

Personal Data Protection Notice

(Version: May 2026)

Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (including any of our subsidiaries which you interact with, “**alrajhi bank Malaysia**”, “**the Bank**”, “**we**”, “**our**”, “**ours**” or “**us**”) values your privacy and is committed to protecting your personal data. We will only process, collect, use, record, store, disclose and retain your personal data in accordance with applicable laws including the Personal Data Protection Act 2010, Islamic Financial Services Act 2013 and this Personal Data Protection Notice (“**Notice**”). This Personal Data Protection Notice is applicable to individuals, sole proprietors, non-individuals including but not limited to partnerships, limited liability partnerships, charitable/non-profit organizations/societies/associations, co-operatives, public limited companies, private limited companies and all other entities the Bank establishes a relationship with.

For the purposes of this Notice, “**personal data**” includes any data and information that identifies you or is about you, any information provided by you or relating to your usage of the accounts, products or services made available by the Bank, and any information about you sourced by the Bank from third party sources or a person acting on your behalf.

Sources of Personal Data Obtained

We collect your personal data from various sources including (but is not limited to) the following:

- the forms (physical and/or electronic) and supporting documents that you have or may be required to fill/submit for purposes and in connection with your application for our products and/or services (“**Products and/or Services**”);
- your utilization of our Products and/or Services;
- your utilization of your electronic banking channel including information stored on the Device that you use to access our electronic banking channel;
- from your communications with us through various methods such as emails, social media (Direct and Private messages and Comments) and letters, telephone calls and conversations you have with the Bank’s personnel and/or our authorized agents;
- CCTV footages, videos, photos and/or images when you use our facilities;
- information you provided in customer surveys or when you participate in or sign up for any of our contests or campaigns;
- any member of Al Rajhi Group and its affiliates;
- publicly available information; and
- third parties such as your employers, joint account holders, guarantors and/or prospective guarantors, security providers, legal representatives, executor or administrator, authorities, statutory bodies or government agencies, credit bureaus, fraud bureau or agencies which provide credit or other information, our related and/or associated companies and affiliates, service providers, strategic business partners, marketing service providers, any other relevant bodies, agencies or partners in connection with our Products and/or Services or such other third parties.

Types of Personal Data Collected

The types of personal data we collect may include (but is not limited to) the following:

- your identity (including your name, company name, NRIC number/passport number/company registration number/society registration number, other identification number or details, birth details, gender, nationality, signature, photo);
- your biometric data (including the facial image, fingerprint, your voice or that of your authorized officers);
- your contact information (including your telephone number, email, mailing address, registered address, any other address(es), electronic mail and fax number);
- your location (country or region, not your precise location)

- your background (including but not limited to your marital status, number of dependents, employment information, education information (where applicable), shareholding structure);
- your financial details and related information (including but not limited to your income, bank account number, financial commitments, credit information, bankruptcy and/or winding up disclosures, statement of accounts);
- your assets and/or property details in relation to and/or as necessary for any facilities granted or to be granted by the Bank; and
- personal data provided, collected, and maintained when you use our electronic banking channel, which includes but is not limited to usage data, information about the device you use to access the electronic banking channel or mobile application, information stored in the photo library of your device, contact details stored in your device, log data, geolocation, and all relevant information.

Your personal data provided to us, including but not limited to your name, address, phone number, and email address, must be complete, accurate, and truthful at all times. You must promptly notify us in writing or through channels made available by the Bank of any changes to your information. We are not responsible for any losses or damages arising out of your failure to do so. The Bank may rely on information about you as stated in the Bank's records as complete, true, and correct until you notify the Bank in writing of any changes and the Bank has had sufficient opportunity to act on the updated information.

Failure to provide your personal data may result in our inability to open, establish, continue, or provide banking accounts, services, or facilities or comply with any laws or guidelines issued by regulatory bodies or other authorities.

Consent

When you apply or sign up for our Products and/or Services, and we require your consent to process, collect, use, record, store, disclose, and retain your personal data, you consent the Bank does so in accordance with this Personal Data Protection Notice by acknowledging this Notice. You agree that the Bank may at any time and from time to time, add, amend, modify, vary, delete or supplement this Personal Data Protection Notice by giving twenty-one (21) calendar days' prior notice to you (i) in writing or by way of electronic communication; (ii) on the Bank's websites as detailed in "How to Contact Us" below; (iii) on the Bank's internet banking or mobile banking platform; (iv) posted at the Bank's branches, or (v) any other mode the Bank may reasonably deem fit. These changes will take effect on the date stated in the Notice.

Your consent is needed to enable us to process your application and to provide our Products and/or Services to you. If you refuse to provide your consent, we may not be able to provide the Products and/or Services that you wish to obtain from us. Your continued usage of our Products and/or Services shall be deemed to constitute your consent until and unless you instruct us otherwise in writing. You confirm that your consent shall remain in full force and shall survive the termination of any relationship with us until and unless you instruct us otherwise.

The Bank may process your personal data without your consent in circumstances permitted by law.

Personal Data of Third Parties

In certain circumstances, you may provide us with personal data of third parties, which may include but is not limited to your family, friends, emergency contacts, guarantors, or security providers. By sharing their personal data with us, you confirm and assure to us that you have obtained the prior express consent of the third party and have complied with all applicable laws and regulations, to enable us to process, collect, use, record, store, disclose, or retain the personal data of such third parties for the intended purposes.

Sensitive Personal Data

Depending on your dealings, transactions, or activities with the Bank, we may also process your sensitive personal data as defined by the Personal Data Protection Act 2010 such as your biometric data, mental or

physical health and condition, and religious beliefs. By accepting to the terms of this Notice, you give us your explicit consent to process your sensitive personal data in accordance with this Personal Data Protection Notice.

We may also obtain your sensitive personal data from other parties upon your explicit consent or when it is allowed by law. The Bank may process, collect, use, record, store, disclose, or retain your sensitive personal data without your explicit consent in circumstances as permitted by law.

Purpose of Processing

The purposes for which your personal data is collected and processed will vary and may comprise all or any one or more of the following purposes depending on the nature of and the status of the relationship which you have with the Bank:

- to facilitate our offering of Products and/or Services (which shall include the provision of such Products and/or Services via online banking or electronic platform) to you such as assessing suitability, evaluating, verifying and processing, of your application, authenticating your identity, establishing and maintaining a banking relationship with you, effecting your instruction, addressing queries and dispute, communicating with you, maintaining customer satisfaction, maintaining the security of our Products and/or Services, understanding your utilization and tailoring content and services which may be of interest to you;
- to conduct credit background checks, creditworthiness evaluation or monitoring, or credit references;
- to support our management, operation, research, process improvement and administrative requirements, such as accounting, taxation, outsourcing, system development, product development, client relationship management, risk management, managing the takaful coverage of the Bank, data analysis, data processing, statistical analysis, creation and training of model, record maintenance, audit and for purposes of keeping you and our people safe;
- to conduct know-your-customer checks and customer due diligence;
- to comply with legislative and statutory requirements;
- to perform such activity or take any action considered appropriate to prevent, detect, disrupt, risk mitigate, investigate, or report on matters relating to all applicable laws relating to financial crime compliance such as anti-money laundering, counter terrorism financing, tax evasion, anti-bribery and corruption, fraud, financial scams, sanctions and anti-circumvention ("**Financial Crime Prevention Laws**"), which include, but is not limited to:
 - the Bank conducting transaction monitoring; interception of suspicious activity; customer due diligence; customer risk rating; enquiries into source of fund; enquiries into counterparties to your transaction; investigation into your actual or suspected breach, attempt or evasion in relation to Financial Crime Prevention Laws; regulatory disclosure and reporting and withholding tax from payments in certain circumstances;
 - the Bank delaying, suspending, limiting, refusing, terminating, or cancelling (as the case may be) any application for Products and/or Services, your instruction, transaction or the provision of all or part of any Products and/or Services; and
 - the Bank undertaking steps to respond to any suspected fraudulent or unlawful activities involving your accounts or Products and/or Services obtained from us such as reporting, information sharing, cancelling, delaying or suspending a transaction or instruction, withholding funds for a reasonable period of time (whether or not a freezing order is issued), suspending, limiting, terminating access to accounts, products or services and effecting a transaction reversal and refund;
- for purposes of enforcing our rights or any legal proceeding or legal process initiated by the Bank;
- for purposes of defending any legal proceeding or legal process filed against the Bank;
- for purposes of obtaining legal advice related to the provision of the accounts, Products and/or Services;
- for purposes related to debt collection;
- for all other purposes in relation or incidental to the above; and
- any other purposes as set out in statements, circulars, notices, or other terms and conditions accepted by you.

Your personal data is necessary to us. Unless otherwise stated, all personal data requested by the Bank is obligatory. If you do not provide all the obligatory information as requested, we will not be able to keep complete information about you, thus affecting our ability to accomplish the above stated purposes.

Use of Personal Data for Marketing Purposes

When you have consented, we would like to contact you to keep you informed of our latest products and services, third-party services and/or products which we feel may be of interest to you, marketing campaigns, advertisements and promotions, including those jointly run with our partners and affiliates. We will only disclose your personal data to third parties in relation to their products and/or services, with your express consent. These third parties shall include our marketing partners and marketing service providers.

Such marketing information may be shared with you through electronic mail, direct mailers, short message service, telephone calls, and other mobile messaging services and mobile applications. In doing so, we will comply with applicable laws.

If you do not wish for your personal data to be utilized for such communications, or if you would like to withdraw the consent you have given on this, please contact us as set out at the end of this Notice or provide your withdrawal of consent by updating your profile in our mobile banking applications (if applicable). However, your decision to withdraw your consent for the use of your personal data for marketing purposes may limit our ability to provide additional value-added services to you.

Your latest written instructions to us will prevail. For clarity, we shall be entitled to act in accordance with your prior agreement or acceptance unless and until we have received up-to-date instruction from you of any revocation or change of consent and have had sufficient opportunity to act on the same.

Disclosure of your Personal Data

The Bank may, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to the Bank, disclose your personal data to the following parties (including those within and outside Malaysia):

- to any member of Al Rajhi Group and its affiliates (including their directors, employees, and officers);
- to any of our agent, contractor, vendor, and service provider (including but not limited to outsourced service providers, financial service providers, auditor (including an Environmental, Social and Governance auditor), takaful operator and loss adjustor, legal counsel, professional advisor, consultant, strategic partner, valuer, auctioneer, broker and debt collection agency);
- to any person involved in the provision of online banking services or electronic platforms made available to you to access the Products and/or Services;
- to any payment recipient or beneficiaries, payment system operator, payment and settlement infrastructure provider, clearing bank, intermediary bank, correspondent bank, counterparty, drawee bank, financial institution, merchant acquiring company, payment instrument service provider and operator/provider of any digital/electronic wallet which you have enrolled and linked to the Product and/or Services;
- to any joint accountholders;
- to any person the Bank believes in good faith to be your directors, members of the governing body, senior management, shareholder, partners, office-bearers, trustees, authorized signatories, authorized officers, representatives, legal adviser, external auditor, any person acting on behalf of you, and any entities associated or related to you, where applicable;
- to any trustee, judicial manager, nominee, receivers and managers, liquidators, official assignees, official receivers or similar role appointed under applicable law or court order relating to bankruptcy, liquidation, winding up, rescue mechanism, where applicable;
- to any administrator/executor/beneficiary of a deceased customer including the appointed solicitor acting for them and any next of kin of a deceased customer which the Bank believes in good faith as intending to apply for a court order in respect of a deceased customer's account;
- to Bank Negara Malaysia or any of its established bureaus or agencies which provide and collect credit or other information such as Central Credit Reference Information System (CCRIS);

- to any governmental authority, court, tribunal, statutory body, regulatory authority, stock exchange, central depository, clearing house, credit reporting agency, credit references agency, fraud bureau, self-regulatory organization, trade repository, rating agency, market infrastructure provider, Cagamas Berhad, any governmental agency or government-linked financial institution set up to provide credit support, acquire financings or stand as guarantor for financing, such as Credit Guarantee Corporation Malaysia Berhad, Syarikat Jaminan Pembiayaan Perniagaan Berhad and Syarikat Jaminan Kredit Perumahan Berhad, information-sharing database amongst financial institutions and any industry association which the Bank is a member;
- to any person to comply with any court order or request from a regulatory authority, including regulatory authority having jurisdiction over you;
- to any of our business and product partners in relation to any Products, Services and/or any transactions which you conducted or are the subject of;
- to any of your actual or potential assignee, transferee, guarantor and/or security provider;
- to any person the Bank believes in good faith to be tendering payment for monies on your behalf;
- to any person who is assisting the Bank in recovering any monies due from you;
- to any person in relation to a due diligence process for a proposed sale, merger and acquisition approved by the board of directors of the Bank;
- to any person the Bank considers necessary for the purposes of prevention, detection, investigation and reporting of a crime, actual or suspected;
- to any person the Bank considers necessary for the purpose of facilitating exchange on information amongst financial institutions in relation to prevention, detection, investigation and reporting of fraud, mule account and financial scams, actual or suspected;
- to actual or potential assignees, novatees, transferees or any party acquiring an interest in or assuming risk in relation to any of the Bank's rights and/or obligations;
- to any provider of credit protection in relation to the Bank's rights and/or obligations;
- to any person as may be required or permitted under the law of Malaysia such as Schedule 11 to the Islamic Financial Services Act 2013;
- to any person who is under a duty of confidentiality to the Bank;
- to any of our third-party reward, loyalty, co-branding and privileges providers or partners;
- announcement on our website and media outlets including social media if you are a winner of any of our campaigns or contests as consented by you;
- to any referral partner, lead aggregator or aggregator whom you have authorized to the disclosure of your information; and
- to any party whom you have authorized to the disclosure of your personal data.

When you have provided your consent, we may also transfer your personal data (within and outside Malaysia) in good faith, (i) if any of the Bank's service providers are located in countries outside of Malaysia and the transfer is necessary for the Bank to fulfil the services to you (ii) to comply with requirements of the government, law enforcement agencies, any authorities to whom the Bank is subject to or any orders of court; (iii) as is necessary or relevant in relation to any legal process; or (iv) if required or authorized by law.

Access, Amend and Limit the Usage of your Personal Data

You have the right to access to your personal data held by us. You may also update, amend, and limit the usage your personal data held by us. For such request, you may contact our Customer Care team at +603 2332 6000 or you may visit any of our branches for assistance.

In the event you decide not to provide your personal data or to withdraw your consent for the use of your personal data for purposes other than the purposes stated under "Use of Personal Data for Marketing Purposes", your decision may limit the Bank's ability to perform the actions necessary to achieve the purposes of processing described in the section "Purpose of Processing", and may result in the Bank being unable to establish or continue the relationship with you, or to provide or continue any accounts, Products and/or

Services to you. As such, you shall promptly discontinue your access or usage of our accounts, Products and/or Services. The Bank reserves the right to (i) suspend, limit, or terminate any accounts, Products and/or Services; (ii) suspend or terminate the banking relationship with you; and/or (iii) take actions necessary for us to meet our regulatory obligations. After you decide to withdraw your consent, we may still be able to continue to process your personal data to the extent required or otherwise permitted by applicable laws and regulations.

Data Breach Notification

We are obliged to comply with applicable laws relating to data breach notification. Where we have reason to believe that a data breach has occurred and such breach causes or likely to cause any significant harm to you (as defined by applicable laws), we shall notify you of the breach by way of a written notice (i) issued directly to you by email, facsimile, SMS, electronic messaging channel or postal services based on the contact information in our record; (ii) published on the Bank's website; (iii) published on the Bank's internet banking or mobile banking platform; (iv) posted at the Bank's branches, or (v) any other mode permitted by applicable laws. Where we are unable to identify the specific customer(s) who are affected by the breach, we may proceed with a public announcement and prominent notice posted at the Bank's branches and website.

How to Contact Us

If you have any queries about this Personal Data Protection Notice, how we handle and/or access your Data, or would like to exercise your rights as set out in this Notice, you may contact our Customer Care team at +603 2332 6000, visit any of our branches or email us at data.protection@alrajhibank.com.my. You may also visit our websites at www.alrajhibank.com.my for the latest Personal Data Protection Notice.

We provide this Personal Data Protection Notice in English and Bahasa Malaysia. You acknowledge that the Bahasa Malaysia version is a translation from English. In the event of any inconsistency between the English and Bahasa Malaysia versions, the English version shall prevail.