



**PRIVACY NOTICE TO UNIT TRUST CONSULTANTS/  
PRIVATE RETIREMENT SCHEME CONSULTANTS**

Public Mutual Berhad (Company No. 197501001842 (23419-A)) values your privacy and strives to protect your personal data in compliance with the laws of Malaysia.

We will only collect and use your personal data in accordance with such laws (including the Personal Data Protection Act 2010), this Privacy Notice and the privacy clause in your Contract of Agency with us.

This Privacy Notice explains, inter alia:

- What personal data are collected and how it is collected;
- How your personal data is used;
- Disclosure of the personal data; and
- Access to and update of your personal data.

Your privacy matters to us, so please take the time to get to know our practices and if you need further information, please contact our Agent Service Hotline at 03-2022 6300 or speak to any Agent Service Officer at any of our branches.

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

- *“Public Mutual Group” refers to all its branches, agencies, representative offices, holding, affiliated, associated or related corporations and their respective officers, servants or agents, whether situated in or outside of Malaysia.*
- *“We / Our / Ours / Us” refers to Public Mutual Berhad.*
- *For the avoidance of doubt, this Privacy Notice is applicable only if you are an individual.*

**1. What Personal Data are collected and how it is collected:**

In order to enable us to deal with your inquiries, register and process your application as a Unit Trust Consultant (UTC)/Private Retirement Scheme Consultant (PRC) for you to generally market and promote our unit trust funds, Private Retirement Scheme funds and/or to provide you with our services and/or facilities, we may need to and/or may be required to collect, record, hold, store, use and/or disclose (i.e. “process”) your personal data, which includes any data which relates directly or indirectly to you and/or your Contract of Agency with us. This data includes, but is not limited to, your name, nationality, marital status, address, source of funds, occupation, contact details, bank details,



residency status, signature, photographs, qualifications (including transcripts and certificates), investment amount, the information contained in any of your accounts(s) you may have with us including but not limited to sales and commissions, employment history and personal data in relation to your family members, bankruptcy discharge letter, transaction(s) carried out by you, the type of services that you have subscribed to with us and such other necessary data regarding yourself and your agency.

We may obtain this data from yourself when you apply to be our UTC/PRC with Federation of Investment Managers Malaysia (FIMM), apply for any of our products and services and from a variety of sources, including but not limited to:

- a. through your relationship with us, for example information provided by you in application forms, when promoting and distributing our unit trust and Private Retirement Schemes and any of our authorised products from time to time, when taking part in UTC surveys, competitions and promotions, and during sales and/or performance reviews;
- b. through your verbal and written communications with us and/or your uplines/recruiter;
- c. from third parties connected with you, such as employers, joint account holders, upline/recruiter, security providers, co-partners, co-directors and co-shareholders, subject to your prior consent;
- d. from an analysis of the way you conduct/carry out/fulfill your sales production, promotion and renewals with us and from the management/maintenance of your Contract of Agency and payments which are made to/from your account(s)/facility(ies);
- e. from such other sources in respect of which you have given your consent to the disclosure of information relating to you and/or where otherwise not restricted; and/or
- f. from an analysis of the way you conduct yourself as an agent of the Company.



## **2. How your Personal Data is used**

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

- (a) to establish your identity, background, performance and conduct as a UTC/PRC;
- (b) to assess and process your application(s)/request(s) relating to your agency matters and any of our products and services;
- (c) to enable us to consider whether to provide or continue to provide to you any of our products and services;
- (d) to manage and maintain your account and Contract of Agency as UTC/PRC with us;
- (e) to better manage our business and your relationship with us;
- (f) to provide you with information on our and third party products, services and offers which may be of interest to you;
- (g) to improve our products and services and to develop new products and services;
- (h) to notify you about benefits and changes to the Commission Incentive and Benefits Schemes (CIBS) and features of products and services;
- (i) to administer offers, competitions, campaigns and promotions;
- (j) to respond to customers and any enquiries and complaints and to generally resolve disputes;
- (k) to answer any queries in any dispute resolution or arbitration or court proceedings;
- (l) to update, consolidate and improve the accuracy of our records;
- (m) to produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual;
- (n) to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions, performance and conduct with us;



- (o) to meet the disclosure requirements of any law binding on Public Mutual Group;
- (p) for audit, compliance and risk management purposes;
- (q) to assess financial and insurance risks;
- (r) to transfer or assign our rights, interests and obligations under your Contract of Agency with us;
- (s) to protect or enforce our rights under your Contract of Agency with us;
- (t) to conduct anti-money laundering checks;
- (u) for crime detection, prevention and prosecution; and/or
- (v) for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

We will notify you before using your personal data for a purpose other than those that are set out in this Privacy Notice and in the privacy terms in your Contract of Agency with us.

### **3. Disclosure of the Personal Data**

As a part of providing you with our products and services and the management and/or operation of the same, we may disclose your personal data to the following parties:

- a. companies and/or organisations within Public Bank Berhad Group;
- b. our customers, your upline/recruiter/downline and/or approved distributors;
- c. companies and/or organisations that act as our professional advisers;
- d. any third party service provider (including insurance companies);
- e. companies and/or organisations to whom we have outsourced the performance of operational functions to assist us in processing, administering and/or otherwise fulfilling transactions/services that you have requested for;



- f. companies and/or organisations to whom we have outsourced the performance of operational functions to assist us in providing value added services that you have requested for;
- g. your advisers (including but not limited to accountants, auditors, lawyers, financial advisers or other professional advisers) where authorised by you/your estate;
- h. any person notified by you as authorised to give instructions or to use the account(s)/facility(ies) or products or services on your behalf;
- i. any third party as a result of any restructuring of facilities granted to you or the sale of debts, or the acquisition or sale of any company by Public Bank Berhad Group of companies, provided that any recipient uses your personal data for the same purposes as it was originally supplied to us and/or used by us;
- j. the police or any public officer conducting an investigation in connection with any offence including suspected offences;
- k. any court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over Public Bank Berhad Group;
- l. the Securities Commission Malaysia, FIMM, Securities Industry Dispute Resolution Centre or any other authority or body established by the Ministry of Finance or Securities Commission Malaysia or any other authority having jurisdiction over us;
- m. Public Bank Berhad in relation to any credit facilities granted, credit card and/or debit card issued by them to you;
- n. any person, authorities or regulators to whom Public Mutual Group is permitted or required to disclose to under the laws of any country;
- o. publication of prize winners' name in marketing campaigns in the media and Public Mutual's website;
- p. any person connected to the enforcement or preservation of any of our rights under your Contract of Agency with us, whether in or outside Malaysia, for any of the purposes set out above.



We will otherwise treat your personal data as private and confidential and apart from the parties stated above, we will not disclose your data to any other party except:

- a. where you have given permission;
- b. where we are required or permitted to do so by law;
- c. where required or authorised by any order of court;
- d. where we may transfer rights and obligations under your Contact of Agency with us; and/or
- e. where we are required to meet our obligations to any relevant regulatory authority.

#### **4. Security policy**

Information is our asset and therefore we place great importance on ensuring the security of your personal data. We regularly review and implement up-to-date technical and organisational security measures when processing your personal data.

Our employees are trained to handle the personal data securely and with utmost respect, failing which they may be subject to disciplinary action.

#### **5. Retention policy**

We will retain your personal data in compliance with this Privacy Notice and/or the terms and conditions of your Contract of Agency with us for the duration of your relationship with us, for such period as may be necessary to protect the interests of Public Mutual Group and/or its customers as may be deemed necessary, where otherwise required by the law and/or where required by Public Bank Berhad Group's relevant policies.

#### **6. Personal Data which is incomplete**

Where indicated, it is obligatory to provide your personal data to us to enable us to process your application as a UTC/PRC for the distribution of our products and services. Should you decline to provide such obligatory personal data, we may not be able to process your application, request or provide you with our products or services.



## **7. Access and correction of Personal Data**

We can assist you to access and correct your personal data held by us.

Where you wish to have access to your personal data in our possession, or where you are of the opinion that such personal data held by us is inaccurate, incomplete, misleading or where relevant, not up-to-date, you may make a request to us or correct your personal data via our Agency Communications Portal and/or complete the UTC's Mobile Number Amendment Form for amendment of mobile number. This form is available at our website at [www.publicmutualutconnect.com.my](http://www.publicmutualutconnect.com.my).

We will use reasonable efforts to comply with your request to access or correct your personal data within 21 days of receiving your request and/or duly completed UTC's Mobile Number Amendment Form and the relevant processing fee (if any).

Please note that we may have to withhold access to your personal data in certain situations, for example when we are unable to confirm your identity or where the data requested for is of a confidential commercial nature or in the event we receive repeated requests for the same data. Nevertheless, we will notify you of the reasons for not being able to accede to your request.

Please also note that we may exercise our discretion in allowing the corrections requested and/or may require further documentary evidence of the new data to avoid fraud and inaccuracy.

You can also assist us to keep your personal data (such as your current mailing address) up to date, as it will enable us to serve you better.

## **8. Exercising Choices over the disclosure, retention and use of Personal Data**

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 data. Should you wish to do so, kindly contact us at the contact details provided below.



**PUBLIC MUTUAL**  
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

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#### **9. Revisions to privacy notice**

This Privacy Notice may be revised from time to time. Notice of any such revision will be given on our website and/or by such other means of communication deemed suitable by us.

#### **10. Contacting us**

Should you have any query in relation to this Privacy Notice or how we handle your personal data, kindly speak to any Agent Service Officer at any of our branches or contact us at:-

Public Mutual Berhad  
Menara Public Bank 2  
No.78, Jalan Raja Chulan,  
50200 Kuala Lumpur

Hotline : 03-2022 6300  
Email : [utcsupport@publicmutual.com.my](mailto:utcsupport@publicmutual.com.my)