

## **PERSONAL DATA COLLECTION STATEMENT**

TCC Ltd acknowledge its obligations under the Personal Data Protection Act 2012 (PDPA) which include the collection, use and disclosure of personal data for the purpose for which an individual has given consent to.

The personal data collected by us includes all personal data provided in the application form, or in any document provided, or to be provided to us by you, your agent or representative or from other sources, for the purpose of applying for any line of financial or other services and promotions offered by us which may include products and services not directly provided by us but which we considers beneficial to its members. It includes all personal data for us to evaluate or administer applications or transactions. For example, if you are applying for a loan, or acting as a guarantor or surety, in addition to the personal data provided in the application form, the personal data will also include any subsequent information we collect on health or financial situation, or any information that is necessary for us to decide whether to approve a loan or any other facilities provided by us insure and on what terms.

### **1. Purpose of collection**

We may collect and use the personal data to:

- (a) carry out identity checks;
- (b) communicate on purposes relating to an application or other matters;
- (c) decide whether to approve or continue to provide you additional services to you and/or your spouse or children;
- (d) determine and verify your creditworthiness for the financial and insurance products you apply for; this includes verifying the same with third-parties like consumer credit bureaus or other relevant organizations;
- (e) provide financial advice for product recommendation based on your financial needs analysis;
- (f) provide ongoing services and respond to your inquiries or instructions;
- (g) make or obtain payments;
- (h) recover any debt owed to us;
- (i) detect and prevent fraud, unlawful or improper activities;
- (j) conduct research and statistical analysis;
- (k) coach employees and monitor for quality assurance;
- (l) comply with all applicable laws, including reporting to regulatory and industry entities; and
- (m) inform you of our philanthropic and charity initiatives, promotions, marketing events, surveys, events and activities and the like.

### **2. Collection, use and disclosure of personal data**

You agree that we may also collect, use and disclose your personal data to contact third-parties which are necessary, appropriate and reasonable in order to fulfill our contractual obligations or to provide the service to you as our member, via telephone calls and text messages or by any other electronic means.

### **3. Consequence of withdrawing consent to the collection, use and disclosure of personal data**

You may refuse or withdraw your consent for us to collect, use or disclose your personal data and your insured persons' personal data by giving us reasonable notice so long as there are no legal or contractual restrictions preventing you from doing so. For example, you may withdraw your consent for your personal data to be used for marketing purposes, and

this withdrawal will not affect our ability to provide you with the products and services that you asked for or have with us.

But if you withdraw your consent for us to use your personal data for your loan or facilities you have taken from us, this will affect our ability to provide you with the products and services that you asked for or have with us, including preventing us from keeping your loans or other facilities. Withdrawing such consent will require you to surrender or terminate all your loans and facilities with us with the attendant legal consequences to you.

#### **4. Access and correction rights**

You can request access to any personal data of yours that we have, and request to know how it is being used and disclosed for the last 12 months to the extent your right is allowed by law. If we allow you access, we may charge you a reasonable fee. You also have the right to request correction of your personal data.

#### **5. Marketing**

We may use your personal information to identify goods and services in which you may be interested and market offers to you by telephone, SMS, or other electronic means, in relation to such goods and services. You agree that your consent will remain in place until you withdraw it or until twelve (12) months after you ceased being a member. If you wish to opt out of receiving marketing from us, you may write to us to update your privacy preference at any time.

#### **6. Electronic or telephone communication**

If you contact us by any electronic means, we may record the telephone number or internet protocol address on which you contacted us. We may also monitor or record telephone calls between us for quality assurance of our customer service.

Name: \_\_\_\_\_

NRIC: \_\_\_\_\_

Signature: \_\_\_\_\_

You may make your request to withdraw your consent, access or correct your personal data by writing to:

The Data Protection Officer,  
TCC Credit Co-operative Ltd.  
95 Killiney Rd, Singapore 239537