

AUREO GALLERY SDN BHD AND US ARTBANK INTERNATIONAL (LIMITED) PRIVACY POLICY.

Introduction.

Aureo Gallery Sdn Bhd ("**Aureo**") and US Artbank International (Limited) ("**USABI Ltd**") including USABI Ltd.'s parent companies, respective subsidiaries, related companies and jointly controlled entities (collectively referred to as "**USABI Group of Companies**") respect your right to personal privacy and are committed to protecting your privacy rights and personal data which you provide, in accordance with the Personal Data Protection Act 2010 ("**PDPA**").

This policy (which may be amended or updated by us from time to time) seeks to outline how we intend to deliver all the rights and protections that you are entitled to under the PDPA.

We reserve the right to modify, update or amend the terms of this privacy policy at any time via posting on our website. You are advised to periodically view our website for any updates or the most current version of our privacy policy. Your continued usage of our services or continued relationship with us shall be deemed as acceptance of any updates, revisions or amendments made to this privacy policy. By accessing this website and/or our electronic services, you agree to be bound by this policy, and consent to the collection and processing of your personal data by us.

Our Website.

We are committed to keeping our website secure and your personal information protected. However, we cannot guarantee that information you provide to us and/or information communicated between us over the Internet is absolutely secure. There is a risk of unauthorised use, access and/or interception of such information and we cannot be held responsible for any loss or unauthorised interception of information transmitted via the Internet which is beyond our control.

Our website may contain links to other websites outside of USABI Group of Companies. This privacy policy applies only to our website. We are not responsible for the content, privacy or security of other websites. If you submit any personal data to any USABI Group of Companies' websites, the processing of your personal data shall be governed in accordance with the privacy policies of the respective USABI Group of Companies' entity.

Our website also collects information such as your IP address which is not personally identifiable, for purposes which include but not limited to analyse trends, run and improve the website and gather anonymous demographic information.

Data Protection Statement.

The confidentiality and integrity of your personal data is a matter of prime importance to us. We shall therefore process and use your personal data, which shall include your name, contact number, email address and mailing address and all such personal information as you may have provided to us as stated below, with care and in accordance with the PDPA.

Provision of your personal data is voluntary. However, if you do not provide us with your personal data, we may not be able to provide you with the products or services you requested or process your personal data for the purposes set forth below.

Please understand that should you provide us with insufficient information, inaccurate information or decline to provide information that we requested for, we may not be able to process your requests and/or proceed with the relevant transaction and ultimately be unable to provide you with your requests and/or complete the relevant transaction.

Personal data that we receive and process will vary, depending on the types of products and services requested by you and may include but are not limited to:

- data which are collected from sales orders, application, consent or other forms, personal documents or as provided by you such as name, address, e-mail address, telephone number, occupation, race, nationality, identity card number, passport number, and any other such information that may be relevant to your application or request,
- data which may be provided by applicable buyer, guarantors, paymasters and/or parties providing security to a particular contract such as name, contact number, addresses,
- data collected through participation in customer satisfaction surveys, or when you respond to communications from USABI Group of Companies, data provided by USABI Group of Companies and dealers, third party vendors, service providers, insurance companies which are consented to by you,
- data about your transactions with us, our affiliates or third parties, such as the account status, account balances, repayment records, and account activity, data collected from credit bureau reports and credit reporting agencies to indicate your credit worthiness,
- data which may be provided by banks/financial institutions to verify genuineness of your provided documents such as bank statements, investment receipts,
- data which may be provided by plaintiffs and/or defendants of legal cases and/or legal firms to verify the status of any legal cases involving yourself (if any),
- data provided by governmental agencies, regulatory and statutory authorities,
- data provided by you such as comments, queries or messages that you may submit to us in whatever manner,
- data from publicly available sources.

Personal data are collected, processed and used for our business activities and to provide you with the services and/or products you have requested, including but not limited to the following purposes:

- to help us verify your identity when you contact us,
- to respond to inquiries, comments and suggestions from you,
- to enable our authorized dealers, approved third party vendors and/or service providers to provide you with your requested products or services,
- to help us detect and prevent fraud and/or illegal activities,
- to enforce or defend our rights and your rights under, and to comply with, all applicable legislation, laws and regulations,

- for general administration purposes,
- for audit and risk management purposes,
- to conduct research, surveys and trend analysis on various matters, such as for product development, statistical, security and testing purposes,
- for transfer or proposed transfer of any part of our interests, obligations, business and/or operations,
- for marketing and promotional activities;
- for our records in accordance with the relevant laws;
- if you obtain or have obtained products and/or services from us:
- for us to evaluate and monitor your financial standing and credit worthiness,
- for us to perform facility reviews on approved credit facilities,
- for us to manage and maintain your account, and if needed, to recover debts,
- for assessing, processing and investigating our insurance claims,
- for all other purposes incidental and associated with any of the above.

Additionally, your personal data may be collected, processed and used for the following optional purposes (“Optional Purposes”):

- to deal with the mailing and communication of information literature (e.g. invitations to exclusive events, information on promotions and offers, sending magazines and/or newsletters),
- to identify other products and services which might be of interest to you and to inform you about our products and services.

In respect of the purposes above, your personal data may be disclosed to and processed by:

- companies of the USABI Group of Companies (including our appointed agencies) within and outside Malaysia,
- our authorised dealers throughout and within Malaysia,
- data centers and servers located worldwide for storage purposes,
- our approved service providers and third parties in connection with the operation of our business, entities to whom you have consented the disclosure of your personal data to,
- our professional advisors and external auditors, including without limitation legal advisors, financial advisors and consultants, and
- Governmental and regulatory authorities to comply with statutory, regulatory and governmental requirements, including any regulatory and governmental bodies in the European Union or other countries that your personal data is transferred to, for purposes such as reporting, risk, audit, controlling and any other obligatory functions and requirements.

If you obtain or have obtained products and/or services from us, your personal data may additionally be disclosed to:

- any hirer, guarantor, security provider and/or indicated paymaster for the facilities,
- credit reporting agencies defined under the Credit Reporting Agencies Act 2010,
- Bank Negara Malaysia,
- panel debt collection agencies in the event of any default in payment, and insurers,

- insurance underwriters and/or brokers.

Right To Access and Correct Personal Data.

Subject to the exceptions provided under Malaysian law, you can obtain information about your personal data stored by us and, may request access to see any information stored about you and request correction, updating, deletion or disabling of the same at any time. Should you wish to correct, update, delete or revoke consent in relation to any information you have provided to us or have any queries, objections or complaints about the processing of your personal data or if you wish to limit the processing of your personal data for the Optional Purposes or if you wish to withdraw consents which you have provided voluntarily, please contact us in writing using the contact details provided below.

We reserve the right to impose a fee for access of your personal data in the amount as permitted under the law. In respect of your right to access and/or correct your personal data, we have the right to refuse your request to access and/or make any correction to your personal data for the reasons permitted under law. In the event, request for access or correction is refused, you are entitled to be given reasons and to object to any such refusal.

Personal Information from Minors and Other Individuals.

As a parent or legal guardian, please do not allow minor(s) (individuals under 18 years of age) under your care to submit personal data us. In the event that such personal data is provided to us, you hereby consent to the processing of the minor's personal data and personally accept and agree to be bound by this privacy policy and take responsibility for his or her actions.

In some circumstances you may have provided personal data relating to other individuals (such as your spouse, family members or friends) and in such circumstances you represent and warrant that you are authorised to provide their personal data to us and you have obtained their consent for their personal data to be processed and used in the manner as set forth in this Privacy Policy.

CONTACT US.

Aureo Gallery Sdn Bhd or US Artbank International (Limited)

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