kenanga Group;
- for security reasons in particular Personal Data collected from CCTVs installed at our premises or any other security surveillance systems;
- to transfer your Personal Data to foreign jurisdictions to enable any cross border transactions, for the performance of a contract, for the purposes of legal proceedings, upon written request from a foreign regulatory or government authority or body, to protect your vital interest or where it is in the public interest to do so; and/or
- for any other purposes that is required or permitted by any law, regulation, order and/or guidelines.

It is possible that in the future we could merge with, or be acquired by, another company. If such an acquisition occurs, you consent to the successor company having access to your Personal Data maintained by us, including account information, and such successor company would continue to be bound by this PDP Notice unless and until it is amended.

You may have provided personal and financial information relating to others (including but not limited to joint applicant, spouse, related parties and/or emergency contact persons) for the Purpose. In such cases, you represent and warrant that you have their consent or are otherwise entitled to provide their information to us to be used, processed and/or disclosed in accordance with this PDP Notice. Where your Personal Data has been provided to Bursa entity (which shall include Bursa Malaysia Berhad, Bursa Malaysia Securities Berhad, Bursa Malaysia Securities Clearing Sdn Bhd, Bursa Malaysia Depository Sdn Bhd, Bursa Malaysia Derivatives Clearing Berhad, and Bursa Malaysia Derivatives Berhad) (collectively, "Bursa") for any of the Purpose, including any legal and regulatory purposes, you hereby agree for the

processing of your Personal Data by Bursa in accordance with the terms of the Bursa's personal data notice as provided under www.bursamalaysia.com.

Disclosure of 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 subject at all times to any laws, regulations and guidelines, we may need to disclose your Personal Data to the following parties:

- the other entities within Kenanga Group, and its agents, affiliates and associates;
- professional advisers, contractors, service providers, debt collection agencies and our other agents with whom we have contractual agreements for some of our functions and services;
- credit reference agencies, rating agencies, insurers or insurance brokers;
- financial service providers in relation to the products and services that you have with us;
- any actual or potential participants or assignee or transferee of our rights and/or obligations under any transaction between us and you;
- any guarantor or security provider for the products and/or services granted by us to you;
- any authorities or regulators, including foreign regulators for the performance of their functions, or any party as required by any law or any government, quasi-government, administrative, court or tribunal;
- strategic/business partners with whom we have a relationship with for specific products and services;
- any person connected to the enforcement or preservation of any of our rights under your agreements with us; and/or
- any party authorized and/or consented to by you.

Marketing Communications

We may also use your Personal Data to market Kenanga Group's products and services and to deliver targeted marketing and advertising, service updates, promotional offers and for the purposes of cross-selling within Kenanga Group. As such you may receive marketing communications from us or Kenanga Group for direct marketing and cross-selling marketing activities. For the purposes of direct marketing, your Personal Data would or may be disclosed to third parties which would include merchants and strategic business partners of Kenanga Group. You may tell us at any time if you do not wish to receive marketing communications from us by writing to us, providing your full name, NRIC/Passport number (as applicable) and account details and details of any products or services you may have with us.

We may, from time to time, have information on third parties' promotions, products and services which may be of interest to you. Unless you have opted to receive marketing materials in regards to third parties' promotions, products and/or services by writing to us, you will not receive any marketing communications on such marketing materials. By agreeing to receive the marketing materials, you have consented to the disclosure of your Personal Data to any such third parties for marketing purposes as stipulated in this PDP Notice.

Access to Information

You are entitled to review the Personal Data that we may have collected about you and request correction of the Personal Data. Should you wish to exercise this right please write to our Data Officer setting out the details of your request and your name and NRIC/Passport number. A fee may be charged for this service. We shall correct or update the information/data as soon as possible. The Data Officer may request information or documents from you to verify the authenticity of the person making the request and any information relating to the corrections requested.

Options On Disclosure

We allow you the opportunity to remove yourself and any information about you (save for information which is necessarily retained by us to comply with legal or regulatory requirements) from our database or require us to cease processing all or part of your Personal Data by submitting a written notification addressed to our Data Officer. We will require a reasonable amount of time to process such notices. However, in such an event, we reserve the right to take the necessary actions if we feel that such removal or cessation would not allow us to provide our products and services or fulfill our obligations in a satisfactory manner. Where you have failed or refused or deemed to have failed or refused to provide us with any data, information or answers as requested, then you will also be taken as having acknowledged (and we will be regarded as materially relying on you having acknowledged) that we cannot identify with any certainty your Personal Data or information and you agree that we shall be entitled to refuse to provide or cease providing any facilities, products or our services to you.

E-Services

You hereby consent to the transmission by electronic means of your Personal Data through our E-Services, such consent shall be effective at all times that you access and/or use the E-Services.

Enquiries and Complaints

Any queries, requests, concerns or complaints regarding the use of your Personal Data, removal from any of the mailing lists or any matter herein may be raised to the following contact:-

Data Officer
Kenanga Investment Bank Berhad,
Level 17, Kenanga Tower,
237, Jalan Tun Razak,
50400 Kuala Lumpur.
Tel: 03-2172 2888
Email: complaints@kenanga.com.my

Data Officer
Kenanga Futures Sdn Bhd,
(formerly known as Kenanga Deutsche Futures Sdn. Bhd.)
Level 6, Kenanga Tower,
Jalan Tun Razak,
50400 Kuala Lumpur.
Tel: 03-21722681
Email: KFcomplaints@kenanga.com.my

Data Officer
Kenanga Investors Berhad,
Level 14, Kenanga Tower,
237, Jalan Tun Razak,
50400 Kuala Lumpur, Malaysia.
Toll Free : 1-800-88-3737
Email: investorservices@kenanga.com.my

Data Officer
Kenanga Islamic Investors Berhad,
Level 14, Kenanga Tower,
237, Jalan Tun Razak,
50400 Kuala Lumpur, Malaysia.
Toll Free : 1-800-88-3737
Email: investorservices@kenanga.com.my

Data Officer
Kenanga Capital Sdn Bhd,
11th Floor, Kenanga Tower,
237, Jalan Tun Razak,
50400 Kuala Lumpur.
Tel: 03-21722888
Email: capitalDO@kenanga.com.my

Data Officer
Kenanga Capital Islamic Sdn Bhd,
Level 11, Kenanga Tower,
237, Jalan Tun Razak,
50400 Kuala Lumpur.
Tel: 03-21723191
Email: dataofficerkci@kenanga.com.my

In applying for, using or continuing to use our services, including any other contractual relationship which you may have with us, you shall be deemed to have accepted and consented to the terms of this PDP Notice. If you do not consent to the terms herein, kindly contact us at the abovementioned contact details.

Changes to the PDP Notice

We reserve the right to change the contents of this PDP Notice at any time via posting on our website. You are advised to periodically view our website for any updates or the most current version of our PDP Notice. Your continued usage of our services or continued relationship with us shall be deemed as acceptance of any updates, revisions or amendments made to our PDP Notice.

Consent and Acknowledgement

By providing us with your Personal Data, you hereby consent to the use, processing, transfer and/or disclosure of your Personal Data in accordance with this PDP Notice.

If you are a corporation (non-individual)

In the event you have provided/disclosed Personal Data of individual third parties including but not limited to your directors, individual shareholders, employees, authorized signatories, agents, representative or otherwise, you hereby represent and warrant to us that you have the consent of such third parties and are entitled to provide their Personal Data to us to be used, processed and/or disclosed in accordance with this PDP Notice.