



Notice relating to the *Personal Data Protection Act 2010*

1. This Notice is issued pursuant to the requirements of the *Personal Data Protection Act 2010*.
2. You may have in your application for credit account to trade with us on credit term or in your guarantee to us to support the customer's application for credit account to trade with us on credit term, supplied and continue from time to time supply us with your personal data and information.
3. Such data includes information concerning your personal details (such as name, age, gender, identity card number, passport number, date of birth), contact details (such as address, email, telephone and facsimile numbers), occupation details (such as business name, business registration number, date of registration of business, income range, job title, business' contact information and address, trade reference) and other information such as financial reference of bankers.
4. We may also verify or source personal information about you from third party sources (both public and private) such as credit reporting agencies, Companies Commission and Department of Insolvency.
5. The information and personal data furnished or required to be furnished to us is mandatory if you intend to purchase goods from us on credit term under a credit account. Failure to supply such data may result in us being unable to supply or continue to supply goods on credit term to you or to the customer in support of which you have provided a guarantee to us.
6. The purposes for which your personal data may be used and/or processed are as follows:-
 - (a) the processing of your application or the application by the customer in support of which you have provided a guarantee to us, for credit account for us to supply goods to you or to the customer on credit term;
 - (b) the sales and deliveries of goods ordered by you or the customer in support of which you have provided a guarantee to us;
 - (c) conducting credit checks (including but not limited to upon an application for credit and upon periodic review of the credit);
 - (d) updating your record with us;
 - (e) communicating with you;
 - (f) ensuring your ongoing credit worthiness;
 - (g) marketing our products to you or to the customer in support of which you have provided a guarantee to us;
 - (h) determining the amount of indebtedness owed by you or the customer in support of which you have provided a guarantee to us;
 - (i) collection of amounts outstanding from you;
 - (j) for fraud or crime prevention, audit and debt collection and in order that services may be processed by us;
 - (k) meeting the requirements to make disclosure under the requirements of any laws binding us and for the purposes of any guidelines issued by regulatory or other authorities with which we are expected to comply;
 - (l) market research and statistical analysis and surveys with the aim of improving our products;
 - (m) for any purpose required by law or regulation;
 - (n) for the purpose of enforcing our legal rights and/or obtaining legal advice;
 - (o) to support our business, financial and risk monitoring, planning and decision making; and/or
 - (p) purposes relating thereto.
7. Your personal data held by us will be kept confidential but we may provide or disclose such information to the following parties (whether within or outside Malaysia) for the purposes set out in paragraph 6 above:-
 - (a) our parent company, subsidiaries and associate companies;
 - (b) any agent, contractor, auditors, lawyers or third party service provider who provides administrative, telecommunications, computer, or other services to us in connection with the operation of our business;
 - (c) any person to whom we are under an obligation to make disclosure under the requirements of any law binding us;
 - (d) any bureaus or agencies established or to be established by Bank Negara Malaysia (including the Central Credit Reference Information System ["CCRIS"]) or any of its subsidiaries, or by any other regulatory authorities; any registered credit reporting agency; the police and in the event of default, to debt collection agencies; and/or
 - (e) any guarantor or security provider for the credit account you have with us.

8. In connection with paragraph 7(d) above, in the event of any default in payment where the amount in default is not fully repaid on or before the due date, you are liable to have your data shared with, disclosed to and/or retained by the registered credit reporting agency.
9. We will ensure that the personal data collected or processed by us are accurate, complete, up to date and not misleading subject however that the personal data held by us could only be as accurate as that provided or furnished to us by you. In the circumstances, it shall be your duty and obligation to ensure that all information and personal data provided to us are correct, accurate, complete, up to date and not misleading.
10. You have the right to request access to and request for correction of information about you held by us. In this respect, you may :-
 - (a) check whether we hold or use your personal data and request access to such data;
 - (b) request that we correct any of your personal data that is inaccurate, incomplete or outdated;
 - (c) request that we specify or explain our policies and procedures in relation to data and types of personal data handled by us;
 - (d) withdraw, in full or in part, your consent given previously, subject to any applicable legal restrictions, contractual conditions and a reasonable time frame given to us to process your withdrawal.
11. If you wish to limit the processing of your personal data or personal data of other persons who may be identified from the information or data furnished by you to us, you may do so by notice to us in writing and we will remove such information and data from our records. However, such removal may result in us being unable to supply or continue to supply goods on credit term to you or to the customer in support of which you have provided a guarantee to us.
12. If you wish to make any inquiries, correction, complaints or access to your personal data, you may contact:-

Person in charge: Assistant Manager – Data & Credit Control
Company: Simen Utara Sdn Bhd
Address: Level 8 Unit 8C & D
Wisma Boon Siew
1 Penang Road
10000 Penang
Telephone: 04-2644939
Facsimile: 04-2645250
email: kbtan@simenutara.com.my
13. In accordance with the terms of the *Personal Data Protection Act 2010*, we have the right to charge a fee for the processing of any data access request.
14. Where you are in a partnership, the giving of this Notice addressed to the partnership shall be deemed as notice given to all the partners whose data are collected and/or processed by us for the purposes stated herein. In this regard, you warrant that you have obtained the consent of all such individuals to the provision of their data to us for the foregoing purposes and for disclosure to such parties as stipulated above and you undertake to extend a copy of this Notice to all such individuals, which expression shall include all such your existing and new partners from time to time.
15. This Notice is issued in both English and Bahasa Malaysia. In the event of conflicts in the interpretation hereof, English version shall prevail over the Bahasa Malaysia version.

Your continued purchase of goods from us under your credit account held with us or your continued provision of a guarantee to us in support of the customer who purchases goods from us under credit account held with us, is deemed consent for us to collect, process and store your data in accordance with the above. Failure to consent to the above may result in us being unable to supply or continue to supply goods on credit term to you or to the customer in support of which you have provided a guarantee to us.