

Dear TAB Customers,

Thank you for your continuous support. As you are aware, Personal Data Protection Act 2010 (PDPA) that was passed in 2010 came into force on 15 November 2013. In our effort to ensure compliance to the said Act we wish to draw your attention to TAB's Privacy Notice as follows:

What Personal Information Do We Collect?

If you choose to transact with TAB i.e. for subscription of any products and / or services or use of TAB's Portal, you will be asked to provide your personal information such as and may not be limited to name, identification card number, mailing address, phone number(s), email address(es), contact preferences. Where you intend to use TAB's Portal for purposes of making transactions involving online payments, your credit card information will also be collected for the purpose of processing your payments.

You will also be required to explicitly provide your consent to the provision of your personal information aforementioned in the form and manner as indicated in the registration process, failing which you will not be able to subscribe for the products and / or services or register for the use of our Portal.

How We Use Your Personal Information?

Your personal information will be used or processed for the following purposes:-

- assessing your application or continued provisioning of the products and / or services (whichever is applicable);
- customizing advertisements and content on TAB's website(s) and the sites of TM and its group of companies (for further information on the TM's group of companies, please visit www.tm.com.my);
- responding to your enquiries;
- research purposes including historical and statistical purposes and analysis;
- general operation and maintenance of the products and / or services provided including audit and its related website(s);
- verification purposes;
- matching any data held by TAB or TM and its group of companies relating to you from time to time;
- provide you with regular communications from TAB relating to the products and / or services provided;
- investigation of complaints, suspected suspicious transactions and research for service or products improvement; and
- in compliance with any regulatory, statutory or legal obligation.

By submitting your information to TAB, you hereby consent and authorise TAB to process and verify any information about you from any third party, especially credit bureau or credit reference agencies, which TM may require in connection with your application for any of TAB's products and / or services and / or review of the existing account with TAB. Such consent and authorization herein will extend to any information obtained from any of the account(s) presently maintained for you, any new application for any form of services rendered or products provided by TAB, such historical financial or credit records, data or information whether or not provided personally or by any other sources relating to you which was collected, received, captured, compiled, secured and/or obtained by TAB through or by whatever means or methods or forms.

Disclosure of Your Personal Information

If you choose to register and transact with TAB, your personal information may be shared where necessary and only on a need to know basis with TM and its group of companies or other TAB subsidiary or agencies so as to serve you in the most efficient and effective manner. An example might be in terms of resolving or addressing complaints that require escalation to TM and its group of companies or other TAB Subsidiary or agencies. TAB may disclose your personal information to the following parties for the purposes stated above:-

- TAB's service providers or agents who are involved in providing the products and / or services;
- third parties (including those overseas) who provide data processing services;
- any credit reference agencies or, in the event of default, any debt collection agencies;
- any person, who is under a duty of confidentiality to which has undertaken to keep such data confidential, which TAB has engaged to fulfil its obligations to you; and
- any actual or proposed assignee, transferee, participant or sub-participant of TAB's rights or business.

Your personal information will not be disclosed to any unauthorized third party.

Your personal information may be disclosed due to reasons of law, legal process, litigation, and/or requests from public and governmental authorities and any disclosure will be to such public and governmental authorities only. We may also disclose information about you if we determine that disclosure is necessary or appropriate for purposes of national security, law enforcement, or other issues of public importance.

If you would like to request access or correction of your personal information or where you elect to limit TAB's right to process your personal information, you may contact us at <http://www.tab.com.my/> via our Contact Us section, TM Contact Centre or you can visit the nearest TM Point. Any request of access to correct personal information may be subjected to a fee and also to applicable provisions in the PDPA. However, we reserve the right to decline requests which jeopardize the security and privacy of the personal information of others as well as requests which are impractical or not made in good faith.

We may review and update this Privacy Notice from time to time to reflect changes in the law, changes in our business practices, procedures and structure, and the community's changing privacy expectations. The latest version of the Privacy Notice may be available at <http://www.tab.com.my/>

Queries or Complaints

If you have any queries or complaints about this Privacy Notice, you can contact us at <http://www.tab.com.my/> via our Contact Us section.