

PDPA Compliance

PDPA Declaration and Data Protection Policy

By signing up as member of Citiport Credit Cooperative Limited (CCCL), You are bound to consent to CCCL, its staff and Board of Directors (Board) of CCCL and the Apex bodies CCCL is affiliated to, for collecting, using and disclosing your personal data, and sharing such personal data among co-operatives and its related organisations.

You also consent CCCL to contact you via email, postal mail, SMS, WhatsApp messaging, telephone call and other phone number-based messaging about products and services offered by CCCL, CCCL staff and members of the Board, credit bureaus and debt collectors regardless of your registration with the “Do Not Call “registry.

You have read, agree and consent to CCCL’s PDPA Declaration and Data Protection Policy that is effective from 26 March 2021.

The purpose of this declaration and policy is to inform you as to how CCCL manages Personal Data collected from its members which is subject to the Singapore Personal Data Protection Act 2012, so that you know and understand the purposes for which we collect, use and disclose your Personal Data.

By interacting and submitting information to us, or signing up as member of CCCL, you agree and consent to CCCL and its related cooperative bodies, credit bureau and debt collector collecting, using, disclosing and sharing amongst themselves your Personal Data.

This declaration by you supplements but does not supersede nor replace any other consents you may have previously provided to CCCL in respect of your or your Personal Data.

CCCL may from time to time update this Data Protection Policy to ensure that this Data Protection Policy is consistent with our future developments, 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 this Data Protection Policy as updated from time to time by CCCL and/or on our website www.citiport.org.sg

In this Data Protection Policy, “Personal Data” refers to any data, whether true or not, about an individual who can be identified as member of CCCL and 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 (particulars available in front and back of NRIC) or other identification number, details of passport or other travel documents, telephone number(s), mailing address, email address, transactional data, bank name, branch and account number, any other data or other particulars provided to CCCL, details of employer and related documents including payslip and any other information relating to any individuals which you have provided us in any forms.

CCCL collects Personal Data in the following ways:

- when you submit any form, including but not limited to application, declaration, proposal or referral forms;
- when you enter into any agreement or provide other documentation or information in respect of your interactions and transactions with us, or when you use CCCL products and services;
- when you interact with our staff, for example, via telephone calls (which may be recorded), SMS, letters, fax, face-to-face meetings, email, postal mails and website/internet submissions;
- when your images are captured by us via CCTV cameras while you are within our premises, or via photographs or videos taken by us or our representatives when you attend events/meetings hosted by us like annual general meeting, extraordinary general meeting, anniversary dinner and dance, local or oversea tours and travels, marketing and recruitment processes, etc.
- when you use our services provided through online and other technology platforms, such as websites,
- when you request us to contact you for any queries or advices; or when you respond to our request for additional Personal Data for our promotions and other initiatives;
- when you are contacted by, and respond to, CCCL staff and directors;
- when you submit an employment application or when you provide documents or information including your resume and/or curriculum vitae in connection with any appointment as an officer, director, representative or any other position;
- when we seek information about you and receive your Personal Data in connection with your relationship with us for CCCL products, insurance policies or job applications, for example, from other cooperative organisation, public agencies, your current or ex-employer and the relevant authorities;
- when you submit your Personal Data to us for any other reasons.
- when you provide us with any Personal Data relating to a third party (e.g., information on your spouse, children, parents or family members, sureties or colleagues), by submitting such information to us, you represent to us that you have obtained the consent of such third party to you for providing us with their Personal Data for the respective purposes.
- 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 inadequate data or our inability to provide you with products and services you have requested.

CCCL collects, uses and discloses your Personal Data for the following purposes:

- responding to, processing and handling your complaints, queries, requests, feedback and suggestions;
- verifying your identity;
- Managing the administrative and cooperative operations of CCCL and comply with cooperative policies, procedures, by-laws, rules and regulation.
- Matching any Personal Data held which relates to you for any of the purposes listed herein;
- requesting feedback or participation in surveys, as well as conducting market research and/or analysis for statistical, profiling or other purposes for us to design our products, understand member's history, preferences and to review, develop and improve the quality of CCCL products and services;
- organising promotional cooperative and developmental events;

- complying with any applicable rules, laws and regulations, codes of practice or guidelines or to assist in law enforcement, directives and investigations by relevant authorities; and/or
- any other legal purposes to comply with statutes of Singapore.
- These purposes may also apply even if you do not maintain any account(s) with us, or have terminated these account(s).

Disclosure of Personal Data

CCCL 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 provided, for the purposes listed above, to the following entities

- Singapore National Cooperative Federation (SNCF)
- Registrar of cooperatives (ROC)
- Related and other cooperatives
- Credit Bureau
- Credit reporting agencies
- Debt collectors
- Singapore government machineries and legal bodies and
- Other cooperative related organisations.
- hotels, travel agents and foreign embassies in relation to overseas travel arrangements for members, staff, members of the Board, legal and other advisors and public relations officers.
- commercial shops and retailers in relation to providing loan facilities to members welfare benefits
- any other party to whom you authorise us to disclose your Personal Data to.

Data Security

CCCL will protect Personal Data in our possession or control by making reasonable security arrangements (firewall) to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks. However, we cannot completely guarantee the security of any Personal Data we may have collected from you, or that for example no harmful code will enter our database (for example viruses, bugs, trojan horses, spyware or adware). You should be aware of the risks associated with using internet.

While we strive to protect your Personal Data, we cannot ensure the security of the information you transmit to us via the internet using CCCL website, internet banking. We urge you to take every precaution to protect your Personal Data when you use such platforms.

If applicable, you undertake to keep your pin/password secure and confidential and shall not disclose or permit it to be disclosed to any unauthorised person, and to inform us as soon as reasonably practicable if you know or suspect that someone else knows your pin.

Our website may contain links to other websites operated by third parties. We are not responsible for the privacy practices of websites operated by third parties that are linked to our website. We encourage you to learn about the privacy policies of the third-party websites.