

PRIVACY NOTICE TO KOJADI MEMBERS

In view of the Personal Data Protection Act 2010 (“PDPA”), you have the right to know the purpose for which your personal data is collected and the manner in which your personal data may be disclosed by us. Furthermore, you have the right to access your personal data which is kept by us and may make correction or update your personal data or limit the processing of your personal data by us.

In this notice, we wish to inform you of the manner in which your personal data is being processed by us.

By providing your personal data to us, you are consenting to the terms and conditions of this Privacy Notice and the collection, use, access, transfer, storage and processing of your personal data as described in this Privacy Notice. If you do not wish to give us this consent, kindly notify us in writing. Failure to consent to the terms and conditions of this Privacy Notice will result in us being unable to process your application, request and/or provide you with the relevant membership, shares subscription, services and/or loan facility.

Our personal data records contain the following data on you, including but not limited to:-

- Personal details: name, old IC number, NRIC number, date of birth, gender, membership number, nationality, race, photograph, marital status, number of dependents, permanent address, residential address, contact number(s), number of siblings, business information, occupation, income information, financial information, financial commitment information, bank statement(s), credit card information and statement(s), education background, academic qualifications and achievements, and employment information and employment history;
- Family members and/or business partners details: name(s), old IC number, NRIC number, age, residential address, contact number(s), academic qualifications, and employment information and employment history;
- Loan nominee details: name, old IC number, NRIC number, age, residential address, contact number(s), education background, academic qualifications and achievements, financial commitment information, and employment information and employment history;
- Guarantor details: name(s), old IC number, NRIC number, permanent address, residential address, contact number(s), business information, occupation, income information, financial information, financial commitment information, academic qualifications, employment background, and employment information.

Our personal data records may also contain your sensitive personal data such as information as to your physical or mental health or condition, political opinions, religious beliefs or other beliefs of similar nature, and the commission or alleged commission of any offence.

Your personal data also includes any other personal information which may be supplied to us from time to time.

These data have been obtained via interviews conducted with you; your application form and other related forms which we have provided either in hard copies or in electronic format on our website and from cookies through the use of our website; and documents furnished by you to us.

The provision of your personal data to us is voluntary. However, if you do not provide your personal data to us, we may not be able to provide you membership, shares subscription, services and/or loan facility which you require and may not be able to communicate with you.

We shall process your personal data for the following purposes:

- To process and/or approve your membership application, shares subscription and other purposes incidental thereto;
- To process and/or approve your loan application or other services required by you and other purposes incidental thereto;
- To communicate with you;
- Internal record keeping and facilitating processes of our membership database, services and loan facilities and other related internal processes and activities;
- To provide you with marketing information on our loan or other services;
- For internal administrative purpose including but not limited to internal audit, corporate governance, statistical analysis, market survey and trend analysis;
- To provide information to regulatory and governmental authorities in order to comply with statutory and government requirements; and
- Other relevant and related purposes which we deem necessary.

Who has access to your personal data?

Kindly note that your personal data is used, stored, disclosed, transferred and processed by us, our related co-operative societies, appointed consultants, professional advisors (including lawyers, accountants, auditors, insurers, etc.) and other relevant authorities (inclusive of Governmental Agencies and Ministries) for the purposes described above.

In the event that the transfer of your personal data outside of Malaysia is rendered necessary for the purposes stated above, the transfer of data will be done in accordance to the requirements of the PDPA and you are deemed to have consented to the said data transfer.

Your rights to the personal data

Under the PDPA, you are entitled to request access to, correct your personal data, make inquiries or complaints about your personal data and limit the manner in which your personal data is processed by contacting us as follows:

Mr Ng Kok Wai
Personal Data Protection Compliance Officer
Koperasi Jayadiri Malaysia Berhad,
11th Floor, Wisma MCA,
163 Jalan Ampang,
50450, Kuala Lumpur.

Email Address: pdpa@kojadi.com.my
Telephone Number: 03-2161 6499

You may notify us in writing if you do not wish to receive any marketing materials from us and we shall immediately remove you from our marketing contact list.

We recommend that requests for access to your personal data be made in writing. We may also require you to provide us with additional information reasonably required to process your request.

Please note that under the PDPA, we have the right to refuse your requests to access or correct your personal data for certain reasons permitted under the PDPA. Also, we have the right to charge an administrative fee for responding to your requests.

Your obligations regarding your personal data

You are responsible for informing us about changes to your personal data and for ensuring that such information is accurate, up-to-date and complete.

In the event you may need to provide us with personal data relating to third parties (for example your family members' personal details), you confirm that you have (i) obtained their consent or otherwise entitled to provide their personal data to us and for us to use accordingly, and (ii) informed them to read this Privacy Notice at our website.

If you are using our website, you must remember to exit the browser window after use to prevent any unauthorized access to your personal data.

To better serve you when you are using our website, we use cookies to help us recognize your preferences and selections. A cookie is an electronic piece of data stored on the user's computer stored by your browser and operating system that are tied to information about the user. Cookies can store a user's ID and password, personalize home pages or identify which parts of a site have recently been visited. In doing so, we can make improvements and updates to those areas of our website that are most popular.

You can change the settings of your browser to accept or deny cookies. Denying cookies will still allow you to continue using our website and your visit information to our site will not be tracked by us. In allowing cookies in your browser settings, we will track only your visit information to our website, but no other third-party, non-affiliated website.

Our commitment

We have a firm commitment to keeping your personal data secure and confidential at all times. We protect your personal data by maintaining strict physical and electronic safeguards to prevent any unauthorized access to your data.

As we operate in a dynamic and ever changing environment, we reserve the rights to amend this notice from time to time to suit our contextual requirements and to best protect your personal data.

Please feel free to contact us if you require further clarification on this Privacy Notice.

致自立合作社社员有关隐私的通知书

鉴于2010年《个人资料保护法令》（该法令）的实施，您有权知道本社收集您个人资料的目的及可能将该资料披露的方式。此外，您也有权取用我们所保存您个人资料，以及更改或更新个人资料或限制本社对您个人资料的处理。

本社希望借此通知书，告知您本社如何处理您个人资料的方式。

您提供个人资料给本社，即表示同意接受此隐私通知书所包含的条件和条款，以及本通知书内所描述的有关您个人资料的收集、使用、取用、转让、储存及处理。若您不同意上述，请以书面通知本社。如您不同意本隐私通知书内的条件和条款，将使本社无法处理您有关成为本社社员、认购股金、获得各项服务和/或贷款便利的申请和请求。

本社的个人资料档案包含以下有关您的资料，包括但不限于下列:-

- **个人详情:** 姓名、旧身份证号码、新身份证号码、出生日期、性别、社员号码、国籍、种族、照片、婚姻状况、眷属人数、永久地址、住址、联络号码、兄弟姐妹人数、商业资料、职业、收入资料、财务资料、财务负担资料、银行结单、信用卡资料及结单、教育背景、学术资格及成就、就业资料及就业记录；
- **家庭成员和/或商业伙伴详情:** 姓名、旧身份证号码、新身份证号码、年龄、住址、联络号码、学术资格、就业资料及就业记录；
- **贷款提名人详情:** 姓名、旧身份证号码、新身份证号码、年龄、住址、联络号码、教育背景、学术资格及成就、财务负担资料、就业资料及就业记录；
- **担保人资料:** 姓名、旧身份证号码、新身份证号码、永久地址、住址、联络号码、商业资料、职业、收入资料、财务资料、财务负担资料、学术资格、就业背景及就业资料。

本社的个人资料档案也可能包含您敏感的个人资料，例如有关身体或精神上的健康或状况、政治意见、宗教信仰或其他同样性质的信仰、是否触犯或被指触犯任何罪案的资料等。

您的个人资料也包括您随时提供给本社的其他个人资料。

以上的资料是通过本社与您的面谈、本社为您提供的印刷表格或本社网址上的电子表格、您使用本社网址时在电脑中的暂存信息（cookies），以及从您提供给本社的文件中获得。

您是出于自愿而提供以上个人资料给本社。如果您不提供个人资料给本社，本社将无法处理您所需要的入社申请、股金认购、各项服务和/或贷款便利，或是与您通讯。

本社处理社员个人资料的用途如下：

- 处理和/或批准您的入社申请、股金认购及其他相关用途；
- 处理和/或批准您的贷款申请或其他您所需要的服务及其他相关用途；
- 与您进行通讯；
- 本社内部档案保存及方便进行本社社员电脑资料库、各项服务及贷款便利的程序及相关内部程序和社会；
- 为您提供有关本社贷款或其他服务的宣传资料；
- 内部行政用途，包括但不限于内部稽查、企业治理、统计数字分析、市场调查及趋势分析；
- 按照法定及政府规定，向管制及政府当局提供资料；及
- 其他本社认为需要的相关和有关用途。

谁可取用您的个人资料？

敬请注意，您的个人资料由本社、与本社有关的合作社、指定咨询顾问、专业顾问（包括律师、会计师、稽查师、保险公司等），及其他有关当局（包括政府机关和部门）为了上述用途而使用、储存、披露、转移及处理。

万一为了上述用途而被视为有必要将您的个人资料转移到马来西亚境外，上述资料将按照个人资料保护法令的规定转移，而您被视为已同意上述资料的转移。

您对个人资料的权利

根据个人资料保护法令，您有权联络下址，以要求取用、更正您的个人资料，提出关于您个人资料的询问或投诉，以及限制本社对您个人资料的使用方式：

吴国威先生
自立合作社
个人资料保护合规员
11th Floor, Wisma MCA,
163 Jalan Ampang,
50450, Kuala Lumpur.

电邮地址: pdpa@kojadi.com.my

电话号码: 03-2161 6499

若您不希望收到本社寄发的宣传资料，请来信通知本社，本社将立刻从本社的宣传通讯录中删除您的名字。

本社建议您以书面方式要求取用您的个人资料。本社也可能要求您提供合理的额外资料以处理您的请求。

敬请注意，根据个人资料保护法令，本社有权按照该法令所允许的理由而拒绝您取用或更正您个人资料的要求。此外，本社也有权向您收取处理您的请求的手续费。

您对您个人资料的义务

若您的个人资料有所更改，您有责任通知本社，以确保资料正确、更新及完整。

假如您需要把有关第三方的个人资料（例如家人的个人详情）提供给本社，您须确认您已 (i) 获得他们的同意，或有权把他们的个人资料提供给本社使用，以及 (ii) 通知他们登录本社网址详阅此隐私通知书。

若您使用本社的网址，请记得使用后退出浏览器视窗，以防止他人擅自取用您的个人资料。

当您使用本社网址时，为了给您提供更好的服务，我们使用暂存信息（cookies）来识别您的偏好和选择。暂存信息是储存在电脑用户浏览器和操作系统内有关用户的电子资料。暂存信息可储存用户的用户识别和密码、个性化主页或识别用户最近浏览过的网址的某些部分。本社可通过对暂存信息的使用，改进和更新本社网址最受欢迎的部分。

您可更改电脑浏览器的设置以允许或拒绝暂存信息。即使您拒绝暂存信息，您依然可以继续使用本社网址，而您浏览本社网址的信息将不会被本社追踪。若您在浏览器设置中允许暂存信息，本社将只追踪您浏览本社网址的信息，而不追踪您所浏览的其他第三方无关联的网址的信息。

我们的承诺

本社坚决承诺确保您的个人资料在任何时候都处于安全、保密的状态。本社维持严格的硬体及电子保安措施，保护您的个人资料，以防被擅自取用。

鉴于本社的经营环境不断改变，本社有权随时更改此通知书，以适应本社社务的要求及给您的个人资料最佳保障。

欲知隐私通知书之详情，请随时联络本社。