YOUR PERSONAL DATA, YOUR CHOICE

A handy guide to understanding the Personal Data Protection Act for Individuals





UPDATED AS OF FEBRUARY 2021

What is personal data and why is it important?

What is personal data?

Personal data is any information that can identify you as an individual.

Examples of personal data may include: Contact information used for work is NOT personal data, such as: Image: Second contact information used for work is NOT personal data, such as: Second contact information used for work is NOT personal data, such as: Image: Second contact information used for work is NOT personal data, such as: Second contact information used for work is NOT personal data, such as: Image: Second contact information used for work is NOT personal data, such as: Second contact information used for work is NOT personal data, such as: Image: Second contact information used for work is NOT personal data, such as: Second contact information used for work is NOT personal data, such as: Image: Second contact information used for work is NOT personal data, such as: Second contact information used for work is NOT personal data, such as: Image: Second contact information used for work is NOT personal data, such as: Second contact information used for work is NOT personal data, such as: Image: Second contact information used for work is NOT personal data, such as: Second contact information used for work is NOT personal data, such as: Image: Second contact information used for work is NOT personal data, such as: Second contact information used for work is NOT personal data, such as: Image: Second contact information used for work is NOT personal data. Second contact information used for work is NOT personal data. Image: Second contact informaticon usecond contact information used for work inf

Why is your personal data important?

Credit card number

You share personal data with every transaction or online interaction you make. As such, you should be aware of how your personal data is collected and used.



How does the PDPA apply to you?



Safeguarding your interests

The Personal Data Protection Act (PDPA) aims to safeguard against the misuse of individuals' personal data by regulating the proper management of personal data.

Individuals like yourself have the right to be informed of the purposes for which businesses are collecting, using or disclosing your personal data, giving you more control over how your personal data is used.

Benefits of the PDPA



Enhances your customer experience



Gives you more control over your personal data



Provides you with more options to protect yourself

Enhancing your customer experience



Providing consent

Businesses have to tell you why they are asking for your personal data and you must "opt in" to agree before they can collect, use or disclose your personal data.

If you willingly provide your personal data for a particular purpose, you may also be allowing organisations to use your personal data when necessary to complete your purchases.

For example, when:

- It is necessary and reasonable to complete a transaction.
- You have been notified of the purposes on the collection, use or disclosure of your personal data, and decided not to opt out.

This means that you do not have to provide your data multiple times and will be able to enjoy greater convenience.

Businesses will also be able to provide you with better and more personalised services and experiences!

> Businesses are still required to seek your direct consent before sending you any telemarketing messages.

Be in control over your personal data



Withdrawing consent

You may tell a business to stop collecting, using or disclosing your personal data by "opting out" at any time. However, they are not required to delete or destroy your personal data and may retain it for as long as there are business or legal needs.

> Do find out the likely consequences of withdrawing your consent before you do so!



Data settings for Jane

× No Collection

× No Disclosure

× No Usage

Be in control over your personal data

Access and correct your data

You may access the personal data that a business has about you and request for them to correct inaccurate data. You can also check how your personal data has or may have been used or disclosed in the past year.

However, businesses may not grant you access if doing so can:

- Cause immediate/serious harm to your safety or physical/mental health.
- Threaten the safety or physical/ mental health of someone else.
- Reveal someone else's personal data.
- Reveal the identity of the person who provided your personal data.
- Be contrary to the national interest.



Be better protected with greater transparency from businesses

Be notified when a data breach occurs

Businesses are required to inform you if a data breach may result in any risk or harm to you. When that occurs, you should take the necessary steps advised by the business to ensure the security of your personal data, such as changing your passwords.

Possible actions you can take when your data has been breached, depending on the type of personal data:

- Login credentials: Update your old passwords and security questions regularly and avoid using the same password across different platforms.
- Financial information: Contact your bank or financial institutions to to protect yourself from unknown charges. For example, cancel your credit card if the card number has been leaked.



Be better protected with greater transparency from businesses

Transact with assurance

You can be well assured when you transact with any business that displays the Data Protection Trustmark (DPTM) logo.

DPTM-certified businesses are sure to have accountable data protection practices to better safeguard your personal data.) Look out for this logo when you transact! Only organisations awarded with the DPTM certification by Infocomm Media Development Authority (IMDA) will be able to display the logo.

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Company A has been awarded the **Data Protection Trustmark**



What does this mean?

Company A has earned recognition for sound practices in place for responsible data protection operations and will better safeguard your personal data.

Reduce the amount of unsolicited messages you receive



More protection from unsolicited messages

The national Do Not Call (DNC) Registry, together with the Spam Control Act (SCA), has been set up for you to receive better protection from marketing messages across all modern digital channels. This covers phone calls, SMS, emails and instant messaging.

Two options to register for DNC

Registration is free and simple. You can follow either of the methods below to register or deregister your number.



Find more detailed steps and instructions at **www.dnc.gov.sg**.

Actions to take if you receive unsolicited money lending messages

Interest Rate @ 1.10% 10K=\$175x60 mth 30K=\$528 × 60 mth Fast Cash!! Installment loan @ 3.8% pa

If you receive unsolicited text messages or calls related to loans or online gambling from an unknown source, report them to the Police straight away and do not interact in any way!

Unlicensed moneylending and illegal gambling activities are serious criminal offences in Singapore where the Police is the relevant authority to investigate such offences.

You can notify the Police directly through any of the following channels:

- a. Electronic Police Centre at www.spf.gov.sg/epc
- b. National Crime Prevention Council's 'X Ah Long' Hotline at 1800-924-5664 (1800-X-AH-LONG)
- c. I-Witness at www.police.gov.sg/I-Witness

PDPA is here to protect your personal data interests



The PDPA is administered by the Personal Data Protection Commission (PDPC) in Singapore, with the aim to strike a balance between consumer protection and businesses' needs to use data for innovation.



For further assistance or more information: **www.pdpc.gov.sg**



Contact our general hotline: +65 6377 3131



Online feedback form: www.pdpc.gov.sg/feedback This publication gives a general introduction to information about the personal data protection law in Singapore, tips for consumers and best practices. The contents herein are not intended to be an authoritative or complete statement of the law or a substitute for legal advice. In particular, whilst the above seeks to highlight the general rules under the PDPA, there could be applicable exceptions to these rules. To the fullest extent permitted by law, the Personal Data Protection Commission (PDPC), the Info-communications Media Development Authority (IMDA) and their respective members, officers and employees shall not be responsible for any inaccuracy, error or omission in this publication or liable for any damage or loss of any kind as a result of any use of or reliance on this publication.

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