

A. Cover Page

Information about Organization and Contact Person		
1.	Full name of Organization	Credit Counselling Singapore Society
2.	Registered address of Organization	210 Middle Road #05-04 Singapore 188994
3.	Officers of the Organization	Kuo How Nam, President Chang Wing Seng, Vice-President Orchard Freddy Walter, Secretary Teo Bee Day, Treasurer Long Fung, Committee Member Teo Cheng San, Committee Member
4.	Full name of Organization's Representative, business title, telephone number and email address	Tan Huey Min, General Manager DID : 6595 6515 email: hueymin@ccs.org.sg
5.	Brief description of the nature of the Organization's business	See Annex 1

B. Summary of Major Points

S/No	Subject Matter	Summary
1.	When collecting personal data of client's relatives and friends from client and subsequently disclosing these data to client's creditors, do we need to first obtain their consent?	The collection of these personal data is essential in evaluating the client's circumstances and ability to sustain a repayment plan, both by CCS and his creditors. The repayment plan normally last 5 to 7 years.
2.	Do client's relatives and friends have access right to their own personal data disclosed to CCS by client who may or may not have first sought their consent?	Relatives and friends of client should not have access and correction right to their personal data provided by client without the consent of the client as this will breach the confidentiality agreement with client.
3.	Does CCS needs client's consent before collecting and forwarding banking account opening forms on behalf of banks, when CCS does not have a formal arrangement in writing with banks to act as their agent for account opening?	Client is deemed to have consented to CCS collecting and forwarding banking account opening forms to their creditor banks when they complete and handover the forms to CCS.

C. Comments

S/No	Subject Matter	Comments
1.	When collecting personal data of client's relatives and friends from client and subsequently disclosing these data to client's creditors, do we need to first obtain their consent?	<p>Section 2.1 of the Proposed Advisory acknowledges the need of VWOs to collect, use or disclose a client's personal data including his family situation and medical history. However, the Proposed Advisory is silent on the need of VWOs to obtain consent from client's family members before collecting, using or disclosing their personal data.</p> <p>In the case of CCS, we collect, use and disclose personal data of client's relatives and friends for the purpose of evaluating whether client is suitable for a debt management plan. Similarly, client's creditors require the same information to evaluate whether to approve client's debt management plan.</p> <p>A reasonable person would consider the collection, use and disclosure of relatives and friends personal data appropriate for formulating a debt management plan for the client (Section 11(1) of PDPA).</p> <p>The collection (Second Schedule, 1(f) of PDPA) and use (Third Schedule 1(f)(j) of PDPA) and disclosure (Fourth Schedule 1(h)(s) of PDPA) of third party personal data without their consent are to evaluate whether client has sustainable income to last throughout the repayment period.</p> <p>While client does not owe CCS a debt, third party personal data is collected (Second Schedule, 1(i) of PDPA) and use (Third Schedule 1(g) of PDPA) and disclose (Fourth Schedule 1(i) of PDPA) for client's creditors to recover a debt from client.</p> <p>It is oftentimes difficult to obtain consent from the client's relatives and friends as the client may not want them to be aware of his indebtedness.</p>

2.	Do client's relatives and friends have access right to their own personal data disclosed to CCS by client who may or may not have first sought their consent?	<p>While Section 2.1 of the Proposed Advisory acknowledges the need of VWOs to collect, use or disclose a client's personal data including his family situation and medical history, it is silent on whether client's family members have the right of access and correction to the information provided by client about them.</p> <p>Allowing client's relatives and friends to access their personal data collected from client without their consent would breach confidentiality agreement between CCS and client and expose client's indebtedness (Section 21(3)(d) of PDPA). This may cause safety or physical or mental health harm to client (Section 21(3)(a) of PDPA)</p>
3.	Does CCS needs client's consent before collecting and forwarding banking account opening forms on behalf of banks, when CCS does not have a formal arrangement in writing with banks to act as their agent for account opening?	<p>Section 4 of the Proposed Advisory touches on VWOs engaging the services of data intermediary. However, the Proposed Advisory is silent on VWOs acting as data intermediary for other organizations. Often, VWOs are requested by other organizations, without formal contractual agreement in writing, to complete their forms on their behalf and forward the completed forms to them.</p> <p>In the case of CCS, a bank has requested us to help collect completed account opening forms from our mutual clients/customers and to forward the forms to them.</p> <p>Client is deemed to have consented to CCS collecting and forwarding banking account opening forms to their creditor banks when they complete and handover the forms to CCS.</p>

D. Conclusion

S/No	Subject Matter	Conclusions
1.	When collecting personal data of client's relatives and friends from client and subsequently disclosing these data to client's creditors, do we need to first obtain their consent?	The status of a client's relatives and friends and their medical condition form part of the client's personal data. The client does not need the consent of his relatives and friends to disclose their personal data to CCS. CCS and the client's creditors do not require consent to collect, use and disclose the personal data of client's relatives and friends as these are used for evaluative purpose. The purpose is of benefit to client.
2.	Do client's relatives and friends have access right to their own personal data disclosed to CCS by client who may or may not have first sought their consent?	Conferring client's relatives and friends right of access and correction would breach the confidentiality agreement between CCS and client that may bring about harm to the client.
3.	Does CCS needs client's consent before collecting and forwarding banking account opening forms on behalf of banks, when CCS does not have a formal arrangement in writing with banks to act as their agent for account opening?	Client gives deemed consent when they complete the account opening form and give it to CCS to forward to the bank.

Brief description of the nature of the Organization's business

Objectives

- To promote the responsible use of credit and money management through education
- To assist consumers recover from serious debt problems by providing general credit management information, credit counselling and where applicable, put up a debt repayment plan for suitable consumers

Mission

To promote a better informed and responsible borrowing society through better credit management skills and knowledge, assist debt distressed individuals with credit counselling and facilitating debt restructuring with their creditors.

Vision

To be the leading and most respected credit counselling provider in Singapore for both debtors and creditors.

History

The idea for CCS began as early as 2001 when judges from the Subordinate Courts expressed their concern over problems caused to individuals and families by the rising consumer credit indebtedness.

A pro-tem committee consisting Subordinate Court district judges, the South West Community Development Council and The Association of Banks in Singapore (ABS) organised a Consumer Credit Counselling Conference on 21 November 2002. The then Minister of State for Trade and Industry, Mr Tharman Shanmugaratnam challenged banking and community leaders to implement community credit counselling schemes.

Throughout 2003, the Subordinate Courts, South West Community Development Council, Singapore Pools and other concerned individuals combined resources to lay the foundations for CCS. Initial funding came from Singapore Pools and National Council of Social Service. South West Community Development Council pledged financial support for educational programmes. The Association of Banks in Singapore, Monetary Authority of Singapore and all the banks gave regular feedback on what they would like to see in CCS. In August 2003, a pilot credit counselling programme commenced at the Subordinate Courts premises.

In November 2003, CCS volunteers and Ngee Ann Polytechnic ran a money education workshop for 300 teenagers from 3 secondary schools.

On 12 March 2004, CCS was officially registered as a society with a small team of full time staff. By this time CCS had managed to assuage the initial skepticism of the banking industry over the merits of credit counselling. Banks appear more supportive of the Debt Management Programme (DMP). As a result, CCS is ready to launch publicly to broadcast its services to the general public.

CCS was official launched on 14 October 2004. The Guest of Honour was Mr Tharman Shanmugaratnam, Minister for Education and Deputy Chairman, Monetary Authority of Singapore.

CCS was registered as a Charity and became a NCSS member in June 2005.