



THE SINGAPORE POLICE CO-OPERATIVE SOCIETY LIMITED

250 Sims Avenue #04-01 SPCS Building Singapore 387513

Tel: 6334 8055 Fax 6334 8497 Phone Banking: 6334 5670

Website: www.policecoop.org.sg Email: enquiry@policecoop.org.sg

Registration No. S26CS0004D GST Registration No. M90369498G

PRIVACY STATEMENT

The purpose of this document (this “**Privacy Statement**”) is to inform you of how The Singapore Police Co-operative Society Ltd (“the **Co-operative**”) manages personal data which is subject to the Singapore Personal Protection Act (No. 26 of 2012) (“**the Act**”) (as in effect at any given time). Please take a moment to read this Privacy Statement so that you know and understand the purposes for the Co-operative collects, uses and discloses your Personal Data.

By interacting with us, submitting information to us, or signing up for any products or services offered by us, you agree and consent to the Co-operative collecting, using and disclosing such Personal Data to authorised service providers and relevant third parties in the manner set forth in this Privacy Statement and for the purposes notified to you.

This Privacy Statement supplements but does not supersede nor replace any other consents you may have previously provided or will provide to the Co-operative (whether expressly or impliedly) in respect to your Personal Data, and your consents herein are additional to any rights which the Co-operative may have at law to collect, use or disclose your Personal Data.

The Co-operative may from time to time update this Privacy Statement to ensure that this Privacy Statement is consistent with any changes in legal or regulatory requirements. Subject to your rights at law, you agree to be bound by the prevailing terms of the Privacy Statement as updated from time to time on our website <http://www.policecoop.org.sg>.

1. **Personal Data**

References to “Personal Data” in this Privacy Statement includes any personal data about an individual who can be identified from that data such as your name, NRIC, passport or other identification number, telephone numbers, residential address, personal email address, your photograph or video image any other information which enables you to be identified, which you have provided to us and which is subject to the Act.

2. **Collection of Personal Data**

2.1 Generally, the Co-operative collects Personal Data in the following ways:

- (a) when you submit forms relating to any of our products or services;
- (b) when you interact with our staff, e.g. via telephone calls, letters, face-to-face meetings and email;
- (c) when you use some of our services e.g. website;
- (d) when the Co-operative receives references from third parties;
- (e) when the Co-operative seeks information from third parties about you in connection with your usage of our products or services, e.g. membership application, loan application and claims;
- (f) when you submit your Personal Data to us for any other reasons.

When you browse our website, you generally do so anonymously but please see the section below on cookies. We do not at our website automatically collect Personal Data, including your email address unless you provide such information or login with your account credentials.



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- 2.2 If you provide us with any Personal Data relating to a third party (e.g. information of your immediate family members (i.e. spouse, child, adopted child, step-child, parent, step-parent, brother, step-brother, sister or step-sister), nominees and/or guarantors, by submitting such information to us, you represent to us that you have obtained the consent of the third party to you providing us with their Personal Data for the respective purposes.

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

Generally, the Co-operative collects, uses and discloses your Personal Data for the following purposes:

- (a) processing your membership or any form for any of the products and/or services offered by us;
- (b) carrying out membership or other information checks;
- (c) handling requests, enquiries, feedback and resolving complaints in the provision of products and/or services;
- (d) making or obtaining payments;
- (e) evaluating your credit and eligibility profile;
- (f) deciding whether to insure or continue to insure you for loan applications;
- (g) investigating and settling claims;
- (h) recovering any debts owed to us;
- (i) meeting or complying with Co-operative's internal policies and procedures and any applicable rules, laws, regulations, codes of practice or guidelines, orders or requests issued by any court, legal or regulatory bodies (both national and international) (including but not limited to disclosures to regulatory bodies, conducting audit checks, surveillance and investigation);
- (j) generating financial, regulatory, management or other related reports and performance of analytics;
- (k) preventing, detecting and investigating crime, offences or breaches including fraud, money-laundering, counter-terrorist financing and bribery;
- (l) legal purposes (including but not limited to enforcing our legal rights, drafting and reviewing documents, obtaining legal advice and facilitating dispute resolution);
- (m) maintaining the security of the Co-operative premises (including but not limited to the use of security cameras);
- (n) administering contests and competitions; and
- (o) purposes which are reasonably related to the aforesaid.



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4. **Disclosure of Your Personal Data**

“Your Personal Data held by us shall be kept confidential. However, in order to carry out the purposes listed, Co-operative may share your Personal Data with service providers in Singapore for processing documents (for example, statements of accounts and dividend advice slips) and other third parties in Singapore. Organisations in Singapore (other than public agencies) are required to comply with the Act.”

5. **Use of Cookies**

A cookie is a small text file that a website can send to your browser, which may then store it on your system. Most browsers automatically accept cookies. Our cookies contain no personal information, thereby protecting your privacy. Should you still wish to disable cookies, you may do so by changing your browser settings. (Please see your browser publisher's help with regards to the individual browser configurations.) However, in doing so, you may not be able to use certain functions of our website such as event registration, which requires the use of cookies for maintaining a continuous session throughout the user's interaction with the application.

6. **Data Security**

6.1 The Co-operative will take reasonable efforts to protect the Personal Data in our possession or our control by making reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks. However, the Co-operative cannot completely guarantee the security of any Personal Data we may have collected from or about you, or that for example no harmful code will enter our website (e.g. viruses, bugs, trojan horses, spyware or adware). You should be aware of the risks associated with using websites.

6.2 While the Co-operative strives to protect your Personal Data, we cannot ensure the security of the information you transmit to us via the Internet, and we urge you to take every precaution to protect your Personal Data when you are on the Internet.

6.3 If applicable, you undertake to keep your username and 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 username and password or believe the confidentiality of your username and password has been lost, stolen or compromised in any way or that actual or possible unauthorised transactions have taken place. We are not liable for any damages resulting from any security breaches, on unauthorised and/or fraudulent use of your username and password.

7. **Third-Party Sites**

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 other websites. We encourage you to learn about the privacy policies of such third party websites. Once you have left our website, you should check the applicable privacy policy of the third party website to determine how they will handle any information they collect from you.



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8. **Consequence of withdrawing consent to the collection, use and disclosure of Personal Data**

You may withdraw your consent given for any or all purposes set out in this Privacy Statement in writing. The form of such withdrawal can be found at <http://policecoop.org.sg/wp-content/uploads/2014/11/Personal-Data-Consent-Withdrawal-Form.pdf> and may be submitted by mail to:

The Data Protection Officer

The Singapore Police Co-operative Society Ltd

250 Sims Avenue #04-01

SPCS Building

Singapore 387513

or by email to dpo@policecoop.org.sg.

9. **Retention, Access and Correction rights**

9.1 Your Personal Data will be retained to the extent one or more of the purposes for which it was collected remains valid and for other legal or business purposes for which retention may be necessary.

9.2 As the Co-operative relies on your Personal Data to provide products and services to you, you shall ensure that at all times the information provided by you to us is correct, accurate and complete. You shall update us in a timely manner of all changes to the information provided to us.

9.3 Under the Act, you have the right to request access to your Personal Data which we have and know how it is being used and disclosed for during the 1-year period preceding your request (subject to certain conditions under the Act).

9.4 If you request for access to your Personal Data, the Co-operative may charge you a reasonable fee to facilitate such access. Such fee will be advised at the time of your request.

You may make your request to access or correct your Personal Data by writing to:

The Data Protection Officer

The Singapore Police Co-operative Society Ltd

250 Sims Avenue #04-01

SPCS Building

Singapore 387513

or email to dpo@policecoop.org.sg.