

Privacy Notice for Allianz Malaysia Platforms

How do Allianz Malaysia Berhad and its affiliated companies¹(collectively referred to as "Allianz", "we", "us" or "our") treat personal data collected from your visit on our website or your use of our web/mobile applications ("collectively, Allianz Malaysia Platforms")

Allianz's core businesses include General and Life Insurance. We are committed to protecting your personal data and ensuring it remains secure and confidential. We have established processes and safeguards to protect your privacy in every aspect of our relationship with you. Whether you are a customer, visitor, insurance intermediary/agent, job applicant, employee, or shareholder, your personal data is protected not only by applicable privacy laws, but also by our commitment to respecting your privacy and your right to decide how your personal data is collected, used, and disclosed.

This privacy notice applies to any data obtained by Allianz through your use of the Allianz Malaysia Platforms. It does not apply to any websites controlled by third parties not affiliated with Allianz that the Allianz Malaysia Platforms may link to ("Third Party Sites"). Please review the privacy statements of Third-Party Sites as Allianz is not responsible for and has no influence on the content or the privacy practices of Third Party Sites.

This Privacy Notice is subject to any additional terms, disclaimers, or contractual agreements you have entered with Allianz, including applicable customer, job applicant, employee, or insurance intermediary/agent privacy notices, as well as any mandatory laws and regulations.

NOTICE & CHOICE

When you complete any forms on our websites or register for a web/mobile application account with us, be aware that you are giving out your personal data and we will be able to process and use your personal data in accordance with this Privacy Notice.

We will only collect your personal data to the extent necessary to assist us in meeting your various needs. It is not obligatory for you to give the requested personal data, but if you do not, we will not be able to provide you with the services and/or products requested.

WHAT INFORMATION WE COLLECT

Depending on your use of the Allianz Malaysia Platforms, we may collect:

- Identification information (e.g., name, NRIC/passport number);
- Contact information (e.g., email address, telephone number, correspondence address);
- Account and login information;
- Information on your policies, claims and policy transactions;
- Device and technical information (e.g., IP address, browser type, operating system, device identifiers);

- Usage information relating to your interactions with the Allianz Malaysia Platforms; and
- Information provided through customer service interactions, virtual assistants, AI-powered tools and features, forms and feedback channels.

PURPOSE

Your personal data is collected and may be used for the following purposes:

- for operations and administration of campaigns or promotions or programmes that you have signed up;
- to provide you with access to the content on the Allianz Malaysia Platforms;
- to process and administer your account, to implement and effect the requests or transactions contemplated by the forms available on the Allianz Malaysia Platforms or any other documents you may submit to us from time to time;
- to monitor your use of the Allianz Malaysia Platforms and assist us in designing, developing and improving our products, services, administrative operations, training, security services and insurance applications;
- to communicate with you, including sending you administrative and technical communications about any account you may have with us, to provide technical support or notify about future changes to this Privacy Notice;
- for statistical or actuarial research undertaken by Allianz, the financial services industry or our respective regulators;
- for advance information analytics, and information matching;
- to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by applicable laws and regulations or other obligations committed to government or regulatory authorities;
- to provide recommendations of relevant products, information and services and provide targeted advertising on the Allianz Malaysia Platforms or through other channels; and
- other purposes directly relating to any of the above.

Unless permitted by applicable laws and regulations, we will obtain consent from you if we wish to use your personal data for purposes other than those stated in this Privacy Notice.

SHARING

We will ensure that your personal data is processed in a manner that is compatible with the purposes specified above. For the specified purposes, your personal data may be disclosed to the following parties who operate as third party data controllers or data processors to Allianz:

- Other insurers, reinsurers, insurance agents, business partners, and service providers who provide services to us;
- Other third-party service providers including actuaries, auditors, medical, legal practices and other professional service firms;
- Regulators who monitor and enforce our compliance with relevant regulations, governmental authorities, and insurance industry associations;

- Providers of data services and data analysts who support us with developing our products and enhancing customer service and experience;
- External agencies for market research purposes;
- Third parties in connection with the sale, transfer or disposal of our business;
- Other companies within the global Allianz Group (visit www.allianz.com for more details).

If sensitive personal data (e.g. health conditions, racial or ethnic origin, political opinion, religious or philosophical beliefs, etc) is collected on the Allianz Malaysia Platforms at all, we will not transfer them to third parties or affiliates unless it is for the purpose of fulfilling your requests, servicing you, permitted by law or if you give your express consent.

LOCATION

Your personal data may be transferred to and processed in other jurisdictions where Allianz companies, service providers or business partners operate. Where such transfers occur, appropriate safeguards will be implemented in accordance with applicable laws and regulations. We will not disclose your personal data to parties who are not authorised to process them.

RETENTION

We retain personal data only for as long as necessary to fulfil the purposes described in this Privacy Notice, comply with legal and regulatory obligations, resolve disputes, enforce agreements, and protect our business interests.

ACCESS

You may request access to or correct your personal data, subject to applicable laws and regulatory requirements.

You may also request the deletion of your web/mobile application account. However, deletion of your account may not result in the deletion of all personal data held by Allianz where we are required to retain such information to comply with legal, regulatory, contractual, audit, fraud prevention, dispute resolution, or record-keeping obligations.

To protect your privacy and security, Allianz may take reasonable steps to verify your identity before processing any request.

INFORMATION SECURITY

Allianz maintains appropriate technical, organisational, and administrative safeguards designed to protect personal data against accidental or unlawful destruction, loss, alteration, unauthorised disclosure, access, misuse, or other unlawful processing.

As your safety and personal data security are always our top priorities, we want you to stay informed and vigilant to protect yourself from potential fraud, please visit <https://www.allianz.com.my/personal/scam-alert.html> to learn more.

WEB TRACKING

We may collect information about your visit to our website to assist us to measure and improve our website. Examples of information that we collect include: day and time of your visit, whether you have visited our website previously, whether you used a search engine to find us and some geographical information about what country and state you are in.

Our website uses Google Analytics, a web analytic service provided by Google, Inc. Google Analytics uses "cookies", which are text files placed on your computer to help the website analyze how users use the site. The information generated by the cookie about your use of the website will be transmitted to and stored by Google on servers in the United States.

The IP-anonymization is active on our website. Google will use this information on behalf of the operator of our website for the purpose of evaluating your use of our website, compiling reports on website activity for the website operators and providing them other services relating to website activity and internet usage. The IP-address that your Browser conveys within the scope of Google Analytics will not be associated with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website.

We store the data generated by the Analytic Tools securely and do not share it with third parties except to our group of companies and our service providers where necessary for the following purposes:

- for web hosting services for this website; and/or
- to gather non-personal data (using cookies) in order to evaluate the website's effectiveness for online marketing activities and to measure statistical data.

We use cookies in order to provide you with a user-friendly, safe and effective website. By default, the cookie settings on our website are set to "Allow all cookies". If you continue, you consent to this.

For information on disabling these cookies, please go to the privacy settings section within your browser. You can selectively disable the action of installing Google Analytics on your browser component of the opt-out provided by Google. To disable the action of Google Analytics, please refer to the link below:

- To opt out of being tracked by Google Analytics cookies you may go to <http://tools.google.com/dlpage/gaoptout>.

HOW ARE SOCIAL MEDIA PLUG-INS USED ON OUR WEBSITES?

Our website uses the following social media plug-ins ("plug-ins"):

- Share on Facebook, powered by Facebook Inc., 1601 S. California Ave., Palo Alto, CA 94304, USA;

- Share on Facebook, powered by Facebook Inc., 1601 S. California Ave., Palo Alto, CA 94304, USA; Tweet button, powered by Twitter Inc., 795 Folsom St., Suite 600, San Francisco, CA 94107, USA;

All plug-ins are indicated with the brand names of the respective operators Facebook, Google, and Twitter ("Operator"). To increase the level of data protection and in accordance with applicable laws and regulations, we have implemented the additional programs by means of a so-called 2-click solution. This procedure ensures that when you visit our website, no direct connection of your browser to the servers of the Operator is established. Only if you activate the plug-ins by clicking on them and thereby grant your consent to the data transfer, your browser establishes a direct connection to the server of the respective Operator. The content of the plug-ins is then transmitted by the Operators directly to your browser and integrated by them into the website.

By accepting the plug-in, the Operator receives the information that your browser has accessed the our website. If you logged in to your account when you visited the our website, the Operator can connect your visit to your account directly. If you interact with the plug-in, e.g. by clicking on the Facebook button or the Tweet button, the data will be transferred directly from your browser to the Operator and saved by the Operator. In addition, the information will be published on the relevant social network or on your Twitter account and will be visible to your contacts. If you do not want this data transfer to the Operators, you must log out of your respective account before you click on the plug-ins and activate them.

For more information on the purpose and scope of data collection, processing and use, please refer to the Operator's privacy statements on their websites.

ARTIFICIAL INTELLIGENCE (AI)

We use Artificial Intelligence (AI) and Machine Learning (ML) technologies to help us make decisions, identify trends, and improve how we deliver our services.

AI refers to a system's ability to carry out tasks usually associated with human intelligence, such as learning, problem-solving and decision-making. ML is a type of AI that enables systems to learn from information and make predictions or suggestions based on that learning. Our use of AI technologies is subject to appropriate governance, monitoring, and human oversight, and it is designed to comply with applicable laws and regulatory requirements, as well as Allianz's commitment to the Responsible Use of Artificial Intelligence (AI).

Where AI-powered tools or features are made available through Allianz Malaysia Platforms such as virtual assistants, AI agents, we may process information you provide during your interactions to:

- respond to your enquiries and service requests;
- provide customer support and assistance;
- enhance the functionality and user experience of our AI-powered features or tools;
- and

- maintain, monitor and improve data quality - by checking how our AI tools and models perform.

To support this work, we may combine your information with information about other users or with information obtained from trusted third parties. Where practical, we pseudonymise personal data before it is used in the analysis. This means removing details that directly identify you (such as your name) and replacing them with a unique code or reference. This helps us protect your privacy while still gaining insights from the data.

ENFORCEMENT

The laws of Malaysia provide measures to enforce your privacy rights. In addition, compliance with these policies is ensured by the Information Security Officer as well as through an audit process.

QUERIES

In case you have any further questions about your data privacy at Allianz, please do not hesitate to contact us by using either of the following options:

Contact us at: [Contact Us](#)

Email us at: privacy@allianz.com.my

Send us a letter via the postal service to our address below:

Data Protection Officer

Allianz Malaysia Berhad
Menara Allianz Sentral
203, Jalan Tun Sambathan, Kuala Lumpur Sentral
50470 Kuala Lumpur, Malaysia

We look forward to being of service to you

¹Allianz Malaysia Berhad's affiliated companies refer to its related companies and associated companies, which includes Allianz General Insurance Company (Malaysia) Berhad and Allianz Life Insurance Malaysia Berhad.

- [Malay Version](#)