

DIGITAL/WEBSITE PRIVACY POLICY

RHB Insurance Berhad ("RHBI", "we", "our", "us") values your trust in us and respects the need to maintain the security and confidentiality of information that you provide to us, whether or not you are a RHBI customer ("Customer"), a customer who has registered for our RHB Insurance Online ("Registered User") [hereinafter collectively referred as "RHBI Customer"] or a visitor to our website ("Visitor"). RHBI is committed to protect each individual's privacy. That is our pledge to you.

This Privacy Policy sets out RHBI's general practices relating to the use and storage of the information you have provided to us online via this website. Where applicable, other companies within the RHB Banking Group (which shall include the holding company, subsidiary(s), and any related company(s) as defined in the Companies Act 2016, including any company as a result of any restructuring, merger, sale or acquisition) may use and store the information you have provided to us online via this website for purposes stated in the [*Privacy Notice](#).

If you wish to obtain more information on the manner in which RHBI and to the extent necessary and applicable, other companies within the RHB Banking Group process your information, please refer to the [*Privacy Notice](#).

1. Information Received

We receive various types of information via this website when you make a general inquiry or provide feedback, when you make an appointment to see our Customer Service Assistant or where you are applying for new products or services, including but not limited to the following:

- (a) information that personally identifies you, such as your name, NRIC/passport number, vehicle registration number, travelling details, contact details or background information ("**Personal Information**");
- (b) if you are a RHBI Customer, your account number, financial information or other information relevant to your account with RHBI; and
- (c) information consisting your physical/mental health ("**Sensitive Information**"), if any.

2. Purpose of Collection

We will process the information you have provided to us for any of the following purposes, depending on the circumstances in which you provided the said information to us:-

(a) Applications for insurance via RHB Insurance Online

Your customer information which is already in our possession, along with any additional information you may provide via this website will be used to provide you with the additional services you have requested. It is mandatory for you to provide us with the information requested. If you opt not to provide us any with additional details which may be required for the processing of applications for our services, we may not be able to provide you with the services requested.

(b) Visitor to our website

If you are a Visitor to our website, you are not required to provide us with any information about you, unless you are making a general inquiry, providing feedback, requesting for an appointment with our Customer Service Assistant, requesting for a quotation for our insurance product and/or service or where you are applying for new products or services.

3. Cookies

A cookie is an alphanumeric identifier which we transfer to your hard drive through your web browser when you visit our website. Whether you are a RHBI Customer or Visitor, as you browse through our website, you may be subject to the use of cookies to retain information about your web browser and usage preferences for general visitor analysis. This will help us to improve your user experience on our site. Cookies may also be used to compile aggregate information about areas of our website that are visited most frequently. By accessing our website, you agree to us placing cookies on your computer or device. If you wish to reject our cookie, you can configure your browser to do so.

4. Confidentiality and Security of Information

We shall strive to ensure that security measures are exemplary and that all confidential information received shall only be used in the course of providing financial services to you.

- a. We assure that only proven development tools and techniques are used, whether they relate to security or encryption technologies. These are subject to risk analyses, and guidelines are regularly tested and updated to ensure that information received from RHBI Customer/Visitor through the Internet is secured.
- b. We assure that access to information by RHBI employees or its agents are limited through system access control mechanisms and positive authentication systems. We also maintain mechanisms such as audit logs and electronic journals.
- c. All RHBI employees are bound by a code of ethics and we assure that the privacy of your information is protected by a confidentiality agreement at all times.
- d. If your information is to be shared with agents, affiliates and/or any other third party as stated in this Privacy Policy, your information is also protected by a confidentiality agreement at all times.

5. Use and Sharing of Information

- a. We assure you that the whole or any part of the information received from you shall not be divulged, reproduced or used for any purpose other than that as stated in this Privacy Policy, or where applicable, our [*Privacy Notice](#) unless duly authorized by you or in the restricted circumstances permitted by law.
- b. However, we do reserve the right to use the information provided by you to perform necessary credit checks or to assist other financial institutions in assessing your credit worthiness and collection of debts.
- c. RHBI may share specific information about you, if you are a RHBI Customer, only with an agent or affiliate (including members of the RHBI Banking Group) so as to share our full range of products and services with you.
- d. If you are a Visitor to our website, RHBI may also share non-specific information about you whether with an agent or affiliate or other reputable third parties, so as to advise you of opportunities and offers that may be of interest to you.
- e. Third parties with whom RHBI shares your information are not permitted to retain any customer information unless you have specifically expressed interest in their products or services and/or have authorised the same.
- f. RHBI may provide or transfer your information to members of the RHBI group located overseas to administer and/or operate certain functions or services on our behalf. For the places where the personal information is transmitted, retained or processed, RHBI takes reasonable measures to protect that personal information.

6. Limit on Distribution of Information

If you are a RHBI Customer, you have the option of limiting or preventing distribution of information by notifying RHBI in writing by post or facsimile transmission to the address and facsimile number as stated in our [*Privacy Notice](#).

7. Accessibility and Accuracy of Information

We strive to ensure that RHBI Customer's information is accurate and kept up to date. However, in order to ensure that your records are kept up to date, we encourage you to assist us by informing us in the event that your records require to be updated, are found to be incomplete or inaccurate in the manner indicated in our [*Privacy Notice](#). You may also access your information in a similar manner.

If you are a Visitor, you also have the right to access and/or correct any of your information currently in our possession by contacting our Customer Relationship Centre at 1300 220 007.

8. Duration of retention of personal data

We will retain your information for as long as necessary to fulfil the purposes for which we collect the data, until you request otherwise, and/or as long as the law requires. Please contact us using our contact details provided below, if you have any questions with respect to our data retention practices.

9. Customer Questions or Complaints

RHBI honours its commitment to protect its customers' privacy. If you have any queries, concerns or complaints on customer information or services, please contact us via post or facsimile transmission or email to us at the following address, or call us.

Head, Customer Relationship Centre
RHB Insurance Customer Relationship Centre
Level 1, Tower Three, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.
Telephone number: 1300 220 007
Facsimile number: 03-2163 7277
Email: rhbi.general@rhbgroup.com

10. Changes to this policy

We may revise this policy from time to time. You should review our privacy policy periodically so that you keep up-to-date on our most current practices. Your continued use of this website or services or provision of further personal information to RHBI once this policy has been amended constitutes your acceptance of the amended policy.