

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
6. In the case of a customer who has been issued with a credit or charge card by a bank in Singapore, disclosure is strictly necessary for notification of the suspension or cancellation of the card by the bank by reason of the customer's default in payment to the bank.	Any financial institution in Singapore which issues credit or charge cards.	No customer information, other than information relating to the following, may be disclosed: (a) the customer's name and identity; (b) the amount of the debt outstanding on the customer's credit or charge card; (c) the date of suspension or cancellation of the customer's credit or charge card, as the case may be.
7. Disclosure is strictly necessary — (a) for the collation, synthesis or processing of customer information by the credit bureau for the purposes of the assessment of the credit-worthiness of the customers of banks; or (b) for the assessment, by other members of the credit bureau specified in the second column, of the credit-worthiness of the customers of banks.	Any — (a) credit bureau of which the bank is a member; (b) other member of the credit bureau that is — (i) a bank or merchant bank; or (ii) a person, or a person belonging to a class of persons, recognised by the Authority, by notification published in the <i>Gazette</i> , as authorised to receive the information, where that member receives such information from the credit bureau.	(a) No deposit information shall be disclosed. (b) The disclosure by any credit bureau to any person referred to in paragraph (b) of the second column shall be subject to such conditions as may be specified in a notice issued by the Authority or otherwise imposed by the Authority.
8. Disclosure is strictly necessary for the assessment of the credit-worthiness of the customer in connection with or relating to a bona fide commercial transaction or a prospective commercial transaction.	Any other bank or merchant bank in Singapore.	No customer information, other than information of a general nature and not related to the details of the customer's account with the bank, shall be disclosed.
9. Disclosure is solely in connection with the promotion, to customers of the bank in Singapore, of financial products and services made available in Singapore by any financial institution specified in the second column.	Any financial institution in Singapore which is licensed or otherwise regulated by the Authority.	No customer information, other than the customer's name, identity, address, and contact number shall be disclosed.

Please initial
here:

Y.B

<i>First column</i>	<i>Second column</i>	<i>Third column</i>
Purpose for which customer information may be disclosed	Persons to whom information may be disclosed	Conditions
10. Disclosure is solely in connection with the payment of compensation under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 to insured depositors or persons referred to in section 22(7) of that Act.	(a) The deposit insurance and policy owners' protection fund agency; (b) the Public Trustee; or (c) any person authorised or appointed by the deposit insurance and policy owners' protection fund agency or the Public Trustee (as the case may be) to perform its functions under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011.	(a) The disclosure by the deposit insurance and policy owners' protection fund agency or the Public Trustee to any person referred to in paragraph (c) of the second column shall be subject to such conditions as may be specified in a notice issued by the Authority or otherwise imposed by the Authority. (b) The disclosure by any person referred to in paragraph (a), (b) or (c) of the second column to any other person referred to in the same paragraph shall be subject to such conditions as may be specified in a notice issued by the Authority or otherwise imposed by the Authority. (c) The Public Trustee may disclose customer information to such persons or class of persons and subject to such conditions, as may be determined by the Minister.

Please initial
here:

Y.B

THIRD SCHEDULE —*continued*
PART III
INTERPRETATION

In this Schedule, unless the context otherwise requires —

“appointed personal representative”, in relation to a deceased person, means a person appointed as executor or administrator of the estate of the deceased person;

“credit bureau” means a credit bureau recognised as such by the Authority by notification in the Gazette for the purposes of this Schedule;

“deposit insurance and policy owners’ protection fund agency” means the deposit insurance and policy owners’ protection fund agency designated under the Deposit Insurance and Policy Owners’ Protection Schemes Act 2011;

“insured depositor” has the same meaning as in section 2(1) of the Deposit Insurance and Policy Owners’ Protection Schemes Act 2011;

“lawyer” means an advocate and solicitor of the Supreme Court of Singapore, or any person who is duly authorised or registered to practise law in a country or territory other than Singapore by a foreign authority having the function conferred by law of authorising or registering persons to practise law in that country or territory;

“merchant bank” means a merchant bank approved as a financial institution under section 28 of the Monetary Authority of Singapore Act (Cap. 186);

“public officer” includes any officer of a statutory board;

specified written law” means the Companies Act (Cap. 50), the Criminal Procedure Code (Cap. 68), the Goods and Services Tax Act (Cap. 117A), the Hostage-Taking Act 2010, the Income Tax Act (Cap. 134), the Internal Security Act (Cap. 143), the Kidnapping Act (Cap. 151), the Moneylenders Act 2008 (Act 31 of 2008) and the Prevention of Corruption Act (Cap. 241);

“surety”, in relation to a customer of a bank, includes any person who has given the bank security for the liability of the customer by way of a mortgage or a charge

Please initial
here:

Y.B