

English Version

Re: Personal Information – Notice and Consent

Dear Valued Customer,

1. RAM Holdings Berhad, RAM Rating Services Berhad and RAM Consultancy Services Sdn Bhd (jointly referred to as "RAM") place great importance on keeping up with legal and regulatory changes.
2. In line with the **Personal Data Protection Act 2010**, we would like to update you in regard of personal information that we may process, and the manner in which we do so.

Kindly note that RAM processes your personal information, such as details on your contact numbers, background and other information relevant to your subscription/participation/contract, which you may have previously provided through contact with our credit rating, training, corporate communications, finance & administration, business development and/or publication teams. We may also have obtained your personal information from your participation at our events and through the provision of services by RAM.

3. Please be informed that your personal information, e.g. name, title, designation, employer, address, e-mail address, and telephone and facsimile numbers, are being processed by RAM for the following purposes ("**Purpose**"):
 - a. providing RAM's products and/or services which you have subscribed for and notification on important changes or developments in such features;
 - b. updating and managing the accuracy of RAM's records;
 - c. conducting assessment and analysis, including market and product evaluation and market research (if any);
 - d. cross-selling, marketing and promotions, including administering offers and ranking for our annual league awards;
 - e. maintaining communications and ensuring customer satisfaction, responding to enquiries and complaints, and generally resolving disputes; and
 - f. maintaining your information history for present and future reference (if any).
4. Your personal information may be disclosed to other companies within the RAM Group, service providers including government agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose.
5. In addition, your personal information may be disclosed or transferred to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RAM Group, provided that the recipient only uses your personal information for the stipulated Purpose.
6. You may request for access to, correction or deletion of your personal information, or limit the processing thereof (including personal data of others provided by you) at any time. Any enquiry or complaint with respect to your personal information should be directed to RAM via post, e-mail or facsimile transmission, at the following address:

RAM Holdings Berhad
(Attention: Personal Data Protection)
Suite 20.01, Level 20
The Gardens South Tower Mid Valley City
Lingkaran Syed Putra
59200 Kuala Lumpur
Tel : 03-76281000
Fax: 03-76208250
Email: ram_pdpa@ram.com.my

7. We trust that you consent and agree to the preceding terms with respect to our processing of your personal information. If you do not consent to the above, kindly contact us through the abovementioned contact details.

Yours sincerely

RAM Holdings Berhad

In the event of any inconsistency or conflict between the English version and the Bahasa Malaysia version of the Notice and Consent, the English version shall prevail.