CUSTOMERS’ PERSONAL DATA PROTECTION PROCEDURE

No. 1, Persiaran Impian Perdana
Saujana Impian
43000 Kajang
Selangor Darul Ehsan

This Policy belongs to PNB Development Sdn Berhad and its group of companies. No part of this Policy may be reproduced or copied in any form or by any means, electronic or mechanical, including photocopying, without the written permission of...
1.0 OBJECTIVE

2.0 SCOPE

3.0 REFERENCES

4.0 DEFINITION

5.0 RESPONSIBILITY

6.0 PROCEDURE

7.0 APPENDICES
1.0 OBJECTIVE

1.1 To outline the procedure for PNB Development Sdn Berhad and its group of companies on how the Customers’ Personal Data to be managed.

2.0 SCOPE

2.1 Customers’ Personal Data Management pursuant to Personal Data Protection Act 2010. Please refer to Appendix I: Flow Chart on the Personal Data Management.

3.0 REFERENCES

3.1 Personal Data Protection Act 2010.

4.0 DEFINITION

4.1 “Data Subject” means the Customers of PNB Development Sdn Berhad and its group of companies (“Customers”).

4.2 “Data User” means PNB Development Sdn Berhad and its group of companies (“PNBD”).

4.3 “Data Processor” means any authorized third party who processes the Personal Data on behalf of the Data User.

4.4 “Personal Data” means any information obtained from the Customers including the following:-

4.4.1 Name;
4.4.2 National registration identity card number/passport number;
4.4.3 Nationality;
4.4.4 Date of birth;
4.4.5 Gender;
4.4.6 Race;
4.4.7 Marital Status;
4.4.8 Postal address;
4.4.9 Occupation and Employer’s particulars;
4.4.10 Telephone number;
4.4.11 Email address;
4.4.12 Salary range;
4.4.13 Contact preference; and
4.4.14 Credit card or bank account information.

4.5 “IT” means Information Technology Department.

4.6 “HIT” means Head of IT Department.

4.7 “Marketing & Sales” means Marketing & Sales Department.

4.8 “Authorised Sales Officer” means Authorised Sales Officer of Marketing & Sales Department.

4.9 “Assistant Manager, Sales” means Assistant Manager, Sales of Marketing & Sales Department.

4.10 “PMM” means Property Management & Maintenance.

4.11 “Authorised PMM Officer” means Authorised Officer of Property Management & Maintenance.

4.12 “CRS” means Credit Section.

5.0 RESPONSIBILITY

5.1 IT.

5.2 Marketing & Sales.

5.3 PMM.

5.4 CRS.

6.0 PROCEDURE

Sources of Personal Data
6.1 Personal Data is collected either through:

(i) Manual Registration Form; or  
(ii) Online Registration Form.

Notice

6.2 Dual language Privacy Notice shall be immediately issued to the Customers as follows:

(i) For manual registration form, the dual language Privacy Notice shall be immediately issued to the Customers prior to completion of manual registration.

(ii) For online registration form, the dual language Privacy Notice shall be immediately issued to the Customers prior to completion of online registration by way of pop-up.

Please refer to Appendix II: PNBD Privacy Notice.

6.3 After issuance of Privacy Notice, the Customers shall indicate their acceptance on PNB Development Sdn Berhad and its group of companies (“PNBD”) terms and conditions of Privacy Notice.

Collection of Personal Data

6.4 Online Registration – Customers may register online via company’s website using online registration form.

The online registration form is encrypted ..............

6.5 Manual Registration - Personal Data are also collected by Authorised Sales Officers via physical registration forms. Only Authorised Sales Officer authorized to issue the manual registration form.

Completed physical registration forms are kept only by Authorised Sales Officers in locked cabinet.

6.6 Personal Data collected from the Customers may be disclosed to the following:

- PNBD panel of solicitors
• Financiers
• Financiers’ solicitors
• Authorised government bodies if legally required
• Auditors
• PNBD service providers
• PNBD subsidiaries and affiliates.

6.7 PNBD may share anonymous and/or aggregated information about all of the Customers with third parties.

6.8 In the circumstances set out in this policy where PNBD passes the Personal Data to a third party, PNBD will ensure that the security measures that such party has in place in relation to the processing of your data are at least as stringent as those employed by PNBD if not better. This does not apply where PNBD required by law to pass the Personal Data to a third party.

6.9 In the event PNBD go through a business transition, such as sale of part or all of assets, merger or acquisition, the Personal Data will likely form part of this transition and be transferred.

6.10 PNBD takes the necessary precautions, both administrative and technical to safeguard the Personal Data against loss, theft, misuse and unauthorized access, disclosure, usage, alteration or destruction.

6.11 The Personal Data would be in the following means:

(i) Personal Data in PNBD Database; and
(ii) Personal Data in PNBD Physical Files.

### Key in of Personal Data

6.12 The Personal Data of the Customers from the online registration shall be downloaded by Assistant Manager, Sales for keying in into IFCA System. The Personal Data of the Customers from the manual registration shall be keyed in by Assistant Manager, Sales into IFCA System.

6.13 The access to the online registration data and IFCA System is restricted only to authorized personnel via username and password control with access control.
6.14 The details of the authorized personnel’s login shall be monitored by IFCA audit trail.

6.15 PNBD shall ensure that the Personal Data stored in PNBD Database will backed up on the following basis:

(i) Daily basis (Monday to Friday and by using recycle tape);
(ii) Weekly basis (Every Saturday of the week by using recycle tape)
(iii) Monthly basis (Every first Sunday of the month by using new tape and the backup tape will be kept at Site Office).

6.16 The hard copy of Personal Data obtained by way of manual registration form shall be kept by the Assistant Manager, Sales in locked cabinet with restricted access.

Sale and purchase between PNBD and Customers

6.17 Purchaser File containing Personal Data of Customers purchasing property shall be open by Authorised Sales Officer. Registration form and copy of identity card, letter of offer together with the sales form and copy of individual title shall be placed into the file. The file shall be kept by Authorised Sales Officer in locked cabinet until full payment of first 10% of the purchase price.

6.18 The Personal data of the Customers shall be transmitted to SPA solicitors for preparation of Sale and Purchase Agreement.

6.19 Upon payment of 10% of the purchase price, Purchaser File shall be transferred to CRS and shall be kept in CRS locked filing room with restricted access. The movement of Purchaser File shall be recorded in a log book.

6.20 Upon handing over of property, the following information shall be copied to PMM for handing over of keys and defect listing:

(i) Name
(ii) Lot number
(iii) Telephone number

6.21 Upon completion of defect liability period, the Purchaser File shall be closed but kept for a minimum period of 6 years. After 6 years, the Purchaser File shall be transferred to documents storage archive in Kota Seriemas for a further 6 years. The Purchaser File shall thereafter be permanently destroyed.
No sale and purchase between PNBD and Customers

6.22 Personal Data shall be retained in the Database with restricted access for a period of minimum of 6 years.

Data integrity

6.23 PNBD shall take reasonable steps to ensure that the Personal Data is accurate, complete, not misleading and kept up-to-date. Marketing & Sales shall issue a reminder e-mail to the Customers to update their Personal Data. The reminder e-mail to be issued at least once a year.

6.24 In the said reminder e-mail, Marketing & Sales shall provide steps to be taken in order for Customers to update their Personal Data.

Access

6.25 PNBD shall endeavour to make it easy for the Customers to keep the Personal Data accurate, complete, not misleading and up to date.

6.26 The Customers shall have the right to access and review their Personal Data and notify PNBD to update or correct the Personal Data that is inaccurate or misleading, or limit the processing of the Personal Data by sending request in writing to the address set out below.

6.27 If the Customers do not want the name and contact particulars to be used by PNBD for the purposes of sending of marketing materials or the Customers do not want to be contacted by PNBD for sale and promotion of any products, the Customers may notify PNBD accordingly by writing in to the following address:

PNB Development Sdn Berhad
No. 1, Persiaran Impian Perdana
Saujana Impian
43000 Kajang
Selangor Darul Ehsan
Tel : 03-8739 9339
Fax : 03-8733 4341

Or e-mail at personaldata@pnbdevt.com.

6.28 PNBD may decline any request that are unreasonably repetitive, require disproportionate technical effort, jeopardize the privacy of others, extremely impractical or for which access is not otherwise required by local law.

7 APPENDICES

Appendix I: Flow Chart on the Personal Data Management.

Appendix II: PNBD Privacy Notice.
Upon registration of the Customers through manual registration form, Dual language privacy notice shall be immediately issued to the Customers prior to completion of registration.

Customers shall indicate their acceptance on PNB Development Sdn Berhad and its group of companies (“PNBD”) terms and conditions of Privacy Notice.

**Key in of Personal Data**

The Personal Data of the Customers from the online registration shall be downloaded by Assistant Manager, Sales for keying in into IFCA System. The Personal Data of the Customers from the manual registration shall be keyed in by Assistant Manager, Sales into IFCA System.

- The details of the authorized personnel’s login shall be monitored by IFCA audit trail.
- The hard copy of Personal Data obtained by means of manual registration form shall be kept by the Assistant Manager, Sales in locked cabinet with restricted access.

**Flow Chart on the Personal Data Management**

- Manual Registration
  - Upon registration of the Customers through manual registration form, Dual language privacy notice shall be immediately issued to the Customers prior to completion of registration.
  - Customers shall indicate their acceptance on PNB Development Sdn Berhad and its group of companies (“PNBD”) terms and conditions of Privacy Notice.

- Online Registration
  - Upon registration of the Customers through online registration form at the website, Dual language privacy notice shall be immediately issued to the Customers upon completion of online registration by way of pop-up.
  - Customers shall indicate their acceptance on PNB Development Sdn Berhad and its group of companies (“PNBD”) terms and conditions of Privacy Notice.
Upon payment of 10% of the purchase price, Purchaser File shall be transferred to CRS and shall be kept in CRS locked filing room with restricted access. The movement of Purchaser File shall be recorded in a log book.

Upon handing over of property, the following information shall be copied to PMM for handing over of keys and defect listing:

(i) Name
(ii) Lot number

Upon completion of defect liability period, the Purchaser File shall be closed but kept for a minimum period of 6 years. After 6 years, the Purchaser File shall be transferred to documents storage archive in Kota Seriemas for a further 6 years. The Purchaser File shall thereafter be permanently destroyed.

Personal Data shall be retained in the Database with restricted access for a period of minimum of 6 years.
If the Customers do not want the name and contact particulars to be used by PNBD for the purposes of sending of marketing materials or the Customers do not want to be contacted by PNBD for sale and promotion of any products, the Customers may notify PNBD accordingly by writing in to the following address:

PNB Development Sdn Berhad
No. 1, Persiaran Impian Perdana
Saujana Impian
43000 Kajang
Selangor Darul Ehsan

PNBD shall take reasonable steps to ensure that the Personal Data is accurate, complete, not misleading and kept up-to-date. Marketing & Sales shall issue a reminder e-mail to the Customers to update their Personal Data. The reminder e-mail to be issued at least once a year.

In the said reminder e-mail, Marketing & Sales shall provide steps to be taken in order for Customers to update their Personal Data.

The Customers shall have the right to access and review their Personal Data and notify PNBD to update or correct the Personal Data that is inaccurate or misleading, or limit the processing of the Personal Data by sending request in writing to the address set out below.
PNB DEVELOPMENT SDN. BERHAD
(517985-U)

PRIVACY NOTICE OF PNB DEVELOPMENT SDN BERHAD AND ITS GROUP OF COMPANIES

PNB Development Sdn Berhad and its group of companies ("PNBD") views and treats your Privacy and Personal Data seriously. We appreciate you as our valuable customer. Your privacy is important to us and we want you to feel comfortable being our customer. We are committed to ensuring that your privacy is protected and we provide assurance that we will not divulge personal information without your consent.

We have, therefore, developed a Privacy Policy that guides how PNBD collect, process, use, disclose, transfer and store your Personal Data. Kindly study this Policy and understand your rights on the matter.

Collection and Use of Personal Data by PNBD

Your Personal Data is information that relates directly or indirectly to you, who is identified or identifiable from that information or from that and other information.

During the course of your transaction and dealings with PNBD, you may be requested to furnish your Personal Data from time to time. PNBD and their third party service providers may share the Personal Data with each other and use it consistent with this Privacy Policy. They may also combine it with other information to provide and improve PNBD’s products and services.

Types of Personal Data

When you transact with PNBD, we may collect a variety of your Personal Data through the following sources:-

(i) Manual registration form; or
(ii) Online Registration Form.

Your Personal Data may include:-

a. Name;
b. National registration identity card number/passport number;
c. Nationality;
d. Date of birth;
e. Gender;
f. Race;
g. Marital Status;
h. Postal address;
i. Occupation and Employer’s particulars;
j. Telephone number;
k. Email address;
l. Salary range;
m. Contact preference; and
n. Credit card or bank account information.

The list of personal data stated above is not exhaustive and may include other personal data depending on the nature of dealings or transaction.
Purposes of your Personal Data

Subject to limitation of usage of your Personal Data, PNBD may use your Personal Data for the following purposes:-

(i) You hereby consent to supply your Personal Data in order to complete the transaction or otherwise it may effect the process of the transaction. PNBD may also share your Personal Data with third parties that provide services such as execution of Sale & Purchase Agreement, Memorandum of Transfer and any other relevant documents in order to complete the transaction; and/or

(ii) PNBD may use your Personal Data to keep you posted on PNBD’s latest product announcements and upcoming events. If you do not wish to be on our mailing list, please let PNBD know in writing; and/or;

(iii) From time to time, PNBD may use your Personal Data to send important notices, emails, letters, sms or any communication about purchases and changes to PNBD’s terms, conditions and policies. As such information is crucial to your custom with PNBD, you are advised not to opt out of receiving such communications; and/or

(iv) PNBD may also use your Personal Data for internal purposes such as auditing, data analysis, and research to improve PNBD’s products, services and customer communications. You may also be contacted from time to time for suggestions and surveys (if applicable); and/or

(v) Whenever required by law, we will disclose your information to the government bodies or authorities or third parties pursuant to a subpoena or other legal process accordingly. Further, we may also use or disclose your information as permitted by law to protect the rights or property of PNBD, our customers, our website or its users. We may also disclose your information, whether in part or in full, to our contracted or authorised companies such as our data processors.

In the circumstances set out in this policy where PNBD passes your information to a third party, we will ensure that the security measures that such party has in place in relation to the processing of your data are at least as stringent as those employed by PNBD if not better. This does not apply where we are required by law to pass your information to a third party.

In the event we go through a business transition, such as sale of part or all of our assets, merger or acquisition, your information will likely form part of this transition and be transferred.
Disclosure and Sharing of Personal Data collected

Personal information we collect from you may be disclosed to:

- PNB panel of solicitors
- Financiers
- Financiers’ solicitors
- Authorised government bodies if legally required
- Auditors
- PNB service providers
- Our subsidiaries and affiliates.

PNBD may share anonymous and/or aggregated information about all our users with third parties.

Protection of Personal Data

PNBD takes the necessary precautions, both administrative and technical to safeguard your Personal Data against loss, theft, misuse and unauthorized access, disclosure, usage, alteration or destruction.

PNBD does not sell or rent any personal information you provide to any other parties.

Retention, Update, Correction and Limitation of Personal Data

PNBD shall endeavour to make it easy for you to keep your information accurate, complete and up to date. We will retain your personal data for the period necessary to fulfil the purposes outlined in this Privacy Policy unless a longer retention period is permitted or required by law.

You have the right to notify PNBD to update or correct your Personal Data that is inaccurate or misleading, or limit the processing of your Personal Data by sending your request in writing to the address set out below.

If you do not want your name and contact particulars to be used by PNBD for the purposes of sending of marketing materials or you do not want to be contacted by PNBD for sale and promotion of any products, please notify us accordingly by writing in to the following address:

PNB Development Sdn Berhad
No. 1, Persiaran Impian Perdana
Saujana Impian
43000 Kajang
Selangor Darul Ehsan
Tel : 03-8739 9339
Fax : 03-8733 4341

Or you can e-mail to us at personaldata@pnbdevt.com.

We may decline any request that are unreasonably repetitive, require disproportionate technical effort, jeopardize the privacy of others, extremely impractical or for which access is not otherwise required by local law.
Variation/Changes of PNBD Privacy Policy

PNBD reserves the rights to change, amend, vary or modify any part this policy from time to time. Any material changes will be posted on our website with the updated Privacy Policy.

Governing Law and Jurisdiction

The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and you shall submit to the jurisdiction of the courts of Malaysia.

PNB Development Sdn Berhad
NOTIS PRIVASI KUMPULAN SYARIKAT PNB DEVELOPMENT SDN BERHAD


Oleh yang demikian, kami telah membangunkan satu Polisi Privasi yang menyelia cara PNBD mengambil, memproses, mengguna, mendedahkan, memindahkan dan menyimpan Data Peribadi anda. Kami memohon anda untuk meneliti polisi ini bagi memahami hak-hak anda dalam perkara ini.

Pengambilan dan Penggunaan Data Peribadi oleh PNBD

Data Peribadi anda ialah maklumat yang berkaitan secara langsung dan secara tidak langsung dengan anda yang telah dikenalpasti atau boleh dikenalpasti melalui maklumat tersebut atau sebarang maklumat yang lain.

Di dalam transaksi dan komunikasi anda bersama PNBD, anda boleh diminta untuk membekalkan Data Peribadi anda dari masa ke semasa. PNBD dan pembekal servis pihak ketiganya boleh berkongsi Data Peribadi tersebut di antara satu sama lain dan menggunakan selari dengan Polisi Privasi ini. Mereka juga boleh menggabungkan maklumat-maklumat tersebut dengan maklumat-maklumat yang lain untuk memberikan dan menambahbaik produk-produk dan perkhidmatan-perkhidmatan PNBD.

Jenis-Jenis Data Peribadi

Apabila anda berkomunikasi dengan PNBD, kami boleh mengambil pelbagai Data Peribadi melalui sumber-sumber yang berikut:-

(i) Borang pendaftaran manual; or
(ii) Borang pendaftaran dalam talian.

Data Peribadi adalah termasuk:-

a. Nama;
b. Nombor kad pengenalan /pasport;
c. Kewarganegaraan;
d. Tarikh lahir;
e. Jantina;
f. Bangsa;
g. Status Perkahwinan;
h. Alamat pengeposan;
i. Pekerjaan dan butir-butir Majikan;
j. Nombor Telefon;
k. Alamat Emel;
l. Tangga gaji;
m. Cara yang ingin dihubungi; dan
n. Maklumat kad kredit atau akaun bank.
Senarai data peribadi yang tersebut di atas adalah tidak sepenuhnya dan ia boleh juga termasuk data peribadi yang lain bergantung kepada jenis-jenis komunikasi dan transaksi.

Kegunaan Data Peribadi

Tertakluk kepada had penggunaan Data Peribadi anda, PNBD boleh menggunakan Data Peribadi anda untuk perkara-perkara yang berikut:-

(i) Anda adalah dengan ini memberi kebenaran untuk pemberian Data Peribadi anda bagi maksud untuk melengkapkan transaksi atau jika tidak ia mungkin menjekaskan proses transaksi. PNBD boleh berkongsi Data Peribadi anda dengan pihak ketiga yang membekalkan perkhidmatan seperti memeterai Perjanjian Jual & Beli, Memorandum Pindahmilik dan apa-apa dokumen yang berkenaan bagi maksud untuk melengkapkan transaksi; dan/atau

(ii) PNBD boleh menggunakan Data Peribadi anda untuk memastikan anda sentiasa diberitahu berkenaan pengumuman-pengumuman atau program-program terbaru PNBD. Sekiranya anda tidak berhasrat untuk berada di dalam senarai surat-menyurat kami, sila maklumkan PNBD dalam bentuk bertulis; dan/atau;

(iii) Dari masa ke semasa, PNBD boleh menggunakan Data Peribadi anda untuk menghantar notis-notis penting, emel-emel, surat-surat, khidmat pesanan ringkas atau atau apa-apa komunikasi berkenaan pembelian-pembelian atau perubahan-perubahan berkenaan terma-terma, syarat-syarat dan polisi-polisi PNBD. Disebabkan information sedemikian adalah penting kepada transaksi anda bersama PNBD, anda adalah dinasihatkan untuk tidak memilih untuk tidak menerima komunikasi-komunikasi yang sedemikian; dan/atau

(iv) PNBD boleh menggunakan Data Peribadi anda untuk kegunaan-kegunaan dalaman seperti audit, analisis data, dan kajian untuk menambahbaik produk-produk, perkhidmatan-perkhidmatan dan komunikasi pelanggan PNBD. Anda juga boleh dihubungi dari masa ke semasa untuk cadangan dan soal selidik (jika berkenaan); dan/atau

(v) Apabila diwajibkan oleh undang-undang, kami akan mendedahkan maklumat andakepadaan badan-badan kerajaan atau pihak berkuasa atau pihak-pihak ketigakerakaan dengan sapinataatau proses perundangan lain yang berkenaan. Selanjutnya, kami boleh menggunakan atau mendedahkan maklumat anda sepertimanaya yang dibenarkan oleh undang-undang bagameliindungi hak-hak atau hartanah PNBD, pelanggan kami, lama web kami atau pengguna-penggunanya. Kami juga boleh mendedahkan maklumat anda, sama ada secara sebahagian atau sepenuhnya, kepada syarikat-syarikat yang berkontrak atau diberi kuasa seperti pemproses data kami.

Di dalam keadaan-keadaan yang diperuntukkan di dalam polis iniyang mana PNBD memeberikan maklumat anda kepada pihak ketiga, kami akan memastikan bahawa langkah-langkah keselamatan yang pihak sedemikian mengamalkan berkenaan dengan pemprosesan data anda adalah sekurang-kurangnya ketat atau sekiranya tidak lebih baik.
dari itu adalah sebagaimana yang diamalkan oleh PNBD. Terma ini adalah tidak terpakai apabila kami diwajibkan mengikut undang-undang untuk memberikan maklumat anda kepada pihak ketiga.

Sekiranya kami mengalami perubahan perniagaan, seperti penjualan sebahagian atau kesemua asset-aset kami, penyatuan atau pengambilalihan, maklumat anda berkemungkinan akan menjadi sebahagian perubahan tersebut dan akan dipindahkan.

**Pendedahan dan Perkongsian Data Peribadi yang diambil**

Maklumat peribadi yang kami ambil daripada anda boleh didedahkan kepada:

- Panel peguamcara PNBD
- Bank-Bank
- Peguamcara Bank-Bank
- Badan-badan kerajaan yang diberi kuasa sekiranya diwajibkan undang-undang
- Auditor
- Pembekal perkhidmatan PNBD
- Anak-anak syarikat dan pertubuhan-pertubuhan yang berkenaan.

PNBD boleh berkongsi maklumat yang tidak bernama dan/atau maklumat yang terkumpul berkenaan pengguna-pengguna kami dengan pihak ketiga.

**Perlindungan Data Peribadi**

PNBD mengambil langkah-langkah perlindungan yang perlu, baik dari segi pentadbiran dan teknikal untuk menjaga Data Peribadi anda dari kehilangan, kecurian, salahguna dan akses, pendedahan, penggunaan, perubahan atau peminjaman yang tidak dibenarkan.

PNBD tidak menjual atau memberi sewa sebarang maklumat peribadi yang telah anda berikan kepada pihak-pihak lain.

**Simpanan, Kemaskini, Pembetulan dan Had Data Peribadi**

PNBD akan berusaha untuk menjadi pemudah cara untuk anda dalam memastikan maklumat anda tepat, lengkap dan terkini. Kami akan menyimpan data peribadi anda dalam tempoh yang perlu untuk kegunaan-kegunaan yang telah disenaraikan di dalam Polisi Privasi ini melainkan tempoh yang lebih lama dibenarkan atau diwajibkan oleh undang-undang.

Anda berhak memaklumkan PNBD untuk mengemaskini atau membetulkan Data Peribadi anda yang tidak tepat dan tidak benar, atau mengehadkan pemprosesan Data Peribadi anda dengan menghantar permohonan bertulis kepada kepada alamat yang tertera di bawah.
Sekiranya anda tidak berhasrat untuk nama dan butir-butir hubungan anda digunakan PNBD untuk kegunaan penhantaran maklumat pemasaran atau tidak mahu dihubungi oleh PNBD untuk jualan dan promosi apa-apa produk, sila maklumkan kepada kami dengan menulis kepada alamat di bawah:

PNB Development Sdn Berhad
No. 1, Persiaran Impian Perdana
Saujana Impian
43000 Kajang
Selangor Darul Ehsan
Tel : 03-8739 9339
Fax : 03-8733 4341

Atau anda boleh menghantar emel kepada personaldata@pnbdevt.com.

Kami boleh menolak sebarang permohonan yang berulang secara tidak wajar, memerlukan usaha teknikal yang berbelah bahagi, memprejudiskan privasi pihak lain, sangat tidak praktikal atau aksesnya tidak diwajibkan oleh undang-undang.

Penukaran/Perubahan Polisi Privasi PNBD

PNBD memelhara hak-hak untuk mengubah, meminda, menukar atau mengubahsuai mana-mana bahagian polisi ini dari masa ke semasa. Sebarang perubahan penting akan dimaklumkan di dalam laman web dengan Polisi Privasi yang dikemaskini.

Undang-Undang Yang Mentadbir dan Bidangkuasa

Terma-terma dan syarat-syarat ini akan ditadbir dan ditaksir selaras undang-undang Malaysia dan anda adalah tertakluk kepada bidangkuasa mahkamah-mahkamah Malaysia.

PNB Development Sdn Berhad