



**TAKAFUL
BRUNEI**



TBA
Takaful Operator



TBK
Takaful Operator

Takaful Brunei Privacy Policy

Syarikat Takaful Brunei Darussalam Sdn Bhd and its subsidiaries, Takaful Brunei Am Sdn Bhd and Takaful Brunei Keluarga Sdn Bhd (collectively referred to as “**Takaful Brunei**”) understands the importance of having controls in place to handle, protect and safeguard customers’ personal data and information. We view your trust and confidence in us to properly handle your personal data as an important asset.

This privacy policy intends to notify you on what kind of data we collect, how we intend to use and store that data, and the use of cookies. By using our services, you are accepting this privacy policy and should you disagree to this privacy policy, please discontinue your use of our services.

Collection of Data

Takaful Brunei collects and stores data as follows:

- When you provide information to us directly;
- When you use our services; or
- When you provide it to us through other means.

We may also lawfully obtain or collect personal data about you from affiliated entities, business partners and other independent third parties’ sources.

Personal data that we collect may include data that could potentially be used to identify (such as full name and identity card number), locate (such as home address and location services history) or contact (such as phone and email) you.

You are expected to ensure the accuracy of the information provided to us.

If you submit personal information of others to us, you represent and warrant that you have the necessary consent or authority to do so.

Use of Data

Takaful Brunei uses the data collected from you for the following purposes:

- To carry out our obligations arising from any agreement entered between you and us;
- To provide you access to the contents on the website, apps or social media platforms;
- To design new and enhance existing products, information and services provided by us;
- To identify you and communicate with you on any administrative and technical communications;
- For statistical or actuarial research undertaken by us, the financial industry or our regulators;
- For data analytics, data matching, internal business and administrative purposes;
- To monitor your use of the website/apps/social media platforms and conduct analysis of the use of the website in order to operate, evaluate and improve the website and our services, understand your preferences and troubleshoot any problems;
- To provide your information to any governmental or regulatory authorities to meet requirements imposed by applicable laws and regulations;

- To provide recommendations of relevant products, information and services;
- Other purposes as notified at the time of collection; and
- Other purposes directly relating to any of the above.

Takaful Brunei may retain your information for as long as necessary to fulfill the purpose(s) for which it is collected or as otherwise required to ensure compliance with applicable laws and regulations. Takaful Brunei applies reasonable security measures to prevent unauthorized or accidental access, processing, erasure, loss or use including limiting physical access to data within Takaful Brunei's systems and encryption of sensitive data when transferring such data. Reasonable steps will be taken to delete or destroy the information when it is no longer necessary for any of the purpose above.

Access to your personal data is available via the Takaful Brunei's official digital platforms. If your personal details change or you believe that any information we hold about you is inaccurate, incomplete or no longer up to date, you may request such information to be corrected. You also have the right to withdraw your consent for the collection or use of your personal data at any time by notifying us. Please note that withdrawing your consent may limit or affect our ability to provide certain products and services to you. In the event that you decide to cancel your withdrawal, you may notify us in writing.

Cookies

Cookies are small text containing small amounts of information which are downloaded and may be stored on any of your web browsers or internet enabled devices (such as your computer, smartphone or tablet) that can later be read by the server.

Takaful Brunei may use cookies and other tools on the website. By continuing to use the website, you are agreeing to us placing cookies on your computer. The information collected (including but not limited to: your IP addresses (and domain names), browser software, types and configurations of your browser, language settings, geo-locations, operating systems, referring website, pages and content viewed, and durations of visit) will be used to ensure operation of the website and enable you to log in securely, for compiling aggregate statistics on how our visitors reach and browse our websites for web enhancement and optimization purposes, and to help us understand how we can improve your experience on it.

Amendments

Takaful Brunei reserves the right, at any time, to add to, change, update or modify this privacy policy, simply by notifying you of such change, update or modification. If we decide to change our privacy policy, those changes will be notified on our website so that you are always aware of what information we collect, how we use the information and under what circumstances the information is disclosed. Where required by applicable law, we may also notify you in the event of material changes to this privacy policy and, where required, seek your consent to those changes.

Other Information

Should you have any questions on any part of this privacy policy, please do not hesitate to contact us at dpo@takafulbrunei.com.bn