

Privacy Policy

Our Commitment

At UOBKHOWA, we recognize that your privacy is important, and we are committed to maintaining your privacy and the confidentiality of your personal information which you provide on this website.

Collection

We collect your personal information to facilitate financial planning, financial services, insurance policies or related services, and to update our records. On or prior to us collecting your personal information, we will take reasonable steps to inform you why we are collecting that personal information, who we might disclose your personal information and what may happen if you do not provide personal information to us.

Use and Disclosure

We are subject to certain legislative and regulatory requirements that require us obtaining and holding detailed information that personally identifies you and/or contains information on you. In addition, our ability to provide you with comprehensive financial planning advice and associated services, is dependent on us obtaining your personal information, including:

- employment details and employment history
- details of your financial needs and objectives
- details of your investment preferences and aversion or tolerance to risk
- details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, etc.
- information about your employment history, employment circumstances, family structure, commitments and social security eligibility
- any other relevant information including medical history and/or reports required for the purposes of risk insurance.

UOBKHOWA may use your personal information for the purpose of providing you with direct marketing material such as articles of interest. You may request not to receive such information and your request will be affected. Please allow two weeks for your request to be implemented.

Data Quality

We are required to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients. If you elect not to provide us with the personal information you may be exposed to higher risks in respect of the

recommendations made to you and this may affect the adequacy or appropriateness of advice given to you.

Data Security

We endeavor to take reasonable steps to protect the information we retain from misuse, loss and from unauthorized access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy legal requirements.

Openness

We may disclose your personal information to third parties or external contractors carrying out functions and duties for and on behalf of UOBKHW. It is a condition of our agreement with each of our external contractors that they adopt and adhere to this privacy policy.

The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law, or pursuant to the direction of the regulatory authority in Malaysia.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

Access and Correction

You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law.

We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result.

UOBKHW reserves the right to charge a fee for searching for and providing access to your personal information. In the event we refuse you access to your personal information; we will provide you with an explanation for that refusal.

We will always endeavor to ensure that the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide, and you should advise us if there are any errors in your personal information.

Identifiers

In some circumstances we are required to collect government identifiers, for example, your Identity Card Number. We will not use or disclose this information other than when required to do so by law or, when consented to by you.

Anonymity

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

Sensitive Information

We will not collect sensitive information about you, without your consent. Exceptions to this include where the information is required by law, or for the establishment, exercise or defense of a legal claim.

Privacy Complaints

If you wish to complain about any breach or potential breach of this privacy policy, you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to a UOBKHW A Compliance Officer. Your complaint will be considered within 7 days and responded to accordingly. It is our intention to use our best endeavors to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact our Compliance Manager who may investigate your complaint further.