

PRIVACY POLICY

Introduction

This Privacy Policy outlines how Baiduri Bank Sendirian Berhad and its subsidiaries (collectively, "the Group") collects, uses, maintains, keeps, and discloses the data that the Group collects about you ("Your Data").

By continuing to use the products and/or services of the Group, visiting the Group's website and/or by registering for and using Baiduri b.Digital online banking services, you confirm that you understand and consent to the terms of this Privacy Policy and the Group's use of Your Data in accordance to the terms of this Privacy Policy. For the purpose of this Privacy Notice, please note that "Baiduri b.Digital online banking services" shall include Baiduri b.Digital Personal and Baiduri b.Digital Business web (desktop) and mobile application versions.

Your Data that the Group collect

Some examples of Your Data which the Group collects are –

- Personal particulars such as your name, contact details, residential address, mailing address, date of birth, place of birth, identity card/passport details, nationality, race, marital status, number of dependants;
- Personal information that are relevant for the purposes relating to the provision of Baiduri b.Digital online banking services, including but not limited to, fingerprints and face ID;
- Financial details such as income and credit history;
- Employment details such as occupation, directorships and other positions held, employment history, salary;
- Information on your risk profile, investments, investment objectives, knowledge and experience and/or business interests and assets;
- Banking information such as account numbers and banking transactions;
- Personal opinions through surveys or other forms of feedback;
- Information relating to your activities, habits, preferences and interests
- Other electronic data or information relating to you such as IP addresses, cookies, activity logs, online identifiers and location data through your usage of the Group's website or as part of the delivery of our services to you.

We will limit the amount of data collected to only what is necessary for its intended purpose.

How Your Data is collected

The Group collects Your Data in various ways, including through –

- Communications with the Group through various methods such as submission of application forms, emails, letters and telephone calls relating to any products and services;
- Online forms which are used to collect personal data when requesting information or submitting an enquiry, making an application for a product or service, signing up for the Group's emails or newsletters or any other purpose which will require personal data;
- Personal data collected through IP address and cookies by the use of the Group's website or pursuant to use of the Group's website;
- Usage of some of the services provided (including but not limited to the Group's website and mobile applications);
- Participation in customer surveys, competitions, or promotions; and
- Submission of personal data to the Group for any other purposes.

How Your Data is used

Your Data may be used by the Group for various purposes, including the following:

- To provide the service or product for which you have submitted Your Data or responding to your electronic communication, such as contacting you in respect of an online application that you have made or an online form you have filled in;
- To communicate with you, including providing updates on the Group's products, services and banking facilities;
- To develop, monitor, provide and/or improve the Group's products, services, banking facilities, customer service quality and marketing such as carrying out research, planning, strategic and statistical analysis and/or analytics (whether internally or through a third party);
- To assess and process any applications which you have submitted for the Group's products, services, banking facilities;
- To record and respond to your feedback, queries or to investigate any complaints or claims to resolve disputes;
- To verify your identity for providing/continuing to provide you with the Group's products, services and/or banking facilities;
- To manage, comply with, develop and/or improve our internal infrastructure, functions and business operations;
- To comply with applicable legislation, rules, regulations, obligations and requirements imposed by authorities or any credit bureau of which the Group is a member;
- To produce or issue financial, regulatory, management reporting, conduct risk management and assessment for the Group, comply with audit and record keeping purposes;
- To create, run and update our credit and risk related models and analysis or otherwise; or
- For any other purpose that the Group has specifically stated in terms and conditions for individual products, services and banking facilities that you have applied for.

The Group may use Your Data to offer, introduce and/or update on products, services, banking facilities and related matters such as promotions, draws, special offers and entitlements, which may be of interest to you. In relation to marketing promotions, the Group may occasionally collect personal information from you when you visit or access the Group's website and mobile applications or when you participate in a contest or promotion. These marketing messages may be sent to you through various communication modes such as email, messaging services, phone calls, or telephone calls. You may opt out of these messages at any time either through selected or on all communication modes by contacting us.

How Your Data is stored

Your Data is kept confidential by the Group. The Group will use all reasonable means of keeping Your Data secure and will abide by any applicable legislation for data protection.

How long Your Data is retained

Your Data will be retained by the Group until the purpose for which it was collected has been fulfilled, or for as long as is necessary for any legal, accounting, regulatory or business purposes as required from time to time.

To whom Your Data is disclosed

In order to provide you with effective and continuous products and services and for the Group to comply with any laws or regulatory guidelines and procedures, the Group may need to disclose Your Data to –

- The Group's companies, including head office, subsidiaries, branches, representative offices, related corporations or affiliates, in Brunei Darussalam or overseas;
- Any association or body of which the Group is a member or a subscriber and for which members may include but may not be limited to financial institutions or corporates;
- Our service providers, such as ICT infrastructure maintenance services, debt recovery agencies;
- The Group's external advisers, such as our lawyers and auditors;
- Regulatory authorities such as the credit bureau or monetary authority in any jurisdiction or government authority or bodies or any other person having jurisdiction over the Group, or court of law in Brunei Darussalam or elsewhere, or any tax authority in any jurisdiction;
- The police or other public officers conducting an investigation;
- Any banks, financial institutions or credit or charge card companies;
- Persons who act on your behalf, such as beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses or any insurer, guarantor, provider of security in relation to you or your auditor or any member, partner, director or shareholder relating to you; or
- Any third party which the Group may use to provide services to you.

Any disclosure to third party service providers will be on a strict “need-to-know” basis. The Group will only disclose what is needed for them to fulfill their scope of services and the Group will require them to keep Your Data confidential and use such data solely for the purposes of fulfilling their services.

The Group may be required to disclose Your Data to Government and/or regulatory authorities as part of the Group's compliance with existing law, regulations, directives or orders, for example where the Group is asked to assist in investigations and disclosure to the police, judiciary or monetary authority is required.

The Group may disclose Your Data to any of the companies under the Group in any collaborative efforts. An example of such sharing would be for the purposes of providing or offering products or services that might be of interest to you based on your collected information or other data relating to your interactions with the Group. The Group will ensure that the disclosure of Your Data within the Group conforms to the requirements written in this Privacy Policy.

In the event Your Data is disclosed to third parties for business purposes such as a merger, acquisition, reorganisation or restructuring, the Group will ask such third parties agree to treat and handle Your Data in accordance with this Privacy Policy.

We will only disclose Your Data to third parties for marketing purposes if you opt-in by completing a fresh consent.

Use of Cookies

Cookies are small data files which our website stores on the device used by you to access the website or when you respond to the Group's online advertisements.

The Group uses cookies to collect information on your usage of the website, your location through your IP address, to store your login preferences, temporarily identify you once you have logged in to a secure page on the website so you can carry information between the website pages and to otherwise facilitate your use and/or experience of the website. Cookies are also used to compile statistical information about activities carried on the website which the Group may use for its analytics.

Most browsers allow you to “block” cookies, but please note that this may interrupt your experience of the website as certain features and functions of the website will not work properly.

The Group's website may contain links to websites which the Group does not own or control. This Privacy Policy does not apply to these third-party websites or applications that are accessible from, or referenced on, the Group's website.

Accessing and correcting Your Data

If there are any changes to Your Data or if you believe that Your Data held by the Group is incorrect or outdated, you can make corrections or request for access to Your Data. Please note that the Group may charge a fee to process your request for access, which will depend on the nature and complexity of your request. The Group will verify your identity prior to providing you with the requested access.

Withdrawal of consent

If you do not wish for the Group to continue using Your Data for the purposes stated above, you may contact us to cease using Your Data. However, should you make such a request, we may not be able to provide or continue to provide you with the products and/or services that you have signed up for and such withdrawal of consent shall constitute as your request to terminate your relationship with us.

How to contact the Group about Your Data

To contact the Group about this Privacy Policy, to request for access to Your Data, to update Your Data, to withdraw your consent, or if you wish to provide any feedback, please visit any of our branches or contact us in the following ways –

24-hour Customer Helpline at 2449666

Email at enquiry@baiduri.com

Visit our website at www.baiduri.com

Changes and updates to this Privacy Policy

This Privacy Policy may be amended from time to time to ensure that it is applicable, up-to-date and correctly reflects the way the Group uses Your Data or any updated laws and regulations. We will notify you of the implications of such changes, including if such changes will require additional consent from you. The Group will utilise the most recent version of this Privacy Policy in its communications, transactions, and dealings in relation to Your Data.

This Privacy Policy was last updated on 01 October 2022.