

PRIVACY NOTICE OF LEMBAGA TABUNG HAJI

This Privacy Notice outlines how Lembaga Tabung Haji (**TH**) collects, records, holds, stores, organizes, modifies, discloses, uses and destroys your personal data in relation to deposit and hajj management (hereinafter referred to as "processing").

TH or "we" in this notice refers to **TH's** headquarters and its branches in Malaysia and other countries.

This Privacy Notice is provided in Malay and English versions. Should there be any inconsistencies between these two notices, the Malay version shall prevail. In case of any conflict between this Privacy Notice and the terms and conditions of a particular product or service in respect to how we process your personal data, then the terms and conditions of the particular product or service shall apply.

1. What is Personal Data?

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

"Sensitive Personal Data" refers to information about health or physical or mental condition of an individual, his political opinions, religious beliefs or other beliefs of a similar nature, the commission or alleged commission by him of any offense or any other personal data as the Minister may be determined by order published in the Gazette.

2. Notification and Approval

When you request for information or sign up for our products and services, you may be required to provide **TH** with your personal data. By doing so, you consent **TH** to use it in accordance with this Privacy Notice. Your personal data may have also been provided to **TH** by a third party (for example your spouse, a company in which you are a director, officer or shareholder, or a partnership of which you are a partner) for the products or services that these third parties have sought from **TH**. In this context, the terms "you" or "your" in this Privacy Notice will also be used for any individuals whose personal data has been provided to **TH** and / or was obtained through methods such as those described in Section 4 of this Privacy Notice.

You have the option, at any time, not to provide your personal data or withdraw your consent to **TH** in processing your personal data. However, failure to provide such personal data or withdrawing your consent to process your personal data may result in **TH** being unable to provide you with effective and continuous products and services.

3. What types of personal data do we collect?

The types of personal data we collect may include, but are not limited to name, address, age, occupation, marital status, financial information, identity card, passport, birth place and your transactions history.

We may collect your sensitive personal data if you are dealing with **TH** that requires you to disclose the sensitive personal data to us.

We shall only use your sensitive personal data to provide the services you required. We will ask for your explicit consent prior to processing your sensitive personal data.

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The personal data we collect can be categorized as either obligatory or voluntary. Obligatory personal data are those required 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 such personal data, you can still sign up for our products and services.

Obligatory personal data or voluntary personal data varies according to each of the products and services we offer.

4. How do we collect your personal data?

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

- When you sign up for use one of the services we provide.
- When you contact **TH** through various methods such as application forms, e-mails and letters, phone calls and conversations with our call center. If you contact us or we contact you by telephone, we may monitor or record the telephone calls for the purpose of quality assurance, training and safety purposes.
- From the analysis we have done on your transactions.
- We may also obtain your personal data when you participate in customer surveys or when you register for any of our contests or promotions.
- When we obtain any data and information from authorized parties (eg: regulatory and enforcement agencies).
- When we obtain any data and information from third parties.
- When you enter into any commercial transactions with **TH**, including but not limited, to you providing goods and / or services or your professional services.
- **TH** website and other **TH** social media.
- From publicly available sources.

5. 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.
- To manage and maintain your account.
- To assess your financial needs and to continue performing the contracted obligation entered into between **TH** and you.
- To respond to your inquiries and complaints and to resolve disputes.
- For internal functions such as evaluating the effectiveness of marketing, market research, analysis and statistical modeling, reporting, audit and risk management and fraud prevention.

In addition, we may also use your personal data to meet any regulatory requirements and for any other reason related to the provision of the services you need.

6. To whom do we disclose your personal data?

Your personal data which we hold shall be kept confidential. However, to enable us to provide products and services to you effectively and consistently, and to comply with any requirements of law and regulations, we may need to disclose your personal data to the following parties as deemed fit by **TH**:

- Other entities within **TH** such as its subsidiaries and its associate.

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- Agents and our service provider with whom we have contractual agreements for some of our functions, services and activities
- Our strategic partner and our advisor / consultant.
- Enforcement, regulatory, and governmental agencies as permitted or required by law, allowed by any court order or to fulfill obligations to regulatory authorities
- Party authorized by you

The disclosure of your personal data may involve transfer of your personal data to places outside of Malaysia, and by providing us your personal data, you consent to such transfer where it is necessary to provide you the services you have requested and for the performance of any contractual obligations you have with **TH**, including for the purpose of deposit and haj management.

You may receive marketing information from us or other entities about products and services that may be of interest to you. If you intend not to receive the marketing information, please inform us to withdraw your consent and we will stop processing and share your personal data with other entities for the purpose of sending marketing information to you.

You have the option to withdraw your consent from receiving material / information of marketing or promotion. You may contact us by using the contact information provided below. Please note that as soon as we receive confirmation that you wish to withdraw the consent for marketing or promotional material / information, it may take up to fourteen (14) working days before the withdrawal of consent to appear in our system. Therefore, you may still receive material / information of marketing or promotion during this period of time.

Please note that even if you choose not to receive marketing or promotional materials, **TH** may still contact you for other purposes relating to the account, facilities or services that you hold with **TH**. If you have submitted the personal data of third party to **TH**, please ensure that you have obtained the permission from the relevant third party for processing and disclosure of his/her personal data and this Privacy Notice has been sent in advance to the attention of such third party

7. How do we protect your data?

The security of your personal data is our top priority. **TH** takes all physical, technical and organization measures needed to ensure the security and confidentiality of your personal data. If we disclose any of your personal data to third-party specified in Section 6, they have an obligation to protect the personal data given to them accordingly.

8. How long can we keep your personal data?

We will only retain your personal data for as long as necessary to fulfill the purpose for which it was collected or to comply with legal requirements and regulations as well as our internal requirements.

9. Changes to this Privacy Notice

Please note that we may update this Privacy Notice from time to time. If there are significant changes to this Privacy Notice, we will notify you through print or electronic media within the period that deemed appropriate to us. This Privacy Notice will be reviewed periodically so that you are always be informed on how we are protecting your information.

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10. How can you access / correct / update your personal data?

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

You have the right to access your personal data by contacting us. We may also take steps to verify your identity before fulfilling such request.

11. How can you contact us?

If you need to contact us, you can visit any of our branches, call our Customer Service hotline at 03-6207 1919 or visit www.tabunghaji.gov.my

----- *End of Privacy Notice* -----

