

Frequently Asked Questions (FAQ) for Personal Data Protection Act 2010 (PDPA)

1. What is Personal Data Protection Act (“PDPA” or the “Act”) 2010?

The Personal Data Protection Act is an act enacted by the Malaysian government in 2010 to protect individual’s personal data in commercial transactions.

2. What is personal data?

The PDPA defines personal data as any information in respect of commercial transactions that relates directly or indirectly to an individual, who is identified or identifiable from that information or other information in possession of the individual. This includes name, address, IC number, passport number, email address and other contact details.

3. What are “commercial transactions”?

Commercial transactions mean any transaction of a commercial nature, regardless of whether it is contractual. This includes the collection of personal data of potential customers.

4. Who is required to comply with the PDPA 2010?

The PDPA 2010 applies to any person who processes, has control over or authorizes the processing of, any personal data in respect of commercial transactions.

5. What is “processing” of personal data?

Processing personal data is the act of collecting, recording, holding or storing personal data and carrying out any operation or set of operations on the personal data.

6. What are your rights as a customer under the PDPA?

The PDPA gives you certain rights in relation to your personal data.

- To access your personal data and to correct this information to make sure that the personal data is accurate, complete, not misleading and up-to-date.
- To withdraw your consent for disclosing of your personal data for marketing purposes or any other purposes than for the fulfillment of the service you have subscribed for.

7. How does AEON Credit safeguard your personal data?

The security of your information is our priority. AEON Credit keeps, protects and processes your Personal Information in a secure manner by maintaining physical, electronic and procedural safeguards, in compliance with applicable regulations.

8. How long does AEON Credit retain your personal data?

AEON Credit will retain your personal information in compliance with this Privacy Notice and/or the terms and conditions of your agreement(s) with AEON Credit for the duration of your relationship with us, for such period as may be necessary to protect the interests of AEON Credit and/or its customers as may be deemed necessary, where otherwise required by law and where required based on AEON Credit’s relevant policies.

9. Does AEON Credit have a Privacy Notice?

Yes, AEON Credit has a Privacy Notice which is available in electronic format at www.aeoncredit.com.my.