PRIVACY NOTICE

(Last updated on 30 October 2026)

1. Introduction

1.1 Pursuant to Personal Data Protection Act 2010 and its subsidiary legislations (collectively, the "Act"), this Privacy Notice applies to information, including ^personal data, collected about you by Public Islamic Bank Berhad ("PIBB"), referred to in this notice either individually or collectively as "the Bank", "we", "our" or "us".

1.2 This Privacy Notice outlines how we process your personal data collected through the channels below, from the point we collect, use, share, dispose of, and the security measures that we have established to ensure your personal data is well protected:

- "Online" through the Bank's online banking platform or mobile banking platform; and
- "Offline" through our products and services offered over the counter, by the Bank's Customer Service Representatives, the Bank's sales and marketing team, and/or during ongoing due diligence reviews by the Bank staff.

^Personal data means any information in respect of commercial transactions that relates directly or indirectly to you, which can identify you either on its own or when combined with other information held by us, including sensitive personal data and expression of opinion about you.

2. Our Privacy Commitment

2.1 This Privacy Notice communicates the Bank's commitment to protecting the confidentiality, integrity and security of your personal data at all times, as we recognise the importance of personal information we hold about our customers and the trust they place in us.

2.2 Your personal data is classified as confidential and can only be disclosed by us where authorised by you, or where permitted by any laws (including regulations, standards, guidelines and/or obligations) applicable to the Bank.

3. Source of Personal Information Collection

3.1 We will collect your personal information from various sources, which may constitute personal data and/or *sensitive personal data relevant to our business relationship with you.

a. **Information we collect from you directly when you:**

- Apply for a product or service, open an account online or in person, make deposits or withdrawals, pay your bills, apply for a loan, or use your credit/debit card;
- Speak to us over the phone or in person, including when our staff sell or market a product or service to you, when you call in with enquiries, and/or through our telemarketing calls;
- Visit our sites, use our services, or view our online advertisements; and
- Visit our premises, where your image and activities are recorded through Closed-Circuit Television (CCTV) footage.

b. **Information we collect indirectly from other sources permitted by law:**

- A Credit Reference Agency, registries and publicly available sources for the purpose of credit assessment;
- Any court order, regulatory body having authority over the Bank, or law enforcement agency for the purpose of considering the opening/maintaining of your accounts;
- A third party connected with you e.g. your employer for employment verification; and
- Any other sources for which you have given consent for the intended purpose.

*Sensitive personal data includes information about your physical or mental health, political opinions, religious beliefs or other beliefs of a similar nature, the commission or alleged commission of any offence, biometric data or any other personal data as the Minister may determine by order published in the Gazette.

4. Collection of Personal Information

4.1 The type of personal information collected varies depending upon the type of product or service you seek, and collection may begin prior to your take-up, or upon signing up, or depending on how you access and use our products and services.

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Personal information collected will include:

a. **Information that identifies you:**

- Your name, salutation/title, correspondence address, e-mail address and other contact information such as telephone no., mobile no., etc.;
- Your age, gender, date of birth, race, citizenship, marital status, particulars of identity documents such as identity card or passport, where applicable;
- Your biometrics data (e.g. fingerprints, facial recognition, voice recording or voice recognition, keystroke dynamics or behavioural biometrics, including typing patterns and device interaction habits).
- Your education and employment details;
- Information captured on security systems, including a recording of your image on CCTV;
- Date of call to the Bar (applicable to lawyers only); and
- Relationship with other data subject/third parties.

b. **Information about your financial position:**

- Sources of income, expenses, savings, assets, liabilities, investment portfolio and borrowing history;
- Account number/Tax Identification Number, Business Registration Number and Sales & Service Tax Registration Number (where applicable);
- Latest audited/Management financial statements, salary slip or tax filings;
- Credit reports from credit reporting agencies, daily reconciliation reports; and
- Opinions from other banks about your creditworthiness.

c. **Information about your intended use of our product or service.**

d. **Information about your opinion about products, services or staff.**

4.2 Under certain circumstances, we may also collect sensitive personal data if:

a. We need it to provide you with a specific product or service; or

b. You are applying for employment with us.

4.3 We may also collect personal data of a minor from the parent/legal guardian if we need to provide the minor with a specific product or service.

5. **Your Provision of Personal Information about Third Parties**

If you provide us with personal information about another person, or in the case where you are dependent on another person (e.g. a spouse, parent or other third party), you should ensure that you are authorised to do so and you agree to inform that person who we are, that we may use and disclose their personal information, and that they may gain access to it should we hold that information.

6. **Use of Personal Information**

Although the primary purpose of collecting your personal information is for its use in the normal course of the general business between the Bank and you, the said information may also be applied for purposes connected with the said primary purpose, including but not limited to the following:

a. Provision of financial banking and other related services and credit facilities to you, including processing applications, transactions, statements and issuance and submission of e-invoices to Inland Revenue Board of Malaysia;

b. Offering, cross-selling and marketing products and services of PIBB, our affiliates who are Public Bank Berhad, Public Investment Bank Berhad, Public Mutual Berhad, PB Trustees Services Berhad, Public Nominees (Tempatan) Sdn Bhd, Public Nominees (Asing) Sdn Bhd, AIA Public Takaful Berhad, Lonpac Insurance Berhad, AIA Berhad, Public Bank (Hong Kong) Limited, Public Finance Limited, Winton (B.V.I) Limited, Cambodian Public Bank PLC, Campu Lonpac Insurance PLC, Public Bank Vietnam Limited, Public Bank (L) Limited, PB Trust (L) Limited, Campu Securities PLC and Public Securities Ltd ("Affiliates");

c. Conducting credit and other status checks at the time of application and periodically during the tenure of the credit to ensure ongoing credit worthiness of customers;

d. Creating and maintaining the Bank's credit scoring and risk related models;

e. Provision of reference (status enquiries);

f. Maintaining credit history of customers;

g. Assisting other financial institutions to conduct credit checks;

h. Customising and improving financial services or related products for customers' use;

i. Internal monitoring and control, including but without limitation to determining amounts owed to or by customers;

j. Enforcement of customer's obligations, including but without limitation to collection of amounts outstanding from customers and other parties having liability to the Bank;

k. Where disclosure is required under any law, rule, regulation, court orders or any guidelines issued by a regulatory body having authority over the Bank or any law enforcement agency;

l. Enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub participation;

m. Research and statistical analysis (including behavioural analysis);

n. Engaging with legal firms to perfect the Bank's security documentation for customer's financing and advances;

o. Process lawyer's data to enable the Bank to evaluate their suitability to be appointed to the Bank's Panel of Solicitors;

p. Assist authorised vendors to perform onsite maintenance and support for IT systems and equipments;

q. Due diligence check for employees, suppliers, vendors, IT hardware and software providers prior to contracting their services or purchasing their products;

r. Design and organise campaigns/promotions/events for customers' participation including the process of selecting winners, distribution/delivery of gifts and prize giving ceremonies;

s. Retrieving, recording and storing for internal/external audit purposes;

t. Satisfying the terms and conditions of employment contracts with the Bank;

u. Administration and management of salary, medical and other employment benefits;

v. CCTV footage, in particular, may also be used for the following purposes:

- Quality assurance purposes;
- Public safety and security;
- Detecting and deterring suspicious, inappropriate or unauthorized use of our facilities, products, services and/or premises;
- Detecting and deterring criminal behavior; and/or
- Conducting incident investigations;

w. Empanelment, appointment and review of valuers, insurance companies and developers; and

x. Complaint resolution.

7. **Consent**

7.1 We only collect personal information about you that is necessary to perform our functions and activities. If you do not provide this information or consent to certain use of your personal information, we may not be able to provide you with the product or services that you want or process your application for employment or facilities or establish any business dealings with you.

7.2 In most cases, before or at the time of taking out a new product or applying for a facility(ies) or applying for employment with the Bank, (or if that is not practicable, as soon as practicable thereafter) we will obtain your consent for the purposes for which it is intended to be used and to disclose your personal information.

7.3 Your consent can be expressed verbally or in writing, or implied by your actions.

8. **Disclosure of Personal Data**

Personal data (except data already in the public domain) held by the Bank relating to you will be kept confidential. However, we may need to share your personal information in the normal course of general business and in connection with the primary purpose for which your information was collected with the following parties, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to us:

a. Affiliates within the Public Bank Group;

b. Any agent, contractor, developer, third party service provider, financial guarantee provider, adviser, liquidator/receiver and manager, auditor, auctioneer, valuer, vehicle dealer/distributor/trader/manufacturer or consultant who provides administrative, telecommunication, electronic payment, data processing and analysis, payment, securities clearing, debt collection, valuation, insurance, research, legal, financial, accounting, taxation, audit or refers business to us or other services to the Bank;

c. Any other person who has expressly or impliedly undertaken to keep such information confidential or otherwise is under a duty of confidentiality to the Bank;

d. Any financial or other institution, credit charge or other card company with which the customer has or proposes to have dealings;

e. Any party jointly with whom the Bank launches, organises or offers any product, function or service and any other party having business arrangements with the Bank in connection with the services, products, customer feedback survey and functions offered or organised by or through the Bank;

f. The drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;

g. Credit reporting agencies, and, in the event of default, to debt collection agencies;

h. Any person, which is required by law, rule, regulation, court order and under any guidelines issued by regulatory or other authorities;

i. Any party giving or proposing to give a guarantee or third-party security to guarantee or secure the customer's obligations;

j. Any party making any request mentioned in paragraph 6(k) above;

k. Any actual or proposed assignee of the Bank or participant or sub participant or transferee of the Bank's rights in respect of the customer;

l. Marketing campaigns prize winners' names to the media and Bank's website; and

m. Legal and other professional advisers of any party mentioned in item 8 (a) to (l) above.

9. **Transfer of Personal Information**

9.1 As we operate regionally, personal information may be processed and disclosed as described above in any country in which we conduct business or have a service provider in accordance with this Privacy Notice if:

a. You have given consent to the transfer;

b. The transfer is necessary for the performance of a contract between you and the Bank;

c. The transfer is necessary for the conclusion or performance of a contract between the Bank and a third party which is entered into at your request or is in your interest;

d. The transfer is for the purpose of any legal proceedings or for the purpose of obtaining legal advice or for establishing, exercising or defending legal rights;

e. The Bank has reasonable grounds for believing that in all circumstances of the case that:

i. The transfer is for the avoidance or mitigation of adverse action against you;

ii. It is not practical to obtain your consent in writing to the transfer; or

iii. If it is practical to obtain such a consent, you would have given your consent;

f. The Bank has taken all reasonable precautions and exercised all due diligence to ensure that your personal information will be processed in that place in accordance with Malaysian law;

g. The transfer is necessary in order to protect your vital interests; or

h. Where the Government deem that the transfer of your personal information is necessary in the public interest.

9.2 Our Privacy Notice and our practices are designed to provide a consistent level of protection for personal information. This means that even in countries whose laws provide for less protection for your information, the Bank will still handle your information in the manner described here.

10. Security of Personal Information

10.1 The Bank is committed to protecting the security of your personal information against any loss, misuse, modification, unauthorised or accidental access or disclosure, alteration or destruction by implementing adequate and stringent security controls, measures and protocols in line with existing industry practices and legal requirements.

10.2 To achieve this objective, we conduct regular reviews of potential risks to personal information and any security flaws or weaknesses identified are promptly addressed and rectified.

10.3 We employ security measures regardless of the media on which information is stored (paper, computer disks, etc.), the systems which process it (microcomputers, mainframes, voice mail systems, etc.), or the methods by which it is moved (electronic mail, face-to-face conversation, etc.). Such protection includes restricting access to information on a need-to-know basis. The Bank devotes sufficient time and resources to ensure that information is properly protected.

10.4 As a source of reference for the Bank's information security needs, information security policies, standards and procedures are fully documented and maintained. All employees, including new recruits, are educated as to their obligations with regard to your personal information. Consultants or other external parties contracted to carry out work for the Bank must also conform to these requirements and where appropriate, are also bound by non-disclosure agreements to ensure the confidentiality of the Bank's information assets.

10.5 We also require you to help us by complying with the security measures designed to protect your personal identification numbers and passwords by keeping it secret and confidential. These are set out in the terms and conditions of your account. You may be able to limit your liability for unauthorised use of your account if you observe these requirements.

10.6 If we no longer require your personal information for any of the purposes stated in the Privacy Notice and pursuant to any agreements entered into between you and us, after the expiry of the relevant retention period, whether pursuant to any laws and regulations or based on the requirement under our policies, or otherwise, we will take reasonable steps to destroy it in a secure manner or remove identifying features from it.

11. Personal Information Accuracy

11.1 The Bank will take all practicable and reasonable steps to ensure that your personal information is accurate, complete and up-to-date.

11.2 You can help the Bank to keep accurate and up-to-date records by informing us in writing of any changes so that records about you can be updated promptly.

12. Data Subject Rights

12.1 Subject to the Act, you as a data subject are entitled to exercise the following rights:

a. To be informed of how the Bank collects, uses, discloses, and protects your personal information, as described in the Privacy Notice, a copy of which is available on the Bank's website or provided upon request;

b. To access the personal data we hold about you and/or request us to correct any data that is inaccurate, incomplete, misleading or out of date, subject to applicable fees and charges for processing data access request;

c. To withdraw your consent to the Bank for processing personal data provided by you, however, this withdrawal may result in the Bank being unable to provide or continue providing you with certain products and services; and

d. To stop receiving any direct marketing materials or communications from the Bank through any channels as set out in Section 13.2.

12.2 Should you have any query in relation to this privacy notice or how we handle your personal data, kindly:

a. Visit your account holding branch; or

b. Submit your query to any of the following contact points:

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i. Manager
Customer Services Department
13th Floor, Menara Public Bank,
146 Jalan Ampang,
50450 Kuala Lumpur.
Customer Service Hotline: 03-2170 8000
E-mail: customerservice@publicbank.com.my

ii. Mr. Chen Kok Choy
Data Protection Officer
E-mail: dpo@publicislamicbank.com.my

13. **Direct Marketing/Telemarketing**

13.1 The Bank may, with your consent, use your personal information to provide you with the Bank offers, newsletters, marketing materials and information about products, services, events or promotions, that may be of interest to you, by post, email, SMS, telephone, in-app notification or digital channels.

13.2 If at any time you choose not to receive such marketing information from us, you may withdraw your marketing consent through any of the following channels:

a. Clicking the unsubscribe link at the bottom of the marketing email received;

b. Updating your preference via our Self-Service Terminals;

c. Writing or emailing the contact points set out in the above Section 12.2;

d. Calling our Customer Service Hotline at 03 -2170 8000; or

e. Visiting any of our branches to update your preference via the completion of Data Correction Form.

14. **Website Links**

Please note that this website may contain hyperlinks to other sites that are not affiliated with the Bank. The hyperlinked websites may or may not meet the same privacy standards that we set for ourselves and you are to take care to understand and evaluate their particular privacy standards and procedures. A link to such websites is not an endorsement of the contents of such websites and makes no warranties as to the information contained in such websites.

15. **Changes to this Privacy Notice**

The Bank will occasionally update this Privacy Notice to reflect changes to our policies, processes and systems in relation to how we handle your personal information. The updates may also include incorporating any latest requirements under the Personal Data Protection Act 2010 or any other applicable laws. When we post changes to this notice, we will revise the "**Last updated on**" date on the top of each page of this notice. We encourage you to periodically review this notice.

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