

## Personal Data Protection Act 2012

By submitting this Form, 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) (“**Purpose**”). If you are providing your guarantors’ personal data, you hereby declare that you have obtained consent from the named individual(s) in this Form, for the collection, use and disclosure of his/her personal data by you to SMU, SMU business partners and other third party service providers.

Your personal data (and the personal data of your guarantor(s)) will be used for the Purpose, including where necessary or applicable, the disclosure of your personal data to partners or to affiliates of SMU, as the case may be for the Purpose. In this regard, you confirm that all the personal data you have provided is complete and accurate.

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.

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 Purposes. Such purposes are set out above and in [SMU's Personal Data Protection Statement](#) (as well as the loan/guarantee documentation) which you confirm you have read and understood.

## **2. CONFIRMATION BY APPLICANT OF CONSENT BY AND ON BEHALF OF GUARANTOR**

(Where personal data relating to any of the Individuals (as defined below) 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(s) 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.

SMU respects the privacy of individuals and recognizes the importance of the personal data you have entrusted with us and believe that it is our responsibility to properly manage, protect, process, use and disclose your personal data. We will collect, use, disclose and protect your personal data (and the personal data of your guarantor(s)) in accordance with the Singapore Personal Data Protection Act 2012. If you would like to find out more about SMU’s Personal Data Protection Statement, please click [here](#).

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 ([studentloans@smu.edu.sg](mailto:studentloans@smu.edu.sg)). 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.