



**MAJLIS AMANAH RAKYAT
(MARA)**

PRIVACY NOTICE

Dear Sir / Madam,

In accordance with the **Personal Data Protection Act 2010** (hereinafter referred to as “Act 709”), which regulates the processing of personal data in commercial transactions we give you notice as follows (for the purpose of this written notice, the terms “personal data” and “processing” shall have the meaning prescribed in Act 709):

1. Your personal data is being processed by or on behalf of MARA and your personal data was, or may be collected in the future, from the information you have provided us in any form and any other MARA documentation. Your personal data may also being obtained from other sources including from any party as a regulatory body, any credit agency, your employer, your guarantor or collateral providers and other resources which they have access.
2. The personal data processed by us may include your name, national identity card number, contact number, address, photograph(s), image(s), sharing, testimony and other information. We wish to highlight that any failure to provide the personal data or subsequent withdrawal of your consent to provide and process your personal data may result in us being unable to process your personal data for any of the purposes described below.
3. We are processing your personal data, including any additional information you may subsequently provide, for any of the purposes (“Purposes”) as follows:

- a. for any activities relating to MARA in carrying out its functions;
 - b. to provide you with any marketing or promotional materials and information;
 - c. for any other purposes, directly or indirectly relating to any of the above purposes and MARA's activities.
4. Your personal data may be disclosed to the public, our parent company, subsidiaries, related and/or associated company, licensees, business partners, distributors and/or service providers, agents and technical advisors including but not limited to advocates and solicitors for any of the Purposes. Further, your personal data may be transferred to locations outside Malaysia. We always take steps that are reasonable and necessary to ensure that your personal data is in safe condition and used in accordance with this Privacy Notice.
5. You are responsible for ensuring that the information you provide us is accurate, complete, and not misleading and that such information is kept up to date. You may access and request for correction of your personal data, to limit the processing of your personal data, or to contact us with any enquiries in respect of your personal data.
6. When you provide your personal data or information about another person to us, you confirm that they have appointed you to act for them, to consent to the processing of their personal data and to receive data protection notices on their behalf.
7. We reserve the right to change or update this Privacy Notice to coordinate any changes to our privacy practices. We will display any such amendment in a notice on our website or through any other suitable means. We believe that you agree to the terms above and allow us to process your personal information.