

DATA PROTECTION NOTICE - English Version

By interacting with Great Eastern Life Assurance (Malaysia) Berhad (“Company”), submitting information to the Company, enrolling or signing up for any products or services offered by the Company, you are providing personal information to the Company.

“Personal information” means any information which relates to you and which has been provided by you to the Company, including but not limited to your name, bio-data or personal profile, National Registration Identity Card number, passport number, address, telephone number, email address, images, your personal preferences, particulars of any third party life assured or beneficiary, and financial and banking account information and any information which may identify you, any life assured, trustee or beneficiary, that has been or may be collected, stored, used and processed by the Company from time to time. The term “personal information” also includes sensitive personal data which means any personal data consisting of information as to physical or mental health or condition, political opinions, religious beliefs or other beliefs of a similar nature, the commission or alleged commission of any offence.

If you provide us with any personal information relating to a third party, including where you have named them as a life assured, trustee or beneficiary, or where you refer a third party to us for the purposes of us offering our products and/or services to that third party, by submitting such information to us, you represent to us that you have obtained the consent of the third party to you providing us with their personal information for the purposes set out herein. References to “your personal information” shall include the personal information of third parties provided by you.

Your personal information may be used, recorded, stored, archived, disclosed or otherwise processed by or on behalf of the Company (and its successors in title) for the following purposes:

- a. to carry on insurance business, as may be applicable and to carry out any activity or duty as an insurer, including but not limited to any operational or internal management purposes;
- b. to assess or process any proposals or applications made for any of the Company’s products and services, including any future underwriting;
- c. any claim or investigation or analysis of such claim, including to ascertain your claims history in order to improve claims processing and prevent fraudulent claims, including any future claims assessment;
- d. to manage and service the Company’s relationship with you and to provide you with improved customer service;
- e. to match and update any personal information held by the Company and the Great Eastern group of companies (“Great Eastern”) relating to you from time to time (for more information on Great Eastern, log on to greateasternlife.com);
- f. to offer and/or process any alterations, variations, cancellation or renewal of products or services by the Company or by Great Eastern;
- g. direct marketing and general marketing of insurance and takaful products and services of the Company and Great Eastern, and of third party products, that may be of interest to you. Please be assured that marketing information in respect of third party products and services will only be sent to you if you have expressly consented to the same;
- h. research and audit including but not limited to historical and statistical purposes;
- i. to exercise any right of subrogation or recovery;
- j. to prevent, investigate, or report any actual or suspected money laundering, terrorist financing, bribery, corruption, actual or suspected fraud including but not limited to insurance fraud, evasion of tax or of economic or trade sanctions, and other criminal or unlawful activities;
- k. for reinsurance;
- l. for litigation or potential litigation; and

- m. if required by law or in good faith, if such action is necessary:
 - o to comply with any law enforcement, court orders or legal process, and/or
 - o to protect and defend the rights or property of the Company and Great Eastern (for information, log on to greateasternlife.com).

The Company may also collect and/or verify your personal information from third parties, such as a policyholder who has taken up a policy on you or for your benefit, agents, brokers, business partners and third parties from whom you have been referred to the Company, or third parties from whom we seek or receive information on you in connection with your policy, policy applications, or claims, for example, from any of the Great Eastern group of companies, other insurers or takaful providers, insurance associations and takaful associations, hospitals, clinics and the relevant authorities.

The Company may retain your personal information for such time as deemed to be necessary for the purpose of fulfilling any operational, audit, investigation, legal, regulatory, tax or accounting requirements, including but not limited to any potential litigation, and future underwriting and claims assessment purposes.

The information that you have provided to the Company is necessary. If you do not provide the Company with such information, the Company may not be able to provide you with insurance or to respond to any claim.

The Company may disclose and/or provide your personal information to the following parties (within and outside Malaysia) for the purposes stated above:

- a. the authorised representatives of the Company;
- b. in relation to third party policies, the policy owner;
- c. in relation to group policies, the policyholder and/or its brokers;
- d. third party service providers (who provide administrative, telecommunications, computer, payment, data processing or storage, or other services to the Company in connection with the operation of our business) to fulfil the Company's obligations to you;
- e. banks and financial institutions;
- f. insurers or takaful providers, fraud detection and prevention services, reinsurance companies, insurance associations or takaful associations and insurance industry regulatory authorities;
- g. any credit reference agencies or, in the event of default, any debt collection agencies;
- h. any insurance rating organisations that collect information about credit history, accident fault, injury description and amounts paid and share it with other insurance companies or takaful providers and others entitled to see it;
- i. any person, who is under a duty of confidentiality and has undertaken to keep such data confidential, which the Company has engaged to fulfil its obligations to you;
- j. any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;
- k. any person to whom the Company is under an obligation to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines binding on the Company including, without limitation, any applicable regulators, governmental bodies, or insurance associations, and where otherwise required by law;
- l. other companies in Great Eastern, and the Company's affiliates; and
- m. any business or strategic partners.

You may access certain personal information held by the Company based on the applicable data protection laws of Malaysia.

You may access your personal information at any time by calling Customer Service Care or visiting our Customer Portal. If you have any inquiry such as limiting the processing of certain information, including the withdrawal of consent to receive marketing information, you may contact our Customer Service Care, or write to the Company.

If you have any complaints in respect of your personal information, you may contact our Privacy Officer.

For more information on how the Company deals with your personal information, please log on to our website and read the Client Charter and Privacy Policy, as set out below:

Great Eastern Life Malaysia	
Website	greateasternlife.com
Customer Portal	https://econnect-my.greateasternlife.com
Customer Service Care	1300 1300 88
Email Address	wecare-my@greateasternlife.com
Privacy Officer	+603 - 4813 3796

The Company may charge a reasonable fee for access. If you can show that the personal information held by the Company is not accurate, complete and up to date, the Company will take reasonable steps to ensure it is accurate, complete and up to date upon receiving your verification or feedback. The Company may review and update this Personal Data Protection Notice from time to time to reflect changes in the law, changes in the business practices, procedures and structure of our Company and Great Eastern, and changes in the community's privacy expectations. It is not generally feasible to notify you of changes to this Personal Data Protection Notice and as such, you can log on to our website to obtain the latest version of the Personal Data Protection Notice at any time. By interacting with the Company, submitting information to the Company, enrolling or signing up for any products or services offered by the Company, you consent (and where required, explicitly consent) to such use of your personal information including sensitive personal data, in the manner set out in this notice. Such consent and authorisation herein shall extend to any information obtained from any of the insurance policy(ies) presently provided to you, any new application to the Company for insurance, and claim processing, such historical financial or credit records, data or information whether or not provided personally.

In the event of any inconsistencies between the English version and the Bahasa Malaysia version of this notice, the English version shall prevail.