

PRIVACY POLICY

Introduction

This Privacy Policy sets out the manner in which Transnational Insurance Brokers (M) Sdn Bhd (“TIB”) collect, use, disclose, store, process and manage personal information. By visiting or using the Website (www.transnat.com.my), sending enquiries to us or entering into an agreement that you may have contracted with us, you are taken to have read, and agreed to the collection, use, disclosure, storage, processing and handling of your personal information in accordance with this Privacy Policy.

We may revise / modify this Privacy Policy at any time. Notice of any such modification / revision will be posted on TIB’s website and/or by such other means of communication deemed suitable by TIB. You should review this Privacy Policy periodically so that you are updated on any changes.

Respecting Information Privacy

We value your privacy and recognise the importance of protecting your personal information in accordance with the Malaysia Personal Data Protection Act 2010 and any other applicable local personal data protection laws, regulations, codes of practice, guidelines or guidance notes as may be issued from time to time (as the case may be) (“Privacy Laws”).

The Personal Information We Collect About You

This Privacy Policy explains how TIB collects, uses, discloses, protects & processes the data & information we collect. It applies to any personal information and data you provide to TIB and any personal information and data we collect from others.

For the purpose of this Privacy Policy, the following terms shall have the prescribed references:-

“Personal information” refers to any information which relates directly or indirectly to you including, but not limited to your name, address, phone number, email, gender, occupation and any other information provided such as the details of your account, the type of products and/or services subscribed.

For the avoidance of doubt, please note that this Privacy Policy is applicable only if you are an individual.

What type of personal data we collect?

In order for us to serve you efficiently as regards your inquiries, our products and services, we may need to and/or may be required to collect, record, hold, use, disclose and store (collectively “process”) your personal information data, including but not limited to:

- Personal details to establish your identity and background; name, contact details, race, date of birth, gender, marital status, level of education etc.
- Personal info to establish your financial standing, criminal convictions, creditworthiness and/or suitability for any of our products/services applied for;
- Personal info on your health status, lifestyle, working environment, workers’ compensation insurance, employment benefits;
- Personal information that you provide when you apply for any of our products and services

Our range of products and services include insurance broking, claims management, risk management consulting, and other forms of insurance services and employee benefits program.

Where We Collect Your Personal Information

We may obtain your personal data from yourself and from a variety of sources, including but not limited to:-

- your verbal and written communications with us and/or our authorized agents;
- your existing relationship with us, for example information provided by you in application forms, when using our products or services or when taking part in customer surveys, competitions and promotions;
- from our analysis of the way you use and manage your product accounts and services with us, from the transactions you make and from the payments you make for the services and products we provide to you;
- from third parties connected with you, such as employers, security providers, financial institutions, credit organizations, motor vehicle and driver licensing authorities, subject to your prior consent; and/or
- From such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

When you provide your personal data that enables us to respond to your request for products or services, you consent to our processing, use and disclosure of this data and information to appropriate third parties for the purposes described in this Notice.

How We Use Your Personal Information

We may use your personal data for purposes which include the following:

- to better understand your current and future investment needs and your financial situation;
- to assess financial and insurance risks;
- to better manage our business and your relationship with us;
- to update, consolidate and improve the accuracy of our records;
- to assess your application/request for our products and services;
- to verify your financial standing through credit reference/reporting checks;
- to provide you with information on our and third party products, services and offers which may be of interest to you;
- to improve our products and services and to develop new products and services;
- for audit, compliance and risk management purposes;
- to respond to your enquiries and complaints and to generally resolve disputes;
- to produce data, reports and statistics;
- to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us;
- to conduct anti-money laundering checks; for crime detection, prevention & prosecution; comply with any sanction requirements; and/or
- for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

Using and Disclosing Your Personal Information

Your personal data held by us will be kept confidential but as a part of providing you with our products and services and the management and/or operation of the same, we may be required or need to disclose your personal data to the following third parties:

- companies and/or organizations that act as our agents, service providers, representatives or affiliates;
- companies and/or organizations that assist us in processing and/or otherwise fulfilling transactions and value added services that you have requested;
- any other person notified by you as authorized to give instructions or to use the account(s)/facility(s) or products or services on your behalf;
- our business partners that are necessary to provide our products and services, credit & fraud reporting agencies, debt collection agencies, insurers, reinsurers, and managed fund organizations for financial planning, investment products and others
- insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, medical service providers, fraud detection agencies, our advisers such as loss adjusters, lawyers and accountants and others involved in the claims handling process

We will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside TIB except:

- where you have given permission;
- where we are required or permitted to do so by law;
- where required or authorized by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over TIB;
- where we may transfer rights and obligations pursuant to our agreement(s) with you; and/or
- where we are required to meet our obligations to any relevant regulatory authority (whether in or outside Malaysia).

Security and Retention of Your Personal Information

We strive to ensure the security, integrity, and privacy of your personal information we collect. We regularly review and implement up-to-date technical and organizational security measures when processing your personal data.

TIB will retain your personal data in compliance with this Privacy Policy and/or the terms and conditions of your agreement with TIB for the duration of your relationship with us, for such period as may be necessary to protect the interests of TIB and/or its customers as may be deemed necessary, where otherwise required by the law and/or where required by TIB's relevant policies.

You have the right to access and correct your personal data. Where you wish to have access to your personal data in our possession for updates or correction, you may make a request to us via our PDPA Office at the contact points stated below.

We will use reasonable efforts to comply with your request to access, update or correct your personal data within 14 working days of receiving your duly completed Data Update / Correction Form and the relevant processing fee (if any).

Contacting TIB

Should you have any query in relation to this Notice or how we handle your personal data, kindly contact our PDPA Officer at the following contact points:

Telephone: 082-455841
E-Mail: rosmini@transnat.com.my
Website: www.transnat.com.my