

**PRIVACY NOTICE TO CMTF APPLICANT**

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 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, loan 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 beneficiary 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 CMTF Website (<http://www.cmtf.org.my>) and from cookies through the use of CMTF 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 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 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 loan 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 foundation, 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.

**张明添基金**  
**CHANG MING THIEN FOUNDATION**  
**Company No. 196840-U**

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 Chew Soon Tuck  
Chang Ming Thien Foundation,  
Personal Data Protection Compliance Officer  
11<sup>th</sup> Floor, Wisma MCA,  
163 Jalan Ampang,  
50450, Kuala Lumpur.

Email Address: pdpa\_cmtf@kojadi.com.my  
Telephone Number: 03-2161 6517

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 CMTF Website.

If you are using CMTF 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 CMTF 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 CMTF 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 CMTF website and your visit information to CMTF Website will not be tracked by us. In allowing cookies in your browser settings, we will track only your visit information to CMTF 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.