

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 Platforms”)

Our core businesses include General and Life insurance. These are confidential matters and we recognise your expectations regarding privacy. We are committed to keeping your personal data confidential and secured which is why we have designed procedures to ensure your privacy in all facets of our relationship. Whether you are a consumer, a customer, an agent, a job applicant or a shareholder, you are protected, not only by the applicable privacy laws, but, more importantly, our commitment to safeguard your privacy and your right to decide how your personal data will be used.

This privacy notice applies to any data obtained by Allianz through your use of the Allianz Platforms. It does not apply to any websites controlled by third parties not affiliated with Allianz that the Allianz 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.

The terms of this privacy notice are subjected to any additional terms, disclaimers or other contractual terms you have entered into with Allianz such as [customer privacy statements or notices](#), and any applicable mandatory laws and regulations.

NOTICE

If we want to collect, process and use the personal data obtained from your use of the Allianz Platforms, we will disclose this to you. When you complete any forms on our website 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.

CHOICE

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.

PURPOSE

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

- to provide you with access to the content on the Allianz Platforms;
- to process and administer your account, to implement and effect the requests or transactions contemplated by the forms available on the Allianz Platforms or any other documents you may submit to us from time to time;
- to assist us in designing new or enhance existing products and services provided by us;
- to communicate with you including to send 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, information matching, internal business and administrative purposes;
- to monitor your use of the Allianz Platforms and conduct analysis of such in order to operate, evaluate and improve our services, understand your preferences and troubleshoot any problems;
- 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 personalise the appearance of the Allianz Platforms;
- to provide recommendations of relevant products, information and services and provide targeted advertising on the Allianz Platforms or through other channels;
- other purposes as notified at the time of collection; 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 information 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 controller or data processor:

- Allianz companies
- Authorized agents, service providers, and research analysis agencies
- Facilitators, consultants or experts managing communications for Allianz

- Law enforcement agencies, government and regulatory bodies

When we provide statistics that we gather from the Allianz Platforms about visitors, customers, traffic patterns, and services, these statistics will not include any personal data that identifies individuals.

If sensitive information (i.e. health conditions, racial or ethnic origin, political opinion, religious or philosophical beliefs, etc) is collected on the Allianz 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.

Your personal data may be processed both inside and outside of the country of its origin by the parties specified above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. We will not disclose your personal data to parties who are not authorized to process them.

RETENTION

Allianz may retain your personal data for as long as necessary to fulfill the purpose(s) for which it is collected or as otherwise required to ensure compliance with applicable laws and regulations.

ACCESS

We respect your privacy rights, particularly your right to access your personal data. You may request for the information that we hold about you to the extent permissible by the applicable law.

If you believe that an error has been made in the accuracy of personal data collected from you, we will correct such error upon adequate verification of the error and your identity. You may also make a request to delete your registered web/mobile application account that you have with us. Please understand that to protect your privacy and security, we may need to take reasonable steps to verify your identity before granting access, making correction, or making deletion.

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 privacy statements below:

Facebook: <https://de-de.facebook.com/about/privacy/>

Instagram: <https://privacycenter.instagram.com/policy>

Twitter: <https://twitter.com/privacy>

LinkedIn: <https://www.linkedin.com/legal/privacy-policy>

Google: <https://policies.google.com/privacy?hl=en-US>

Tiktok: <https://tiktok.com/legal/page/eea/privacy-policy/en>

INFORMATION SECURITY

Allianz has implemented reasonable technical and organizational security measures to protect your personal data collected by Allianz against unauthorised access, misuse, loss or destruction.

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.

CONSIDERATION WHEN SENDING DATA OVER THE INTERNET

The Internet is generally not regarded as a secure environment, and information sent via the Internet (such as to or from our website or via electronic message) may be accessed by unauthorised third parties, potentially leading to disclosures, changes in content or technical failures. Even if both sender and receiver are located in the same country, information sent via the Internet may be transmitted across international borders and be forwarded to a country with a lower data protection level than in your country of residence.

Allianz does not accept responsibility or liability for the security of your information whilst in transit over the Internet to Allianz. In order to protect your privacy you may choose another means of communication with Allianz, where you deem it appropriate.

Allianz Malaysia Berhad's affiliate 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](#)