

# Abacus Privacy Policy

This privacy policy sets out how Farrington Group Ltd uses and protects any information that you give Abacus.

Abacus is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, then you can be assured that it will only be used in accordance with this privacy policy.

Abacus may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are happy with any changes. This policy is effective from 30 August 2016.

## What we collect

We may collect the following information:

- Name and job title
- Contact information including email address
- Demographic information such as postcode, preferences and interests
- Other information relevant to customer surveys and/or offers
- Device information, if you use an Abacus mobile app

## What we do with the information we gather

We require this information to understand your needs and provide you with a better service, and in particular for the following reason:

- Internal record keeping.
- We may use the information to improve our products and services.
- We may periodically send promotional messages about new products, special offers or other information which we think you may find interesting using the contact information which has been provided to us.
- From time to time, we may also use your information to contact you for market research purposes. We may contact you by email, phone, fax or mail. We may use the information to customise the website according to your interests.
- From time to time, we may send customer data to third party companies with whom Abacus has a legal relationship, so that Abacus can analyse the impact of its products and services. Abacus will not sell any confidential customer data to third parties.

## Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure, we have put in place physical, electronic and managerial procedures to safeguard and secure the information we collect.

## Sophisticated encryption

When you use Abacus's website or mobile app, data is transferred from your device to us. We use advanced encryption technology to keep your data secure.

## **Automated logout**

You will automatically be logged out of Abacus's website if you are inactive for a prolonged period of time.

## **Fraud**

Abacus has robust fraud screening processes to mitigate and detect fraud.

## **Recommendations**

There is also a lot that you can do to help us keep your account safe. We recommend that you take the following actions:

- *Password and Passcode*  
Do not give your device security details, including any passwords or passcodes, to anyone else and don't store them on your device. Get in touch with us as soon as possible if you feel someone may know your login details or if you lose your device. We can then stop the service to your device.
- For added security, we recommend you should set up a passcode to access your mobile device. This option can usually be found under the Settings menu on your device.
- *Your handset*  
Don't leave your device unattended when logged on and watch out for people looking over your shoulder. Think carefully before jail-breaking or rooting your device. We advise against doing this as it may weaken the security of your device and expose you to additional risks.
- If possible, keep your mobile device's operating system updated with the latest security patches and upgrades. Older software may have security vulnerabilities that could expose you to additional risks. You may also want to consider using a reputable brand of anti-virus software on your mobile banking device.
- *When Abacus contacts you*  
We will never contact you to ask you to disclose your security credentials. Be cautious about opening links contained in SMS messages or emails and beware of phishing scams.

If you use Abacus's mobile app, we recommend that you take these additional measures:

### *Passcode and TouchID*

Your Abacus app is protected by a passcode. We recommend that if you use Abacus's iOS app, you use Apple Touch ID with the app.

### *App Store*

Only download mobile apps from official app stores.

### *Push Notifications*

If you choose to receive push notifications on your device, please be vigilant about who might be able to view the notifications when they appear on your device lock screen.

## **How we use cookies**

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Abacus also uses cookies to track campaigns from banner advertisements and opt-in emails. We may use third-party providers to help us determine which of our advertisements are most likely to be of interest to you. These providers may use behavioural information, such as how you navigate the internet, to provide relevant advertisements to you.

We also allow some of these companies to use tracking pixels. Tracking pixels may be used to collect and store information about visits to our website, such as which pages you viewed and how long you spent on the website, as well as the specific advertisement that you clicked to visit our site. No personally identifiable information is stored on these cookies or web pixels. The information reported to us is aggregated and anonymous. We use this information to understand, for example, the effectiveness of our advertising and marketing.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

## **Links to other websites**

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

## **Controlling your personal information**

You may choose to restrict the collection or use of your personal information in the following ways:

- Whenever you are asked to fill in a form on the website, look for the box that you can click to indicate that you do not want the information to be used by anybody for direct marketing purposes
- If you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by writing to or emailing us at [compliance@abacus2u.com](mailto:compliance@abacus2u.com)

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so. We may use your personal information to send you promotional information about third parties which we think you may find interesting if you tell us that you wish this to happen.

You may request details of personal information which we hold about you under the Personal Data Protection Act 2010 Malaysia (PDPA). A small fee will be payable. If you would like a copy of the information held on you please write to [compliance@abacus2u.com](mailto:compliance@abacus2u.com)

If you believe that any information we are holding on you is incorrect or incomplete, please write to or email us as soon as possible, at the above address. We will promptly correct any information found to be incorrect.