

Only applicable to individuals located in the European Union.

# APPLICATION FOR LOAN

By submitting this Form, you hereby agree that Singapore Management University may process your personal data that you provide in this Form and upon request.

# A. WHAT PERSONAL DATA DO WE REQUIRE?

# Applicant's Personal Particulars

- 1. Full Name
- 2. Campus ID
- 3. NRIC/FIN No.
- 4. Home National ID or its equivalent (applicable to non-Singaporeans)
- 5. Passport No. (applicable to non-Singaporeans)
- 6. Date of Birth
- 7. Country of Birth
- 8. Nationality
- 9. Citizenship
- 10. Gender
- 11. Permanent Home Address
- 12. Mailing Address
- 13. Mobile No.
- 14. Home No.
- 15. Campus Email
- 16. Personal Email

#### Guarantor's Personal Particulars

- 1. Full Name
- 2. NRIC/FIN No.
- 3. Home National ID or its equivalent (applicable to non-Singaporeans)
- 4. Passport No. (applicable to non-Singaporeans)
- 5. Country of Issue of Passport
- 6. Date of Birth
- 7. Country of Birth
- 8. Nationality
- 9. Citizenship
- 10. Gender
- 11. Marital Status
- 12. Relationship to Applicant
- 13. Permanent Home Address
- 14. Mailing Address
- 15. Mobile No.
- 16. Home No.
- 17. Personal Email
- 18. Name of Employer
- 19. Office Address
- 20. Office Email
- 21. Office No.
- 22. Occupation



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# B. WHY ARE WE COLLECTING YOUR PERSONAL DATA?

You ("Applicant") hereby agree to the collection, use and disclosure of your personal data by Singapore Management University and its respective partners/affiliates and other third parties including service providers (collectively, "SMU Representatives") for purposes of processing and evaluating your application for a loan (or loans), extending you the loan (or loans), and purposes reasonably required by SMU and the SMU Representatives in relation to processing and evaluating your application for a loan (or loans), extending you the loan (or loans), and to enable them to administer (including administering repayment), grant and in the event of default, enforce any loans, facilities or other accommodations granted or to be granted to you (including any security or guarantees in relation thereof). Such purposes are set out in SMU's personal data protection statement (as well as the loan/guarantee documentation) which you confirm you have read and understood. ("Purpose").

In particular, you and your guarantor(s) consent to the following:

#### 1. CONSENT BY APPLICANT

You, the Applicant, consent to SMU and SMU Representatives collecting, using and disclosing your personal data for the Purpose

2. CONFIRMATION BY APPLICANT OF CONSENT BY AND ON BEHALF OF GUARANTOR (Where personal data relating to any of the Individuals (as defined herein) is or will be disclosed by the Applicant/Borrower on behalf of the guarantor (or other individuals) to SMU and/or SMU Representatives)

You, the Applicant, hereby confirm and represent to SMU and SMU Representatives that with respect to any personal data of individuals ("Individuals") disclosed to SMU and/or SMU Representatives in connection with any loans, facilities or other accommodations granted or to be granted to you, or at the request of, or by or through the guarantor from time to time, the Individuals to whom the personal data relates have, prior to such disclosure, agreed and consented to such disclosure, and the collection, use and disclosure of their personal data by SMU and SMU Representatives for the Purpose set out above and to enable them to administer and in the event of default, enforce the guarantee the guarantor is granting (whether jointly with another guarantor(s) or otherwise) in connection with any facilities or other accommodations granted or to be granted to you.

# C. WHAT IS THE LEGAL BASIS OF PROCESSING YOUR PERSONAL DATA?

Your personal data will be processed on the lawful basis of consent.



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# D. IF WE ARE SHARING YOUR PERSONAL DATA WITH OTHERS, WHO ARE WE SHARING IT WITH?

Subject to your consent in Section B above, we will be sharing your personal data with the following.

SMU will be sharing your personal data (and the data of your guarantor(s)) with SMU partners/affiliates and other third parties including service providers that SMU may engage or work with from time to time. The third parties shall include, amongst others, the Ministry of Education, other Ministries, other government agencies and statutory boards or non-government agencies authorised to carry out specific Government services or duties. We would like to assure you that SMU will always work closely with the third parties who we share your personal data (and the data of the guarantor(s)) with and adopt appropriate security measures to ensure that your personal data (and the data of the guarantor(s)) remain secure and confidential.

For your convenience, when you are carrying out a transaction using your personal data (and the data of the guarantor(s)), we may also display to you data (and the data of the guarantor(s)) you had previously supplied to us or to Government or private agencies that have been authorised to carry out specific SMU services. This will speed up the transaction and save you the trouble of repeating previous submissions. Should your data (or the data of your guarantor(s)) be out-of-date, please supply us with the latest data. We will retain your personal data (and the data of your guarantor(s)) only as necessary for the effective delivery of SMU services to you.

#### E. INFORMATION YOU NEED TO KNOW

Further information on Singapore Management University can be found at <a href="https://www.smu.edu.sg/">https://www.smu.edu.sg/</a>.

Singapore Management University is the Data Controller of your personal data. The Data Protection Officer (DPO) is the Office of Legal and General Affairs of Singapore Management University and may be contacted at <a href="mailto:dpo@smu.edu.sg">dpo@smu.edu.sg</a>.

This Form explains how we use your personal data and your rights regarding such personal data.

# F. HOW LONG WE WILL STORE YOUR PERSONAL DATA?

We will store your personal data as long as we require them for processing. Where the personal data are no longer necessary in relation to the purposes for which they are collected or where you have withdrawn your consent or where you have exercised your relevant rights under the grounds provided in the General Data Protection Regulation, we will delete such personal data from our records.

# G. WHAT ARE YOUR RIGHTS?

You have the following rights:

- Right of access
- Right of rectification
- Right to erasure



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- Right to restrict processing
- Right to object
- Right to data portability
- Right to withdraw consent (where consent is provided)
- Right to be informed
- Rights related to automated decision making including processing

SMU respects the privacy of individuals and recognizes the importance of the personal data you have entrusted to us and believe that it is our responsibility to properly manage, protect, process and disclose your personal data. We will process your personal data in accordance with the General Data Protection Regulation. If you would like to find out more about SMU's GDPR Privacy Statement, you may view it at <a href="https://www.smu.edu.sq/privacy-statement">https://www.smu.edu.sq/privacy-statement</a>.

# H. HOW TO LODGE A COMPLAINT?

Please contact SMU's DPO at dpo@smu.edu.sg.

# I. HOW DO I WITHDRAW CONSENT?

You or your guarantor(s) may withdraw your consent for the collection, use and disclosure of your personal data for the Purpose, at any point in time before the loan is awarded, by sending your request to Student Loans (<a href="mailto:studentloans@smu.edu.sg">studentloans@smu.edu.sg</a>). However, please note that this may affect our administration of the Purpose to you. Your withdrawal will be effective within 30 (thirty) days of such a request.