



Diners Club Singapore Privacy Policy

Effective Date: 03/2019

We respect the privacy of your personal information and we strive to maintain the confidentiality of your personal information given by you through our website and mobile application (app). This Policy is applicable to all our website/app visitors or online service users.

1. We will safeguard all your personal information according to strict standards of security and confidentiality.
2. Only our authorised employees have access to your personal information.
3. We will not reveal your personal information to other unrelated parties or individuals. However, we may be required to disclose such information to regulators, lawyers, auditors, other companies in the same group, third party service providers, agents acting on our behalf, business alliance partners and referees given by you.
4. To offer a better service, we may work with other organisations to offer you other products and services. These companies will be required to comply with our privacy policy.
5. By giving us your telephone and facsimile numbers, and postal and email addresses, you are agreeing that Diners Club may contact you via these channels for communication and/or marketing purposes.
6. Similar to most websites and mobile applications, we may use cookies so that we can recall information about your preferences. You can modify your web browser/app setting to accept or reject these cookies.
7. We reserve the right to amend this Policy from time to time and will place any such amendments on our website. This Policy does not nor intend to create any contractual rights between Diners Club and the customer.

IMPORTANT: By accessing our website or all mobile applications (app) accepted or authorised by Diners Club (Singapore) Pte Ltd ("Diners") and any of its pages you are agreeing to the terms set out above.

Data Protection Notice

Diners respects the privacy of all our customers and business contacts, and is committed to safeguarding the personal information you provide to us. Please read this Privacy Policy to learn more about the ways in which we collect, use and protect your personal information.

1. Application of Policy

This Policy is based on the Singapore Personal Data Protection Act 2012 ("PDPA") and all the associated regulations and guidelines as may from time to time be issued by the Personal Data Protection Commission ("PDPC") of Singapore. In jurisdictions outside of Singapore, Diners practices may be subject to different or more restrictive local laws.

By visiting or using our website/app, you agree to the terms of this Privacy Policy. Please review this Privacy Policy carefully before visiting or using our website/app, or otherwise providing us with any of your personal data.

2. Collection on Personal Data

Personal Data

For the purpose of carrying on the Diners business, including registration and administration of Diners related products and services (including relevant online services), you may be requested to provide personal data such as, but not limited to, the following, without which it may not be possible to satisfy your request:

- a. Full Name;
- b. Residential Address;
- c. Copy of identity card (Singapore & PR) or Passport & Employment Pass (Foreigner);
- d. Payment details, including credit card and banking information;
- e. Contact details, including telephone number or email address;
- f. Employment information (Company's Name/Designation or Position/Date Join);
- g. Latest income documentation;
- h. Latest billing proof of address (where applicable);
- i. Information obtained from mobile device with your consent (e.g. device location and information)

You authorise Diners and our representatives to contact your bankers and any other source to obtain and verify any Personal Data about you as authorised or required by law.

Cookies

When you visit our website/app, we may assign your computer/enabled device one or more "cookies." By accessing our website/app, you agree that we can place cookies on your computer/enabled device.

A cookie is a small text file that contains information that can later be read by us to facilitate your access to our website/app, gather statistical data, and personalize your online experience. We currently use cookies on our website/app for purposes including, but not limited to, detecting your web browser's/app's multimedia capabilities, tracking promotional advertisements that we have displayed to you, maintaining current login and purchase information on secure portions of the website/app and providing a unique identifier to your computer/enabled device so that we can generate statistics regarding website/app usage.

Most browsers and mobile applications automatically accept cookies, but you can modify your browser/application setting to decline cookies. Generally, you can remove these cookies by following directions provided in your Internet browser's/application's "help" file. If you choose not to allow us to place a cookie on your computer/enabled device, you may be restricted from some services and some of the interactive features offered on our website/app may be similarly restricted or rendered inoperable.

3. Use of Personal Data Collected

You consent to the collection, use, disclosure and processing of your Personal Data and information relating to the Card Account and your use of the Card by us and any of our officers, employees, agents, contractors or service providers for any of the following purposes (collectively, the "Permitted Purposes"):

- a. processing your application for Card Account, services and products by us;
- b. account opening and operations relating to the Card Account, establishing or revising a Credit Limit and closing the Card Account;
- c. enrolling in and facilitating the provision of any Digital Payment Service;
- d. managing our business operations and complying with our internal policies and procedures;
- e. administrating loyalty and rewards programs (including the processing of redemption vouchers, benefits or entitlements);
- f. conducting checks with the Do Not Call Registry;
- g. providing services, Card benefits (e.g. vouchers), facilities and products offered by us to you;
- h. administrating or managing the relationship between you and us;
- i. carrying out your instructions or responding to any enquiries by you;
- j. conducting identity or credit checks;
- k. developing new services or products;
- l. providing you with marketing, advertising and promotional information, materials or documents we think may be of interest to you. We may disclose your Personal Data to business partners (such as co-branders) for use in developing and marketing offers to you. You have the right to opt out of receiving such marketing information. You can do so by writing to us, telephoning us or sending an e-mail to us at our address or number on the website. If you do not exercise your right to opt out of receiving such marketing information, you will be considered to have consented to the receiving of such marketing information and we may continue to provide such marketing information to you;
- m. complying with any law or the requirements of any regulatory authority. We reserve the right to collect, use or disclose your Personal Data if the collection, use or disclosure is required or authorised under any written law, even where you have exercised your right to withdraw your consent;
- n. seeking professional advice (including obtaining legal advice and facilitating dispute resolution);
- o. updating you on our products and services;
- p. advising an Establishment or other interested person the Card numbers of new, renewed, replaced or terminated Cards so that they can, amongst other things, process a Transaction or refuse to process a Transaction;
- q. processing any applications or requests for new products or services made by you;
- r. enforcing our rights against you;
- s. maintaining the safety and security of our premises with the use of security cameras;
- t. carrying out any proposed novation, assignment, transfer or sale of any of our rights or obligations with respect to the Card Account or any facilities and services available in association with the Card; and
- u. taking out an insurance policy which may provide coverage to you and some members of your immediate family.

We will not use, disclose or process your Personal Data for purposes which are not stated above or for which we have not obtained your consent. If we wish to use, disclose or process your Personal Data for another purpose we will seek your prior written consent.

4. Disclosure of Personal Data

You consent to us collecting your personal data from our business partners and for such business partners to disclose your personal data to us for the purpose of managing and administering any benefits you may enjoy as our cardholder.

We may disclose your Personal Data for the Permitted Purposes to a related corporation (as defined in the Companies Act); Diners Club International; any member of the Diners Club network; any credit bureau of which we are a member or subscriber and/or to any other members, subscribers or compliance committee of the credit bureau; any other person to whom disclosure is permitted or required by any law; and our third party service providers and agents (including our lawyers). Those recipients may be located in or outside Singapore. Without limitation to the generality of the foregoing, we are not responsible for any breach of confidentiality by any third party provider of any service associated with an Enabled Device or Digital Payment Service.

Our rights here shall be in addition to and shall not affect nor limit any of our rights of disclosure available pursuant to any statutory provision and in law and nothing herein is to be construed as limiting any of those other rights.

5. Withdrawal of Consent

a. For direct marketing purposes:

You have the right to opt out of receiving such marketing information. You can do so by writing to us, telephoning us or sending an e-mail to us at our address or number on our website/app. If you do not exercise your right to opt out of receiving such marketing information, you will be considered to have consented to the receiving of such marketing information and we may continue to provide such marketing information to you.

b. To collect, use, disclose or retain personal data:

If you do not wish us to use or disclose your Personal Data for any of the above purposes, you may withdraw your consent at any time by giving written notice to us pursuant to the Personal Data Protection Act 2012. However, depending on the circumstances and the nature or extent of your withdrawal, the withdrawal of your consent may result in us not being able to provide services to you and we may terminate the Card/app Account.

6. Access and Correction of Personal Data

If you wish to access, update or otherwise change or remove any information that you provide to us, please contact us at: pdpa@dinersclub.com.sg.

7. Accuracy of Personal Data

Diners keeps personal data as accurate, complete and up-to-date as necessary, taking into account its use and the interests of our customers. Where possible, we will validate data provided using generally accepted practices and guidelines. This includes the requests to see original documentation before we may use the personal data such as with Personal Identifiers and/or proof of address.

If you believe that any information we hold about you is incorrect you should advise us. Any information which we find to be incorrect will be corrected promptly.

8. Protection of Personal Data

We take reasonable steps to protect your [personal data](#) using measures appropriate to the sensitivity of the personal data in our custody or control, which include safeguards to protect against unauthorised access and use. These measures include computer safeguards and secured files and buildings. Our authorised employees, agents and [service providers](#) who require access to your personal data to perform their obligations will have access to your personal data.

9. Retention of Personal Data

Diners will retain your personal data only for as long as the purposes for which such data is collected or used (as notified to you) continues, or where necessary for our legal or business purposes. Thereafter, Diners will delete or destroy the personal data, or remove the means by which the data can be associated with you.

10. Transfer of Personal Data Outside of Singapore

We may transfer personal data to our affiliates outside of Singapore. We have taken steps to ensure that appropriate levels of protection necessary to maintain the security and integrity of your personal data are in place and that any transferred data is processed only in accordance with the PDPA and any other applicable law.

Changes to Policy

We reserve the right to modify or change this Privacy Policy at any time. The Effective Date, as stated above, indicates the last time this policy was materially revised. If we make material changes to the Privacy Policy, we will post any changes on this page. We encourage you to review this page periodically to understand our policy regarding the collection and use of your personal data.

Contact Us

It has always been a crucial part of our business operations to ensure that you are kept informed of the purposes for which any personal information we obtain from you may be collected, used, disclosed and/or otherwise processed by us. We have endeavoured to ensure that any of your personal information in our possession is used strictly for the intended purposes only.

In this regard, with the enactment of the Personal Data Protection Act 2012 (“PDPA”), you may write to us at any time at the below address if you would like details on the personal information we may hold about you or if you would like us to correct them:

Data Protection Officer
Diners Club (Singapore) Pte Ltd
7500-E Beach Road #03-201 The Plaza Singapore 199595.
Email: pdpa@dinersclub.com.sg