



WEBSITE PRIVACY POLICY

Effective December 2019.

Teachers Savings and Loan Society Limited (referred to herein as either “TISA” or the “Society”) operates www.tisa.com.pg (the “Site”). This page informs you of our policies regarding the collection, use and disclosure of Personal Information we receive from users of the Site.

The Society is committed to protecting the privacy and accuracy of confidential Personal Information received and stored. We use your Personal Information only for improving the Site, products and services for our members. By using the Site, you agree to the collection and use of information in accordance with this policy.

Information Collection, Use and Protection

While using our Site, we may ask you to provide us with certain personal identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited to your name and date of birth (“Personal Information”).

Information that you share on this Site is kept strictly confidential and fully secure. Your encrypted information is protected using “Secure Socket Layers (SSL)” as it passes between your browser and this website. We follow generally accepted standards to protect the Personal Information submitted to us, both during transmission and once we receive it.

Security

The security of your Personal Information is important to us, but remember that no method of transmission over the internet, or method of electronic storage, is 100% secure. While we strive to use commercially acceptable means to protect your Personal Information, TISA cannot guarantee its absolute security. By using the site, you understand and accept this risk.

Third Party Disclosure

Personal Information provided by users of this Site may be disclosed to Third Parties that follow practices at least as protective as those described in this Privacy Policy.

Your personal information may be shared as follows:

- The Society shares customer’s information with its subsidiaries that Teachers Savings & Loan Society Limited controls,
- The Society may also share your personal information with other third-parties so that the Society can communicate with you. Example of this is providing mobile numbers to

Telecommunication Providers such as Digicel, Bmobile and Telikom so SMS messages can be sent to you from the Society.

- The Society may also provide your Personal Information to consultants for research and development purposes. An example includes providing data so specific products can be developed for specific demography of members.
- Personal Information may also be disclosed to third parties if required by any legal instrument such as a court order that authorises access.

Log Data

Like many site operators, we collect information that your browser sends whenever you visit our Site (“Log Data”).

This Log Data may include information such as your computers internet Protocol (“IP”) address, the type of device you use, the browser type, browser version, the pages of our Site that you visit, the time and date of your visit, the time spent on those pages and other statistics.

In addition, we may use third party services such as Google Analytics that collect, monitor and analyse users’ log data.

Communications

We may use your Personal Information to contact you with newsletters, marketing or promotional materials and other information that allows the Society to keep you informed and updated of your membership with TISA.

Cookies

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your computer’s hard drive or on your portable device such as a mobile phone or tablet.

Like many sites, we use “cookies” to collect information. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Site.

Web Forms

Teachers Savings & Loan Society Limited uses Web forms on this site. These forms require users to give contact information such as your first and last name, your email address, your date of birth, your marital status, the number of dependents and their age. Contact information from the registration form is used only to send materials relating to the purpose for which it was collected.

Responsibility for External Sites

This Site contains links to other websites. These websites maybe operated by third parties. We provide this links for your convenience, but we do not review, control, or monitor the privacy practices of web sites operated by others.

Changes to This Privacy Policy

This Privacy Policy is effective as of 2nd January 2020 and will remain in effect except with respect to any changes in its provisions in future, which will be in effect immediately after being posted on this page.

Teachers Savings and Loan Society Limited reserves the right to update or change this Privacy Policy at any time and you should check this Privacy Policy periodically. Your continued use of the Service after we post any modifications to the Privacy Policy on this page will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Privacy Policy.

If TISA makes any material changes to this Privacy Policy, we will notify you either through email address you have provided to us or by placing a prominent notice on this websites [Public Notices](#) page.

How long do we retain your data

Your Personal Information will be held for a maximum of 6 years. All Personal Information data stored will be deleted upon reaching 6 years. The Society reserves the right to delete Personal Information earlier if it chooses to or upon your request.

What rights you have over your Personal Information data

You may request a copy of the Personal Information we store of you. You may also request we delete any Personal Information you have provided to us through the web forms on this website and that we store. This does not include information we administratively require to manage your membership or legally required to hold as part of your membership with Teachers Savings & Loan Society Limited.

Contact Us

If you have any questions about this Privacy Policy, please contact our Information Technology team on 3002200 or by email servicedesk@tisa.com.pg .