



## **PRIVACY POLICY**

### **Personal Data Protection and Privacy Policy (“Privacy Policy”)**

AlaDeen Gold (hereinafter referred to as “AlaDeen Gold”, “we”, “us”, “our”, and/or “company”) respects the privacy of its subscribers with regards to personal data.

This Privacy Policy is issued in accordance with the Personal Data Protection Act 2010 (“Act”) to enable you to understand the following:-

1. What kind of Personal Information\* AlaDeen Gold collects and the ways of collecting it;
2. How AlaDeen Gold uses your Personal Information;
3. The parties that AlaDeen Gold discloses or may disclose your Personal Information to; and
4. The choices that AlaDeen Gold offers, including how to access and update Personal Information.

\*Note:- “Personal Information” in this Privacy Policy refers to any information which relates directly or indirectly to you and/or your transactions with us. Also, please note that this Privacy Policy is applicable only if you are an individual.

#### **1. Types of Personal Information which we collect and source of information:-**

- 1.1. The types of Personal Information which we collect includes but is not limited to data and information pertaining to yourself such as your name, address, email address (or other contact information), age, gender, race, National Registration Identification Card (“NRIC”) number, financial information such as your bank balance, bank transactions, assets, liabilities, and income as well as credit facilities and records with other financial service providers. The information serves to establish your identity, background, financial standing, and creditworthiness, as well as the suitability of the

products and services offered by AlaDeen Gold and our business partners, if applicable.

**2. We may obtain this information from yourself and a variety of sources, including but not limited to:-**

- 2.1. through your relationship with us, for example, the information provided by you in application forms, when using our products or services, when taking part in subscriber surveys, competitions, and promotions, and during financial reviews;
- 2.2. through your verbal, written, and email communications with us and/or our authorized agents;
- 2.3. from an analysis of the way you use and manage your account with us, from the transactions you make and from the payments which are made to your account;
- 2.4. from third parties such as employers, credit reference information providers, government/statutory agencies; and/or
- 2.5. from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

**3. How we use your Personal Information**

- 3.1. AlaDeen Gold collects, uses, and/or processes your personal data for the following purposes:-
  - 3.1.1. to process application for products offered by AlaDeen Gold and/or its business partners and/or services which you had subscribed for;
  - 3.1.2. to notify you about important changes/developments to the product/service features;
  - 3.1.3. to assess/verify your creditworthiness;
  - 3.1.4. to communicate with you, including responding to your inquiries and/or complaints and resolving disputes;
  - 3.1.5. for the purposes of strategic alliances, cross-selling, marketing, and promotions; by other units/department/ entities within AlaDeen Gold, our agents, and third parties;
  - 3.1.6. to comply with regulatory requirements and provide assistance to law enforcement agencies;
  - 3.1.7. to research and develop products and/or services;

- 3.1.8. to administer and/or manage products and services to you, including collecting debts and enforcement of our rights and obligations;
- 3.1.9. to improve and develop our services and quality assurance to you;
- 3.1.10. to prevent, detect or prosecute cases of fraud/ crime and comply with legal and regulatory obligations;
- 3.1.11. for legal purposes (including but not limited to obtaining legal advice and dispute resolution);
- 3.1.12. to maintain your credit history for present and future reference (if deemed necessary), and
- 3.1.13. to protect AlaDeen Gold's interests and other related purposes.

#### **4. Disclosure of your Personal Information**

- 4.1. While AlaDeen Gold treats your Personal Information as private and confidential, the Personal Information may be disclosed, disseminated, and/or transferred to the following:-
  - 4.1.1. entities and business units within the AlaDeen Gold Group in and outside Malaysia, for the purposes of providing subscribers with the latest marketing and promotional offers which may be of interest to subscribers;
  - 4.1.2. licensees, business partners, and third-party service providers;
  - 4.1.3. professional advisors including consultants, lawyers, accountants, auditors, bankers, rating agencies, trustees, insurers, auctioneers, and brokers on a need-to-know basis for the purposes of providing their services/advices to us;
  - 4.1.4. credit bureaus, CTOS, debt-collection agencies, and/or other parties who assist with debt-recovery functions;
  - 4.1.5. agent or contractors acting on our behalf or appointed by us to act on our behalf;
  - 4.1.6. regulatory, government bodies or other authorities if required or authorized to do so to discharge any regulatory function under any law or in relation to any order or judgment of a court;

- 4.1.7. any relevant institution/party to facilitate your request/dealings in respect of the credit facilities, accounts, products, and/or services obtained from AlaDeen Gold;
- 4.1.8. any parties authorized by you;
- 4.1.9. any person or corporation to whom AlaDeen Gold may transfer or propose to transfer any part of its interests, obligations, business, and/or operations; and
- 4.1.10. subject at all times to any laws (including regulations, guidelines, and/or obligations) applicable to AlaDeen Gold and further subject to your rights as stated in this Privacy Policy.

## **5. Security measures adopted to protect Personal Information**

- 5.1. The security of your Personal Information is our priority. AlaDeen Gold keeps, protects, and processes your Personal Information in a secure manner by taking reasonable measures in maintaining physical, electronic, and procedural safeguards in compliance with applicable regulations;
- 5.2. We ensure that access of AlaDeen Gold employees to the Personal Information which you have provided to us is limited to authorized employees who are trained in handling your information. This authorized personnel is required to ensure the confidentiality of your information and to respect your privacy at all times.

## **6. Retention of your Personal Information**

- 6.1. AlaDeen Gold will retain your Personal Information in compliance with this Privacy Policy and/or the terms and conditions of your agreement(s) with AlaDeen Gold for the duration of your relationship with us, for such period as may be necessary to protect the interests of AlaDeen Gold and/or its subscribers as may be deemed necessary, where otherwise required by the law and where required based on AlaDeen Gold's relevant policies.

## **7. Your choice to supply Personal Information**

- 7.1. In order to process your application for products or services offered by AlaDeen Gold and comply with the relevant laws and regulations applicable to AlaDeen Gold, AlaDeen Gold requires you to provide your Personal Information as indicated in the application or service request forms. By choosing to utilize our products and services, you choose to provide your Personal Information



to us. Should you decline to provide such Personal Information, we may not be able to communicate with you, process your application/request or provide you with our products or services.

## **8. Your rights to Personal Information**

- 8.1. Keeping your data and information accurate and updated is very important to us. You are responsible for ensuring that the Personal Information which you provide to us is accurate, complete, and not misleading and that such Personal Information is kept up to date;
- 8.2. You have the right to request access to your Personal Information and to request for amendment and correction of your Personal Information by contacting us through the channels stated in this Privacy Policy if you have reason(s) to believe that your records with us are inaccurate, incomplete, or not updated;
- 8.3. We will use reasonable efforts to comply with your request to access or correct your Personal Information subject to due verification and further communication with you. Please note that AlaDeen Gold may have to withhold access to your Personal Information in certain situations. For example, when we are unable to confirm your identity or where information requested is of a confidential commercial nature or in the event we receive repeated requests for the same information. Nevertheless, we will notify you of the reasons for not being able to accede to your request;
- 8.4. Please also note that AlaDeen Gold may use its discretion in allowing the corrections requested and/or may require further documentary evidence of the new information to avoid fraud and inaccuracy;

## **9. Choices relating to the use of your Personal Information**

- 9.1. Subject to the contractual rights and obligations of AlaDeen Gold under relevant laws and regulations, you may exercise your choice in respect of the disclosure, retention, and correction, and use of your Personal Information.

## **10. Consent**

- 10.1. By consenting to this Privacy Policy, you are permitting us to process your Personal Information for the purposes identified.

## **11. Marketing**

11.1. Marketing emails and communications we send you may be tailored based on your interactions with our websites, products, and services. Suppose you do not want us to collect information from the emails or other communications or do not wish to receive marketing emails from us anymore. In that case, you can unsubscribe at any time by clicking on the unsubscribe link within each email or by emailing us at Admin@Al-EbreizGlobal.com. Marketing communications shall cease within 30 days from the date of your notification to us.

## **12. Revisions to the Privacy Policy**

12.1. AlaDeen Gold reserves the right to amend, modify or update this Privacy Policy from time to time. Any updated version of this Privacy Policy is available on our mobile applications. By continuing to use AlaDeen Gold's services following any amendment, modification, or update to this Privacy Policy shall signify your acceptance of such amendment, modification, or update.

## **13. Contacting AlaDeen Gold on your Personal Information and this Privacy Policy**

12.2. Should you wish to request access to your Personal Information, request for amendment and correction of such Personal Information, or provide any feedback to AlaDeen Gold in relation to this Privacy Policy, you may contact our Data Privacy Officer as follows:-

Corporate Email Address: Info@Al-EbreizGlobal.com