

**THE SINGAPORE TEACHERS' CO-OPERATIVE SOCIETY LTD**  
**150, Changi Road #02-06 Guthrie Building, Singapore 419973**  
**Tel: 6440 4393 & Fax: 6440 3382**

## **Personal Data Policy**

Your Personal Data is important to us. The purpose of this policy ("Personal Data Policy") is to inform you of how The Singapore Teachers' Co-operative Society Ltd manages the personal data of its members in accordance with the Singapore Personal Data Protection Act 2012 ("the Act"). Please take a moment to read this Personal Data Policy so that you know and understand the purpose for which we collect, use and disclose your Personal Data.

By your interacting with us, submitting information to us, or through your continuing membership with us, you agree and consent to The Singapore Teachers' Co-operative Society Ltd, its related corporations and affiliates (collectively referred to herein as "Teachers' Co-op", "us", "we" or "our") collecting, using disclosing and sharing amongst themselves your Personal Data, and disclosing such Personal Data to Teachers' Co-op's authorised service providers and relevant third parties in the manner set forth in this Personal Data Policy.

This Personal Data Policy supplements but does not supersede or replace any other consents which you may have previously provided to Teachers' Co-op in respect of your Personal Data nor does it affect any right which Teachers' Co-op may have at law in connection with the collection, use or disclosure of your Personal Data. Teachers' Co-op may from time to time update this Personal Data Policy to ensure that this Personal Data Policy is consistent with our future developments, industry trends and/or any changes in legal or regulatory requirements. Subject to your rights at law, you agree to be bound by the prevailing terms of the Personal Data Policy as updated from time to time on Teachers' Co-op Administrative Policies & Rules and By-Laws of the Society.

For the avoidance of doubt, this Personal Data Policy forms a part of the terms and conditions governing your relationship with us arising from your membership of the Teachers' Co-op ("**Terms and Conditions**") and should be read in conjunction with those Terms and Conditions.

### **1. Personal Data**

- 1.1 In this Personal Data Policy, "Personal Data" refer to any data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

Examples of such Personal Data you may provide to us include (depending on the nature of your interaction with us) your name, NRIC, passport or other identification number, telephone number(s), mailing address, email address, photographs, shareholding details, credit status and any other information relating to any individuals which you have provided us in any forms you may have submitted to us, or via other forms of interaction with us.

### **2. Collection of Personal Data**

- 2.1 Generally, we collect Personal Data in the following ways:
- (a) when you submit forms or applications to us;
  - (b) when you submit your resumes and/or CVs to us;
  - (c) when you submit queries, requests, complaints or feedbacks to us;
  - (d) when your images are captured by us via CCTV cameras while you are within our premises or photographs or videos taken by us or our representatives when you attend events hosted by us;
  - (e) when you respond to our request for additional Personal Data;
  - (f) when you ask to be included in an email or other mailing list;
  - (g) when a recruitment agency refers your resume to us;
  - (h) when you respond to our initiatives;
  - (i) when you browse our website or other websites; and
  - (j) when you submit your Personal Data to us for any other reasons.
- 2.2 If you provide us with any Personal Data relating to a third party (e.g. information of your dependent, spouse, children and/or parents), by submitting such information to us, you represent to us that you have obtained the consent of that third party to you providing us with their Personal Data for the relevant purposes contained in this Personal Data Policy.
- 2.3 You should ensure that all Personal Data submitted to us is complete, accurate, true and correct. Failure on your part to do so may result in our inability to fulfil your requests and/or applications.

### **3. Purposes for the Collection, Use and Disclosure of Your Personal Data**

- 3.1 **Generally**, Teachers' Co-op collects, uses and discloses your Personal Data for the following purposes:
- (a) verifying your identity;
  - (b) responding to your queries, feedback, complaints and requests;
  - (c) conducting due diligence and background checks on you as a member;
  - (d) facilitating your application as a member including applying for Loans, opening of Term Deposits, General Savings and/or Bonus Savings accounts.
  - (e) processing payments, saving interests and dividends and settlement of loan and administering and processing benefits, claims, compensation and benefits;
  - (f) manpower and logistical management (including but not limited to tax compliance, granting you the necessary access rights to various websites and online services.
  - (g) providing you with tools to facilitate or granting and managing your access rights to Teachers' Co-op's website and monitoring your use of the same to ensure your ongoing compliance with Teachers' Co-op's internal policies;
  - (h) managing Teachers' Co-op's relationship with other co-operatives.
  - (i) recognising and awarding individuals who have delivered service excellence;
  - (j) administering the activities of any co-operative which you may be a member of;
  - (k) preventing, detecting and investigating crime and managing the safety and security of our premises and services (including but not limited to carrying out CCTV surveillance, voice recordings and conducting security clearances);
  - (l) monitoring compliance with internal rules and policies of Teachers' Co-op (including taking steps to manage human resources and take investigative or disciplinary action);
  - (m) managing and preparing reports on incidents and accidents and managing internal directories and emergency contact lists;
  - (n) planning and organising corporate events;

- (o) in order to send you the Statement of Accounts, Term Savings Maturity Notices & Certificates and Newsletters from time to time which you are entitled to receive as a member of Teachers' Co-op;
- (p) administering termination or cessation processes;
- (q) conducting analytics, internal audits and research for co-operative planning and management, and for us to review, develop, optimise and improve work-related practices, environment and productivity;
- (r) business continuity management and records management;
- (s) legal purposes (including drafting and reviewing documents, obtaining legal advice and facilitating dispute resolution) and protesting and enforcing our contractual and legal rights and obligations;
- (t) conducting audits, reviews and analysis of our internal processes, action planning and managing commercial risk, including fraud prevention and money-laundering;
- (u) facilitating business asset transactions (which may extend to any mergers, acquisitions and debt or asset sale);
- (v) meeting or complying with any applicable rules, laws, regulations, codes of practice or guidelines issued by any legal or regulatory bodies whether local or overseas which are binding on Teachers' Co-op or to assist in law enforcement and investigations by relevant authorities (including but not limited to disclosures to regulatory bodies, conducting audit checks or surveillance and investigation); and/or
- (w) purposes which are reasonably related to the aforesaid.

3.2 Teachers' Co-op may, with your consent, also collect, use and disclose your Personal Data for the following purposes:

- (a) to facilitate your participation in corporate social responsibility schemes.
- (b) use of your photographs, voice recording and video recording in our annual reports and publications or events, fairs or exhibitions; and/or
- (c) purposes which are reasonably related to the aforesaid.

#### 4. **Disclosure of Personal Data**

4.1 Your Personal Data held by us shall be kept confidential. However, your Personal Data may be disclosed to the following parties in connection with the purposes listed above (where applicable):

- (a) other entities and business units within Teachers' Co-op and our related co-operatives;
- (b) agents, contractors or third party service providers who provide operational services to Teachers' Co-op, such as courier services, telecommunications, information technology, advertising, payment, payroll, processing, training, market research, storage, archival, customer support investigation services or other services to Teachers' Co-op;
- (c) any business partner, investor, assignee or transferee (actual or prospective) to facilitate business asset transactions (which may extend to any mergers, acquisitions and debt or asset sale);
- (d) local and overseas banks and their respective service providers;
- (e) our professional advisers such as our consultants, auditors and lawyers;
- (f) trade unions;
- (g) business and charity partners in relation to event planning;
- (h) our holding company and business partners;
- (i) relevant government regulators, government ministries, statutory boards, embassies, or authorities and/or law enforcement agencies, whether local or overseas, including the Inland Revenue Authority of Singapore, the Central Provident Fund Board, and Ministry of Manpower to comply with any directions, laws, rules, guidelines, regulations or schemes issued or administered by any of them; and/or
- (j) other organisations which may request that we provide them with your personal data for evaluative purposes;
- (k) any other party to whom you authorise us to disclose your Personal Data.

#### 5. **Contacting Us – Withdrawal of Consent, Access and Correction of your Personal Data**

5.1 If you:

- (a) have any questions or feedback relating to your Personal Data or our Personal Data Policy;
- (b) would like to withdraw your consent to any use of your Personal Data as set out in this Personal Data Policy; or

5.2 would like to obtain access to or make corrections to your Personal Data records, please contact us as follows:

Name: Mrs Chia (Senior Admin Manager)  
 Address: 150 Changi Road, #02-06 Guthrie Building, Singapore 419973  
 Telephone: 6440 4393  
 Email: [cs@teachersco-op.org.sg](mailto:cs@teachersco-op.org.sg)

5.3 If you withdraw your consent to any or all use of your Personal Data, depending on the nature of your request, Teachers' Co-op may not be in a position to administer any contractual relationship in place. This may also result in the termination of your membership with Teachers' Co-op and your being in breach of your contractual obligations or undertakings. Teachers' Co-op's legal rights and remedies in such event are expressly reserved.

#### 6. **Governing Law**

6.1 This Personal Data Policy shall be governed in all respects by the laws of Singapore.