

About this Privacy Policy

This Privacy Policy informs you about PAC LEASE BERHAD's (hereinafter referred to as "Pac Lease" or "the Company") policy and practices on data privacy matters which you may be concerned with, before you provide your personal data to Pac Lease.

In this Privacy Policy, we will tell you:

- the source of your personal data
- what personal data is collected;
- what are the purposes for which Pac Lease uses your personal data;
- whom your personal data may be disclosed to;
- what are your rights over your personal data;
- how long and where does Pac Lease keep your personal data; and
- how to contact Pac Lease.

1. Source of your personal data

We collect most personal data directly from you, for example, when you apply for Lease / Hire Purchase facility from Pac Lease, you will fill up an application form with your personal data. We may also verify or source personal information about you from third party sources (both public and private) such as credit reporting agencies, Companies Commission, Insolvency Department.

2. What personal data is collected

The personal data collected and processed by Pac Lease may include, but are not limited, to the following:

- your name;
- NRIC/Passport No.;
- residential and business addresses;
- contact numbers;
- email address;
- sensitive personal data*; and
- the relevant products and/or services provided to you.

The personal data may be collected under the following circumstances:

- when you apply for financing facilities with Pac Lease or stand as guarantor for facilities applied by your company or others, personal data relating to your credit history and income, your employment or business or professional practice, your ownership of properties or other assets will be collected. Pac Lease may also collect or seek verification of your data with third party and public sources;
- when you apply for an insurance product distributed by Pac Lease, personal data relating to your personal asset, health and medical history (including the medical histories of your immediate family members) will be collected;
- when you offer to provide goods and/or services to Pac Lease, personal data relating to your qualifications, experience and expertise will be collected. The Company may also collect or seek verification of your data with the appropriate professional body and public sources;

- where you are a director, manager, company secretary or shareholder of a company which has or intends to have any dealings, transactions or activities (including those listed above), personal data relating to your directorship, or position as manager, company secretary, or shareholding in the company will be collected;
- when you apply for a job with Pac Lease, personal data relating to your qualifications, employment history, your knowledge, experience & expertise and your medical / health condition will be collected.

Personal data collected by Pac Lease includes those provided by you on our corporate website, i.e., www.paclease.com.my

*Sensitive personal data, as defined by law, is any personal data consisting of information as to the physical or mental health or condition, political opinions, religious beliefs or other beliefs of a similar nature, the commission or alleged commission of any offence. If sensitive personal data is collected, the purpose for collecting the data will be explained to you.

Third party sources from whom Pac Lease may either collect or seek verification of your personal data include the following:

- your employer in relation to your income;
- credit bureaus or agencies which provide credit or other information; and
- public bodies (such as the Companies Commission of Malaysia, National Registration Department, Director General of Insolvency, Registrar of Business, land office etc.)

3. Purposes for which Pac Lease uses your personal data

Pac Lease collects, processes and retains your personal data for purposes (hereinafter referred to as the “Purposes”) which include:

- processing, approving, disbursing and maintaining the operation of your loan account;
- any insurance services relating to the loan account with the Company and or its principal;
- complying with any legal or regulatory requirements both within and outside Malaysia;
- direct marketing by Pac Lease and/or its agents, distributors and/or other persons related to Pac Lease; or
- as required by the relevant laws and regulations.

4. Classes of Persons whom your personal data may be disclosed to

Personal data held by Pac Lease relating to you will be kept confidential but Pac Lease may need to disclose your personal details herein to the following classes of persons:

- regulatory agencies
- licensing authorities
- law enforcement agencies and courts
- companies or entities within the Group**
- auditors
- business partners
- credit bureaus
- service providers

for any of the Purposes or any other purpose for which your personal data is to be disclosed at the time of its collection or any purpose directly related to any of the above Purposes.

Your personal data may be transferred to, stored in, and/or processed in a jurisdiction outside Malaysia.

**The definition of “Group” means Pac Lease Berhad and/or its holding company, subsidiaries, related and associated companies

5. Your rights over your Personal Data

The provision of your personal data for Purposes listed in item 3 above is voluntary and optional. However, failure to provide your personal data and any limitation placed on the Company to process your personal data may result in the Company being unable to (a) process your loan / job application; (b) approve and disburse the amount of loan applied; and (c) general maintenance of your loan account with the Company.

Pac Lease would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

The right to access – You have the right to request for copies of your personal data. We may charge you a small fee for this service.

The right to rectification – You have the right to request to correct any information you believe is inaccurate. You also have the right to request to complete the information you believe is incomplete.

The right to erasure – You have the right to request to erase your personal data, under certain conditions.

The right to restrict processing – You have the right to request to restrict the processing of your personal data, under certain conditions.

The right to object to processing – You have the right to object to the processing of your personal data, under certain conditions.

The right to data portability – You have the right to request to transfer the data that we have collected directly to you, under certain conditions.

If you would like to exercise any of these rights, we have one month to respond to you.

6. How long and where does Pac Lease keep your personal data

Pac Lease will keep your personal data for the duration of time to carry out any of the Purposes for which your personal data was collected and also for the other purposes set out in this Privacy Policy, including to handle enquiries, audit, complaints or legal proceedings and introduce products or services sold or distributed by the Company. We will also abide by legal, tax and other regulatory and industry requirements/guidelines for keeping records including our retention of record policy.

Your data may be stored in the form of email, report and/or other form of document/format. Pac Lease may store your personal data whether in hard copies form or on our server ultimately after we transfer your data from our website database.

7. How to contact us

You may have the right to request access to and to request correction of the personal data by applying and giving to the Company at least seven (7) working days' prior written notice and provide the requested information marked with an asterisk (*) at the following :

Mailing address:	Pac Lease Berhad Level 13, Menara Haw Par Jalan Sultan Ismail 50250 Kuala Lumpur Attention: 1. Ms. Ng Wan Ching 2. Ms. Yong Sook Yee 3. Ms. Nur Aisyah Binti Anuar
Telephone No.:	03 – 2035 1000
Fax No.:	03 – 2032 3300
E-mail address:	wcng@paclease.com.my syyong@paclease.com.my nuraisyah@paclease.com.my
Requested Information	* Name : * Address: * Telephone contact number: * Agreement No.: * Details of personal data to be accessed or corrected: * E-mail address (optional)

- i. Pac Lease reserves the right to reject the application, if the application is incomplete as the Company may not be able to process your data for the Purposes.
- ii. In the event the Company rejects such request(s), it will inform you, by notice in writing of the refusal and the reasons for the refusal.

8. Changes to this Privacy Policy

Changes may from time to time be made to this Privacy Policy. We will post notice of material changes on the Company's website. Please re-visit this Privacy Policy from time to time to learn of any such changes.