

We respect your privacy and are committed to protecting it because privacy and consumer trust are important to us. We provide this Privacy Policy which explains our policies and practices regarding how we collect, use, and safeguard your personal data.

Definition

For the purpose of this Privacy Policy:

“Business Partner(s)” shall mean our partner(s), dealer(s), agent(s), service provider(s), vendor(s) and/or supplier(s) who are involved in assisting us in the fulfillment of our products and services to you, by individually or collectively processing and/or fulfilling transactions that you have requested, providing value-added services that you have requested, and/or delivering or communicating information about our products and services to you.

“Personal data” shall have the meaning ascribed it in the Malaysian Personal Data Protection Act 2010, including any amendments that may be made from time to time.

“Site” shall mean www.tcibs.com.my.

“TCIBS”, “we”, “our(s)” or “us” shall mean the Tan Chong Insurance Business Stream Division under Tan Chong Motor Holdings Berhad, which comprises of TCCL Sdn. Bhd. [(Company No.198501006826 (139266-A)], Tan Chong Agency Sdn. Bhd. [(Company No.197901005107 (49379-W)], Autokita Sdn. Bhd. [(Company No.198401009114 (121656-A)], TC Insurservices Sdn. Bhd. [(Company No.200601021189 (740942-H)], Tan Chong Premier Sdn. Bhd. [(Company No.201101009795 (937934-H)], Tan Chong IBS Sdn. Bhd. [(Company No.20130108188 (1058018-A)] and/or Tan Chong Inspire Sdn. Bhd. [(Company No. 201101011035 (939165-H)].

Information About the Site:

The purpose of the Site is to provide our customers with information, details and materials of the products and/or services that we offer in relation to general insurance products, renewal of road tax for vehicles, roadside service assistances and any other related products and/or services that are or may be provided by us from time to time.

Personal Data We Collect From You and How We Collect It:

When you visit the Site including but not limited for the purpose of purchasing and/or use of our products or services, interacting or communicating with us, you may be required to provide us with certain personal data, including but not limited to your name, national registration identity card (NRIC) number, contact number, address, vehicle registration number, email address, bank account details, pay slip, EA Form information.

We may also from time to time obtain your personal data from the following sources, which may include but not limited to:

- (a) through your existing relationship with us, for example information provided by you in any agreements that you may have signed and executed with us, application and/or registration forms when using our products and/or services, when taking part in customer surveys, competitions and/or promotions;
- (b) through Our Business Partners;
- (c) from such other sources in respect of which you have given your consent to the disclosure of your personal data.

How We Use the Personal Data We Collect:

We may collect, process, retain and/or disclose your personal data for any one or more of the following purposes (“Purposes”):

- (a) communicating with you and responding to your enquiries in relation to our products and/or services;
- (b) assessing and/or processing your application(s)/request(s) for our products and services;
- (c) facilitating or enabling any credit checks that we may conduct on you from time to time;
- (d) providing you with information relating to our products and services including the products and services of our related corporations under Tan Chong Motor Holdings Berhad, affiliated groups of companies under Warisan TC Holdings Berhad and APM Automotive Holdings Berhad and their respective subsidiaries (collectively, the “Group of Companies”), including promotional and/or direct marketing material.
- (e) facilitating (i) law enforcement, (ii) investigations by relevant authorities, and/or (iii) compliance with any legal process served on us;
- (f) facilitating compliance with any laws or regulations as may be applicable to you and/or us;
- (g) optimising and customising your user experience with the Site via use of cookies;
- (h) conducting our internal activities, internal market surveys and trend analysis; and/or
- (i) such other purposes as may be related to any of the foregoing.

If you do not provide us with your personal data, we may not be able to perform or fulfill the aforesaid Purposes.

Cookies

Cookies are small text files that collect information about users and their visit to the Site, such as their Internet protocol (IP) address, how they arrived at the Site (for example, through a search engine or a link from another web site) and how they navigate within the Site.

Cookies are used for a number of purposes, including to store your preference for certain types of information or products, to perform analytics about users’ experience with the webpage, and to provide you with customized user experience with the webpage.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. However, this may prevent you from making full utilization of the Site.

Disclosure of Your Personal Data to Third Parties

Your personal data may be disclosed to third parties, which may include but not limited to the following:

- (a) banks, credit check companies, credit bureaus or credit reporting agencies and fraud prevention agencies;
- (b) governmental departments and/or agencies, regulatory and/or statutory bodies;
- (c) our Group of Companies;
- (d) our Business Partners;
- (e) our third party service providers, including but not limited to, professional advisors and auditors; and/ or
- (f) any such third party as may be requested or authorized by you;

for any of the Purposes.

Transfer of Your Personal Data Outside of Malaysia

Where we consider it necessary or appropriate for the purposes of data storage or processing, your personal data may be transferred to a place outside Malaysia. You hereby consent to the transfer of your personal data outside of Malaysia as aforesaid. In the event you are not agreeable to such transfer, please contact our Customer Relations Department.

Security of Your Personal Data

We take reasonable precautions, both administrative and technical measures, to protect your personal data from loss, theft, misuse, alteration, unauthorized access or destruction.

Retention of Your Personal Data

We will retain your personal data for such period as may be necessary to fulfill the Purposes, unless a longer retention period is permitted or required by law and/or where required by our relevant policies.

Rights of Access and Correction; and Rights of Withdrawal of Consent

You are responsible to ensure that the personal data you provide to us is accurate, complete, kept up to-date and not misleading.

You may:

- (a) request for access to and/or correction of your personal data;
- (b) withdraw your consent given previously in respect of the use of your personal data for the purposes of promoting/marketing our and our Group of Companies' products and services;
- (c) any enquiries or file complaints in respect of our use of your personal data;

by contacting us at the phone number or email address as follows:

Phone number	:	1-800-88-8185
Email address	:	ibs.bsc@tanchonggroup.com

In accordance with the Personal Data Protection Act 2010:

- (a) We may charge a prescribed fee for processing your request for access to and/or correction of your personal data; and
- (b) We may refuse to comply with your request for access to and/or correction of your personal data, and if we refuse to comply with such request, we will inform you of our refusal and the reason(s) for our refusal.

Third Party's Personal Data

In the event you provide third parties' personal data to us, on their behalf, you shall:

- (i) procure the necessary consent from such third parties' for the disclosure of their personal data to us, and for the processing of the same by us;
- (ii) immediately provide to us the evidence of the said third parties' consents upon our request;
- (iii) ensure that the personal data of the said third parties is accurate, complete and up to date; and
- (iv) update us immediately in the event of any changes to the personal data of the said third parties.

Prevailing Language

In the event of any inconsistency between the English version and the Bahasa Malaysia version of this Privacy Policy, the English version shall prevail.

Links to Other Websites

We may provide links to other websites. However, if you access these links, please be aware that we do not have any control over those other websites and we shall therefore not be held responsible for the procedures, content or data handling practices on those other websites. You hereby agree that your access to and disclosure of your personal data on those other websites shall be solely at your own risk. We encourage you to review the privacy statements of such websites, so that you can understand how those websites collect, use and share your information.

Amendments to this Privacy Policy

We reserve our right to update and amend this Privacy Policy at any time and from time to time. The updated Privacy Policy will be posted on the Site. You are advised to visit the Site regularly and check the Privacy Policy to ensure that you are aware of the updated Privacy Policy. If you continue using the products and/or services provided by us after the updated Privacy Policy is posted, you are deemed to have agreed to the updated Privacy Policy.

Kami menghormati privasi anda dan komited dalam usaha melindunginya. Privasi dan kepercayaan pengguna adalah penting bagi kami. Dasar Privasi ini merangkumi polisi dan praktis pengumpulan data, penggunaan dan perlindungan maklumat peribadi anda.

Definisi

Bagi tujuan Dasar Privasi ini:

“Rakan Perniagaan” membawa maksud rakan kongsi, peniaga, ejen, penyedia perkhidmatan, vendor, dan/atau pembekal yang membantu kami dalam memenuhi produk dan perkhidmatan kepada anda, dengan memproses dan/atau memenuhi transaksi yang telah anda mohon, membekalkan perkhidmatan nilai tambah yang telah anda mohon, dan/atau menyampaikan maklumat tentang produk dan perkhidmatan kami kepada anda, secara individu atau kolektif.

“Maklumat peribadi” membawa maksud sejajar mengikut Akta Perlindungan Data Peribadi Malaysia 2010, termasuk sebarang pindaan dari semasa ke semasa.

“Laman” merujuk kepada www.tcibs.com.my

“TCIBS” atau “kami” adalah merujuk kepada Tan Chong Insurance Business Stream Division di bawah Tan Chong Motor Holdings Berhad, yang merangkumi TCCL Sdn. Bhd. [(No Syarikat.198501006826 (139266-A)], Tan Chong Agency Sdn. Bhd. [(No Syarikat.197901005107 (49379-W)], Autokita Sdn. Bhd. [(No Syarikat.198401009114 (121656-A)], TC Insurservices Sdn. Bhd. [(No Syarikat.200601021189 (740942-H)], Tan Chong Premier Sdn. Bhd. [(No Syarikat.201101009795 (937934-H)], Tan Chong IBS Sdn. Bhd. [(Company No.20130108188 (1058018-A)] dan/atau Tan Chong Inspire Sdn. Bhd. [(Company No. 201101011035 (939165-H)].

Maklumat Mengenai Laman Ini:

Laman ini bertujuan membekalkan maklumat, butiran dan bahan kepada pelanggan kami, berkenaan produk dan/atau perkhidmatan yang ditawarkan berkaitan produk insurans am, pembaharuan cukai jalan kenderaan, bantuan kerosakan tepi jalan dan pelbagai produk dan/atau perkhidmatan yang kami bekalkan dari semasa ke semasa.

Maklumat Peribadi Yang Dikumpul dan Cara Pengumpulan:

Apabila anda melayari laman kami, termasuk yang tidak terhad kepada tujuan pembelian dan/atau penggunaan produk atau perkhidmatan kami, interaksi dan komunikasi dengan kami, anda mungkin dikehendaki memberikan maklumat peribadi tertentu, termasuk kepada nama, nombor kad pengenalan, nombor telefon, alamat, nombor pendaftaran kereta, alamat emel, butiran akaun bank, slip gaji, dan maklumat Borang EA.

Kami juga dari semasa ke semasa, memperolehi maklumat peribadi anda daripada sumber-sumber berikut, termasuk tetapi tidak terhad kepada: melalui perhubungan sedia ada anda dengan kami, seperti contoh maklumat yang telah anda berikan dalam mana-mana perjanjian yang ditandatangani dan dilaksanakan dengan kami, borang permohonan dan/atau pendaftaran apabila menggunakan produk dan/atau perkhidmatan kami, ketika mengambil bahagian dalam tinjauan pelanggan, pertandingan, dan/atau promosi; melalui Rakan Perniagaan Kami; daripada sumber-sumber lain di mana maklumat peribadi anda didedahkan secara sukarela.

Penggunaan Data Peribadi Yang Dikumpul:

Kami mungkin mengumpul, memproses, menyimpan, dan/atau mendedahkan maklumat peribadi anda bagi tujuan-tujuan berikut (“Tujuan”): berkomunikasi dengan anda dan memberi respon kepada pertanyaan anda mengenai produk dan/atau perkhidmatan kami; menilai dan/atau memproses permohonan/permintaan berkaitan produk dan perkhidmatan kami;

- (a) memudahkan dan membolehkan pemeriksaan kredit yang mungkin kami laksanakan terhadap anda dari semasa ke semasa;
- (b) membekalkan maklumat berkaitan produk dan perkhidmatan kami termasuk produk dan perkhidmatan daripada syarikat di bawah Tan Chong Motor Holdings Berhad, gabungan syarikat di bawah Warisan TC Holdings Berhad dan APM Automotive Holdings Berhad serta anak-anak syarikat (secara kolektif dirujuk sebagai “**Kumpulan Syarikat**”), termasuk bahan promosi dan/atau pemasaran langsung.
- (c) membantu (i) penguatkuasaan undang-undang, (ii) penyiataan oleh pihak berkuasa berkaitan, dan/atau (iii) mematuhi proses undang-undang yang mungkin dijalankan terhadap kami;
- (d) memudahkan pematuhan undang-undang yang mungkin dikenakan terhadap anda dan/atau kami;
- (e) mengoptimumkan dan mengubahsuai pengalaman pengguna dalam melayari laman melalui penggunaan kuki;
- (f) menjalankan aktiviti dalaman kami, tinjauan pasaran dalaman dan analisa trend; dan/atau
- (g) bagi tujuan-tujuan lain yang mungkin berkaitan perkara di atas.

Sekiranya anda tidak memberikan maklumat peribadi anda, kami mungkin tidak dapat melaksanakan Tujuan yang disebutkan di atas.

Kuki

Kuki merupakan sebahagian kecil teks yang mengumpul maklumat berkaitan pengguna dan laman yang mereka lawati, seperti alamat Protokol Internet (IP), bagaimana mereka sampai ke laman tersebut (contohnya melalui enjin carian atau pautan dari laman lain) dan cara anda melayari laman tersebut.

Kuki digunakan untuk beberapa tujuan, termasuk mengingatkan keutamaan pelanggan tentang maklumat dan produk tertentu, menjalankan analitik berkaitan pengalaman pengguna melayari laman dan menyediakan pengalaman pengguna yang tersuai dengan laman tersebut.

Anda boleh memilih untuk menerima atau menolak kuki. Kebanyakan pelayar web menerima kuki secara automatik, namun anda boleh mengubahsuai tetapan pelayar web anda untuk menolak kuki jika perlu. Bagaimanapun, pilihan ini mungkin menghadkan anda untuk merasai penggunaan penuh laman ini.

Pendedahan Maklumat Peribadi Anda Kepada Pihak Ketiga

Maklumat peribadi anda mungkin didedahkan kepada pihak ketiga, termasuk tetapi tidak terhad kepada: bank, syarikat semakan kredit, biro kredit atau agensi pelaporan kredit dan agensi pencegahan penipuan; jabatan kerajaan dan/atau agensi, badan kawal selia dan/atau berkanun;

Kumpulan Syarikat kami;

Rakan Perniagaan kami;

Penyedia perkhidmatan pihak ketiga kami, termasuk tetapi tidak terhad kepada, penasihat profesional dan juruaudit; dan/atau mana-mana pihak ketiga yang dipohon dan dibenarkan anda; bagi Tujuan yang disebut.

Pemindahan Maklumat Peribadi Anda Di Luar Malaysia

Sekiranya ada mana-mana bahagian yang kami fikirkan wajar dan perlu bagi tujuan penyimpanan dan pemprosesan maklumat, maklumat peribadi anda mungkin dipindahkan ke satu tempat di luar Malaysia. Selaras dengan itu, anda memberi keizinan untuk pemindahan maklumat peribadi anda di luar Malaysia seperti di atas. Sekiranya anda tidak bersetuju dengan pemindahan tersebut, sila hubungi Jabatan Perhubungan Pelanggan kami.

Keselamatan Maklumat Peribadi Anda

Kami mengambil pengawasan munasabah, langkah pentadbiran dan teknikal bagi melindungi maklumat peribadi anda daripada kehilangan, kecurian, salahguna, pindaan, akses tanpa izin, dan kemusnahan.

Penyimpanan Maklumat Peribadi Anda

Kami akan menyimpan maklumat peribadi anda untuk tempoh masa yang diperlukan bagi memenuhi Tujuan, kecuali tempoh masa penyimpanan lebih lama dibenarkan atau dituntut undang-undang dan/atau apabila dituntut oleh dasar kami yang berkaitan.

Hak Untuk Akses dan Pembetulan; dan Hak untuk Penarikan Balik Persetujuan

Anda bertanggungjawab memastikan maklumat peribadi yang anda berikan tepat, lengkap, terkini dan tidak mengelirukan.

Anda boleh:

memohon akses kepada dan/atau membuat pembetulan terhadap maklumat peribadi anda

menarik balik persetujuan yang telah anda berikan sebelum ini merujuk kepada penggunaan maklumat peribadi anda bagi tujuan promosi/pemasaran produk dan perkhidmatan kami dan Kumpulan Syarikat kami;

membuat pertanyaan atau menfaikkan aduan berkaitan penggunaan maklumat peribadi anda oleh kami;

dengan menghubungi kami di nombor telefon dan alamat emel yang tertera di bawah:

Nombor telefon	:	1-800-88-8185
Alamat emel	:	ibs.bsc@tanchonggroup.com

Selaras dengan Akta Perlindungan Maklumat Peribadi 2010:

Kami boleh mengenakan fi yang ditetapkan bagi pemprosesan permohonan untuk mengakses dan/atau membetulkan maklumat peribadi anda;

- (a) Kami berhak menolak kelulusan permohonan untuk mengakses dan/atau membetulkan maklumat peribadi anda, dengan memaklumkan kepada anda sebab keengganan itu.

Maklumat Peribadi Pihak Ketiga

Sekiranya anda memberikan kami maklumat peribadi pihak ketiga, anda bagi pihak mereka, harus:

memperoleh kebenaran daripada pihak ketiga untuk mendedahkan maklumat peribadi kepada kami, dan untuk pemprosesan maklumat tersebut oleh pihak kami;

menyediakan dengan segera bukti kebenaran daripada pihak ketiga tersebut sekiranya diminta;

memastikan maklumat peribadi pihak ketiga adalah tepat, lengkap dan terkini; dan

mengemaskini kami dengan segera sekiranya terdapat perubahan terhadap maklumat peribadi pihak ketiga tersebut.

Bahasa Yang Diguna Pakai

Sekiranya terdapat percanggahan di antara Dasar Privasi versi Bahasa Inggeris dan versi Bahasa Malaysia, versi Bahasa Inggeris akan diguna pakai.

Pautan ke Laman Lain

Kami mungkin menyediakan pautan ke laman-laman lain. Namun, sekiranya anda mengakses laman tersebut, harus diingatkan bahawa kami tidak mempunyai kuasa kawalan terhadap laman itu. Sehubungan itu, kami tidak bertanggungjawab terhadap prosedur, kandungan dan praktis pengendalian maklumat di laman itu.. Anda dengan ini, bersetuju bahawa akses anda dan pendedahan maklumat peribadi anda di laman tersebut adalah tanggungan risiko anda. Kami menggalakkan anda untuk meneliti pernyataan privasi di laman berkenaan, supaya anda memahami cara laman tersebut mengumpul, menggunakan dan berkongsi maklumat anda.

Pindaan Pada Dasar Privasi

Kami berhak untuk mengemaskini dan membuat pindaan Dasar Privasi pada bila-bila masa dan dari semasa ke semasa. Dasar Privasi kemas kini akan dimuat naik di laman kami. Anda dinasihatkan untuk kerap melayar laman kami dan meninjau Dasar Privasi bagi memastikan anda sentiasa mendapat Dasar Privasi kemas kini. Sekiranya anda terus menerus menggunakan produk dan/atau perkhidmatan kami selepas Dasar Privasi kemas kini dimuat naik, anda dianggap sebagai bersetuju dengan Dasar Privasi kemas kini.