



## Personal Data Protection Policy

### 1. POLICY STATEMENT

- 1.1. This page contains the personal data protection and privacy policies adopted by The Teachers Co-operative Society Ltd (the "Cooperative") in conducting its business activities and governing the use of this website (the "Site") in accordance with the Personal Data Protection Act 2012 (the "Act").
- 1.2. The Cooperative respects the privacy of individuals recognises the need to treat personal data in an appropriate and lawful manner and is committed to comply with its obligations in this regard, in respect of all personal data it handles.
- 1.3. We may change some parts or all of the contents of this policy from time to time, and you are advised to check the content of this policy on a regular basis.
- 1.4. If you consider that this policy has not been followed in respect of personal data about you or others, you should raise the matter with the Data Protection Management Committee as soon as possible.

### 2. COLLECTION, USE AND DISCLOSURE OF PERSONAL DATA

- 2.1. The Cooperative collects, uses and discloses your personal data for the following purposes:
  - 2.1.1 Administering and processing your membership, savings and loan applications;
  - 2.1.2 Efficient management of the membership, savings, loan, human resources, employment;
  - 2.1.3 Managing and exercising employee's personal data;
  - 2.1.4 Investment, business-related saving and loan business development; or
  - 2.1.5 Internal record keeping.
- 2.2. For the purposes stated above, the Cooperative may collect personal information via the website, emails, telephone, application forms, administrative forms or other means. The personal information collected by the Cooperative includes, but is not limited to the following:
  - 2.2.1 Name;
  - 2.2.2 NRIC/FIN/Passport Number;
  - 2.2.3 Nationality;
  - 2.2.4 Marital Status;
  - 2.2.5 Date of Birth;
  - 2.2.6 Gender;
  - 2.2.7 Member's nominee, or Nex-of-Kin details;
  - 2.2.8 School (Public) or Independent or institution / employer name;
  - 2.2.9 Job title/profession;
  - 2.2.10 Salary earned;
  - 2.2.11 Contact information such as email addresses and telephone numbers;
  - 2.2.12 Demographic information such as address, postal code, preferences and interests;
  - 2.2.13 Financial information such as bank account and GIRO numbers;
  - 2.2.14 Employment history;
  - 2.2.15 Signature; and
- 2.3. Any personal data supplied by you (employees and members) will be retained by the Cooperative as long as necessary according to our internal policy for the fulfilment of the purposes stated above or is required to satisfy legal regulatory or accounting requirements.

### 3. DISCLOSURE OF PERSONAL DATA TO THIRD PARTIES OR DATA INTERMEDIARY (DI)

- 3.1. The Cooperative will take reasonable steps to protect your personal data against unauthorised disclosure. Subject to the provisions of any applicable law, your personal data may be disclosed, for the purposes listed above (where applicable), to the following:
  - 3.1.1 Our management team and employees who have official business need to access your personal data;
  - 3.1.2 Data Intermediary (DI) or Agents, contractors or third-party service providers who provide operational services to the Cooperative, such as courier services, printing, training, or other services;
  - 3.1.3 Our professional advisers such as auditors, consultants and lawyers;
  - 3.1.4 Relevant government regulators, statutory boards or authorities or law enforcement agencies to comply with any laws, rules, guidelines regulations or schemes imposed by any governmental authority; and
  - 3.1.5 Any other party to whom you authorise us to disclose your personal data.

- 3.2. Unless we are obliged or permitted by the Act to do so, your personal data will not be disclosed to Data Intermediary (DI) or third parties without your consent.
- 3.3. The Cooperative will use its reasonable endeavours to ensure that the Data Intermediary (DI) or third parties, to whom your personal data is being disclosed, will provide a comparable standard of protection to your personal data. However, we do not provide any warranty or take any responsibility for any misuse undertaken by third parties.

#### **4. CONSENTS**

- 4.1. By submitting your personal data to us, you agree and consent to the collection, use and disclosure of your personal data by the Cooperative for some or all of the purposes mentioned above.
- 4.2. If at any time we decide to collect, use or disclose your personal data in a different manner to the purposes set out above, we will request your consent to the additional purpose in writing, which you may refuse to give at your discretion.
- 4.3. If you provide us with personal information relating to a Data Intermediary (DI) or third party (e.g. information of your nominee, spouse, children, parents or relatives), you represent to us that you have obtained the consent of the DI or third party to provide us with their personal data for the respective purposes.
- 4.4. You may at any time withdraw any consent given in respect of the collection, use or disclosure of your personal data by giving prior notice in the form of a request addressed to the Data Protection Management Committee (DPMC).
- 4.5. In the event you withdraw your consent to the Cooperative for the processing of your personal data for the purposes mentioned above, we shall cease to process your personal data within 14 working days upon receiving your withdrawal request (“effective date”). The withdrawal of consent does not affect the personal data that was collected, used or disclosed by the Cooperative before the effective date. Please note that once consent is withdrawn, your request for any of the above purposes may as well be cancelled, and hence we will not be able to fulfil our services or any other obligation to you.

#### **5. ACCESS AND CORRECTION TO PERSONAL DATA**

- 5.1. You may apply for a copy of your personal data held by the Cooperative or request for your personal data to be updated or corrected by addressing your request to our Data Protection Management Committee (DPMC).
- 5.2. Within 14 working days of receiving your request, we shall:
  - 5.2.1 Provide you with a copy of your personal data under our custody and/or other relevant information in accordance with the Act; or
  - 5.2.2 Correct your personal data as soon as practicable and inform you that the correction has been made to your personal data; or
  - 5.2.3 Inform you that your request to access or correct your personal data is rejected, if the request was made in circumstances predefined by the Act where such access or correction is prohibited or not required.

#### **6. ACCURACY OF PERSONAL DATA**

- 6.1. You should ensure that all personal data submitted to us is complete and accurate. Failure to do so may result in our inability to provide you with the information or services you have requested.
- 6.2. The Cooperative will make a reasonable effort to ensure the accuracy of your personal data under our custody.

#### **7. PROTECTION OF PERSONAL DATA**

- 7.1. The Cooperative will take reasonable measures to protect your personal data from unauthorised access, improper use or disclosure, unauthorised modification, unlawful destruction, or accidental loss.
- 7.2. To ensure the protection of your personal data, all of our employees and members are required to keep personal data confidential and only authorised persons have access to such information.

#### **8. CONTACT OUR DATA PROTECTION MANAGEMENT COMMITTEE**

- 8.1. Should you have a complaint or require more information about how we manage your personal data, please contact our Data Protection Management Committee (DPMC) in writing to:

**The Data Protection Management Committee**  
The Singapore Teachers’ Co-operative Society Ltd  
150 Changi Road, #02-06 Guthrie Building, Singapore 419973

Or by email to [dpmc@teachersco-op.org.sg](mailto:dpmc@teachersco-op.org.sg)