

This Statement is produced in English and Bahasa Malaysia. In the event of any ambiguity or inconsistency between the English and Bahasa Malaysia version of this Statement, the English version shall prevail.

Privacy Statement

This privacy statement (“**Statement**”) sets out the manner of how Apex Equity Holding Bhd group of companies (“**APEX**” or “**we**”) use and protect information that you provide to APEX when you use this website and sign up for the services and products provided by APEX (“**Services**”). We are committed to safeguarding your privacy while providing you personalized and valuable services. In order to sign up on our website and/or engage us for the Services and/or continue to use our website and/or Services, you will be required to consent to the processing of your personal information (“**Data**”) by us for our provision of Services.

Our site contains links to third party sites, which are not subject to this Statement. We do not endorse and are not responsible for the privacy practices or contents on these sites. We recommend you to read the privacy policy of the sites that you visit.

We encourage you to periodically review this Statement as we may revise or modify this Statement from time to time. In the event of such revision or modification, you will be notified of the same via email/postal mail/short message service (SMS) or notice posted on our website and you will be required to agree to be bound by, accept and consent to such revision or modification. By continuing to use our website and/or Services after such notification, you have given us implied consent to continue with the processing of the Data for our provision of Services.

1. Collection of Your Data

- 1.1 In the course of providing the Services, we will collect Data from the following sources:
- (i) applications or other forms we receive from you or your authorized representatives whether sent through email or hard copies;
 - (ii) your transactions with, or from the services performed by, us, our affiliates, or others;
 - (iii) information you have provided to us on our websites;
 - (iv) public records maintained by governmental entities which are available to the public; and
 - (v) consumer or other reporting agencies.

The Data that we collect and process is categorised into:

- (i) Data that is necessary for the provision of the Services, marked as mandatory by APEX (“**Mandatory Information**”); and
- (ii) Data that is not Mandatory Information (“**Optional Information**”).

(a) Mandatory Information:

Mandatory Information are personal details and information, which may include:

- (i) Name
- (ii) Gender
- (iii) Date of birth
- (iv) Nationality and race
- (v) Contact details
- (vi) Correspondence Address (private and/or business; current and/or previous address)
- (vii) Email address (private and/or business)
- (viii) Credit card number or bank account details
- (ix) Details on identification supporting documents (including national registration identity card, passport, certificate of incorporation etc.)

1.2 In respect of the Mandatory Information, when registering on our website and/or subscribing to the Services you agree and consent to:

- (i) provide such Data to APEX for the processing of the same by APEX; and
- (ii) the Data collection and/or processing by APEX through its systems or its service providers to enable APEX to provide you with the Services in which you have applied/subscribed for.

1.3 In the event if you choose not to provide the Mandatory Information to us, we may not be able to provide the Services to you.

(b) Optional Information

Optional Information are personal details and information which includes:

- (i) Additional details such as your areas of interests and whether you would like to receive alerts for related marketing activities or to participate in contests, surveys, promotional activities etc. organised by APEX.
- (ii) Personal information that are inherent to and/ or enable the Services, which you are acquiring.
- (iii) Personal information collected and/ or processed through direct communication with APEX including but not limited to MMS, SMS, customer services conversations, Facebook posting or online interactions etc.
- (iv) Information available in the public domain including but not limited to SSM, SKMM etc for the purpose of enabling provision of the Services.

2. Sharing of your Data

2.1 Your Data will be used and processed in order to provide you with the Services, as well as for us to conduct analysis related to the Services. As such, we may share your Data with our affiliates or disclose your Data to the following third parties:

- (i) our agents, brokers or representatives who provide you with the Services;
- (ii) third-party contractors or service providers who provide the Services or perform marketing or other functions on our behalf;
- (iii) governmental entities to meet our legal obligations connected to the collection, retention and disclosure of the Data, such as to facilitate tax reporting or to assist in the identification of money laundering;
- (iv) law enforcement units for the administration of justice;
- (v) any third parties for the purposes of establishing, exercising or defending our legal rights, so far as it is permissible under applicable privacy laws; and
- (vi) credit reporting agencies or any source deemed appropriate to verify your credit listing as you or any source deemed appropriate may be deemed fit under any applicable law, regulation, guidelines, regulatory requirement or directive in relation to your credit application or transaction with the company for the following purposes (but not limited to):
 - (a) opening of account;
 - (b) credit evaluation;
 - (c) credit/account review;
 - (d) credit/account monitoring;
 - (e) debt recovery purposes;
 - (f) scoring solutions;
 - (g) employment evaluation; and
 - (h) legal documentation and/or action consented to a contract or facility granted.

2.2 APEX will not disclose your Data to any unauthorized third party, in compliance with Rule 5.16(6) of the Rules of Bursa Malaysia Securities Berhad.

3. Confidentiality and Security of the Data

3.1 We maintain physical, electronic and procedural safeguards to protect the Data from any unauthorized access or intrusion. We limit access to the Data only to our employees, contractors/service providers and agents who need such access for the provision of the Services or for other legitimate business purposes. We will at all times comply with all laws and regulations to which we are subject to regarding the collection, usage and disclosure of the Data.

4. Your Right to Access Your Data

- 4.1 You may access to your Data, make request for corrections and/or deletions to be made to your Data or make enquiries and/or complaints with regards to the Data at any time by providing your request together with your reason in making such request in writing (“**Request**”) to ensure that your Data is accurate, complete and up-to-date and we will respond to you within 21 calendar days from our receipt of the Request. Your Request may be made to our Customer Service Representative, which can be contacted at:

Customer Service Representative
Address: 6th Floor Menara Apex, Off Jalan Semenyih, Bukit Mewah,
43000 Kajang, Selangor
Direct Line: 03-87391118
General Line: 03-87361118
Fax: 03-87363122
Email: apextrade@apexsecurities.com.my

- 4.2 However, we reserve the right not to process the Request if, in our opinion, the processing of the Request will jeopardize the security and privacy of the personal information of others as well as if the Request is impractical or not made in good faith, or if we are not able to identify whether the Request came from you.

5. Your Right to Limit Use of Your Data

- 5.1 You may withdraw your consent granted to the processing of the Data by giving a notice in writing to our Customer Service Representative as detailed in Section 8 of this Statement, and we shall comply with such written notice issued by you. If you withdraw your consent, we may not be able to continue to provide you with the Services you have applied / signed up for.
- 5.2 We will seek your consent as to whether you wish:
- (i) to receive any marketing newsletters from APEX; or
 - (ii) for APEX to process your Data for marketing purposes.

6. Keeping your Data

- 6.1 We will retain the Data for 7 years from the date the Data ceases to be necessary for the provision of the Services. In the event if a further retention period is required, we will obtain further consent from you for the retention of the Data.

7. Cookies

- 7.1 A cookie (“**Cookie**”) is a small file that is placed on your computer’s hard drive upon relevant permission from you is obtained. Certain websites generate Cookies which are collected by web-servers to enable the web-servers to recognize your future visits. Once you have given your permission, the Cookie will be added to your computer’s hard drive and it will help web-servers to analyse web traffic or let you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. Web applications can tailor their operations to your needs, likes and dislikes by gathering and remembering your preferences.
- 7.2 We may use traffic log Cookies to identify the web pages in our website that are visited by our clients. This can help us to analyse data about web page traffic and to improve our website in order to tailor it to customers’ needs. We will only use this information for statistical and analysis purposes and upon fulfillment of this purpose, this information will be removed from our system.
- 7.3 Cookies help us to provide you with a better website, by allowing us to monitor which web pages may be useful/of interest to you. A Cookie does not give us access to your computer or any information about you, other than the data you choose to share with us. You may choose to accept or decline Cookies.
- 7.4 Most web browsers automatically accept Cookies, but you may modify your browsers settings to decline Cookies at your option. However by choosing this option, you may be prevented from taking full advantage of our website.

8. Feedback/ Inquiries

- 8.1 We welcome all feedback/inquiries regarding this Statement. Should you have any enquiries or concerns relating to the use or storage of the Data, our Customer Service Representative (CSR) can be contacted at:

Customer Service Representative (CSR)

Address: 6th Floor Menara Apex, Off Jalan Semenyih, Bukit Mewah,

43000 Kajang, Selangor

Direct Line: 03-87391118

General Line: 03-87361118

Fax: 03-87363122

Email: apextrade@apexsecurities.com.my