

Outbound Call Practices for Agents

The Monetary Authority of Singapore (MAS) had brought to the attention of GIA that they have received complaints from consumers alleging that they received telemarketing calls from Financial Institutions with concealed telephone numbers. Moreover, these callers reportedly requested for the consumers' personal details which created suspicion on their intent. Such calls received from insurer typically involved cold calls to sell insurance products.

In response to the MAS concern, GIA conducted a survey among the top 10 motor insurers and the outcome of the survey indicated that none of these insurers had used concealed telephone numbers when making outbound calls.

All general insurance agents are reminded that as per Section 45 of the Personal Data Protection Act (PDPA) (appended below for your easy reference), organisations or a person making telemarketing voice calls are **not allowed** to conceal their telephone numbers (for example, they cannot make telemarketing calls using private numbers displayed as "unknown") when making outbound calls such as for marketing, servicing, claims or renewals.

An organisation or a person who is found to have breached the PDPA is liable to the punishment imposed by the Personal Data Protection Commission (PDPC).

Calling line identity not to be concealed

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(1) A person who, on or after the prescribed date, makes a voice call containing a specified message or causes a voice call containing a specified message to be made or authorises the making of a voice call containing a specified message, addressed to a Singapore telephone number from a telephone number or facsimile number, shall not do any of the following:

- (a) conceal or withhold from the recipient the calling line identity of the sender;
- (b) perform any operation or issue any instruction in connection with the sending of the specified message for the purpose of, or that has the effect of, concealing or withholding from the recipient the calling line identity of the sender.

(2) Any person who contravenes subsection (1) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$10,000.

We seek all general insurance agents' cooperation to abide by this guideline.