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**LABUAN FINANCIAL SERVICES AUTHORITY
(LEMBAGA PERKHIDMATAN KEWANGAN LABUAN)**

REQUEST FOR QUOTATION

**INSURANCE FOR GROUP TERM LIFE AND PERSONAL ACCIDENT
(GTL/PA) FOR LABUAN FSA**

PREPARED BY:

PROCUREMENT SECTION, FACILITY MANAGEMENT UNIT

LABUAN FINANCIAL SERVICES AUTHORITY

LEVEL 17, MAIN OFFICE TOWER

FINANCIAL PARK COMPLEX

870009, LABUAN.

TEL: 03-8873 2000

FAX: 03-8873 2099

DATE: 26 JUNE 2026

RFQ NUMBER: RFQ 26/0054

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DOCUMENT CHECKLIST

Please mark (/) for the attached documents:

No	Items/Documents	To be marked by the vendor	To be marked by Labuan FSA
1)	Technical proposal as specified in Section 6.1		
2)	Commercial proposal/Quotation (price must include all expenses, out-of-pocket (if any and not more than 10% of the total contract cost), delivery cost (if any) and tax set by the Malaysian Government)		
3)	Supporting documents as required in this document as per Section 5.0 (Preparation in Proposals)		

CONFIRMATION BY THE VENDOR

FOR LABUAN FSA USE ONLY

I hereby confirm that I have read and understood all the terms and conditions in this RFQ document. All information/documents submitted by my company presented are accurate.

The Procurement Section, FMU acknowledges receiving the documents, except for the bill issue (if provided).

Signature :

Signature :

Name :

Name :

Date :

Date :

Official Stap :

1.0 Overview of Labuan FSA

- 1.1 Labuan FSA is the statutory body responsible for developing and administering the Labuan International Business and Financial Centre (Labuan IBFC). The key objectives of Labuan FSA are to:
- a) Promote and develop Labuan as an international centre for business and financial services;
 - b) Develop national objectives, policies and priorities for the orderly development and administration of international business and financial services in Labuan; and
 - c) Act as the central regulatory, supervisory and enforcement authority of the international business and financial services industry in Labuan.

2.0 Project Information

- 2.1 Labuan FSA is planning to engage a qualified agent to arrange and provide Group Term Life and Personal Accident (GTL/PA) coverage for Labuan FSA for a period of one (1) year, effective **1 January 2027 to 31 December 2027**. At present, Labuan FSA is subscribed to a policy with Etiqa Family Takaful Berhad, and the policy will expire on 31 December 2026.

3.0 General Requirements

- 3.1 By participating in this RFQ or submitting a proposal to Labuan FSA, the vendor is deemed to have read, understood, and agreed to all terms and conditions contained herein. The vendor also acknowledges that any failure to comply with the requirements of this RFQ may result in disqualification.
- 3.2 Labuan FSA shall not be held liable for any lost, incomplete, or delayed quotations, regardless of the method of submission. Proof of posting, dispatch, or transmission shall not be accepted as evidence of successful submission. Vendors are fully responsible for ensuring that all documents are received by Labuan FSA before the closing date and time.
- 3.3 Labuan FSA is under no obligation to accept the lowest quotation or any quotation submitted and shall not be responsible for any costs incurred by vendors in preparing or submitting their proposals.
- 3.4 Vendors shall ensure that all information provided in the quotation is true, accurate, and complete. Labuan FSA reserves the right to disqualify any vendor that submits false or misleading information

4.0 Eligibility Requirements/Vendors Qualifications

- 4.1 Only companies with the following requirements will be considered:
- a) Malaysian registered business - registered with the Companies Commission of Malaysia (Suruhanjaya Syarikat Malaysia – SSM) in accordance with the provisions of the Companies Act 2016 (for Sdn. Bhd. or Berhad entities) or the Registration of Businesses Act 1956 (for sole proprietorships or partnerships). Vendors must provide **valid registration documents** such as:
 - (i) Form 9 / Section 17 (Certificate of Incorporation)
 - (ii) Section 14 / Section 15 documents (Constitution/Particulars of Directors & Shareholders)
 - (iii) SSM Business Registration Certificate (for enterprises)
 - (iv) A current SSM e-Info or Company Profile printout confirming active status.

 - b) Full compliance with all specifications and requirements outlined in the scope of work.

5.0 Preparation of Proposals

- 5.1 The vendor is required to submit the proposal in the following formats:

Technical proposal	1. The technical proposal shall clearly outline the full scope of services to be provided under this engagement as indicated in Section 6.0.
Commercial proposal	<p>1. The commercial proposal shall provide a comprehensive breakdown of all costs associated with the engagement. This shall include, but is not limited to, itemised pricing based on the two different coverage type and period, optional services (if any), payment terms, and all applicable taxes as set by the Malaysian Government. The vendor shall ensure that the pricing submitted is complete, accurate, and valid for the duration specified in this RFQ.</p> <p>2. The price stated must be in Ringgit Malaysia (RM) only, and the price offered by the company during the project must adhere at all times. The company shall not incur any other cost or disbursement UNLESS approved in writing by Labuan FSA.</p>

	<p>3. The quotation submitted by the interested vendors must be valid for at least 90 days from the closing date of this RFQ.</p>
<p>Supporting documents</p>	<p>1. Signed Declarations Forms as attached in Appendixes:</p> <ul style="list-style-type: none"> a) Bidders' Declaration on Combating Human Trafficking and Forced Labour (Attachment A) b) Declaration of Beneficial Owner (BO) (Attachment B) c) Bidders' Declaration (Attachment C) d) Declaration of Interest (for <u>consultation services ONLY</u>) (Attachment D) e) Declaration on Conflict of Interest (Attachment E) f) Declaration on Litigation (Attachment F) g) Form of Consent regarding the Personal Data Protection Privacy (Attachment G) <p>2. Company profile, including, but not limited to the following information.</p> <ul style="list-style-type: none"> a) Business Overview. b) List of Ownership and Shareholders. c) Past and Current Clients with similar projects – A list of significant clients or projects undertaken in the last three to five years, including the scope of services provided and the duration of engagement. d) Corporate Registration Details.

6.0 Scope of Works

- 6.1 To agent shall propose and arrange Group Term Life (GTL) and Personal Accident (PA) insurance coverage on annual basis, based on the sum insured applicable to each employee of Labuan FSA.
- 6.2 The agent shall submit complete and separate proposals for the following **two coverage periods**:
- a) **Coverage Period 1:**
Group Term Life and Personal Accident (GTL/PA for a period of one (1) year, commencing from 1 January 2027 to 31 December 2027.
 - b) **Coverage Period 2:**
Group Term Life and Personal Accident (GTL/PA) for a period of three (3) years, commencing from 1 January 2027 to 31 December 2029.

The interested vendors shall take into consideration an annual salary increment of average five percent (5%) per annum when calculating the sum insured for the second and third policy year.

6.3 Each proposal shall include **a detailed, itemised breakdown of premiums and benefits** for each coverage component. The scope of coverage shall, at a minimum, include the following:

- a) Death (Term Life)
- b) Total and Permanent Disability (TPD)
- c) Partial and Permanent Disability (PPD)
- d) Accidental Death and Disablement (ADD) arising from accidents or natural.

6.4 The agent shall also submit the quotations based on the following **two (2) types of coverage** based on the categories for Labuan FSA:

a) **Type 1: Insurance coverage based on conventional coverage:**

- Best proposed premium package for coverage period of one (1) year (1 January 2027 until 31 December 2027).
- Best proposed premium package for coverage period of three (3) years (1 January 2027 until 31 December 2029).

b) **Type 2: Insurance coverage based on Takaful Islamic coverage:**

- Best proposed premium package for coverage period of one (1) year (1 January 2027 until 31 December 2027).
- Best proposed premium package for coverage for period of three (3) years (1 January 2027 until 31 December 2029).

6.5 For clarity and ease of comparison, the agent may use the following template to provide summary of the quotations of premiums.

No	Types of coverage			
	Conventional		Takaful Islamic	
	1 year	3 years	1 year	3 years
1.				

6.6 The agent is free to propose the quotations based on their unique features taking considerations the insurance providers product, services and value-added packages.

6.7 The breakdown of the sum insured is as follows:

No	Organisation	Sum Insured	
		Term Life	Personal Accident
a.	Labuan Financial Services Authority (Labuan FSA) (# of staff 150)	Management (48 x salary) Staff (36 x salary)	Management (48 x salary) Staff (36 x salary)
		RM72,483,740	RM72,483,740

6.8 Labuan FSA will only provide the employees with details upon request from the interested agent. This information shall be treated as **STRICTLY CONFIDENTIAL** and shall not be disclosed or distributed to other parties.

6.9 The beneficiary of the insurance policy shall be the organisations, and it will be the discretions of the organisations to assign the benefits to the beneficiary of the staff.

6.10 The proposals may include riders and / or COVID-19 coverage as part of the package.

6.11 The following are claims history for the past five (5) years (2020-2025) for Labuan FSA.

No	Organisation	Claims history	
		Term Life	Personal Accident
a.	Labuan Financial Services Authority (Labuan FSA)	Nil	Nil

7.0 Site Visit

7.1 No site visit is required for this project.

8.0 Confidentiality

- 8.1 The information contained in this RFQ, including employee demographics, benefit structure and sum insured details, is provided solely for the purpose of preparing a quotation and shall not be disclosed to any third party without the prior written consent of Labuan FSA.

9.0 Compliance With Laws, Governance, Anti-Bribery & Anti-Corruption

- 9.1 Vendors must comply with all applicable laws and regulations of Malaysia, including but not limited to the Companies Act 2016 [Act 777], Competition Act [Act 712], Anti-Trafficking in Persons and Anti-Smuggling of Migrants Act 2007 [Act 670], Personal Data Protection Act (PDPA) 2010, and any regulations relevant to the provision of the proposed services or works.
- 9.2 Vendors shall conduct all business with Labuan FSA in a fair, transparent, and ethical manner, and in full compliance with the Malaysian Anti-Corruption Commission Act 2009 [Act 694] and all other applicable laws.
- 9.3 Vendors shall not, directly or indirectly, offer, give, solicit, or accept any form of bribe, gratification, inducement, or reward in relation to Labuan FSA's business activities or with any of Labuan FSA's staff.
- 9.4 Vendors are responsible for ensuring that their employees, agents, representatives, and sub-contractors uphold the same standard of integrity. Any breach of this provision may result in disqualification from current and future business opportunities with Labuan FSA, termination of contracts, and legal.
- 9.5 The quotation/proposal submitted is made independently and without any form of collusion, consultation, communication, agreement, or arrangement with any other vendor, bidder, or party intending to submit a quotation or proposal for the same procurement.
- 9.6 Please refer to **Appendixes** for the **Guidelines on Whistleblowing Guidelines for Supplier/Consultant/Contractor**.

10.0 Submission Deadline and Contact Information

10.1 The interested vendor can submit the proposal by email or courier or by hand delivery to the following address:

Deadline : 17 July 2026 before 5.00pm

Address : **Labuan Financial Services Authority**
Level 17, Main Office Tower,
Financial Park Complex,
Jalan Merdeka,
87000, Labuan F.T
(Attn: Procurement Section, Facility Management Unit)

Email : procurement@labuanfsa.gov.my

10.2 The interested vendor may contact the following personnel for further clarification:

**Preparation &
Submission of
documents**

Puan Raja Hazrina Zaity
Tel No : 03-2780 3326
Email : hazrina@labuanfsa.gov.my

En Shahrin Jainudin
Tel No : 03-8873 2081
Email : shahrin@labuanfsa.gov.my

**Project
Requirement/Scope
of Works**

Encik Sunilin @ Jatri Masinin
Tel No. : 03-8873 2087
Email : sunilin@labuanfsa.gov.my

Puan Anita Mohd Shariff
Tel No. : 03-8873 2084
Email : anita@labuanfsa.gov.my

Puan Syahirah Kalung
Tel No. : 03-8873 2085
Email : syahirah@labuanfsa.gov.my

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**INSURANCE FOR GROUP TERM LIFE AND
PERSONAL ACCIDENT (GTL/PA) FOR LABUAN FSA**

Appendixes

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ATTACHMENT A

**BIDDERS' DECLARATION ON COMBATING HUMAN TRAFFICKING
AND FORCED LABOR**

**INSURANCE FOR GROUP TERM LIFE AND PERSONAL ACCIDENT
(GTL/PA) FOR LABUAN FSA (RFQ 26/0054)**

I, (Name of Company Representative), IC/Passport No., representing
(Company Name), Registration No.
..... (MOF/PKK/CIDB/ROS/ROC/ROB), hereby declare that I, or any person
acting on behalf of this company, will:

- i. Educate employees and organisational staff to identify and report signs of human trafficking and forced labour;
- ii. Promote awareness of workers' rights, protections, and access to remedies; and
- iii. Ensure full compliance with the Anti-Trafficking in Persons and Anti-Smuggling of Migrants Act 2007 [Act 670], the Employment Act 1955 [Act 265], and all other applicable Malaysian laws.

2. I acknowledge that if I or any representative of the company is found to be involved in human trafficking or forced labour offenses, appropriate actions may be taken against the company under the Anti-Trafficking in Persons and Anti-Smuggling of Migrants Act 2007 [Act 670], the Employment Act 1955 [Act 265], and all other applicable Malaysian laws.

Sincerely,

Signature :

Name :

NIRC/Passport No :

Position :

Date :

Official Stamp :

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ATTACHMENT B

DECLARATION ON BENEFICIAL OWNER (BO)

INSURANCE FOR GROUP TERM LIFE AND PERSONAL ACCIDENT (GTL/PA) FOR LABUAN FSA (RFQ 26/0054)

Please tick (✓)	
<input type="checkbox"/>	Registered with the Companies Commission of Malaysia (SSM) and has submitted Beneficial Ownership (BO) information to SSM.
<input type="checkbox"/>	Registered with SSM and not required to submit Beneficial Ownership (BO) information to SSM (enterprise company) (Form to be submitted blank) .
<input type="checkbox"/>	Not registered with the Companies Commission of Malaysia (SSM) (Form to be submitted blank) .

Company Name	:			
Details of the BO	:			
Name	NRIC/Passport No	Position in the Company (if any)	Nationality	

.....

I, (Name of Company Owner/Director), Identification Card/Passport Number, representing the company/business (Company/Business Name), Registration Number (MOF/CIDB/SSM), do hereby solemnly and truly declare that the list of the company's beneficial owners as provided in this form is identical to the information submitted and kept with the Companies Commission of Malaysia (SSM) in accordance with the Companies Act 2016 [Act 777] and the guidelines issued by the Companies Commission of Malaysia (SSM).

Sincerely,

Signature :

Name :

NIRC/Passport No :

Position :

Date :

Official Stamp :

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ATTACHMENT C

BIDDER'S DECLARATION

INSURANCE FOR GROUP TERM LIFE AND PERSONAL ACCIDENT (GTL/PA) FOR LABUAN FSA (RFQ 26/0054)

I, _____ NRIC No/Passport _____ representing
_____ with registration number
_____ hereby declare that I, or any individual(s) representing this
company:

- i. Will not offer, promise or give any bribes to any staff of **Labuan FSA** or any other individual(s), as a bribe to be selected in this quotation/tender*; and
- ii. Will not commit or engage in bid rigging in this quotation/tender*.

Attached herewith is the Letter of Authorisation, which empowers me to make this declaration as the representative for the aforementioned company.

2. If I, or any individual(s) representing this company, found to be involved in a fraudulent bid agreement with another company regarding the above procurement or offer, promise or give any bribe to any staff of Labuan FSA or any other person as an incentive to be selected in this procurement activity, then I as a representative of the company agree that the following actions can be taken:

- 2.1 Loss of eligibility to be evaluated and appointed for the above procurement; and
- 2.2 Other legal actions in accordance with the Government of Malaysia's procurement procedures in force.

3. I duly understand that the following actions will be taken:

- 3.1 Will be charged with an offence** under the Malaysian Anti-Corruption Commission Act 2009 [Act 694] and the Penal Code [Act 574] and punishable under the respective laws for my failure or any individual(s) representing this company to comply with (i); or
- 3.2 Action may be imposed on the company under the Competition Act 2010 [Act 712] for the failure of me or any individual(s) representing this company to comply with the item (ii) in this Declaration. If the company is found to be in violation of the provisions of section 4(2)(d) of Act 712, the company shall be liable to a fine which shall not exceed ten percent (10%) of the worldwide turnover of the company over the period which the violation occurred.

4. If there is any individual(s) trying to obtain or request any bribe from me or any individual(s) related to this company as an incentive to be selected in this quotation/tender* activity, I will immediately report the wrongdoing to the Malaysian Anti-Corruption Commission (MACC) office or at the nearest police station. I am aware that my failure to do so is an offence under section 25(1) of the Malaysian Anti-Corruption Commission Act 2009 [Act 694] and can be punished under section 25(2) of the same act and upon conviction, I am liable to a fine of not more than RM100,000 or to imprisonment for a period not more than ten (10) years or both;

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5. I duly understand that if the company commits an offence or if an individual(s) associated with the company*** gives, promises or offers a bribe to obtain or retain business or benefit in doing business under the Section 17A of the Malaysian Anti-Corruption Commission Act 2009 [Act 694], upon conviction is liable to a fine of not less than ten (10) times the amount or value of the bribe, or RM1 million, or to imprisonment for a period of not more than twenty (20) years or both.

Sincerely,

Name :
NRIC No./Passport :
Signature :
Date :
Company stamp :

Notes:

- (i) *Delete whichever is applicable.
- (ii) **includes prescribed offences in the Schedule (Paragraph 3 (a), definition of “prescribed offence”) of the Malaysian Anti-Corruption Commission Act 2009 [Act 694] punishable under the Penal Code.
- (iii) ***a person associated with a company refers to section 17A(6) of the Malaysian Anti-Corruption Commission Act 2009 [Act 694], i.e. a person is associated with a commercial organisation includes: (a) Director, partner or employee of the commercial organisation; (b) any person who perform services for or on behalf of the commercial organisation.
- (iv) This declaration must be submitted together with the Letter of Authorisation.
- (v) The definition of enterprise under Act 712 includes companies involved in Government procurement.

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CONSULTANT'S DECLARATION OF INTEREST

**INSURANCE FOR GROUP TERM LIFE AND PERSONAL ACCIDENT
(GTL/PA) FOR LABUAN FSA (RFQ 26/0054)**

I, NRIC/Passport As the owner of with Registration Number hereby declare that I or any individual(s) representing this firm will not offer, promise or give any bribe or influence to any individual(s) in Labuan FSA or any other individual(s), as an incentive to obtain this procurement.

2. If there is any individual(s) trying to obtain or request any bribe from me or any individual(s) related to this company as an incentive to be selected in this procurement activity, I will immediately file a complaint to the Malaysian Anti-Corruption Commission (MACC) office or at the nearest police station. I am aware that my failure to do so is an offence under section 25(1) of the Malaysian Anti-Corruption Commission Act 2009 [Act 694] and can be punished under section 25(2) of the same act. Upon conviction, I am liable to a fine not more than RM100,000 or to imprisonment for a period not more than ten (10) years or both;

3. I duly understand that the failure of me or any individual(s) representing this firm to comply with item (1) in this Declaration may cause me or any individual(s) representing this firm to be prosecuted or charged for an offence* under the Malaysian Anti-Corruption Commission Act 2009 [Act 694] and the Penal Code [Act 574] and can be punished under their respective laws.

4. I duly understand that if the company commits an offence or if an individual(s) associated with the company** gives, promises or offers a bribe to obtain or retain business or benefit in doing business under the Section 17A of the Malaysian Anti-Corruption Commission Act 2009 [Act 694], upon conviction is liable to a fine of not less than ten (10) times the amount or value of the bribe, or RM1 million, or to imprisonment for a period not more than twenty (20) years or both.

Sincerely,

Name :
NRIC No./Passport :
Signature :
Date :
Company stamp :

Notes:

- (i) *includes prescribed offences in the Schedule (Paragraph 3 (a), definition of "prescribed offence") of the Malaysian Anti-Corruption Commission Act 2009 [Act 694] punishable under the Penal Code.
- (ii) **a person associated with a company refers to section 17A (6) of the Malaysian Anti-Corruption Commission Act 2009 [Act 694], i.e. a person is associated with a commercial organisation includes:
(a) Director, partner or employee of the commercial organisation; (b) any person who perform services for or on behalf of the commercial organisation.
- (iii) This declaration must be submitted together with the Letter of Authorisation.



DECLARATION ON CONFLICT OF INTEREST

**INSURANCE FOR GROUP TERM LIFE AND PERSONAL ACCIDENT (GTL/PA)
FOR LABUAN FSA (RFQ 26/0054)**

Company Name	
Company No	
Address	
Contact Person	
Email	
Phone Number	

Declarations:

1. I/We, the undersigned, on behalf of the vendor named above, declare that there is no actual, potential, or perceived conflict of interest that could affect the objectivity, fairness, or integrity of our participation in this RFQ.
2. I/We confirm that:
 - a) Neither the vendor, its directors, employees, agents, nor subcontractors have any personal, financial, or business relationship with any Labuan FSA staff or representatives that could influence this procurement.
 - b) Labuan FSA has no significant influence over the company in respect of its financial and operating decisions.
 - c) If any actual or potential conflict of interest arises during the RFQ process or subsequent engagement, we shall immediately disclose it in writing to Labuan FSA.
 - d) We understand that failure to disclose a conflict of interest may result in disqualification from this RFQ or termination of any resulting contract.
3. I hereby declare that I have carefully read and completed this form myself and provided current and accurate information to the best of my knowledge.

Signature :

Name :

NRIC No./Passport :

Date :

Company stamp :

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ATTACHMENT F

[VENDOR'S COMPANY LETTERHEAD]

To:
Facility Management Unit
Labuan Financial Services Authority
Level 17, Main Office Tower
Financial Park Complex
Jalan Merdeka
87000 Labuan F.T.

**INSURANCE FOR GROUP TERM LIFE AND PERSONAL ACCIDENT (GTL/PA)
FOR LABUAN FSA (RFQ 26/0054)**

We hereby confirm and declare that we, M/s -----, does not have any litigation / Arbitration History with any Government department/ Public Sector Undertaking/ Private Sector/ or any other agency for which we have Executed/ Undertaken the works/ Services during the last five (5) years.

Authorised Signatory:

Company Stamp:

Date:

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**PERSONAL DATA PROTECTION PRIVACY NOTICE FOR
SUPPLIER/ CONSULTANT/ CONTRACTOR**

We, **Labuan Financial Services Authority** ("Labuan FSA") as the data user (hereinafter referred as "We", "Us", "Our") are committed to maintain the confidentiality, security and integrity of the personal data supplied by you as the data subject to us. In line with the Personal Data Protection Act 2010 ("PDPA"), this Privacy Notice aims to highlight the manner in which we deal with the personal data and the choices available to you to access or limit our access to the personal data. You also agree to comply with the PDPA in relation to any personal data provided by us to you.

If you are a corporation supplying us with personal data of certain individuals (such as your directors, shareholders, officers or employees), the words "personal data" in this Privacy Notice shall include personal data of the said individuals in the corporation. You are required to obtain their respective consent before disclosing their personal data to us and by so disclosing, we shall assume that you do so in accordance with the PDPA.

1. Types of personal data collected and processed by us may include information such as:

- Name, identity card/passport number, gender, nationality, date of birth, resident status, marital status, address, contact number, email address, occupation details and financial information;
- Personal data from governmental agencies;
- Personal data from credit reporting agencies or similar service providers;
- Such other relevant information which we may require in order for you to provide us with such products/ services.

Unless stated otherwise in this Privacy Notice, it is obligatory that you supply us with the personal data requested by us. If you choose not to supply us with the personal data or withdraw or limit the use of the personal data, we may be unable to appoint you as our vendor, Consultant, service provider, supplier or contractor. If we already have your personal data because you are our current vendor, service provider, supplier or contractor, we may not be able to continue with our business relationship with you if you do not acknowledge receipt of and agreement to this document.

2. We collect personal data for the following purposes:

- To evaluate and consider your application to be our vendor, Consultant, service provider, supplier and contractor;
- To process your personal data for purposes of providing the products/services we have requested from you;
- Conducting credit checks with credit reporting agencies or similar service providers;
- Anti-money laundering and terrorism financing checks;

- Responding to your queries or data access requests and facilitating our daily operation;
- Research purposes including historical and statistical purposes;
- To provide you with regular communications from us;
- Investigation of complaints, suspected suspicious transactions and research for service or goods improvement;
- To comply with legal or regulatory requirements or as authorized by legal or regulatory requirements;
- To manage risk; and/ or
- For such other purposes to which you have consented as part of our business transaction.

The personal data collected will be retained by us for the duration permitted/required under Malaysian law, which may extend to periods after termination of your contractual relationship with us.

3. We maintain the security of personal data as follows:

- Adequate security control systems to safeguard the confidentiality and security of your personal data;
- Access to your personal data by our staff is strictly on a need-to-know basis; and
- When third party service providers, agents or contractors are appointed to provide products or services to us, we ensure that these third parties observe similar security measures to those adopted by us.

4. We will not disclose personal data to a third party, except to the following parties in accordance with the purposes set out in paragraph 2 above:

- Our officers, employees, consultants, advisors, third-party service providers and agents for purposes relating to your application for and/or your engagement as our vendor, Consultant, contractor, service provider or supplier;
- Any third party service provider, agent or contractor who has been appointed by us to provide products/services in relation to our businesses, whether in or outside Malaysia subject to sufficient security controls over the information;
- any actual or proposed assignee, transferee, participant or sub-participant of the company's rights or business;
- any person to whom we are under an obligation to make disclosure under the requirements of any law, rules, regulations, court order, codes of practice or guidelines binding on us including, without limitation, any applicable regulators, governmental bodies, or industry recognised bodies, and where otherwise required by law; and
- To such parties as may be permitted under Malaysian law.

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5. Rights and choices

- Individuals have the right to request access to their personal data held by us.
- For the purposes of requesting access to your personal data, you may request a Personal Data Access Request Form at the contact information below. We may impose an administrative fee for processing your request to access personal data.
- You have the right to request correction of your personal data held by us which is inaccurate, incomplete or not updated. You may do so by writing to us at the contact information below, providing us with the following:
 - (i) your identification information (e.g. account number, type of product/service supplied, NRIC number);
 - (ii) specifying the information that is inaccurate; and
 - (iii) stating the updated/corrected information.
- We aim to keep your personal data in our records accurate, complete and up-to-date. In accordance with the PDPA, we may refuse to comply with your request for access or correction in certain circumstances as stated in the PDPA.
- You may withdraw your consent to our processing or limit our right to process personal data by notice in writing to us. For avoidance of doubt, the withdrawal or limitation does not include processing of mandatory personal data.
- For purposes of writing to us to request access to, or correction of, your personal data held by us as mentioned herein, you shall fill out our Personal Data Access Request Form, a copy of which can be obtained at the contact information below.

6. Further Amendments and Contact

We will notify you of material amendments to this Privacy Notice, if any, from time to time, which may require your consent. If you continue to provide your services to us, you shall be deemed to accept such changes.

Complaints or inquiries relating to any matter concerning your personal data contained herein can be made to the following address:

Labuan Financial Services Authority

Level 17, Main Office Tower
Financial Park Complex
Jalan Merdeka
87000 Labuan, Malaysia.

Contact Information:

Legal and Enforcement Department

Name: Md Zainizam Mat Jenu

Designation: Head, Legal Advisory and Enforcement

Email: zainizam@labuanfsa.gov.my

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In the event of any inconsistencies, the Privacy Notice in the English language shall prevail. Please acknowledge receipt of this Privacy Notice and grant us your consent for the processing of your personal data by signing on the duplicate copy hereof and returning the same to us. Thank you.

Dated: 23 June 2026

FORM OF CONSENT

Based on the foregoing, we acknowledge receipt of the above Privacy Notice and hereby expressly consent to the use, processing, disclosure and transfer of my/our personal data for the above purposes.

Yours faithfully,

Name :

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Vendors Whistleblowing Guidelines

- 1) Labuan Financial Services Authority (Labuan FSA) is opposed to all forms of fraud, corruption, and malpractice, whether arising from within or outside Labuan FSA or from vendors. If the vendors have any concerns about suspected malpractice, Labuan FSA encourages them to raise the issue. Labuan FSA will take your concerns seriously and wish to encourage you to report any suspected fraud or corruption.

- 2) Submission of concern:
 - (i) Any report about suspected or potential malpractice can be submitted to:

Director General
Labuan Financial Services Authority
Level 17, Main Office Tower
Financial Park Complex
Jalan Merdeka
87000, Labuan F.T.
(Tel: 03-8873 2000 / Fax: 03-8873 2208)

Email: dg_wb@labuanfsa.gov.my

- (ii) For submitted by letter, place letter in a sealed envelope with the words **"Strictly Confidential. To be opened by Addressee only [name and address of the DO]"** on the top left hand corner of the envelope.

- 3) Confidentiality:
 - (i) Labuan FSA will treat all reports in a confidential and sensitive manner. The identity of the whistleblower is required when making a report, to better place an investigation into the report. This is to respect the authority of the Labuan FSA and integrity of its employees.

 - (ii) However, Labuan FSA will respect and protect the confidentiality of the whistleblower and hereby gives assurance that it will not reveal the identity of the whistleblower to any third party not involved in the investigation or prosecution of the matter. The whistleblower making the report will retain anonymity to all other employees and public unless he/she agrees otherwise. The assurance of confidentiality can only be completely effective if the whistleblower likewise maintains confidentiality.

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- (iii) Anonymous concerns will be much more difficult for Labuan FSA to look into the matter or protect your position. Investigations into anonymous allegations are likely to be limited by the sufficiency of the information provided. Anonymous referrals will be followed up at the discretion of the Labuan FSA. In exercising that discretion, the factors that will be taken into account will include:
- The seriousness of the matters raised.
 - The sufficiency and detail of information provided.
 - The credibility of the concern; and
 - The likelihood of confirming the allegation and obtaining further evidence from attributable sources.
- 4) Labuan FSA's Commitment:
- (i) Upon notification, Labuan FSA will look into it to assess and take action.
- (ii) You will be notified who is handling the matter, how you can contact them, and whether further assistance may be needed.
- (iii) Where relevant, the whistleblower may be requested to submit evidence and documents. Any meeting arranged will be conducted discreetly and, if necessary, off-site or out of Labuan FSA's premises.

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GARIS PANDUAN ETIKA PEMAKAIAN BAGI PEMBEKAL/KONTRAKTOR

1.0 Objektif

Garis panduan ini diterbitkan untuk dijadikan rujukan kepada pihak pembekal/kontraktor supaya wujud kesegaraman dan konsistensi cara berpakaian dan penampilan diri ketika memasuki pejabat Labuan FSA.

2.0 Panduan Pakaian

Berikut merupakan panduan pemakaian bagi urusan rasmi di pejabat Labuan FSA samaada ketika lawatan tapak, taklimat projek, penyerahan dokumen tender atau sebut harga, atau menghadiri mesyuarat:

- Pembekal/kontraktor adalah dinasihatkan berpakaian kemas, bersih dan sesuai dengan amalan masyarakat Malaysia dan mematuhi etika berpakaian yang telah ditetapkan oleh Labuan FSA.
- Pakaian yang dibenarkan adalah pakaian yang sopan seperti baju kemeja, baju T-berkolar, kasut, seluar panjang, dan skirt panjang di bawah paras lutut. Seluar jeans adalah dibenarkan dengan syarat ianya tidak koyak atau lusuh.
- Pembekal/kontraktor dilarang daripada berpakaian tidak sopan dan yang terlalu mendedahkan tubuh atau menjolok mata seperti berikut:
 - ✓ Berskirt atas paras lutut atau berseluar pendek
 - ✓ Berbaju tanpa lengan
 - ✓ Berseluar/berskirt terlalu ketat
 - ✓ Berselipar

Berikut merupakan panduan pemakaian ketika kerja-kerja penyelenggaraan, pembinaan, pembaikan, atau pengubahsuaian:

- Bagi kerja-kerja pembinaan, pembaikan, penyelenggaraan atau pengubahsuaian:
 - ✓ Pembekal/kontraktor adalah dinasihatkan berpakaian kemas, selamat, bersih dan sesuai dengan kerja-kerja yang dibuat.
 - ✓ Pembekal/kontraktor hendaklah memastikan keselamatan pekerja terjaga. Pemakaian kasut atau but keselamatan dan topi keselamatan adalah diwajibkan. Pemakaian selipar adalah dilarang sama sekali.
 - ✓ Memakai tali pinggang keselamatan bagi kerja-kerja yang melibatkan tempat tinggi.
 - ✓ Pemakaian sarung tangan adalah digalakkan untuk melindungi tangan daripada sebarang kecederaan.
- Bagi kerja-kerja pembersihan pejabat:
 - ✓ Adalah menjadi tanggungjawab pembekal/kontraktor untuk membekalkan pekerja uniform supaya mudah dikenalpasti dan mengekalkan keseragaman.
 - ✓ Uniform tersebut hendaklah sentiasa dipakai semasa di dalam pejabat Labuan FSA.

3.0 Pematuhan Garis Panduan

Pelawat yang tidak mematuhi etika berpakaian di atas boleh dilarang dari memasuki pejabat Labuan FSA