

## Privacy and Security

### Privacy Principles

Respecting and protecting individual client privacy is vital to our business. By sharing our Privacy Principles, we trust that our individual clients will better understand how we keep client information (including personal data) private and secure while using it to provide services and products.

By accessing this Website or using JPMorgan's services, you will be taken to have expressly agreed that we may disclose and transfer any information that is provided through this Website or through the use of such services to: any JPMorgan entity, its affiliates, agents or information providers; to any other person or entity with a client's consent; or if we have a right or duty to disclose or are permitted or compelled to so disclose such information by law. We may also transmit, transfer or process such information to, or through, any country in the world, as we deem necessary or appropriate. Sharing of information with third parties in relation to JPMorgan services accessed through this Website or otherwise will be subject to any applicable regulatory approvals. In the event of any conflict between the contents of this document and any service terms applicable to the services accessed by you through this Website or otherwise, such service terms shall prevail.

- **We protect client information.**

We take our responsibility to protect the privacy and confidentiality of any client information very seriously. This includes information relating to existing and former clients. We maintain physical, electronic and procedural safeguards that comply with applicable legal standards, including the provisions of the Financial Services Act 2013 and applicable guidelines issued by Bank Negara Malaysia, to store and secure such client information from unauthorized access and use, alteration and destruction. Our own policies and procedures have been developed to protect the confidentiality of client information and to help achieve compliance with relevant rules and regulations. We hold our employees accountable for complying with those policies, procedures, rules and regulations, and have imposed controls to limit access to client information to those persons for whom such access is necessary or desirable for appropriate purposes.

- **We endeavor to collect, use and maintain client information only for appropriate purposes.**

We limit the collection, use and retention of client information to what we reasonably believe will help us deliver superior service, to administer our business, manage our risks, market our services and products, and to meet applicable laws and regulations. Such information may include, without limitation, the client's name and contact details.

- **We share client information with affiliates and with others when we believe it will enhance the services and products we can provide to clients or for legal and routine business reasons.**

- We share client information among our affiliates and business units when we believe it will enhance the services we can provide to clients, but only in circumstances where such sharing conforms to law, any applicable confidentiality agreements, our policies and practices, or where a client has consented to such sharing. Where we share such information, we ensure that the confidentiality of such information is maintained by imposing appropriate duties of confidentiality on such persons.
- We may disclose information we have about clients as permitted by law. For example, we may share information with regulatory authorities and law enforcement officials who have jurisdiction over us (including but not limited to the Credit Bureau of Bank Negara Malaysia and the Controller of Foreign Exchange, Malaysia) or if we are required to do so by applicable law and to provide information to protect against fraud.
- From time to time, we enter into agreements with other companies to provide services to us or make services and products available to clients. Under these agreements, the companies may receive information about clients (subject to any applicable regulatory approvals that may need to be sought by us prior to sharing such information with third parties), but they must safeguard this information and they may only use it for those purposes that we specify.
- **We provide clients with relevant and appropriate choices regarding the processing of client information and the sharing of information with our affiliates and others.**

We will give clients choices regarding the processing of client information and sharing of information with affiliates and third parties in accordance with applicable law and their agreements with us.

- **We comply with the Anti-Money Laundering and Anti-Terrorism Financing Act 2001 of Malaysia, and applicable “know-your-customer” guidelines issued by Bank Negara Malaysia. Please read this important information about procedures for opening a new account.**
  - To help the government fight the funding of terrorism and money laundering activities, Malaysian law requires all licensed financial institutions to obtain, verify, and record information that identifies each person who opens an account.
  - What this means for you: When you open an account, we will ask for your name, address and other information that will allow us to identify you. We may also ask to see your registration, incorporation and/or constitutional documents, as well as the national registration identity card, military or police identity card, passport, birth certificate, driver’s license or other identifying documents of your representatives. Please note that failure to provide such information may result in, inter alia, rejection of your application to open an account or unavailability of certain products and services.
- **We have appropriate policies and practices in place to ensure that information given to us by clients (including any updates) is transcribed accurately in our records.**
  - If you become aware of any errors in the client information retained by us, please notify us immediately at the contact particulars set out below.

- If you have any queries or complaints relating to the handling of your information, please contact us at the contact particulars set out below and we will address your query or complaint as soon as reasonably practicable.

Complaints Unit

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### **Online Security Tips**

While J.P. Morgan Chase Bank Berhad is committed to ensure the highest standard of security on our systems, you as the end-user also play an important role to ensure that you are adequately protected when you use the Internet. The following security best practices are recommended:

- Install anti-virus, anti-spyware and other internet security software on your PC. Use it regularly and keep it up-to-date.
- Take advantage of your PC's security features. Make sure your browser uses the strongest encryption available and be aware of the encryption levels of the sites and applications you use.
- Regularly update your PC's operating system and Web browser software with the vendor's software patches and updates to protect your PC against known vulnerabilities.
- Do what you can to prevent unauthorized people from using your PC.
- Change your passwords often. Be sure to choose passwords that are hard for others to guess.
- If you notice suspicious activity in your accounts, report it immediately to the appropriate parties.
- Do not download or open any attachments sent to you by unsolicited email. Once opened, these programs may contain malicious programs that can compromise your PC's security.
- Be on the alert for phishing scams. Access Web sites by typing the Web addresses directly into your Web browser or by using Web addresses you have bookmarked, instead of via embedded links in unsolicited emails.

This is a link to a third-party site. Note that the third party's privacy policy and security practices may differ from J.P. Morgan standards. J.P. Morgan assumes no responsibility nor does it control, endorse or guarantee any aspect of your use of the linked site.

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