**Privacy Policy**

Bank Simpanan Nasional (the “Bank”/”we”) is dedicated to ensure that BSNeBiz System are safe and secure for our valued customers. We understand that the privacy of our customers is our top priority, as well as your trust and confidence in us. This Privacy Policy relates to the personal data that the Bank collects about you and is designed to explain some of the Privacy principles that we abide by, in providing a responsible and reliable platform for our online banking services (“the services”).

**Types of Information We Collect from You**

The type of private and personal information which we collect pertaining to yourself includes your name, address, age, gender, and identity card number as well as your financial information such as your income, assets, liabilities, account balance and banking transaction. You are required to provide us the information from time to time when you apply for any BSN financial product or services or perform any transaction via BSNeBiz.

Failure to provide such information may result in the Bank being unable to provide or continue to provide the services.

**Purposes for Which Your Personal Data Is Collected**

The information gathered from you is generally used in our business to provide you the financial services as requested. We also use the information collected to prevent fraud, to enhance quality of our products and services, and at our discretion, may be made available to our affiliates or our third party vendors as well.

**Employee Access**

The information is only made available to our authorised employees who are fully trained and well equipped to handle your information on the need to know basis. Each of our duly authorised employees is committed to ensure your information is safe and secure at all times. Failure of any of our authorised employees to comply with this privacy policy, will be subjected to disciplinary action.

**Security Measures**

We are committed to ensure the security, privacy and confidentiality of your information. We have in place, highly secured computer systems to protect and ensure all information are kept safe and confidential by our stringent security standards. Our systems are well controlled in order to ensure your information is maintained under secured and private environment. While we shall use our best efforts to ensure that the privacy of all information is kept secure, it is an accepted fact that no data transmission conducted over the Internet can be guaranteed to be wholly secure. Accordingly, we discourage you from transmitting any information, the contents of which being confidential or sensitive, to us via the Internet as we are unable to guarantee the privacy or security of the same, unless otherwise stated. We shall neither be held responsible nor liable for any damages or losses which you may suffer, whether directly or indirectly, as a result of the said information being stolen, tampered with, copied, abused, misused or otherwise violated. For further information on our security measures, kindly refer to our security statement.

**Sharing of Information**

We do not share or disclose your information to any third party or external organisations in line with our strict compliance of the Development Financial Institutions Act 2002 (DFIA) and Personal Data Protection Act 2012. However, in order to serve you better and to keep you informed about the Bank’s products and services that are deemed suited/beneficial to you, your information may be provided to our third party vendors, affiliates and relevant third parties for your benefits on our products and services from time to time.

You are deemed to have consented to us using, processing and sharing your personal data for marketing purposes, if you continue to deal or transact with us. Should you wish to withdraw your consent or not wish to disclose your non-banking and non-financial information or be solicited for further products and services offered by us or other third parties, please notify us via email.

When any of your information is shared with any of these entities, we will at our best effort, protect the confidentiality of your personal information.

Where you disclosed data of other individual apart from yourselves, you hereby warrant that you have obtained the consent of all such individual to the provision of their data to us for the aforementioned purposes and for disclosure to such aforesaid parties.

The only other instances where we disclose your information is:

|  |  |
| --- | --- |
| » | When it is required by law *For clarification under the legislation or regulation, government agency or court order.* |
| » | When it involves public interest *To protect the interest of the public, for example in the detection of crimes, etc.* |
| » | When it is required by the Bank *For the purposes of completing, verifying or restricting any transaction made by you.* |
| » | When it is authorised by you *For clarification of your transaction records.* |
|  |  |

**Accuracy of Information**

It is vital for us to keep your data and information accurate, complete and updated. Therefore, you are responsible to ensure that the data you provide is accurate, complete and not misleading and that such data is kept up to date for the purpose whether directly or indirectly for which the data was collected and further processed. For avoidance of doubt, we and/or our employees or authorized officers or agents will not be responsible for any data submitted by you to us that is inaccurate, misleading, incomplete and not updated.

However, we reserve the right to decline to process any requests which may jeopardize the security and privacy of the personal data of others as well as requests which are impractical or not made in good faith.

**Customer Complaints & Support**

For any queries, concerns or complaints relating to your personal information, please write to us by email or fax.

BSN Contact Centre (24 hours)  
Tel: 1300 88 1900  
Fax: 03-2613 1888 (General)  
Email:  [customercare@bsn.com.my](mailto:customercare@bsn.com.my)