

PRIVACY POLICY

The Agrobank values the Customer trust to the Agrobank and respects the need to maintain the security and confidentiality of the information provided by the Customer. This Privacy policy is designed to explain some of the privacy principles in providing a responsible and reliable online experience.

Information Received

The information which the Agrobank collect are varies depend on the Customer access and use of Agrobank products and services. However, the information generally collected comprises of data and information pertaining to name, address, age, gender, race, National Registration Identification Card (NRIC) Number , employer's name, employer's address, occupation, assets, liabilities, income and creditworthiness. If the Customer is a company, the Agrobank shall request information pertaining to its assets, liabilities, directors, officers, shareholders and financial and commercial dealings. Furthermore, the Agrobank may request other pertaining information from the Customer to enable Agrobank to serve the Customer better.

Use Of Information

The information gathered is used primarily to provide the Customer on the financial services requested, evaluation on financial needs, prevention of fraud and offer additional products or services. It may also extend to other purposes, among others, to prevent illegal activities, to enforce or defend any of the Agrobank rights, to comply with all applicable legislation, laws and regulations, to enhance the quality of the products and services offered by Agrobank.

Security Measures to Protect Customer Information

The Agrobank use high secure data center, high computer security standards and procedures and has place the required privacy protection control systems in order to ensure that all transactions performed by the Customer remain safe, secure and private. For more information on the security measures, please refer to ICT Security Policy and Online Security Tips.

Employee Access

Only authorized employees are permitted to access the Customer's information. Those authorized employees have been educated on the Customer's right to privacy and confidentiality. Any breach by the employee relating to disclosure of the Customer information would subject the employee to such disciplinary action as the Agrobank

may consider appropriate.

Sharing of information and Disclosure

The Agrobank shall not disclose the Customer information to any third party or external organizations which is the Agrobank obligation and policy as stated in the Development and Financial Institutions Act 2002 (DAFIA)

Should any information be provided to these parties, the Agrobank shall make every effort to ensure that those parties have adopted at least the same customer privacy standards as the Agrobank.

In addition, the Agrobank may disclose the Customer information in the following circumstances:

- When it is required by law under legislation or regulation, government agency, required by our stakeholder or court order or otherwise legally permitted.
- When it involves public interest to protect the interest of the public.
- Where it is authorized by the Customer
- Where it is required to be made to the Central Credit Unit established by Bank Negara Malaysia pursuant to its request.

Accuracy of information

The Agrobank shall ensure the Customer data and information are accurate and updated. However, in order for the Agrobank to ensure the Customer information is accurate and updated, the Customer shall inform the Agrobank of any changes to rectify records accordingly.

Customer Questions or Complaints

The Customer may address any queries, concerns or complaints relating to the their information or data by writing, calling and emailing the Agrobank at:

Electronic Banking Department
Agrobank
Lebuh Pasar Besar
Peti Surat 10815
50726 Kuala Lumpur

Tel: 1300 88 2476

Fax: 03 - 2691 7790

Email: customer@agrobank.com.my