

**A LEGAL ANALYSIS OF THE LIABILITIES FOR WRONGFUL DISCLOSURE OF
PRIVATE INFORMATIONS BY CREDIT REPORTING AGENCIES**

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ABSTRACT

On May 2010, Malaysia for the first time had a law regarding personal data protection which is the Personal Data Protection Act 2010 (PDPA). On the other hand, the Credit Reporting Agencies (CRAs) which carry credit reporting businesses are control and regulated by the Credit Reporting Agencies Act 2010 (CRAA). We had carried out a study on the law and regulations on privacy regarding personal data and analyzed the extent of protection, rights and remedies given to the victim of the CRAs under the CRAA. The scope of this study focuses on the applicability of the law regarding personal data protection for the people from the CRAs in Malaysia. This paper analyses and evaluates how the CRAs acquire the information and how can it being disclosed. It also looks at the penalties and remedies that may be acquired by the people if the CRAs had misused their information or gave false or outdated information. The objectives of this study are to critically study the extent of the protection and rights of privacy which is provided under the CRAs, significantly analyze the remedies for the victims of CRAs and to propose any recommendations or amendment to the CRAs in order to improve the protection for an individual.

TABLE OF CONTENTS

Acknowledgement	ii
Abstract	iii
Contents	iv
List of Cases	vi

CHAPTER ONE: INTRODUCTION

1.0	Introduction	1
1.1	Problem Statement	2
1.2	Objective of Study	2
1.3	Literature Review	3
1.4	Methodology	5
1.5	Scope and Limitation	6
1.6	Significance of the Study	6

CHAPTER TWO: THE EXISTING LAW PROTECTING PERSONAL DATA

2.0	Introduction to the Existing Law Protecting Personal Data	7
2.1	Overview of the Personal Data Protection Act 2010	7
2.1.1	Exclusions from the Personal Data Protection Act 2010	9
2.2	Introduction to the Credit Reporting Agencies Act 2010 (CRAA)	9
2.2.1	Overview of the Credit Reporting Agencies Act 2010 (CRAA)	10
2.2.2	Registration of Credit Reporting Agencies (CRAs)	10
2.2.3	Scope and Regulation of Credit Reporting Agencies (CRAs)	11
2.3	Right to Life and Personal Liberty Provisions of the Federal Constitution	12
2.3.1	Liberal Interpretation of Personal Liberty	12
2.3.2	Attempt to Expand the Meaning of Articles 5, 8 and 13 of Federal Constitution	14

CHAPTER THREE: THE CREDIT REPORTING AGENCIES ACT 2010

3.0	Introduction	18
3.1	How The Credit Reporting Agency Works.	18
3.2	The CRA and the Protection of Personal Data.	20
	3.2.1 Collection and Disclosure of Credit Information	21
	3.2.2 The CRA and Subscriber Agreement	24
3.3	Conclusion	25

CHAPTER FOUR: REMEDIES

4.0	Introduction	27
4.1	Laws under the Statutory Provisions	27
4.2	Remedies for “VICTIM”	29
4.3	Defamation	30
4.4	Negligence	31
4.5	Conclusion	33

CHAPTER FIVE: RECOMMENDATIONS AND CONCLUSIONS.

5.0	Introduction	34
5.1	Recommendation and amendment	34
5.2	Conclusion	36
	Bibliography	37
	Appendices	39
	Appendix 1: Interview Questions	61