

The Southern Steel Mesh Group Privacy Notice (“Privacy Notice”)

1. Malaysian legislation controls the collection, use and storage of personal information ("data"). This Privacy Notice is being provided to existing and prospective individuals (including employees and staff of Southern Steel Mesh Group) and entities (“Relevant Persons”) dealing with Southern Steel Mesh Group and/or its subsidiaries (“Company”), from whom data have been and/or may in the future be collected.
2. Relevant Persons have in the past and may or will in the future be required to provide data to the Company in connection with and/or in the course of their dealings with the Company. Data on the Relevant Persons may also be acquired by the Company from publicly available sources and from within the Southern Steel Mesh Group. The Company may also obtain data of the Relevant Persons from third parties which have dealings, connections and/ or engagements with the Relevant Persons, and from such other sources whereby the Relevant Persons have given consent to the disclosure of data relating to them to the extent permitted by law.
3. The data that may be collected from Relevant Persons include (but is not limited to) his/her name, NRIC number/passport number (for foreigners), address, e-mail address, telephone number, employer’s details, his/her credit card information and bank account details, financial position, family members and personal information about them, the amount of data that has been received and/or sent by him/her, the manner in which the Relevant Persons have used any of the Company’s products and/or services, CCTV recordings when the Relevant Persons visit any outlet or branch of the Company and recording of calls placed by Relevant Persons to the Company (and in respect of job applicants, includes qualifications, employment history, knowledge, experience and expertise).
4. The Company may use cookies (of which there is no obligation on the Relevant Person to accept), web beacons, and/or other similar technologies for storing data when the Relevant Person uses the services or accesses the Company website/platform in order to enhance the services provided via online platform. When the Relevant Person visits the Company’s website/platform through a computer, mobile device, or any other device with internet connectivity, the Company servers will automatically record data that the Relevant Person’s browser sends whenever he/she visits a website. This data may include the Relevant Person’s computer/device’s IP address, browser type, the webpage he/she was visiting before accessing the Company’s website/platform, and the time spent on those pages, items and data searched for on the website/platform, access times and dates, and other statistics. This data is collected for analysis and evaluation to help the Company improve its website and the services and products it provides.

5. Relevant Persons are obliged to provide data that are identified as mandatory. In respect of data identified as optional, the provision of such data by Relevant Persons is voluntary. If a Relevant Person does not supply such data identified as mandatory, this may result in the Company being unable to provide services or otherwise deal with that Relevant Person.
6. If the Relevant Person provides data of any third party to the Company, the Relevant Person represents and warrants that he/she has obtained the necessary consent from that third party to share and transfer his/her personal data to the Company, and for the Company to collect, use and disclose that data in accordance with this Privacy Notice.
7. A Relevant Person's data may be used or processed by the Company or on its behalf for the following purposes: -
 - (a) carrying out its instructions, providing products and/or services (whether by Southern Steel Mesh Group or a selected third party), evaluating and assessing suitability for employment (where relevant) and responding to enquiries by that Relevant Person or made on its behalf;
 - (b) researching, designing, launching, promoting and marketing financial and other facilities, services and products of the Southern Steel Mesh Group and third parties (including but not limited to the exchange of non-financial information with selected business partners and developing marketing lists for exchange with selected business partners) and monitoring the provision, operation and use of such services or products;
 - (c) provision of reference (status enquiries);
 - (d) carrying out credit and other status checks and debt collection and assisting other institutions to do so;
 - (e) assessing ongoing credit-worthiness of Relevant Persons;
 - (f) operating internal controls including determining amounts owed to or by Relevant Persons, payment to or collection of such amounts from Relevant Persons and any persons providing security for Relevant Persons' obligations and enforcing any charge or other security granted by or for Relevant Persons;
 - (g) for audit, compliance and risk management purposes;
 - (h) the enforcement of Relevant Persons' obligations, including without limitation the collection of amounts outstanding from Relevant Persons and those providing security for Relevant Persons' obligations;

- (i) assessing and analysing any insurance claim and assisting other insurance companies to conduct claims checks;
- (j) forwarding publicity materials or other information to Relevant Persons from Southern Steel Mesh Group and charitable organizations from time to time;
- (k) meeting any legal, governmental or regulatory requirements in Malaysia or any other applicable jurisdiction, including disclosure, notification or record retention requirements;
- (l) assisting any person who is acquiring or participating in any contractual arrangements between the Company and the Relevant Person to evaluate the transaction for such acquisition or participation;
- (m) to enable a party to evaluate any actual or proposed assignment, participation, sub-participation and/or novation of the Company's rights and/or obligations;
- (n) for any actual or proposed merger, sale or transfer of any part of Southern Steel Mesh Group's interests, assets, obligations, business and/or operations;
- (o) for the purposes of preventing, investigating, reporting or otherwise in relation to actual or suspected money laundering, terrorist financing, bribery, corruption, actual or suspected fraud including but not limited to fraud, tax evasion, evasion of economic or trade sanctions, and criminal activities generally or other unlawful activities;
- (p) for products/services enhancement and improvement, as well as training;
- (q) to allow the Company or the Company's related and/or affiliated companies, service providers and business partners to promote their products and services;
- (r) to administer the Company's events, competitions and promotions;
- (s) for the purpose of data processing and analytics, including but not limited to data mining and analysis of the Relevant Person's transactions with the Company;

and any other incidental and associated purposes relating to any of the above.

8. Data held relating to a Relevant Person will be kept confidential, but it may be provided to: -
- (a) any person under a duty of confidentiality to the Company or to the Southern Steel Mesh Group;

- (b) any company or division within the Southern Steel Mesh Group (whether such company or division operates in Malaysia or elsewhere);
- (c) any relevant agent, contractor or third-party service provider who provides administrative, telecommunications, data processing and storage, computer, payment, securities clearing, management, audit, insurance, professional or other services to the Southern Steel Mesh Group;
- (d) any banking, financial or other institution with which the Relevant Person has or proposes to have dealings;
- (e) any credit reference agency and in default debt collection agencies or similar provider of debt collection or credit information services to the Southern Steel Mesh Group;
- (f) lawyers, auditors, tax advisors, investment banks, and other professional advisors;
- (g) any insurance company and any association or federation of insurance companies (whether or not based in Malaysia);
- (h) any person or corporation to whom the Southern Steel Mesh Group transfers or proposes to transfer its interests and/or obligations in respect of that Relevant Person or any product or service provided to that Relevant Person;
- (i) any person or corporation to whom Southern Steel Mesh Group merges, sells, or transfers or proposes to merge, sell or transfer any part of its interests, assets, obligations, business and/or operations;
- (j) the general public when the Relevant Person becomes a winner in a contest, is a participant in any Company events, conferences, talks and seminars, by publishing the Relevant Person's name, photographs and other personal data without compensation for advertising and publicity purposes;
- (k) any nominee, trustee, co-trustee, centralized securities depository or registrar, custodian, insurance company, estate agent, solicitor or other person who is involved with the provision of services or products by Southern Steel Mesh Group to that Relevant Person; or
- (l) any person by whom Southern Steel Mesh Group is required by applicable legal, governmental or regulatory requirements to make disclosure;

or to any other person reasonably requiring the same in order for the Company to carry out the purposes permitted in paragraph 7 above.

9. The Company may disclose data to any or all of the parties stated above and may do so notwithstanding the recipient's place of business is outside Malaysia, or that such information following disclosure will be collected, held, processed or used by such recipient in whole or in part outside Malaysia.
10. A Relevant Person is entitled to ask whether the Company holds data on them and to request access to and the correction of any such data held. A reasonable fee will be charged for processing each data access request.
11. Requests for access to or correction of data held by the Company, should be addressed to the Data Protection Officer of Southern Steel Mesh Group by contacting the general line.
12. If Relevant Persons do not want to receive any marketing or follow up regarding products and special promotions from the Southern Steel Mesh Group, please notify the Data Protection Officer in writing. No fee will be charged.
13. To help the Company to provide a better service to you, please ensure that your personal data such as contact details including your home and office addresses, your telephone numbers (including your mobile telephone number), e-mail address, and other details registered with us are up to date.
14. The provisions of this Privacy Notice will also apply to Southern Steel Mesh Group's website and does not apply to any third-party websites the Relevant Person may access from Southern Steel Mesh Group's website. To determine how they deal with the Relevant Person's data, the Relevant Person should ensure that he/she reads their respective privacy notices.
15. The provisions of this Privacy Notice will form part of the account terms and conditions and/or the agreement or arrangements that you have or may enter into with the Company. If any inconsistency is found, the provision of this Privacy Notice shall prevail.

Changes to this Privacy Notice

Changes may from time to time be made to this Privacy Notice. We will post notice of material changes on the Group's website. Please re-visit this Privacy Notice from time to time to learn of any such changes.

January 2026