



FINSOURCE
S O L U T I O N

PRIVACY POLICY

A Subsidiary Of
Sunzen Biotech berhad



1. General

1.1 At Finsource Solution Sdn. Bhd. (Company No 1167717W), “Finsource Solution”, we value your privacy and strive to protect your personal information in compliance with the laws of Malaysia.

1.2 Finsource Solution will only collect and use your personal information in accordance with such laws (including the Personal Data Protection Act 2010), this Privacy Notice and/or the privacy terms in any agreement(s) that you may have or will enter into with Finsource Solution.

1.3 This Privacy Notice explains:

1. What kind of personal information we collect and how we collect it;
2. How we use your personal information;
3. The parties that we disclose the personal information to;
4. The choices we offer, including how to access and update your personal information.

1.4 For the purposes of this Privacy Notice, please note that:

1.

1. “Finsource Solution” refers to Finsource Solution, our shareholders, subsidiaries, holding company, related corporations or associates (the terms “related corporations” and “associates” are as defined in the Companies Act 1965 and the Malaysian Accounting Standards respectively or the equivalent legislation in foreign jurisdictions) of Finsource Solution in Malaysia or overseas.
2. “Personal information” refers to any information which relates directly or indirectly to you (for individual) and/or relevant individuals in your organisation (for corporation) and/or your transactions with us. This information includes name, address, occupation, contact details, financial information, the details of account(s), the type of products and/or services subscribed to and such other necessary information regarding yourself, relevant individuals in your organisation and/or your transaction(s) with us. For the avoidance of doubt, please note that this Privacy Notice is applicable only to the personal information of an individual.
 1. By providing to us your personal information, you hereby consent to the processing of your personal information in accordance with this Privacy Notice.
 2. If you are a corporation supplying personal information of your directors, shareholders and/or officers to us, please do ensure that you have obtained their consent and bring this Privacy Notice to the attention of your directors, shareholders and/or officers whose personal information you are supplying/have been supplied to us.

2. What Kind of Personal Information We Collect and How We Collect It

2.1 In order to enable us to deal with your enquiries, open and operate an account for you and/or to generally provide you with our products and services, we may need to and/or may be required to collect, use, disclose and store (i.e. “process”) personal information and financial information about you, including but not limited to:

1. personal information to establish your personal identification and background;
2. personal information to establish your financial standing and creditworthiness (where required); and/or
3. personal information that you provide when you apply for any of our products and services.

2.2 We may obtain this information from yourself and from a variety of sources, including but not limited to:

1. through your relationship with us, for example information provided by you in application forms, when using our products or services, when taking part in customer surveys, competitions and promotions, and during reviews;
2. through your verbal and written communications with us and/or our authorised agents;
3. from third parties connected with you, such as employers, joint account holders, authorised representatives;
4. from an analysis of the way you use and manage your account(s)/investment(s) with us, from the transactions you make and from the payments which are made to/from your account(s)/investment(s);
5. in the public domain;
6. regulators and government agencies; and/or
7. from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

3. How We Use Your Personal Information

3.1 We may use your personal information for one or more of the following purposes:

1. to assess your application(s) for our products and services;
2. to manage and maintain your account(s) and investment(s) with us;
3. to manage our business and your relationship with us;
4. to better understand your current and future investment needs and your financial situation;
5. to provide you with information on and/or to market Finsource Solution's products, services and offers which may be of interest to you;
6. to improve our products and services and to develop new products and services;
7. to notify you about benefits and changes to the features of products and services;
8. to administer offers, competitions and promotions;
9. to conduct surveys as to your relationship with us or our current/future products and services;
10. to respond to your enquiries and complaints;
11. to update, consolidate and improve the accuracy of our records;
12. to produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual;
13. to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us;
14. to meet the disclosure requirements of any law or contract binding on Finsource Solution;
15. for audit, compliance and risk management purposes;
16. to assess financial and insurance risks;
17. to transfer our rights and duties under any agreement(s) with you;
18. to protect or enforce our rights to recover any debt owing to us;
19. to conduct anti-money laundering checks;
20. for crime detection, prevention and prosecution;
21. for any other purpose that is required or permitted by any law, regulations and/or guidelines; and/or
22. for such other purposes that is incidental or ancillary or in furtherance to the above purposes.

3.2 We will ask for your consent before using your personal information for a purpose other than those that are set out in this Privacy Notice and in the privacy terms of any of your agreement(s) with Finsource Solution.

4. Disclosure of Your Personal Information

4.1 In the course of the provision of our products and services to you and the management and/or operation of the same, we may disclose your personal information (to the extent necessary) to the following third parties:

1.
 1. Finsource Solution including the directors, officers and dealer's representatives;
 2. companies and/or organisations that act as our agents and/or professional advisers;
 3. companies and/or organisations that assist us in processing and/or otherwise fulfilling transactions that you have requested;
 4. companies and/or organisations that assist us in providing value added services that you have requested;
 5. Finsource Solution's advisers (including but not limited to accountants, auditors, lawyers, financial advisers, consultants or other professional advisers);
 6. Finsource Solution's merchants and strategic partners;
 7. any person notified by you as authorised to give instructions or to use the account(s)/investments(s) or products or services on your behalf;
 8. any third party as a result of any acquisition or sale of any company by Finsource Solution;
 9. any rating / reference agency;
 10. any financial institutions, merchants, insurers, insurance brokers or direct or indirect providers of credit protection;
 11. any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us;
 12. any third-party service provider, agent or contractor who have been appointed by us to provide services to us whether in or outside Malaysia subject to sufficient security controls over the information;
 13. regulatory bodies such as Bank Negara Malaysia, Securities Commission, Bursa Malaysia Securities Berhad, clearing house and other regulatory bodies which have oversight over us and our activities;

14. any other party to whom such disclosure is required by law or regulatory requirement or pursuant to a Court order, subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to Finsource Solution (whether in or outside Malaysia).

4.2 We will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside the Finsource Solution except:

1. where you have given permission and/or otherwise consented;
2. where we are required or permitted to do so by law;
3. where required or authorised by any order of the Court;
4. where we may transfer rights and obligations under an agreement; and/or
5. where we are required to meet our obligations to any relevant regulatory authority (e.g. Bank Negara Malaysia, Securities Commission, Bursa Malaysia Securities Berhad) and/or under a contract.

5. Security of Your Personal Information

5.1 Your personal information is our asset and therefore Finsource Solution Sdn. Bhd. places great importance on ensuring the security of your personal information. We regularly review and implement up-to-date technical and organisational security measures when processing your personal information.

5.2 Employees of Finsource Solution are trained to handle the personal information securely and with strict confidentiality, failing which they may be subject to disciplinary action.

5.3 We also impose compliance with this Privacy Notice on our agents, third party service providers, consultants, distributors and professional advisers. This serves to ensure that your personal information is safeguarded from unauthorised or accidental loss, misuse, modification, disclosure or destruction.

6. Retention of Your Personal Information

6.1 Finsource Solution will retain your personal information in compliance with this Privacy Notice and/or the terms and conditions of your agreement(s) with Finsource Solution:

1.
 1. for the duration of your relationship with us;
 2. for such period as may be necessary to protect the interests of Finsource Solution and/or our customers notwithstanding that your relationship with us has been terminated;
 3. where otherwise required by the law; and/or
 4. where required by Finsource Solution's relevant policies.

7. What If Personal Information Provided By You Is Incomplete?

7.1 Where indicated, it is obligatory to provide your personal information to us to enable us to process your application for our products or services. Should you decline to provide such obligatory personal information, we may not be able to process your application/request or provide or continue to provide you with our products or services.

8. Your Rights To Access And Correct Your Personal Information

We can assist you to access and correct your personal information provided to us.

8.1 Accessing Your Personal Information

1.
 1. You may have access to your personal information in Finsource Solution's possession by making a written request to the officer handling your account and/or the front counter officers, subject to payment of the relevant processing fee. We will use reasonable efforts to provide you with a copy of the requested personal information within 21 days of receiving your duly completed written request and the processing fee.
 2. Please note that Finsource Solution may have to withhold access to your personal information in certain situations, for example when we are unable to confirm your identity or where information requested is of a

confidential commercial nature or in the event we receive repeated requests for the same information. Nevertheless, we will notify you of the reasons for not being able to accede to your request.

8.2 Correcting / Updating Your Personal Information

1.

1. Where the personal information held by us is inaccurate, incomplete, misleading or where relevant, not up-to-date, you may make a request to correct such personal information.
2. You can also assist us to keep your personal information (such as your current mailing address) up to date, as it will enable us to serve you better.
3. We will use reasonable efforts to comply with your request to correct / update your personal information within 21 days of receiving your written request.
4. Please note that Finsource Solution has the discretion whether to allow your correction / updating request or may require further documentary evidence of the new information to avoid fraud and inaccuracy.

8.3 Exercising Your Choices In Respect Of The Disclosure And Use Of Your Personal Information

Subject always to our contractual rights and obligations under relevant laws and regulations, you may exercise your choice in respect of the disclosure, retention and use of your personal information. Should you wish to do so, kindly contact the relevant officer in charge of your account or address your queries or complaint to our Privacy Officer whose details are provided in clause 8.4 below.

If you do not wish to receive marketing/advertising/promotional materials from us, you have the right to request that we stop contacting you or sending you marketing/advertising/promotional materials. Such requests may be made via email to the designated contact person below.

8.4 Enquiries or Complaints

Should you have any query, concerns or complaints in relation to this Privacy Notice or how we handle your personal information, kindly contact us at:

Mailing Address: Finsource Solution, 17-01, Tower B, The Vertical Business Suite, Jalan Kerinchi, Bangsar South, 59200 Kuala Lumpur.

Email Address: general@finsourcesolution.com

9. Revisions to the Privacy Notice

Our Privacy Notice may be revised from time to time. Where the Privacy Notice is revised, the revised Privacy Notice will be posted on our website <https://www.finsourcesolution.com> and/or communicated to you via any other means of communication deemed suitable by us. If you continue to use our services/products, you shall be deemed to have agreed to accept such changes.