

NOTICE PURSUANT TO PERSONAL DATA PROTECTION ACT 2010

Keeping the personal data of our internal & external customers secure is a top priority for all of us at Lotus Group Ent Sdn Bhd. We hope this Notice helps you understand how we handle the personal data about our internal & external customers that we collect and internal & external customers can control our disclosure of such data.

Lotus Group Ent Sdn Bhd is subject to the Data Protection Principles under the Personal Data Protection Act 2010 and this Notice seeks to outline how we intend to deliver all the rights and protections our internal & external customers are entitled to.

Failure to supply information may also result in us being unable to establish or continue Remittance and other relationships with you.

Security of Personal Information:

The security of personal data about you is our priority. We protect this data by maintaining physical, Electronic, and procedural retention methods that meet or exceed applicable law/s. We train our employees in proper handling of personal data. When we use other parties to provide services to us, we require them to protect the confidentiality of personal data they receive.

Type of personal data we collect and hold:

The nature of the personal data we collect, and where it comes from, will vary according to the specific product and service, and may include the following:

- a. Personal data we collect from our internal & external customers on applications or other forms, such as name, address, e-mail, telephone number, occupation, account numbers
- b. Personal data about your transactions with us or our group companies such as beneficiary details, transaction history etc.,
- c. Personal data from credit reporting & governmental agencies.
- d. Any other personal data that we collect from time to time.

Purpose of collecting your personal data:

The purpose for which personal data is collected and further processed depends on the nature of your relationship with us and/or our group companies. Your personal data may be used for the following purposes:-

- a. To establish a relationship between you and us and/or our group companies.
- b. To process applications for products and services.
- c. To evaluate and monitor transaction patterns.
- d. For evaluation and due diligence purposes
- e. For servicing customers and the provision of products and services to customers, including processing of receipts and payments.
- f. For data processing purposes
- g. To evaluate and monitor provision of services
- h. To respond to inquiries from customers
- i. To understand customers' needs and offering products & services in line with them
- j. For research and development of products and services for customers' use
- k. To allow our affiliates and selected parties to promote their products and services
- l. For recovering outstanding monies

- m. For enforcement of our rights and obligations of other parties to us and/or our group companies.
- n. For assessing, processing and investigating risks.
- o. To meet legal and regulatory requirements
- p. For such other purposes as permitted by applicable law or with your consent
- q. For all other purposes incidental and associated with any of the above.

Disclosure of your personal data:

Your personal data will be kept confidential but such personal data may be provided to the following categories of parties for the purposes set out above:-

- a. To any of our group companies in and outside Malaysia;
- b. To any agent, contractor, service provider, communications, clearing or payment system or intermediary bank we or our group companies.
- c. To our group companies and selected parties for the purpose of informing you of products or services which we believe will be of interest to you;
- d. To such parties as we or our group companies may be required by law, court, regulator or legal process to disclose;
- e. To such parties as may be permitted under Malaysian law.

Your personal data may be stored or transferred to locations and systems outside Malaysia subject to appropriate controls over information security.

Complaints and Disputes:

If you believe that we have breached the principles set out in this Notice, we urge you to raise this with us. To make this easier, you can obtain a form on request from us, for you to describe and send in your concern. We will investigate all complaints and you will usually receive a response within 30 days. If we find a complaint justified, we will resolve it.

You have rights under the Personal Data Protection Act 2010 to make a data access request in respect of personal data an organization holds about you. You can write to us or call us on the below mentioned numbers. To help us locate and provide the information you request, we would ask that you be reasonably specific about the information you require. We will need to validate the identity of anyone making an access request, to ensure that we do not provide your information to anyone who does not have the right to that information. We may charge you an administration fee for providing access in accordance with your request. Your request will usually receive a response within 15 days.

Privacy Preferences and Contact details:

Please remember that we will protect your personal data regardless of your privacy preferences. If you need further information, or raise any concerns or if you do not wish us or other parties to communicate marketing offers to you, you may contact our Customer service team at the below address.

HEAD OFFICE:

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