



Data Privacy Policy and Information Security

Muangthai Capital Public Company Limited (“the Company”) conducts business with an objective to be a “responsible microfinance” service provider. In order to achieve the sustainability goal, the responsibility to customer’s right is part of our sustainability development strategy. realizes that the trust of our customers is our most valuable asset. We recognize that a high level of privacy and security for customer’s personal information and will keep such information confidential. We therefore inform you of our policy on Protection of Personal Data of our customers or any persons having visited our websites as specified below.

Visiting the Company’s Website

Customers, stakeholders or any persons may visit the Company’s website to search for information relating to products and services; and to check various rates e.g. interest rates, fees, branch locations etc.; and also to find out information relating to the Company in accordance to the disclosure policy and regulations on our website.

The Company may update its website from time to time and may collect information on website visits, such as the numbers of website visitors; the date, time and duration of such visits; pages viewed; questionnaire results and others. The Company may use such information for the development and improvement of the Company’s services in order to enhance customer’s requirements and customer’s satisfaction.

Respect for the Customers’ Right to Privacy

The Company recognizes the respect of customer’s right in terms of security in effecting transactions and safekeeping of personal financial information. Customers’ information received by the Company will thus be used for the legitimate business purposes of the Company only, and the Company will deploy strict measures for security safeguard and will prevent unauthorized use of customer’s information without the customers’ prior consent.

Collection and Safekeeping of Personal Data

The Company will collect and retain customer’s information as necessary, depending on types of products and services and only use your information as necessary and appropriate or as deemed e.g. name, surname, date of birth, identification number, address, e-mail address, telephone number, fax number, business activities, or transaction making, for which the Company will keep confidential of such personal information in compliance with the Company’s security standard or in accordance to the related regulations.



However, the Company has no policy to send SMS or e-mail to request any of your personal information from you. If you have received SMS or e-mail to that effect, please immediately contact the Company's call center at (66) 0 2880 1033.

Disclosure to Third Party

The Bank will not disclose information concerning your accounts or any other personally identifiable information or any customer's related information to any third party and will prevent the unauthorized use of customer's information, except in the case where:

1. Customer's consent has been obtained;
2. The disclosure is to enable the customer to accomplish any transaction intended;
3. The disclosure is to submit or disclose to the agency to which the Company has responsibility to disclose such information or is in accordance with the laws or orders of the relevant government agencies.

Information Security Policy

The Company employs the high standard security measure both in terms of technology and procedures to prevent stealing of confidential information and the IT internal control auditing is in place and conducted regularly to ensure that the Company's security of information meets standard, therefore, the Company has established an Information Security Committee, which responsible to supervise and review the content of the information security policy at least once a year in order to comply with changes and trends of future risks that may affect the security of the organization's information technology. The information technology security management measures is in accordance to the Company's Information Technology Security Policy and Handbook.

Ensuring the Accuracy of Information

The Company has made best efforts to ensure that the account information is always true and accurate. In case that any information regarding the customer's account is not complete or incorrect, please contact the Company or any of the Company's branches.