



# PERSONAL DATA PROTECTION STATEMENT

TCC Ltd acknowledges 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.

## 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.

## 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

## FOR OFFICE USE ONLY

Date Received: \_\_\_\_\_

Deductions Commence: \_\_\_\_\_

Processed by: \_\_\_\_\_

Date: \_\_\_\_\_