PRIVACY NOTICE

1. Introduction

In compliance with the Personal Data Protection Act 2010 ("PDPA") and its regulations, this notice is issued to all our valued clients and/or prospective clients. This Notice explains how we collect and handle your personal data in accordance with PDPA.

2. Collection and Sources of Personal Data

In the course of your dealings with FEDERAL RESOURCES SDN. BHD., and its subsidiaries, associates, affiliates and related companies of FEDERAL RESOURCES SDN. BHD. (collectively referred herein as "us", "our" or "we") you may be requested to provide your personal data to enable us to enter into transactions with you or to communicate with you on the services and/or products related to our nature of business. This collection of data may be obtained through the various means including but not limited to:

- (a) our forms whether in hard copy or electronic format;
- (b) any correspondence we received from you requesting for information or inquires; and
- (c) business cards or any other source provided to us.

3. Types/Description of Personal Data

The personal data collected may include but is not limited to information concerning your personal details (such as name, date of birth, age, gender, marital status, identity card number, passport number, address, email address, contact phone no., bank details) and third parties' information such as information of your spouse, children, parents, guarantors,

4. Purposes for collection of personal data

We will use your personal data for the following purposes:-

- (a) For all matters relating to our companies' business activities and operations;
- (b) To comply with government laws, governmental regulations, financing requirements and/or legal processes;
- (c) Maintaining records of our clients and prospective clients for our internal record keeping and for whatever administration purposes;
- (d) For promotional and/or marketing activities/research (where applicable);
- to conduct surveys in relation to our products and/or to provide you with advance notices of our events, for you to participate in our contests, to tell you about new products and/or service assistance which may be interest to you;
- (f) Processing your application under any of our programme as well as products and providers provided by us;
- (g) Processing any payments related to any transaction with our companies;
- (h) Facilitating of sub-sale purchase, providing your personal details for purposes of a new purchase when requested by the new purchaser/lawyer; and
- (i) Providing you our services including applying for end financing for your purchase of our products and applying for the provisions of utilities from various sutilities boards.

By virtue of you having provided us with your Personal Data you are deemed to have consented to our collection, retention and/or processing of your Personal Data for the above purposes.

5. Disclosure of Personal Data

We may disclose the Personal Data whereby you have given your consent to the following parties which may be located within or outside Malaysia for reasons relating to the Purpose:

- (a) Any parties to whom we are under legal requirement to disclose to by applicable law or in response to an authoritative body, including government agencies, statutory authorities, local councils and/or industry regulators including but not limited to the land office, land registry, Ministry of Local Government Development of Malaysia, the Employees Provident Fund Board, the Inland Revenue Board as well as to any other third party pursuant to any court order;
- (b) Our company's third party service providers or agents including but not limited to auditors, consultants, accountants, lawyers, financial and professional advisers, lenders/banks, insurance companies, contractors, the authorities and local council, public amenities and utilities providers, property management companies and sub-sale and/or refinancing lawyers;

- (c) Our subsidiaries, associates, affiliates and/or members within our group of companies; and/or
- (d) Our Joint Venture and business partners.

6. Security of Personal Data

We are committed to keeping and processing the Personal Data in a secured manner. We will implement the appropriate administrative and security measures and procedures in accordance with the applicable laws and regulations to prevent the unauthorised or unlawful processing of your Personal Data and the accidental loss or destruction of or damage to your Personal Data.

7. Transfer of Personal Data

When considered necessary or appropriate for the purposes of data storage or processing or providing any service or product on our behalf to you, we may transfer or hare your Personal Data to a third party service or product providers under conditions of confidentially and similar levels of security measures.

8. Third Party Consent

In the event you have provided personal data of third parties (e.g. details of your spouse, children, parents, guarantors, your emergency contact person, authorised representatives, contractors, lawyers, sub-sale purchaser, financiers) to us, you represent and warrant that the consent of the third parties have been sufficiently obtained to allow us to process the same in relation to the Purpose.

9. Data subject's obligations

It is necessary for us to collect and to retain your personal data. Therefore, it is also obligatory to supply personal data to us in the most accurate manner. If clients do not supply personal data, we are unable to process personal data on clients' behalf for the purpose stated herein, or effectively render our services to clients, and all relationships created or to be created between us shall then be terminated and ceased to be in effect immediately.

10. The rights of data subject

Clients have the rights to :-

- request for access to their own personal data processed by us with reasonable notice;
- b) request for correction and/or update of your personal data that is inaccurate, incomplete or outdated;
- c) limit our processing of personal data by expressly withdrawing the consent given previously, in each case, including for direct marketing purposes subject to any applicable legal restrictions, contractual conditions and within a reasonable time period.

If you would like to make any enquiries, request correction, deletion of the personal data, please submit in a written request to :

Our company's Name:

FEDERAL RESOURCES SDN. BHD.

Address No.:

NO 28, LORONG PERMATA 4/1, JALAN PERMATA 4, TAMAN PERMATA,

70200 SEREMBAN, NEGERI SEMBILAN

Contact No.:

06-7633659

11. Changes to Privacy Policy

We reserve the right to amend/revise the Privacy Policy from time to time without prior notice to comply with or be consistent with changes in applicable law and regulations as well as our business operations or policies.