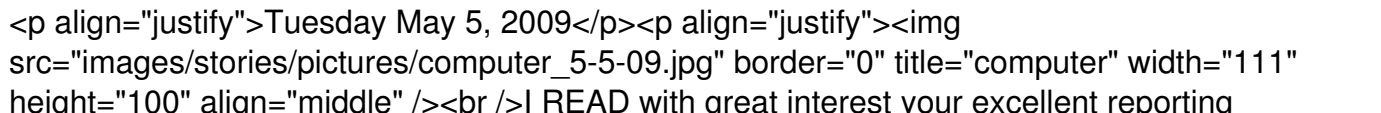


Tuesday May 5, 2009

 I READ with great interest your excellent reporting **Beware, your data's on sale** (Sunday Star, May 3). Undoubtedly, the unscrupulous sale of banks' database is of great concern.

The authorities should investigate promptly to safeguard public interest as we cannot leave it to only the banks to do the investigation because of a conflict of interests. While the banks concerned may take punitive measures on their dishonest employees, the public would not know if appropriate actions have been taken. Public disclosure is important.

Meanwhile, the manner in which banks discard their customers' unwanted files and documents is also important. If there is no proper control mechanism, such customer information may also land in the wrong hands. There could be a wealth of customers' information in the rubbish heap!

It is also with great concern that I read the following two paragraphs in the same article:

◆ If we want to use a telco's database, we approach the company and pay them to send out text messages or to include a brochure with their monthly bills. Who they send it to is not known to us.

◆ Customers will be informed by companies within a bank's group soliciting for business on the basis of the bank's database, such as insurance or unit trust companies, that the solicitation is made on behalf of the bank.

It appears that under the Commission and Multimedia Industry Malaysia's guidelines, telcos cannot allow their databases to be used by third parties. As it is the unfortunate practice today, captive telco subscribers (post and pre-paid) are receiving frequent but unsolicited advertised text messages via telco facilities.

Telcos themselves, in collaboration with companies, are also doing that in the pursuit of profit. This is not only annoying but also encroaches upon the private space of subscribers.

As a way out, the following suggestions may yield a win-win solution:

For a fee, companies can choose to advertise through websites of telcos or in telcos' hardcopy media advertisements.

Subscribers be allowed an option to receive or reject phone advertisements (prizes, offers, etc), with limited exceptions, e.g. catastrophic alerts (tsunami, etc) and notification of interruption of telco services because of upgrade.

The authorities should also provide information on how the public could easily lodge a complaint. Apart from lodging complaints with the Commission and Multimedia Industry Malaysia and Public Complaints Bureau (Prime Minister's Department), perhaps the monthly telephone bills should also have a toll-free line for lodging complaints.

With regards to banks' cross-selling services, they should not assume that their customers gladly welcome frequent and unsolicited promotions or advertisements by their related unit trust and insurance companies.

This may be deemed as an infringement or misuse of customers' private information, because bank customers have only established relationship with their banks, not the banks' subsidiaries.

Bank Negara and the Association of Banks should seriously look into this matter.

The claim that bank customers will be informed by companies within a bank's group soliciting for business on the basis of the bank's database should also be rapidly investigated, if indeed such a practice is being followed. Even if the procedure is in order, the issue of infringing on bank customers' privacy remains.

It is hoped that the Government takes a serious view on the above matter, and takes prompt actions to safeguard public interest.

K. BOB, Kuala Lumpur.

Source: <a

Help restore respect for customers' privacy

Written by Administrator

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